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I. ORGANIZATION OF THE MEETING

A. Attendance

1. ESCAP, in cooperation with Grameen Bank, organized a Regional Seminar on the Empowerment of Women in Poverty from 7 to 9 July 1999 at Dhaka. The regional seminar was a follow-up to the project on **Improving the Status of Women in Extreme Poverty** under which national studies were undertaken in four countries and the findings were presented at a workshop in 1997. The regional seminar was attended by 39 participants from Bangladesh, Bhutan, Cambodia, China, Fiji, India, Indonesia, Kyrgyzstan, Lao Peoples= Democratic Republic, Malaysia, Mongolia, Pakistan, Philippines, Sri Lanka, Thailand, Uzbekistan and Viet Nam (Annex 1). It was attended by representatives from Grameen Bank. The following UN bodies and specialized agency attended the seminar: United Nations Development Programme, United Nations Population Fund, United Nations Children's Fund, and World Food Programme.
2. The regional seminar adopted the Regional Plan of Action for the Alleviation of Feminization of Poverty (Annex 2).

B. Election of Officers

3. The seminar elected the following officers: Ms Kamala I. Wickramasinghe, Sri Lanka, as the Chairperson, Dr. Mohammad Aslam Khan, Pakistan, as the Vice-Chairperson, and Ms Aida Vitayala, Indonesia, as the Rapporteur.

C. Adoption of the Agenda

4. The seminar adopted the following agenda:
 1. Opening of the seminar
 2. Election of officers
 3. Adoption of the agenda
 4. Consideration of issues:
 - (a) Integration of gender dimensions into macroeconomic and social policies
 - (b) Social mobilization for collective empowerment of women in extreme poverty
 - (b) Effective empowerment mechanisms - access to and effective utilization of productive resources
 5. Country presentations
 6. Consideration and adoption of the Regional Plan of Action for the Alleviation of Feminization of Poverty
 7. Other matters
 8. Adoption of the report

II. PROCEEDINGS OF THE SEMINAR

A. Background

5. The organization of the regional seminar in cooperation with Grameen Bank and the preparatory activities leading to the seminar reflected the commitment of ESCAP in assisting countries of the region in alleviating the growing feminization of poverty. It also underlined the importance attached to poverty reduction as a goal of development in the region and followed major regional and global mandates to empower women in poverty. The Second Asian and Pacific Ministerial Conference on Women in Development, held in June 1994, unanimously adopted the Jakarta Plan of Action which identified ten critical areas of concern, of which the growing feminization of poverty was accorded the highest priority. The Beijing Platform for Action, adopted in 1995, identified women in poverty as one of the 12 critical areas of concern requiring priority attention of the global community. The High-level Intergovernmental Meeting to Review Regional Implementation of the Beijing Platform for Action, held at Bangkok from 26 to 29 October 1999, reaffirmed the region's commitment in implementing the Beijing Platform for Action, including the adoption of appropriate measures and strategies to alleviate the plight of women in poverty.

6. The participants at the regional seminar, drawn from a cross-section of policy makers, professional experts, NGOs, microcredit specialists and advocacy groups, deliberated on three issue papers prepared and presented by eminent experts in their respective fields. The issue papers dealt with three broad areas: (a) integration of gender issues into macroeconomic and social policies; (b) effective empowerment mechanisms in promoting access to and control over productive resources; and (c) social mobilization for collective empowerment of women. After three days of deliberations, the seminar adopted the Regional Plan of Action for the Alleviation of Feminization of Poverty. The Regional Plan of Action emphasized that empowerment of women in poverty constituted one of the main objectives of all development efforts and recognized that the rights of women in poverty were fundamental human rights. It called for, inter alia, the introduction of gender budgeting and establishment of separate allocations for alleviating feminization of poverty. It also urged the countries of the region to recognize that access to and control over productive resources such as credit, technology, and property rights in movable and immovable assets were fundamental entitlement of women in poverty, and called for reform of the legal and regulatory systems to promote such access. The Regional Plan of Action also urged the countries in the region to establish safety nets for women in poverty with special focus on the self-employed, the disabled and the elderly.

7. The seminar participants visited several branches of Grameen Bank and held discussions with Grameen Bank field officials and women borrowers. These visits provided a rare opportunity for the participants to gain first-hand knowledge about the multi-faceted ways in which poor women were utilizing microcredit for their economic and social empowerment. They were able to compare their own experiences in using microcredit as a poverty alleviation strategy, identify the best practices in genderizing microcredit and explore the possibilities for replication of Grameen Bank type of operations for alleviating poverty.

B. Regional Overview

1. Integrating Gender Concerns into Macroeconomic and Social Policies

(a) The Rationale for Integrating Gender Concerns in Development

8. Throughout the developing world, particularly in the past decade, there has been a proliferation of policies, programmes and projects designed to assist poor women. However, the extent to which these programmes were appropriate to women's needs varied. The welfare approach, for example, targeted women mainly within their families. The approach was based on the assumptions that women are passive recipients of development, that motherhood is the most important role for women in society and that child rearing is the most effective role for women in all aspects of economic development. This approach sees itself as 'family-centered'. Women's reproductive role is stressed and men's role is assumed to be productive.

9. The anti-poverty approach, in contrast, emphasized the economic inequality between men and women and aimed at increasing the employment and income-generating options of women through better access to productive resources. Under this approach, programmes were initiated which stipulated women as special targets. However, although the poverty alleviation programmes aimed at low income women, frequently the preference was to allocate resources to those activities that complemented women's home role, despite the fact that they generally remained in the hands of the male head of the household.

10. Alongside with advocacy efforts to highlight the gender dimension of poverty, unease has been expressed at the selective terms on which gender has been assimilated into the poverty discourse through these two approaches. The enthusiasm demonstrated within development agencies in the 1970s for a focus on women in poverty carried with it two problems. Firstly, such a focus readily accommodated the pre-existing welfare-orientation of most programmes for women which were designed to address the needs of poor women exclusively in terms of their roles as mothers and wives. Secondly, it allowed official development agencies to sidestep the alternative of an anti-poverty strategy which would have justified assistance to poor women in terms of productivity rather than welfare.

11. As a reaction to these problems the empowerment approach was developed. The Empowerment approach questions some of the fundamental assumptions concerning the inter-relationship between power and development. While the approach acknowledges the importance for women to increase power it sees power more as the capacity of women to increase their own self-reliance and internal strength.

12. In a number of recent development reports, the concern for gender is mainly based on the recognition that women contribute a large portion of the nation's output, especially if one includes their unpaid household activities that improve the well-being of all the members of the household such as child care, food preparation, caring for the sick and house-hold maintenance. Women make up 40 per cent of the world's workforce in agriculture, they make up a quarter in industry and a third in the service

sector. Fifty percent of the world's food - as much as eighty percent in some African countries - is grown by women farmers. In regard to these facts, investment in women - in education, health, family planning, access to land, and extension services - is an important part of the development strategy as well as a matter of social justice.

13. The concern for gender and women is mainly a concern for efficiency, economic growth or even poverty reduction. However, gender equity should be a value of its own, and, from the standpoint of human development, should be a priority concern to efficiency consequences. Development is the sustained capacity to achieve a better life in which fairness and equity are underlying principles.

14. However, there are sources for inequity. The opportunities for achieving a better life may not always be the same for men and women. Differences in opportunities arise, among others, from (1) biological differences or sex; and (2) socially differentiated expectations and roles associated with gender. Policies formulated to achieve development may not provide equal opportunity for men and women to achieve a better life due to gender bias or lack of attention to gender considerations. As a result, such policies fail to achieve gender equity. This alone is sufficient to judge a policy or programme defective. Moreover, failure to achieve gender equity reduces the overall efficiency of the economy.

(b) Practical and Strategic Gender Needs

15. For these reasons gender-responsive policies and programmes are crucial. In formulating gender-responsive policies attention should be paid to practical as well as strategic gender needs. Meeting practical gender needs include, for example, actions to make home production and reproduction more efficient, e.g., safe water supply systems and safe motherhood services, and actions to increase income opportunities for women as secondary earners using home production skills. The effect of these actions is the same as of those actions designed to achieve general development, without explicit reference to gender. Strategic gender needs, in contrast, include, for example, actions in the field of education and family socialization regarding gender expectations and roles, activities in the field of ownership and control of productive assets as well as in the field of leadership and management. These actions aim at transforming social and economic institutions, which requires societal action.

16. It has been argued for a time that economic growth per se is not a sufficient condition for reducing poverty, let alone income inequality or relative poverty. Similarly, economic growth does not in itself improve gender equity. In fact, gender equity may actually even worsen under some growth patterns; alternatively, one dimension of gender equity may improve, while others worsen. The impact of growth on gender equity depends not only on the nature of growth but also on the initial conditions with respect to gender equity.

17. Since economic growth does not necessarily translate into equity, there is a need for the formulation and implementation of macroeconomic policies, plans and programmes that are more responsive to the role of gender in development and to the different interests and needs of women and men. Underlying this need is the concept of development that stresses individual capacities to achieve a better life, and the realization that opportunities for achieving such a life have not always been equal between men and women. At the core of this inequality are societal norms regarding the roles of men and women in production, reproduction, and community participation.

**(c) Gender-Differentiated Impacts of Macroeconomic Policies:
A Framework for Analysis**

18. Macroeconomic policies ultimately affect households and individuals by altering the structure of prices that households and individuals face. Macroeconomic policies generally revolve around three major areas, which are the fiscal, monetary and external sector. Knowing the specific ways in which policy actions in these areas are carried out and the characteristics of the population most likely to be affected both directly and indirectly is a first step to a fuller assessment of the gender-differentiated impacts of macroeconomic policies.

19. Fiscal policy, for example, has an effect on the relative prices of factors and products, that means the relative prices faced by individuals and households. Revenue generating measures affect prices of some goods and services more than others. Therefore, expenditure cuts would, for example, have a higher impact on women if expenditures are reduced on publicly provided goods and services that women consume more than men in view of women's special needs, e.g., expenditures on the provision of maternal and childcare.

20. Monetary policy influences the interest rate. High interest rates could affect the economic activities of both men and women as entrepreneurs by increasing the cost of capital for current operations and future expansion. Moreover, a regime of high interest rates, leading to reduced demand and slowed investment growth, would have a greater negative impact on women's employment in cases where women are seen as supplementary labour force and are consequently "hired last and fired first". External sector policies as well can influence the overall employment situation and can affect women and men differently.

21. The impact of macroeconomic policies on specific economic sectors and population groups, including women, depends on what policy instruments are used to achieve a given policy objective and how such policy instruments are implemented. It also depends on the different initial conditions of the different sectors.

**(d) Gender-Differentiated Initial Conditions and the Potential Direct and Indirect Effects of
Economic Policies and Programmes**

22. Taking into account the initial conditions in the economic activities of men and women is crucial for developing gender sensitive policies. If, for example, the pattern of labour force participation and employment between men and women reflects traditional gender roles, then the effects of economic expansion on labour markets are likely to favor men relative to women directly (men are expected to fill up new job openings rather than women). Moreover, if in that situation the short-run impacts of economic policies reduce economic activities, women are likely to be adversely affected more than men.

23. Traditionally, gender roles limit women's choices to fewer occupations relative to men. Thus there is an excess supply in female related occupations (e.g. teachers, nurses, sales workers) and wages would tend to be depressed in these occupations relative to others. In addition, traditional gender roles limit women's role to that of a secondary earner. Women therefore move in and out of the

workforce so that they do not have the opportunity to acquire long-term skills and experience that would allow them to move up in the professional hierarchy. Social policies that put emphasis on investment in education and training of women might narrow the earning differential due to difference in human capital. However, the differential due to gender bias as manifested above is likely to remain.

24. Women in difficult economic times are expected to join the labour market but at the same time they are still expected to perform non-market activities at home resulting in overall heavier time burdens relative to men. Changes in the structure of prices can further put time pressure on women. Increased prices of basic commodities, e.g. food, due to the short-run impact of economic adjustment programmes, could affect women's time allocation as women substitute higher priced market commodities for home produced commodities for which women allocate more time than men.

(e) Towards Gender-Responsive Policy Making and Planning

25. The inequality in opportunities arising from gender expectations and gender rules cannot always be overcome by individual action alone because gender roles and expectations are created and reinforced by society. Hence, there is a need for collective action through gender-responsive policy-making and planning. Important are actions that address the underlying causes of gender differentiation, namely, gender roles and expectations

26. In this context, it is particularly important to address women's strategic gender needs. Equalizing opportunities for men and women implies addressing both practical gender needs and strategic gender needs. However, addressing practical gender needs, while this might alleviate the situation of women in poverty, may also reinforce traditional gender roles. What is important in the long run, therefore is to deal with strategic gender needs. To address strategic gender needs, changes in social and institutional norms should be initiated. More equal sharing of responsibilities in the home between women and men is fundamental to ensuring equal opportunities for women to participate in paid employment and in politics. Changes to reduce women's burden of unpaid work might include, for example, encouraging men to participate in family care, permitting flexible work schedules, and expanding the concept of public services. In addition, key programmes for increasing women's opportunities, such as female education, access to primary health care facilities and access to credit should be established. It is important that gender concerns are incorporated into macroeconomic and social policies. In particular, there is a need for the collection and compilation of gender-related data.

27. At the programme or project level, operationalizing the integration of gender concerns can be done by subjecting a programme or project to the following interrelated questions: (1) do and how can women relative to men contribute significantly to the achievement of the programme/project objectives as well as to the overall policy objectives of the sector (capacity to do); and (2) do (and how can) women relative to men benefit equitably from the impacts of the programme/project or in certain circumstances avoid the intended adverse impacts of the programme/project. Answers to these questions can provide bases for redesign of programmes towards greater gender-responsiveness.

2. Social Mobilization for Collective Empowerment of Women in Extreme Poverty

(a) Empowerment as a Concept

28. In search for answers to the above raised questions the concept of empowerment gained on importance. In its most basic sense, empowerment is about changing the balance of power. Power can be defined as control over resources and control over ideology. The process of empowerment begins, therefore, when an individual or a group whose access and control to resources and power is limited by class, caste, race, religion and/or gender, takes cognizance of the systematic forces that perpetuate its condition and acts to change these power relationships. Women's empowerment as understood in this context, therefore, would begin with a process of raising women's consciousness. The challenge of women's empowerment comes not so much from reversing existing power hierarchies, but rather from empowering women and/or women groups to make their own choices, to increase their own sense of self-reliance and to identify with their own inner creativity and set of values.

29. The key to develop an effective empowerment framework is in the concept of collective empowerment. The empowerment of a single women or a number of women does not necessarily lead to change for other women in the same situation or community. In situations where there is a strong resistance to change from within, women who have been singled out by non-governmental organizations (NGOs) or donor organizations to take the role of animators or change makers can be isolated or ostracized. Collective empowerment, instead, refers to building strength through women working in a group, ideally in groups that share common ideals and objectives.

30. Women's empowerment is increasingly seen as a strategy for addressing gender and other inequalities that are perpetuated by gender-blind development policies and programmes. This view has come to be referred to as the empowerment approach. The distinction of the empowerment approach is that it asserts the need to examine the roots of women's subordination not only as a question of male oppression but also as a larger problematic that is complicated and further entrenched by the colonial histories and neo-colonial conditions of most Third World countries. Central to this approach are concepts such as social justice, democratic freedom, and political participation, which link political transformation at the local level with that of a more global nature.

(b) Social Mobilization Within the Development Framework

31. The operational mechanism of the empowerment approach for women is social mobilization, in which educational processes of learning and sharing and the formation of women's collectives

and/or groups form the base. A key objective of social mobilization for empowerment is the political participation that results.

32. Mobilizing people as political force and increasing their consciousness about their situation and their options becomes to be seen as a key poverty eradication strategy, one that can redress poverty at its structural socio-economic and political roots. It is argued that once poor communities are organized in solidarity with each other, they will have the capacity to demand for collective concerns and needs, and to participate effectively in the decision-making that affect their lives.

33. Recognizing however, that it is difficult to maintain through conscientization and mobilization

the interests of poor people who have pressing short-term needs, some NGOs and CBOs have incorporated a service element to their organizing work such as savings and credit schemes, housing projects and basic services projects. There are however NGOs and community-based organization (CBOs) that specifically organize collectives and other group formations within poor communities around some kind of service oriented scheme, such as savings and credit or building utilities for their communities such as public toilets, and develop these into sites of consciousness raising and building of group autonomy. Rather than directly confronting the local and national elite, this last approach uses negotiation for basic services as a means to changing the social equation, and seeks to hold democratic governments more accountable for providing greater access and control to public services and resources necessary for survival.

(c) Economic and Social Empowerment

34. Advocates of including an economic service element into the social mobilization of people argue that social empowerment might not suffice. It is a very slow process which takes much longer than any other approach to make a visible impact. A related criticism is that the social development approach generally does not provide functioning alternatives for women's needs, and hence there are no rapid changes in economic status, health status, etc.

35. Some of those critics argue that women's empowerment in their economic lives is the best base for achieving overall empowerment. Women's low status is seen to stem from their low economic status and consequent dependence and lack of decision-making power. It is believed that if women gain economic strength they gain both a visibility and a voice in the home, workplace and the community. A combination of strategies adopted in this approach include credit related schemes, training, skills development, setting up of workers cooperatives, providing continuous support mechanisms like childcare, health, literacy, etc. Examples of this are Self-employed Women's Association (SEWA) Gujarat, Working Women's Forum (WWF), Tamil Nadu, and the Grameen Bank.

36. However, there are problems to this economic approach of empowerment as well. While none denies the importance of economic factors in social status, critics argue that this stand betrays a lack of understanding of the structures of patriarchy, which are not purely economic in nature. In the same vein, it is argued that if economic strength is the basis of empowerment, then women who are in a dominant position in the household (being the sole or main income-earner) should be relatively empowered. But reality does not confirm these assumptions. On the contrary, widows, deserted women, or even married women who have been assisted to raise their earning power to exceed that of their husbands, often continue to be under the control of their male relatives, who may even take away assets women have struggled to acquire. There is a strong argument raised, therefore, that economic interventions aimed solely at strengthening women's income-earning capacities can actually become an added burden, with effects on the women's physical and mental health.

37. Economic interventions, while strengthening women in many ways, do not necessarily or automatically create an environment for women to look at their other roles and burdens, and particularly at the balance of power within households. Therefore, economic empowerment must be complemented with actions which provide planned support to enable women to apply their new

strength and consciousness to other issues in their lives. Social and economic empowerment therefore a complementary and any of the two alone is inadequate. What is needed is a well-synchronized set of mechanisms to address the varying needs of women in poverty. The two approaches are therefore seen not as either/or alternatives but as complements of an effective strategy.

(d) Participation versus Empowerment

38. Participatory development advocates have made inroads with larger development organizations promoting social mobilization. However, while participation is a component of the larger effort of empowering the disempowered and marginalized, encouraging the participation of poor communities into poverty alleviation efforts does not necessarily ensure empowerment as an outcome. In the context of a poverty alleviation project that elicits people's participation, for example, very poor, marginalized women may not know that they can demand the right to be included, nor show any inclination to participate unless special efforts are made to enable them to participate on an equal footing. Given this reality, social mobilization of very poor women through strategic learning and organizing processes are the surest way of ensuring the participation of those who might otherwise be excluded.

39. Social mobilization through the educational process of learning and sharing and the formation and strengthening of women's collectives and/or groups is the key operational mechanism of the empowerment approach. If we recognize poverty not merely as a factor of economic deprivation, but rather the result of a complex interaction of socio-cultural, political and economic factors, then pursuing poverty alleviation without a specific target of women's overall empowerment would not change conditions of poverty at the root. The application of gender analysis to the context of women in extreme poverty can uncover the socio-cultural and political hierarchies that limit women's participation and access to benefits and resources that may be available through poverty alleviation efforts.

(e) NGOs= Roles and Challenges in Promoting Empowerment

40. Among all agents of development, NGOs have used the strategy of empowerment with the greatest effect. One of the characteristics most often identified with development NGOs in the South is their participatory and people-centered approach. NGO activists often see themselves as catalysts, facilitators of change processes in development and view development as a learning process which is flexible and adaptive.

41. Many NGO efforts in the area of poverty reduction and gender equity remain localized in their reach even if they have a longer-term impact. However, there is a growing practice among donor organizations and established development institutions to view NGOs as intermediaries or contractors that can help with project implementation. While this strengthens the NGOs, especially of the South, in terms of resources to carry out their programmes, there are also several challenges that such opportunity poses. It is felt in the international NGO community that expanding programmes for sustainability and greater outreach results in a shift away from empowerment goals. Donor-enriched NGOs, for example, would be under greater pressure to deliver in terms of quantities of beneficiary reach or amounts of loans dispersed (in the case of credit programmes) as well as meeting with project time-frames for registration of successes. This could result in NGOs forgoing the slower process of

community organizing, solidarity building and consciousness-raising.

42. An answer to this dilemma could be the building of alliances between NGOs and governments. Given the centrality of local and national development in both development NGOs and governments, alliance building would be seen as a natural step in the right direction. Whereas governments have an advantage of greater reach and scale of operation, NGOs and community-based organizations have the strength of being far more participatory and flexible in their relationship with intended beneficiaries. Cooperation, theoretically, could enhance the work of both sectors. However, in view of such cooperation, NGOs are confronted with various problems. NGO leaders have given considerable thought to how such potential of cooperation can be maximized without compromising the objectives of NGO and CBO movements. The question of whether to engage or not, and whether autonomy will be compromised by cooperation, therefore remains a serious question within the larger NGO community, even in contexts where government policies and political posture appear amenable.

(f) Gender Awareness in Social Mobilization Processes

43. Although the participation of women has now become almost a prerequisite in the conceptual realities of both the development NGOs and the government sector, what defines the desired outcome of improved status of women is not clear. Gender specialists have sought to develop new definitions of women's status to strengthen conceptualization and implementation of development projects.

(g) Key Elements of Women's Social Mobilization using an Empowerment Approach

44. In order to influence these parameters favorably several projects which aim at increasing the income and productive capabilities of poor women have been developed. However, as demonstrated above, social empowerment of women cannot be the presumed result of an economic empowerment programme for poverty alleviation. Even in programmes where women are the specific target, the goal of social empowerment cannot be reached unless the broader social relations which they are subject to are specifically addressed. Nevertheless, programmes that are established to provide women with income-generating opportunities, or access to productive resources or public services can create conditions favourable to their social and political empowerment, if implemented in ways that strategize specifically to ensure such a gain. Programmes that effectively manage to support a process of empowerment for women would include the following key elements:

- \$ A clear statement of women's empowerment in organizational objectives
- \$ A learning environment wherein women's needs can be expressed and identified
- \$ A focus on the issues important to the members of the group
- \$ Environments which reverse conventional notions of hierarchy
- \$ Emphasis on collective organizing and mobilizing for change
- \$ Structure and institutions that work for women
- \$ An addressing of women's status within family/household structure

(h) Mobilization Strategies for Promoting Women's Empowerment

45. Very poor women, both urban and rural based, play a central role in the struggle that poor families are engaged in to meet their survival needs and secure their livelihoods. Their most immediate and apparent needs are most often related to securing access to basic services and to opportunities that will directly increase their livelihood means. For this reason, some of the best ways to gain the interest of women is to first organize them through activities that are related to basic services, livelihood and/or training opportunities. Such activities, however, are to be seen as an entry point and means to a longer term goal of empowerment rather than an end in itself.

(i) The Shaping of Objectives and Strategies Based on Women's Needs

46. The most challenging part of any poverty alleviation programme is identifying the factors impeding women's ability to survive and finding ways in which these obstacles can be effectively addressed. This involves a process wherein women's needs and concerns can be identified. However, given that poor and marginalized women often do not feel that they are entitled to certain services and resources, and given that in traditional setting, it may be hard for women to express or even realize their needs, this task is often not easily accomplished.

47. The Mahila Samakhya Programme (MS) of the Ministry of Human Resource Development of India is an excellent example of a programme that allowed women's expressed needs, identified by group formation, to shape its guiding objectives and strategies. This innovative programme was launched in 1989 in the Indian states of Karnataka, Gujarat and Uttar Pradesh and aimed at using education as an agent of change in the basic status of poor women.

48. What emerged from this process of sharing and identification of needs and concerns, however, did initially not have any bearing on education as it is commonly understood. Among the issues identified and addressed by the Mahila Sangha women were access to fair priced shops for subsidized grains, access to health care, issues of domestic violence, alcoholism, rape, desertion, child literacy, bigamy, desertion or widowhood, and superstitions. Of these issues, only child literacy would fall under the traditional boundaries of education. However, the managers of MS did not impose educational objectives, even though this was the key thrust of the programme, allowing a flexibility that would allow for the programme to take shape around the expressed needs of women. This wisdom came from experience that has shown that poor women rarely see the relevance of literacy per se at the start of this process of knowledge and skills acquisition.

(j) Organizing Women in Empowering Ways

49. For the most part, poor and marginalized women find it hard to establish a niche in groupings or organizations that are very large. For this reason, the more successful programmes are those that link women to other women through collectives and cooperatives at the community level as a first step. These collectives are then linked through a widening circle of local, national and even regional networks and federations to other groupings that share common goals, thus providing the opportunity to learning, exchanges of opinion and greater strength of lobbying and collective action. A valuable example of this two-step process of organizing is the work of the Society for the Development of Area Resource Centers (SPARC) based in Bombay, India. Their work with pavement dwelling women in Bombay initiated a process in which these women organized themselves into women's collectives known as Mahila Milan around the concrete activity of collective saving. This initial action of saving

together led to women organizing as groups to get ration cards and access to services at hospitals and police stations. The second step of networking with other such collectives has been developed through working in cooperation with a nationally based federation known as the National Slum Dwellers (NSDF) that works in most major cities of India.

(k) Factoring in Social Hierarchies when Organizing Poor Women

50. Another very important factor that determines the success of building empowering environments for very poor and marginalized women is the recognition that women are not a homogeneous nor necessary harmonious category that can be organized as undifferentiated unit. While it is likely that women in a confined community may have some shared beliefs and concerns, and common interests which can be built upon, there is the risk that assuming harmony can lead to marginalizing further the already marginalized in favor of the more vocal or socially dominant. The Grameen Bank in Bangladesh, for example, recognized the importance of making clear distinctions between **A**poor and **A**non-poor in the rural context they work in. It has developed a concrete and measurable definition of its target group of rural, landless poor for this purpose **B** a poor person is defined as one who has less than 0.5 of an acre of land or less than Tk. 20,000.

(l) Organizing that Reverses Conventional Notions of Hierarchy

51. The type of organization that is set up for or by poor women is another determinant of the empowerment approach. Reversing the **A**naturalness of hierarchical relationships that exist between men and women, high class and low class, literate and illiterate, employer and employee, donor and beneficiary is particularly important in mobilizing poor women, many of whom have already internalized humiliations from those more powerful than themselves. Organizations such as the SEWA Bank and the Grameen Bank, both established credit delivery institutions, have sought to reverse some of the existing hierarchies by having a majority of their Board of Directors elected from amongst their women members. The above-mentioned organization SPARC has at the core of its programme the concept of reversing hierarchies by exploring the potential for real partnership between urban poor communities with various actors in city management. Rather than having their negotiations mediated, SPARC puts urban women in direct contact with city officials and donor agencies.

(m) Creating Structures and Institutions that Work for Women

52. Another factor that needs consideration when developing effective poverty alleviation programmes for women is the need for structures that fully take into account the social realities of women. That means for example for an NGO directed at women to carefully schedule group meetings to make sure that they do not coincide with the time that women have to cook or carry out other chores within their households.

(n) Opportunities for Renegotiating Gender Roles

53. Gender roles that determine women's position within the family and household structure have been reinforced by tradition and cultural norms to such an extent that they appear non-negotiable. One of the most effective ways of creating conditions that enhance women's ability to renegotiate their

relationships within their families is by challenging the notion of head of households as a development category. SPARC, for example, has advocated for land titles granted by the government for the relocation of squatters be put in the name of two heads of households, one male and one female. The Grameen Bank and the Bangladesh Rural Advancement Committee use a similar strategy in ensuring that women have greater financial security. In their housing programmes, the terms of their housing loans specifically state that the title to the land and the constructed homes must be vested with the woman.

3. Effective Empowerment Mechanisms: Access to and Utilization of Productive Resources

54. Economic and social empowerment is ultimately translated into women's access to productive resources and their effective utilization. This section attempts to analyze women's access to productive resources and their effective utilization in selected countries.

(a) Women's Access to Land

55. The issue of access to land has until recently received little attention in policy formulation in South Asia. For instance India's Eighth Five Year plan (1992-1997) makes only two specific references in relation to women and land: First, it recognizes that one of the basic requirements for improving the status of women is to change inheritance laws so that women get an equal share in parental property, but it lays down no directives to ensure that this is implemented. Second, it asks state governments to allot 40 per cent of surplus land to women alone, and to allot the rest jointly in the names of both spouses. This sounds good in principle; in practice only about 1.04 mha of surplus land remains to be distributed, constituting a mere 0.56 per cent of the country's arable land.

56. Neither Nepal's Eighth Five Year Plan (1992-1997) nor Bangladesh's Fourth Five Year Plan (1990-1995) make mention of land for women. Similarly, although Pakistan's Report of the Working Group on Women's Development Programme for the Sixth Plan recommended that all land distributed under the land reform programme should be jointly registered in the names of both spouses, this recommendation was not incorporated into the formal plan document.

57. In South-East Asia, the countries studied in this section - Malaysia, Indonesia and the Philippines - have specifically designed land and/or credit distribution programmes for the poor. In Indonesia, transmigration of poor Javanese peasants to outer islands has been the major programme of land distribution for the poor. Over 750,000 families were relocated from the overpopulated Java to the less populated outer islands and provided housing, land and production assets by the Indonesian government. A similar strategy of providing viable land holdings was practised in Malaysia. Agricultural land is distributed and homestead plots are provided. However, as the land frontiers are receding in this country, the allotment of land is no longer an obvious solution.

58. Land reform has been a part of the Philippine agenda since the thirties, but more emphasis has been given during the seventies. Some special comprehensive area development programmes were undertaken, for example the Programme on Reform Orientation for the Poor (Pro-Poor), and the

Samar Island Development Programme (SIDP). However, critical studies of land reform in that country suggest, that the reforms did not achieve their main objective of poverty alleviation in the country side mainly because of inefficient implementation, lack of political will and corruption.

(b) Access to Credit

59. Since land has been the main source of collateral, women's lack of land ownership has barred them from access to the formal financial system, thus limiting their ability to acquire other productive resources such as cattle, poultry, loans of working capital for trade in farm or forestry produce, food processing, etc. Credit is in a sense viewed as the gateway to almost every form of productive self-employment for poor women. There have been a number of government initiated credit projects in South Asia, including some exclusively aimed at women.

60. The *Development of Women and Children in Rural Areas* (DWCRA) is one of them. The objective of the DWRCA is to *organize women in socio-economic activity groups with the dual objective of providing self-employment opportunities and social strength to them* (Seventh Plan Document, Government of India). DWCRA also aims to increase women's access to other government programmes and welfare services. Although DWCRA has been successful in some states, overall the programme has not succeeded in establishing stable groups. In addition, as currently implemented, DWCRA does not appear to be an efficient means of getting productive capital to women, nor does it appear to be very successful in increasing women's self-confidence in the conduct of economic transactions. If the programme is to succeed, the staff needs to invest more time in the group formation processes and must help to establish linkages with other support services required to run an income generating activity.

61. Two other groups promoting credit are the Indira Mahila Yojana (IMY) and Mahila Samridhi Yojna (MSY) aimed at economic empowerment of women, through thrift, savings and income generation activities. The IMY is based on the idea of the strength of the Self-Help Group. More than 28,000 small homogeneous women's groups have been formed under the scheme up to March 1998. These self-help groups have developed to a very strong mechanism for empowering women through information, knowledge and resources. The MSY was implemented in 1993 through rural post offices, but is now being revamped. The revised MSY will have an integrated approach with income generation as the main objective.

62. In Indonesia a number of governmental and non-governmental programmes offer small-scale credit to both men and women. Available data and information suggest that women participate actively in the rural financial sector, accounting for an estimated 20-39 per cent of the borrowers in government-sponsored small-credit schemes, about 55 to 60 per cent in non-banking financial institutions, and around 80 per cent in government pawn shops. Women participation at the General Rural Credit Scheme (KUPEDES) is between 25 and 35 per cent but is around 60 per cent in the district credit bodies (BKK).

63. In the Philippines a Grameen Bank Replication Programme has been implemented and focused on providing access to rural women, as well as promoting savings, and helping the capital build-up formation. The Grameen Bank Replication programme reached the ultra-poor. Beneficiaries

invested in projects that raised their incomes. But the cost of operation was very high and the government subsidized NGO operations. The unit cost of operation in the Philippines was four to five times the cost of the Grameen Bank in Bangladesh. In Malaysia, there are relatively few women focused programmes to provide credit as a strategy to alleviate poverty. Priority in both rural and urban development strategies is given to income generating projects.

(c) Employment

64. One of the major findings of the credit based programmes which provide assets to the poor has been that they have benefited only those who have a more secure asset base, capacity, skills and risk taking abilities. The asset base of women is poor, their capacity to access markets is limited and risk taking ability is weak. In these circumstances programmes that give security of wages and employment are likely to provide livelihood security to women. An example is the Maharashtra Employment Guarantee Scheme (EGS) in India. Introduced in 1972, it is one of the most researched and discussed programmes in the country and commended by the 1993 UNDP Human Development Report as one of the largest public work programmes in the developing world. It is a particular interesting example because of its unprecedented feature of guaranteed rural employment at a defined wage, which makes it a model for other states in India and throughout the developing world. In sheer absolute numbers employment created under the EGS in person days is substantial. In a typical year, the scheme provides about 100 million person days of employment in a state with a rural workforce of 20 million people.

65. The evaluation studies conducted on the EGS show mixed results. Most of the studies reveal a greater percentage of female than male participation in various activities. However, it was also noted that in one particular year the earnings per participant were higher for men than for women suggesting that women were involved in less remunerative tasks. A characteristic feature of EGS is giving rural poor greater incentive for political activism and organization. It gives an opportunity to a large number of workers to conglomerate at one place and to break down social differences and gender barriers by providing employment opportunities to women outside their homes with equal wages for men and women.

66. There are several employment-generating schemes in South-East Asia such as the integrated rural development efforts (IRD) in the Philippines and Malaysia. These schemes were initiated as an additional means to increase employment among the poor in depressed municipalities and villages. The IRD's typical components are agricultural services, including extension and pilot demonstration, rural infrastructure, including farm to market roads, irrigation facilities, flood control and bridges, social services including education, nutrition, health and environmental sanitation, rural industries and local level planning. High priority is accorded to the promotion of small-scale projects.

67. In Indonesia there are many government departments and NGOs that carry out activities designed to improve the income of women in the rural areas. The Food and Nutrition Diversification Programme conducted by the Department of Agriculture provides revolving credit and agricultural and nutrition extension to increase the knowledge and skill of women in home-yard diversification.

68. Despite some instances where the very poor were reached, in general, income/employment

generating projects tend to be more successful among the moderately poor. Because of the dire consequences, poor women often prefer the security of wage employment to the entrepreneurship advocated by self-employment schemes. The trends in selected countries reveal that women are often not addressed in government sponsored wage employment programmes. Even if they are targeted, the employment schemes are usually unable to reach the poorest of the poor. Therefore, the issue that still needs attention is how to provide employment to the large number of poorest women in the region and to protect them from drudgery, labour-intensive and poorly-paid work. There is also a definite need for providing support services, i.e. child care and flexibility in working hours for improving women's productivity.

(d) Education

69. Over the past three decades, South Asia has made substantial progress in providing education to all its citizens. The rate of adult literacy has increased in the region by 53 per cent since 1970 from 32 per cent to 49 per cent in 1995. The gross primary enrolment rate has risen from 68 per cent in 1970 to 100 per cent in 1994 (though the net enrolment rate is still 79 per cent). Since 1980, an additional 30 million boys and 29 million girls have been enrolled in primary schools. Various programmes have been established to enhance female literacy such as the Bangladesh Female Education Scholarship programme which provides monthly stipends to girls to encourage them to enter and stay in junior secondary school (grades 6-10) in order to lower fertility by delaying marriage. The pilot project was started in 1982 and surveys show improvement in the status of participating girls in developing from being a liability to an asset with increased employment opportunities and better chances of marriages.

70. The South-East Asian countries from early on made some critical investments in education such as universal elementary education and high quality technical and vocational education. In Indonesia, for example, in 1974 the INPRES (Presidential Instruction) programme for primary schools and facilities was initiated, through which thousands of new school buildings were constructed during the second, third and fourth five year plans throughout the country. A policy of compulsory primary education was introduced in 1984, and ten years later Indonesia introduced nine years of compulsory basic education to encourage extended participation in formal education among the 6 to 15 year-old-age group. In Indonesia as well as the Philippines and Malaysia literacy rates are high and boys and girls have almost equal access to education.

(e) Health

71. Though a number of health programmes have been initiated by the governments of South Asia, the health status of women continues to be low. In Bangladesh, for example, maternal mortality and morbidity constitute the most pressing health issues in the country. Bangladesh's maternal mortality rate of about 600 per 100000 live births is one of the highest rates in the world. In India the sex ratio, which has declined from 972 women per 1000 men in 1901 to 927 women per 1000 men in 1991 has been a major area of concern for policy makers.

72. Several programmes have been implemented throughout South-East Asia to improve the health of women and children. In Indonesia, the Family Welfare movement (PKK) aims among others at improving the health of women and children. It is a community-based movement for villages and neighborhoods and employs 2 million volunteers who are involved in village development programmes which aim at mutual self-help, food production, garment making and household maintenance as well as education and skill training, health, development of cooperatives, protection and conservation of the environment and appropriate domestic planning. The programmes are funded from the budget of the national, provincial and local governments in Indonesia.

73. In the Philippines, considerable progress has been made in reducing the incidence of morbidity and mortality in the country. The health status of Philippine women has shown a marked increase over the years. Female infants and children have a lower mortality rate than their male counterparts. The maternal mortality rate, however, remains high, at about 280 per 100,000 live births. Life expectancy has been increasing over the years with women outliving men by more than five years.

74. In Malaysia, the National Plan of Action on Nutrition initiated in 1995 is targeted at the malnutrition problems among children below five years of age, severe anaemia among pregnant mothers and also iodine deficiency among specific groups in the population. The supplementary food programme for primary school children for low-income families, which was implemented in 1976, is intended to continue in all schools over the plan period.

75. Overall the region shows an increase in government budget allocation to social services such as health and education as steps for enabling women to access productive resources. However, how far these services have enabled poor women access productive resources and how far poor women have been able to benefit from such government budget allocations is not certain. The challenge lies in women's participation in the management of resources allocated for education and health. This can take place only with increased women's participation in decentralized governance.

76. In sum, there are numerous challenges facing women concerning ownership of assets, participation in labour or product markets as well as building of skills. Both the state and NGOs seek opportunities to work in this direction. It is imperative to enable women to exercise their choices and opportunities through women's collectives. This will take place with greater efficiency if women also become active participants in institutions of local self-governance.

C. Country Presentations

1. Bangladesh

77. Poverty does not affect all members of a household equally. Research findings reveal that poor women, in particular female headed households, bear the greater burden of poverty. There are inequalities across gender in the distribution of productive resources and access to economic opportunities. Because of existing gender hierarchies, improving a household's poverty status may not improve the status of all its members. Women and men therefore experience poverty differently and unequally.

78. Data show that labour based entitlements, measured by such indicators as participation in the labour force, types of participation, terms and conditions of participation, wages and return of participation and economic migration, are much lower for women than for men. Women are for example more involved in casual labour as day labourers where there is less job certainty. Women earn monthly 29 per cent and 37 per cent of those of their male counterparts in urban and rural areas respectively. With regard to nutrition, caloric deficiency of pregnant and lactating women is almost 30 per cent. Nutrition intakes of males are higher than females at all ages. Violence against women is still prevalent.

79. For these reasons, poverty alleviation programmes need to be gender-oriented. In the fifth five year development plan (1997-2002) gender-oriented strategies for poverty alleviation are spelled out. The Ministry of Women and Children formulated a number of policy measures aiming at alleviating the situation of the poor, in particular poor women. The measures aim at reducing poverty and improving food security and nutritional status of women and girls living below the poverty line. In addition, economic self-reliance of women through expansion of vocational skills training, especially in non-traditional areas, managerial training and credit facilities should be promoted. Women entrepreneurship and employment for women should be developed through skills training in various trades and the extension of microcredit. Equal rights of women in access to education, health and nutrition, water, sanitation and social services should be promoted.

80. The Ministry has developed various strategies to achieve these aims. Under the Vulnerable Group Development programme (VGD) the provision of food will be limited to poverty-stricken areas. The Ministry of Women and Children has been given the administrative duties of the VGD. The VGD is expected to be implemented at a cost of Tk 598.00 million and 6,23,370 million tons of wheat for a period of four years from 1996-2000. Under this programme 11 million women are expected to be given food security through the provision of training, health care and self-employment. In addition, 150,000 poor women will be provided with credit facilities. Under the Skill Development training programme 100,000 women will be provided training in different trades and under the poverty alleviation and microcredit programme 100,000 women will be provided credit.

81. Besides the Ministry of Women and Children, other development sectors of the government are contributing to the alleviation of poverty as well. They have specific programmes for women such as the provision of credit, skill development programmes, employment generation, increasing female education, health and nutritional programmes.

82. Many of the programmes implemented previously, such as the microcredit programmes, skill development programmes targeted to poor women, have succeeded in empowering women. The programmes have enlightened women to understand their socio-economic rights and existing inequalities. In spite of these positive interventions, there is a need for reviewing the efforts undertaken and identifying the strengths and weaknesses. The following issues need to be addressed while designing poverty alleviation programmes for women:

- A large number of poor women are involved in microcredit programmes. These programmes should be reviewed to find out whether the activities covered under these programmes have growth and employment generating potentials and also whether these programmes enhance

the capacity of poor women to generate re-investable resources and break the long chain of credit dependence.

- There is a need for reviewing microcredit programmes to find out whether these programmes are reaching female-headed households, the poorest of the poor.
- Poor women are being recognized as efficient users of resources. Development strategies should highlight this potential. There is also a need for assessing to find out whether efficiency can be sustained with the higher scale of the investable resources.
- Institutions, which work for the reduction of poverty and generation of resources, such as the credit market, job market, product market, rules regulations and law enforcing institutions, may not be found gender-sensitive in terms of perception about roles and responsibilities and accessibility to resources. The aim is to make these institutions more gender-sensitive.

2. Bhutan

83. Bhutanese women constitute 48 per cent of the country's population and play a major role in the development of the country. They are actively involved in all areas of economic, political and social life as farmers, entrepreneurs, decision-makers, doctors, engineers and housekeepers. Their participation in decision-making processes in such institutions like the Geog Yargye Tshogchung (Block Development Committee) and community meetings at the grassroot level is as high as 70 per cent. In many respects the status of women in Bhutan is different from that of other countries in South-East Asia. The social influence prevalent in many parts of the region that lead to female infanticide, dowry, the notion of male superiority and the low status of women are virtually absent from Bhutanese culture. As a Buddhist state, Bhutanese society is strongly influenced by the Buddhist perceptions of compassion to all sentient beings. Naturally, therefore, there is no room for any form of discrimination between the two sexes. For these reasons, no studies have been carried out to examine the issues of **Agender discrimination@** and **Awomen in poverty@**. The need for such studies was not felt as the two sexes are treated equally and every effort is made by the Royal Government of Bhutan towards the social well-being of every citizen.

84. There are poor people in Bhutan, although there is no abject poverty as in other parts of the region. Since the start of planned development, the nation has strived to bring about socio-economic development in a manner that will ensure sustainability and cost effectiveness as well as equity in the distribution of benefits. These efforts have been carried out through five year plans which were focussing on the following topics as a strategy to bring about socio-economic development, paying particular attention to the special needs of vulnerable groups:

- (1) Improving the quality of life through provision of cost-effective social services.
- (2) To focus on broad-based economic growth and development by enhancing the capacity of the nation to produce more and efficiently in the fields of industry, trade, communication, infrastructure and agriculture. To allow for more equitable distribution of income and benefits.

- (3) To pursue decentralization and increase the people's participation.

85. While there are in Bhutan no parallel projects formulated specifically for women, measures particularly related to the promotion of women in development are incorporated in all sectoral projects and programmes. In addition, the government has identified within society segments of the population who are more disadvantaged than the rest and thus require special attention towards their socio-economic upliftment. These disadvantaged or vulnerable groups have been given special attention within the overall development activities of the nation. The groups identified by the government are children under five years of age, pregnant and lactating women, people in remote and inaccessible areas, landless including low-wage workers, self-employed craftsmen, people working in road maintenance, petty traders, seasonal agricultural workers and herders, marginal farmers and the anticipated urban unemployed.

86. The Royal Government has emphasized the salient needs of the above mentioned disadvantaged/vulnerable groups in the incorporated programmes of the five year plans. In the health sector, for example, a number of measures have been undertaken to bring about socio-economic development of vulnerable groups. A major policy decision, in order to achieve the above mentioned goals and to ensure adequate and equitable health coverage in all parts of the country has been the provision of free health services. Health care services are delivered through a network consisting of a National Referral Hospital, Regional Referral Hospitals, District Hospitals and Basic Health Units (BHU).

87. The situation of children has been a major concern in the development of health services. Several programmes, being conducted by the Division of Health are geared entirely towards the development of children: the Expanded Programme on Immunization (EPI), the Maternal and Child Health and Family Planning (MCH/FP), the Control of Diarrhoeal Disease (CDD) and Nutrition and Acute Respiratory Programmes.

88. In regard to the educational sector, education is free and there is no discrimination on the basis of gender or any other element. In spite of limited resources the government was able to encourage the enrolment of children in schools and thereby increased the enrolment rates to 72 per cent as of 1999. While the enrolment of girls at the primary and community schools is as high as 43 per cent, it is only 20 per cent at the college level. The national literacy rate has reached 54 per cent. One of the main strategies adopted to facilitate access to primary education especially for female students in the remote parts of the country is through the establishment of community schools. Community schools are small schools catering to specific communities and established and maintained by the communities themselves. In addition, a non-formal education or adult literacy programme was initiated in 1991 by the National Women's association of Bhutan and the Dzongkha Development Commission. It was later taken up at the national level by the Education Division. The programme addresses the educational needs of those groups who have missed out on their formal education. Under this programme almost 70 per cent of the beneficiaries were women.

89. The government has always given importance to the development of the agricultural sector as 85 per cent of the population live in rural areas and depend on the agricultural sector for their

livelihood. Currently, about 62 per cent of Bhutan's women are involved in agriculture and their contribution to the production cycle is substantial. The Government aims to achieve 70 per cent of food self-sufficiency by the year 2002. In order to promote agricultural production, the Government makes efforts to extend credit possibilities to farmers. The Bhutan Development Finance Corporation (BDFC) is the most important of the financial institutions in meeting the credit needs of the rural community. With its network of branch offices in all the 20 districts, BDFC provides rural credit services to both men and women. Women comprise 32 per cent of the clients.

90. The Ministry of Trade and Industry, recognizing the fundamental importance of people's participation in bringing about sustainable socio-economic growth of the country has increasingly given focus on private sector development. It is assisted in its effort by the National Women Association of Bhutan (NWAB) which particularly aims at promoting women in the business environment. The NWAB was established in 1981 to enhance the role of women at all levels of the development process. The association, with nationwide chapters, has successfully addressed various needs of rural women through a variety of programmes such as education, family health care, skills training, employment and rural credit facilities. In particular it provided training programmes to enhance income generating skills in such areas as weaving, designing, knitting and tailoring, as well as in establishing business activities and in improving women's access to credit.

3. Cambodia

91. The First Socio-Economic Development Plan fully acknowledges the fact that women and girls in Cambodia are disadvantaged in terms of access to and control of life-improving resources, such as health and education. Therefore, gender specific goals were set in the health and education sectors.

92. In October 1996, the National Policy on Women was developed with the financial assistance of the Asian Development Bank. The objectives of the policy are three-fold:

- S to integrate women into all sectors of development, to enhance their quality of life, reduce poverty, ignorance and illiteracy, and to ensure a peaceful and prosperous nation;
- S to ensure an equitable sharing of resources, information, opportunities and the benefits of sustained development by women and men, and
- S to provide a framework for overcoming the major problems affecting women in Cambodia today, including high unemployment and under-employment, the decline in income from agricultural production, increased landlessness among women, substantially higher illiteracy rates for women and girls, combined with a low female participation in politics and government, a high rate of maternal mortality and infant and child mortality, an increase in prostitution and the number of women infected with HIV/AIDS, and a lack of childcare centres and programmes.

93. The Ministry of Women's and Veterans' Affairs is the national machinery for the promotion of the status of women. It acts as a catalyst for encouraging public institutions, groups in the civil society and the private sector to integrate gender equality issues into their policies and programmes.

94. According to the headcount poverty index, 11.4 per cent of the Phnom Penh population, 36.6 per cent of the other urban population and 43.1 per cent of the rural population are living below the poverty line. However, most people are only just below the poverty line, so that well tailored interventions should bring positive results. The impact of poverty is strongest on women and girls. Girls, for example, drop out much earlier from school than boys. Women in poor households are typically illiterate with little technical knowledge and skills. Poverty is particularly prevalent in rural areas.

95. The Ministry of Women's and Veterans Affairs was the first organization which developed, in cooperation with UNICEF, a credit scheme in rural areas to support women's productive activities. In 1985-1988, UNICEF began to provide grants for supplies and equipment for income-generating activities. In 1988, the grants were transformed into one year loans without interest. In 1992, the loans were made into credit schemes and solidarity groups were introduced as well as credit to communities. At the end of 1998, the Ministry of Women's and Veterans Affairs has established a number of credit schemes in rural areas. Currently, 20,788 women benefit from these credit schemes. However, although the supply of microcredit has been increased since the late 1980s, it still only covers those 3 per cent of the Cambodian people.

96. This coverage is nowhere near the overall need. To take the largest national credit NGO, Association of Cambodia Local Economic Development Agencies, ACLEDA, for example, it covers only half the country at present. Large commercial banks often do not address the needs of the population in poverty and, traditionally, Cambodians turn to money lenders for credit. These money lenders, however, charge a monthly rate of 30 per cent or sometimes more.

97. Cambodians in rural areas need credit for a variety of reasons. The most urgent reasons given are investments to increase agricultural production, such as fertilizers, insecticides, small-scale irrigation and drought animals. Off-farm income is also cited as reason to apply for credit, including poultry mushroom flowers, fisheries, handicrafts, tailoring and food processing.

98. Empirical evidence suggests that credit to women will enhance the overall welfare of the family, e.g. children's education and nutritional status. Therefore, provision of credit and associated business services have to be expanded further in order to reach a much larger population, and especially women, in rural areas. Measures to promote production and businesses include increasing the provision of credit and at the same time reducing credit activities of money lenders, promoting saving programmes, and enhancing training activities about credit and business management. Increasing credit opportunities for the rural population will help generate rural job opportunities and prevent the flow of rural people to the cities.

4. China

99. Poverty is still prevalent in China, especially in rural areas. The Government of China has always kept a close watch on poverty in rural areas, in particular the poverty of women. Women in rural areas shoulder 60 per cent of the labour in cropping, household animal rising, and almost 100 per cent of the household chores. They have a direct bearing on the economy and health of the family. Therefore, poverty of the households may be largely attributed to the low education, weak production capacity and poor health conditions of the housewives.

100. In 1994, the government formulated and enacted the *National 8-7 Poverty Reduction Plan*, aiming to solve the subsistence problems of the 80 million needy people in China's rural areas in about 7 years. There are five major practices employed by the Chinese government in its poverty alleviation programme, targeted particularly towards needy women:

101. First, the *dual study, dual comparison campaign* was initiated, with the goal to encourage women's participation in the rural economy. In this context, the Chinese government, in 1989, launched a nationwide campaign titled *study knowledge, study skills, compare achievements, compare contributions* in the rural areas. The primary objective of the campaign was to boost agriculture through science and technology, to train the rural women on knowledge and skills and to organize suitable production activities for women.

102. Second, microcredit is extended to needy women in order to lift them out of poverty. Microcredit has already flourished in China. Thousands of needy women have solved their subsistence problems with the help of microcredit. The Yunan Provincial government, for example, has mobilized 350 million Yuan to back up a microcredit project extended to over 20 thousand villages in 410 townships which are scattered in 113 poverty stricken counties. The Luliang District of Shanxi province has adopted the *help each other* women microcredit project. Under this project, associations extend microcredit and technical service to the more able women and help them to develop animal husbandry.

103. Third, training is provided to the officials of the women's associations and women in poverty stricken areas in order to improve literacy and scientific and technological knowledge. In this way the percentage of educated women will increase and the quality of the female labour force in poverty stricken rural areas will improve. In 1998, practical skill training, microcredit and informal education for girls was conducted in 55 counties and 11 provinces. Altogether, 57,633 women, including those from the extremely poor Dingxi District, Gansu Province and Xihaigu District, Ningxia Autonomous Region have been trained under this programme.

104. Fourth, awareness-rising activities are pursued in order to promote public participation in activities helping women in poverty. To this aim the following projects have been launched: *The Happiness Project*, which targets needy mothers. *The Hope Project*, which targets children dropped out of school, and the *The Spring Buds Project*, which targets girls dropped out of school. The projects were very successful in attracting donations.

105. Fifth, it is aimed to combine family planning with development and poverty alleviation. Many needy women are seeing themselves in a vicious cycle where *poverty triggers childbearing and childbearing intensifies poverty*. According to the family planning policy, women in poverty stricken areas should change their old mentality and should come to the realization that the quality of children should be preferred to the quantity.

106. It has been a long tradition for the government of China to attach great importance to women in development. In order to continue to push forward women's development, more efforts should be made throughout Asia in alleviating/eradicating the poverty of women. To achieve these objectives,

actions should be taken in the following areas: to establish women development networks, to increase women's capacity to adapt to the modern world, to enhance the participation of women in the decision-making process and the administration of social and national issues, to protect women's labour rights, to raise the educational level of women, to improve women's health, to protect women's rights in the family, to curb the abuse of women and to focus on the development of needy women.

5. Fiji

107. Citizens of Fiji are enjoying a reasonable standard of living. Current GDP per capita is around US\$ 2000 per annum, over 90 per cent of the adults can read and write, life expectancy at birth is 72 years, and infant mortality is 22 per thousand. However, one in four households (200,000 people) in Fiji cannot meet the basic needs according to the basic needs poverty line which is set higher than the poverty line to accommodate for expenditures other than food.

108. The poorest people are mainly living in single-headed households and especially in female-headed households, where the women are very young (single mothers or deserted wives) or elderly (widows) who are resident in low cost housing facilities provided by the Government or in squatter settlements where they receive minimal allowances from the Government. The difficulties women face compared to men in getting work, the very small amount of maintenance support payments they receive from ex-husbands, and other sorts of sexual discrimination in Fiji put female headed households particularly at risk of falling into poverty. In addition, women, in particular Indo-Fijian women, have less opportunity to earn money. They often have to take low-paying jobs, particularly in the garment industry. Consequently, women, especially if they are heads of a household, have to neglect their health. Every third woman in Fiji is anaemic.

109. To alleviate the situation of Fiji's women, a Women's Plan of Action has been formulated. It identifies broad directions of action for the Government and aims at the mainstreaming of gender and women concerns through the following actions:

1. Creating an environment conducive to mainstreaming of women and gender.
2. Making government processes more gender responsive.
3. Enhancing the sectoral and overall commitment to mainstreaming women and gender.
4. Incorporating the gender issue into macroeconomic policies and national budgetary policies and procedures.
5. Strengthening the institutional capacity of the Ministry of Women and Culture.
6. Promoting effective consultations of government bodies with key civil society organizations.
7. Integrating gender training in educational and national training institutions.

110. The enhancement of the women's situation is taken into account in the formulation of macroeconomic policies. In regard to the finance sector, the Government has made efforts to increase women's access to credit. There are several programmes initiated by the Government and bilateral and international donors on making funds available to women and to teach them skills about developing small enterprises. Of these programmes, only one, the Women's Social and Economic Development (WOSED) scheme specifically targets women. The WOSED scheme, which was modeled after the

Grameen Bank, has illustrated the inherent credit worthiness of Fiji's women. Access to funds from commercial banks in the formal banking system is still limited. However, one foreign owned commercial bank, the ANZ Bank, is currently working on developing a financing package particular suited to the needs of women who wish to go into business or expand existing business operations. Women in Fiji also have access to funds from semi-formal systems, such as cooperative societies, credit unions, registered money lenders and other microcredit schemes administered by the Government, other Donors and NGOs.

111. The Government is pursuing a number of measures to impact women, especially those living in poverty. Those measures include: family assistance schemes, remittance of school fees for children whose parents earn less than F\$5000 a year, free health services in hospitals and health clinics, rural development self-help projects, free legal advice for poor people, in particular women, and low-cost housing assistance to poor people.

112. In addition, the government is working currently on poverty alleviation strategies, especially in regard to women, for the year 2000. The recommended strategies include:

- the provision of free schooling for the poor
- ensuring workers receive basic minimum wage
- reducing housing interest rates from 11 per cent to 5 to 6 per cent
- improving access to information for the poor
- lowering the costs of utilities or establishing a preferential rate for the poor
- reducing the costs of living through reduction in tariffs and the VAT on basic food items, medicine and education supplies
- giving training opportunities to single mothers
- enforcing legislation for maintenance payments with regard to deserted wives
- giving single parents with children priority for family assistance allowances
- providing childcare services in tax free factories and tax free zones
- encouraging local governments to provide facilities (washrooms) for rural women who come to urban centres to sell their products
- providing training, microfinancing and marketing for rural women

6. India

113. In 1993-1994, 168 million people or 33.60 million families lived below the poverty line. The need to provide effective economic support to this segment through easy credit in order to enable the poor to stand on their own feet, has long been recognized. To this aim the nationalization of banks was pushed forward to provide wide and easy access to weaker sections of society.

114. However, despite an extensive formal banking network, the vast majority of the poor people living in the urban and rural unorganized sector have not been covered by credit services, even though they are willing and able to take and utilize credit. Structural rigidities and large overheads have led to high costs of making the type of small loans which are required by the poor. As a result many poor still do not have access to credit. A 1995 World Bank estimate has pointed out that in most developing countries the formal financial system reaches only the top 25 per cent of the economically active

population - the bottom 75 per cent have no access to financial services apart from moneylenders. India has been no exception.

115. The failure of the financial system has led to continued dependency of the poor on moneylenders. Traditional poverty alleviation programmes like the Integrated Rural Development Programme, Jawahar Rojgar Yojna, etc., implemented by the Government over the last 30 years could not fully remedy this problem. The heavy element of subsidy bred corruption and led to the diversion of funds to non-target groups. Moreover, excessive dependence on the government machinery and district administration for delivery of these programmes discouraged participation and involvement of the beneficiaries. The programmes were seen by the government as poverty alleviation interventions and banks became to regard them as a mandatory command rather than a business choice.

116. The failure and lessons conveyed through these earlier trials at implementing subsidy oriented poverty alleviation schemes with the help of credit support through the formal banking system, gradually led to the growth of the concept of microfinance in India in the 1980s. The new effort was based on the realization that there must be a shift from State-owned delivery mechanisms to the empowerment of community-based organizations (CBOs) in order to enable them to activate and operate the schemes themselves. The microfinance concept as it had developed in India comprises the following constituents: microcredit, microsavings and the self-help group approach.

117. Among the poor, women are the most disadvantaged and offer themselves as the most obvious target group. In most parts of the country the women's situation is characterized by lack of education and access to resources. The problem is made even more acute due to women's low social status in India and social biases towards women. In order to address the need for providing micro-finance services to poor women in India, the RMK was set up in March 1993 as a registered society by the Department of Women and Child Development in the Government of India. This is the first and only apex microfinance organization for women set up by the Government. To enhance sustainability and avoid governmental biases, RMK was set up as an independent organization, governed by a Board of Governors.

118. The main objective of the RMK is to promote or undertake provision of credit as an instrument of socio-economic change for the development of women. To this aim a sum of Rs. 31 crores (Rs. 310,000,000) was placed at the disposal of the RMK by the Department. In order to achieve its objectives the RMK has been working through a set of intermediate microfinance organizations (IMOs) at the intermediate level and thrift & credit groups or self-help groups (SHGs) of borrowers at the grass root level.

119. The SHGs are the foundation of the microfinance service delivery system established by the RMK. They have been found to be extremely useful in generating savings, ensuring successful delivery of credit to individual women and effecting recovery. In the initial stage SHGs require external support in the form of guidance in group dynamics, developing of decision-making abilities and training in the maintenance of accounts.

120. At the intermediate level, RMK has been primarily networking with NGOs, but also women's

cooperative societies, women's development corporations and State Urban Development Authorities. These organizations are used as Intermediate Microfinance Organizations (IMOs) for delivering microfinance services to poor women. RMK delegates many functions to the NGOs, such as creation of homogeneous SHGs, training of SHGs and their leaders and selection of income-generation activities and skill training.

121. However, despite the existence of a large number of NGOs which have taken up the role of IMOs there still exists a vast gap between the demand and supply of microfinance services in India. Out of the 20 to 30 million poor women who need credit, only 1 million are covered by existing microfinance organizations. One of the major constraints faced by organizations like RMK in expanding the outreach of microfinance services is the lack of good and capable IMOs.

122. Additional constraints are the shortcomings of NGOs as IMOs. These shortcomings include the NGO's unfamiliarity with microfinance programmes and their 'soft' image - people are used to receiving grants from an NGO. For these reasons there is a growing feeling that for continued growth of microfinance outreach, CBOs, including Panchayat Raj Institutions, should be promoted as middle level or intermediate MOs.

123. RMK and other apex organizations have three distinct roles to play. The first role is the role of a wholesaler of credit funds, i.e. to act as a wholesaling apex organization for channeling funds from government and donors to retailing intermediate level MOs. The second is a market development role - to develop the supply side of microfinance markets by offering institution building support to new and existing but inexperienced IMOs by structures of incentives, transfers of technology, training of staff and other non-financial services. The third is an advocacy role whereby RMK can act as an advocate or agent for influencing development and change in microfinance policy and creating a more enabling policy and legal environment.

124. In order to pursue these roles, RMK has enhanced its Information-Education-Communication (IEC) activities, which include the training of existing and new NGOs and other intermediate level partners, training of SHG leaders and borrowers and the organization of seminars/workshops with government, banks, foreign funding institutions, apex organizations, intermediate organizations and women's groups.

125. The loan schemes of RMK have been designed in a sequential manner. IMOs are expected to start with the smaller loan schemes and slowly graduate to the larger loan schemes as they gain experience and increase their own outreach. These loan schemes, in preferred sequence are:

- Interest free Loan Scheme for SHG Development
- Loan Promotion Scheme
- Main Loan Scheme
- Revolving fund scheme
- Marketing Assistance Scheme
- Death, Relief & Rehabilitation Scheme.

There are a number of criteria for NGO eligibility and rules for the process of sanctions, disbursement and recovery of loans. There are no collateral or security requirements.

126. Since its inception, RMK has sanctioned loans worth more than Rs. 630,000,000. These loans have been sanctioned to and disbursed through more than 400 collaborating IMOs, the majority of which are NGOs. More than 300,000 individual loan accounts have been opened, covering at least 150,000 women, many of whom have taken more than one loan. Recovery rate of loans is more than 93 per cent.

127. RMK is planning a major survey in the near future to study the impact of RMK loans on the economic and social status of the individual women borrowers.

7. Indonesia

128. The economic crisis since July 1997 has struck Indonesia hard. In mid 1998, 39.1 per cent of the population, lived in poverty. Sixty per cent of the poor were women. Already before the crisis, Indonesia had inaugurated various programmes, 31 in total, for fighting poverty. Some of the major anti-poverty programmes are the IDT (Backward Village Inpres Desa Tertinggal) grants, administered by the Ministry of Home Affairs, the Family Welfare Development Programme, administered by the National Family Planning Coordination Board and the P4K (Income Generating Project for Marginal Farmers and the Landless), administered by the Ministry of Agriculture. Out of the 31 projects only two are specifically directed towards women. However, it is increasingly recognized that it is important to target women as they carry the highest burden in development.

129. The incidence of poverty is especially high on women because of the following reasons: First, intra-household biases regarding the allocation of resources such as food, health services and education, systematically disadvantage girls and therefore produce higher female child mortality, lesser rates of schooling as well as higher rates of illiteracy among women and girls. Second, despite the crucial importance of women's work for the daily subsistence of the household, the access of women to credit, tools and scientific knowledge is more limited as compared to men. Third, non-commercial subsistence work, where many women are active, is neglected by the Government's policy making. Finally, many women are hired for work in agriculture, a sector where poverty is particularly prevalent.

130. A number of policies have been developed to enhance the situation of women in development. These policies aim at providing women and girls with better access to formal and informal education and training opportunities as well as health care services. Moreover, actions have been designed to better protect women workers and to promote the multiple tasks of women in both family and society.

131. Additional measures are to enhance access to and participation of women in the economic structure. To this aim women's role as food producers should be emphasized and the Government should give priority to increase women's participation in food production and the food security programme. Rural women's access to land, capital, technology and information should be improved and appropriate technology should be developed and introduced. Regarding credit, the government should assist women and women's groups to be self-reliant by removing barriers to women's access to credit, introducing positive measures to increase women's capacity to use credit effectively and to address the specific credit needs of rural women, women in small industry and trade, and women in service and transportation. For women, the obtaining of credit is handicapped by lack of collateral and

lack of understanding and information about lending procedures.

132. A number of government programmes have been initialized which offer small-scale credit to both women and men, such as the General Rural Credit (KUPEDES) scheme which operates through the village sub-branches at sub-district level of the BRI (the government-owned commercial bank). Loans range from Rp 25,000 to 15 million for virtually any productive purpose. Women participation is between 25 to 35 per cent. The District Credit Bodies (BKK) provide small (less than Rp 25,000), short term, unsecured loans and accept saving deposits from the rural poor in Java. Market clients are serviced by a mobile service to local markets once a week. The percentage of women who use this service is 60 per cent. The Village Cooperative Unit (KUD) has mainly women borrowers. It provides small loans (Rp 5,000 to 50,000) without collateral or security, especially for poor women. Another scheme is the UUPPKA (Project for Improvement in the Family Income of Acceptors), which gives credit to young couples of childbearing age.

133. Besides the credit schemes, the government has implemented a number of assistance programmes addressing the poor. The Petugas Konsultasi Lapangan/Field Consultative programme provides special training to selected people in order to enable them to perform as facilitators, communicators, problem solvers and motivators. An additional programme is the Sarjana Penggerak Pembanguna Perdesaan/ Rural Youth Motivator programme. This programme launched by the Ministry of Education was initiated to provide solutions in the light of unemployment of skilled labour, and to promote entrepreneurship especially in rural areas. The Proksidatani/Field Assistance programme is an initiative concerned with food security.

134. The Government will further increase its efforts to promote the status of women. The long-run strategies are to introduce the gender dimension into the work of economic policy makers, planners and programme implementation staff. In addition, women should play a greater role in economics and economic decision-making as planners, bureaucrats and politicians. Finally, policy makers, planning and programme implementation staff should be equipped with the technical tools for undertaking gender responsive planning through training in gender analysis and the provision of gender responsive data.

8. Kyrgystan

135. Today more than 50 per cent of the population of Kyrgystan is living in poverty. Fifteen per cent is living in extreme poverty. The present socio-economic situation of the Republic is characterized by a social stratification of the society. The income of the richest twenty per cent is 7.5 times the income of the poorest 20 per cent.

136. In the light of these figures, overcoming poverty is a major preoccupation, requiring complex and systematic approaches including the creation of appropriate economic, legal and political conditions. For realization of these strategic goals, the National Programme on the Overcoming of Poverty (NAPAKET (action)), was introduced. In addition, various decrees were issued such as the decree On additional measures for support of participation of socially vulnerable parts of the population in the privatization process of the strategic enterprises of the Republic or the decree On perfecting a system of social defence of the low-income families and citizens.

137. Kyrgyzstan is in a period of economic and social transformation which is leading to deep changes in the life of the people. The economy of the transition period is characterized by decreasing rates of production, an inflationary process, the emergence of mass unemployment and a significant increase in the number of low-income families. These problems are inseparably linked with the overall development of the country and the economic policy of the state. The Government of the Republic plays a special role in the solution to the problems of overcoming poverty by providing the most needy stratum of the society with social services, social security, employment and microcredit. APAKET is a programme which implements the policy of economic development specifically for the poor people.

138. In order to create equal start conditions, first of all the poorest parts of the population should be addressed, by actions such as state warranties for access of poor people to major social services, including housing, education, health services and culture. To this aim, the Government developed a programme to reform the social system with the following components:

- a system of social state insurance
- taking care of children and invalid citizens by society
- social allowances focused on the most needy people
- perfecting the monitoring of poverty
- introduction of social passports
- providing help to settlers and refugees

In addition, a State Fund has been established for the promotion of small- and medium-sized businesses. The Fund offers consultative services for businesses and self-employed and assists businessmen by facilitating access to modern techniques and technologies.

139. The State Fund has financed 51 projects in 1998. It has integrated business centres in 6 oblasts and two rayons. In 1998, 1,655,000 soms were given to businesses as credits and for consultative services. From the projects financed in 1998, eleven were women-run. The Fund is trying to help in increasing employment of the able-bodied population, in particular of women, by a purposeful credit practice. The Fund pays particular attention to the assistance of national crafts, a field which traditionally employs many women.

140. Cooperation with international organizations is an important part of the development policy. Currently, the Government is cooperating with UNDP on a project for overcoming poverty. The project is directed towards businesses, employment services, government representatives, and employment associations. These people/agencies receive training on the management of microcredit funds for the poor and needy and on organizational skills needed in small businesses.

141. Currently a draft agreement on cooperation between ILO and the Ministry of Labour and Social Affairs for the year 1998-1999 has been developed. Measures according to the draft agreement are:

- Introduction of the ILO methodology in development of independent employment opportunities for the population in village regions. Condition is the determination of

potential donors

- Realization of the project: AEnhancing employment of women and implementing equal rights in the transitional period.@
- Realization of international meetings to discuss the problems with microcredit activities.
- Implementation of a project concerned with perfecting and developing an information system of the labour market.

9. Lao People=s Democratic Republic

142. In Lao PDR the role of women for the family=s well-being and economy is significant. Women are the main actors in the household and women constitute the majority of the country=s farmers and often own land. Their working time a day is three hours longer than that of men. Women presently have more access to microcredit than men. A 1996 study of small- and medium-sized businesses found that 22 per cent of the women surveyed had received credit for their business, compared to just seven per cent of the men. However, the average value of debt of male owned businesses was three times that of female owned businesses. In other words, women=s businesses are three times more likely to obtain credit, but their loans are a third of the size, reflecting a higher average value among men=s enterprises.

143. Women=s economic and social difficulties in Lao PDR can be summarized in the following three points:

- Multiple burdens faced by women in devoting time to small businesses and their families
- Difficulties in accessing financial resources
- Difficulties in accessing markets and information, technology and training

144. The Lao Women=s Union (LWU) was established in 1955. It is the national machinery for the promotion of equal rights and the advancement of women. The Government of Lao PDR has approved many projects in cooperation with the Lao Women=s Union, international organizations and NGOs. Some of these projects give loans for family income generation opportunities. The goal of these projects is to reduce poverty, increase knowledge and skills and strengthen the capacity of women in urban and rural areas by providing them with training on planning and management, on family economics, on credit and small business management.

145. In 1998, LWU launched the project ARural Women in Community Development and Family Health in Lao PDR@. The project is funded by AusAID and implemented with assistance of Family Planning Australia (FPA) and Population Development International (PDI). It has three components: family health, agriculture and micro-finance. The microfinance component will introduce a very new concept for LWU, in that a guaranteed loan will be deposited into a formal banking institution and loans distributed directly to women=s groups. These group members, with assistance from LWU will help to ensure that the loans are repaid and will introduce a savings mechanism within the group. The aim is to create a more sustainable microfinance model and to encourage credit and savings amongst women. This will ultimately improve the confidence of women in microfinance issues. In addition, it will promote income-generation and improve the health and well-being of the women and their families.

146. In order to implement the Beijing Platform of Action, the LWU has prepared the APlan for the Development of Lao Women@ for the period 1998-2003. The development plan consists of four programmes, the programme Ato improve knowledge of the Lao women in government policies and national heritage@, the Ainstitutional strengthening and capacity building programme@, the Awomen development and women and children right protection programme@ and the programme Ato promote women to participate in socio-economic development and poverty reduction@.

10. Mongolia

147. Poverty, an unknown phenomenon in Mongolia before 1990, has become a major social issue during the seven years since the start of the transition period. According to Household Budget Survey (HBS) data, poverty has increased in Mongolia since this period, both in the number of people and in the proportion of the total population. In 1991, 14.5 per cent of the population was living in poverty; as compared to 1996, when 19.6 per cent of the population was considered poor. In 1995, the Government estimated the number of Avery poor@ (those consuming less than 40 per cent of the poverty line), to be five per cent of the total population, of which almost half were under 16 years of age and 23 per cent in rural areas. By the end of 1997 there were 149.7 thousand poor households from which 51.7 thousand were female-headed households.

148. In response to the severity of poverty in the country, the Government of Mongolia, in June 1994, formulated a comprehensive 6 year multi-sectoral National Poverty Alleviation Programme (NPAP). NPAP was designed to mobilize and utilize national and international resources more effectively for the purpose of substantially reducing the incidence of poverty.

149. The programme represents an action plan with six major components:

- (1) Policy Management and Institutional Strengthening;
- (2) Poverty Alleviation through Economic Growth and Employment Promotion;
- (3) Protection of Human Capital;
- (4) Alleviating Women's Poverty;
- (5) Rural Poverty Alleviation;
- (6) Strengthening the Social Safety Net.

150. The resources needed for the implementation of priority tasks identified in the programme are provided through a Poverty Alleviation Fund. It is divided into four independent but complementary sub-funds, each with specific activity areas and target groups: the Local Development Fund, the Women's Development Fund, the Income Generation Fund and the Targeted Assistance Fund.

151. The Local Development Fund provides grants to finance locally identified projects in the areas of public works, basic education, pre-school strengthening, rural health (including supply of ambulances) and support for the disabled. The Women's Development Fund (WDF) provides: loans for women's rehabilitation activities; grants for rehabilitation of maternity rest homes and childcare centers; loans to single female-heads of households for income-generation and meal costs for a limited time for their children attending kindergarden; and loans to NGO-facilitated income-generating

projects for women. The Income-Generation Fund (IGF) gives loans to vulnerable Groups Organizations (VGO) and households for income and employment generating small-scale enterprises. Finally, the Targeted Assistance Fund (TAF) was designed to help the poorest and most vulnerable members of society to meet their basic needs. Selected families from these groups are given in-kind assistance in the form of fuel, basic food, clothes and school materials for children.

152. In formulating the NPAP, the Government of Mongolia recognized the disproportionate burden that women currently bear during the transition period. To this aim the Women's Support Project was designed and is now being implemented. The project includes activities such as small-scale income generation, public work schemes which are of direct benefit for poor women and through which poor women can gain short-term employment. They also include community projects like, for example, rehabilitation of Maternity Rest Homes and Childcare Centers.

153. Since 1996, a total of 582 projects which are of direct benefit to women have been implemented in 21 aimags and 9 districts of the capital city. More than 3,000 poor women involved in the projects have been provided with opportunities for employment and participated in training courses required for the implementation of their projects.

154. Transfers are provided to the poorest of the poor women in selected aimags/districts in the expectation that this will enable the women to keep themselves and their children fully integrated in Mongolia's health and education systems. In addition, income-generating projects are initiated for very poor female-headed households. The aim is to provide to female heads of households with many dependent children the opportunity to engage in income generating activities and therefore improve their lives and those of their dependents. The projects are combined with a pre-school component which includes payments for meal costs for children aged 2-8 years for five months. Through the implementation of these projects the women's knowledge and skills in specific trades, business management, marketing and their capacity to develop their own strategies for risk management and poverty alleviation is built.

155. The project assessment and impact analysis of 1670 income generating projects (1,168 LDF/IGF projects and 502 WDF/NGO projects) contained in the 1998, third quarter Monitoring and Evaluation Reports for 14 aimags and 8 districts have been summarized and the major findings are the following:

- The beneficiaries' consumption of food has improved as a result of increased household income.
- The quality of life of the poor have improved through the acquisitions of new houses, household articles, sewing machines, and other consumer items.
- The project members are now able to pay for their children's education. There is a decline in school drop-out and a rise in school enrolment.
- They have acquired new technical skills and business knowledge.
- Their confidence and self-esteem has improved and they participate in public activities and feel themselves as part of the community.
- The regional food supply has increased due to vegetable growing projects.
- About six per cent of the income generating projects had to be abandoned.

11. Pakistan

156. Pakistan, despite a fairly steady growth rate, failed to translate economic growth into human progress. The country, in terms of the human development index (HDI) is ranked 138 out of 174 countries. Not only are aggregate levels of key special indicators low in Pakistan, but they are often particularly low for women and girls. About 55 per cent of Pakistan's adult population are illiterate, and 79.2 per cent are rural women.

157. The status of women in Pakistan is influenced by many factors, which include their subservient position within the household and the wider community, a low skill base, limited mobility, and comparatively weak social support networks outside their immediate community. Women are extensively involved in agricultural production. Female workers are concentrated in low productivity occupations in the agricultural and informal sectors, and female workers earn lower wages than male workers in similar occupations. The underlying causes include unequal access to productive resources, unequal opportunities for skill development, the double burden of family and economic responsibilities, limited representation in decision-making institutions, and discrimination in the labour market.

158. In the context of its policy to empower women, the Government has taken the initiative to increase the accessibility to credit for the poor and women. The Pakistan Poverty Alleviation Fund (PPAF), the First Women's Bank Limited (FWBL), the Agricultural Development Bank of Pakistan (ADBD), the Women's Urban Credit Project (WUC) are some public sector supported initiatives to provide credit facilities to the poor and women. NGOs, such as the National Rural Support Programmes (NRSP), Agha Khan Rural Support Programme (AKRSP), Orangi Pilot Project (OPP) are currently operating some of the most significant programmes on credit and capacity building to poor and women with the support of Government and donor agencies:

- The Pakistan Poverty Alleviation Fund is co-financed by the Government of Pakistan and the World Bank. The project budget will be used for three activity fields: microcredit, community infrastructure and capacity building of partner organizations and communities. The aim of the Fund is to increase incomes of poor households by providing loans and technical support, to empower the poor, especially women, to increase access of the poor to the physical infrastructure, to enhance the institutional capacity and financial sustainability of NGOs through which project resources will reach to the poor, and to reduce the disparity between men and women through provision of credit.
- The First Women Bank Limited (FWBL) was established in 1989, to provide access to banking facilities to rural as well as urban women, particularly to those from the lower income sectors. It is controlled, managed and run by women and caters specifically to the banking needs of women by offering both traditional and non-traditional credit and banking facilities. The FWBL loans are given to women running microenterprises or to institutions where 50 per cent of the equity belongs to women who have an active role.
- The Agricultural Development Bank of Pakistan provides loans for women for all purposes. The Bank is engaged in general lending activities but also gives loans to approved small-scale

enterprises. The loan limit for general lending is Rs 25,000 per borrower, while it is Rs 60,000 for medium-term loans for small-scale enterprises. Loan secured by personal securities, however, is limited to Rs. 20,000.

- The Women in Urban Credit Project (WUC) is based in the First Women Bank Limited and its objective is to enhance women's access to microcredit. Its primary goal is to build the capacity of the First Women Bank and design linkages of the Bank with NGOs/CBOs.
- The National Rural Support Programme (NRSP) was established in 1991 as a non-profit public company designed for institutional development at the grassroots level for poverty alleviation. It has a strong commitment to gender equity. Among staff at the field unit level, women are strongly represented and the share of women who are borrowers increased from 22 per cent to 31 per cent.
- The Aga Khan Rural Support Programme (AKRSP) started working in the Federally Administered Northern Areas of Pakistan. Its objective is to improve the lives of people in remote mountainous regions.
- The Orangi Pilot Project is a programme that started projects on low-cost sanitation, women entrepreneurs, health and family planning, low-cost housing, family enterprise, social forestry and a rural pilot project.

159. Besides enhancing access to credit, the Government pursued sustainable development by emphasizing labour intensive growth and investment in human capital. To meet the needs of human capital investments, the Government, with the assistance of donor agencies, launched the Social Action Programme (SAP) in 1992-1993, which was extended until 2002. The focus of the programme has been on the provision of basic services and the reduction of gender inequalities through activities such as female education and infant care.

160. A National Plan of Action has been developed to pursue the empowerment of women in Pakistan. This plan provides for action in the areas of education, health, poverty alleviation, violence against women, human rights of women, women's role in the economy and enhancing institutional mechanisms for the advancement of women.

12. Nepal

161. Although the Government has undertaken a number of legislative and other measures to promote the situation of women, women still find themselves disadvantaged. This discrimination has not only produced an adverse impact on the women themselves but has also slowed down the overall development process of Nepalese society. Therefore, there is a need to enhance women's economic and social situation. Above all, the institutional capacity of the Ministry of Women and Social Welfare both in terms of physical and financial resources should be strengthened. Institutions at the district level as well should be strengthened and a district task force should be developed in order to combat crime against women.

162. In order to enhance the situation of women, many developing countries have developed microcredit schemes for women. The purpose of these microcredit projects for women is to improve the socio-economic status of women through provision of skill training and credit. One of the distinguishing features of the project is the development of local level organizations in project implementation and delivery of services. The process includes the capacity building of accredited NGOs to promote savings and the establishment of credit groups of women to access commercial bank credit in the projected area.

163. These credit groups take out the loan jointly. The group accepts joint liability of the loan. The loan repayment scheme is secured by the borrowers and by the NGO. The borrowers repay the instalment or full amount of the loan as per the due date. The NGO should follow up with the group to ensure timely repayment. The NGO is also in charge of the supervision of the loan usage.

164. Women find themselves in a situation where they have little access to higher education, to the acquirement of technical know-how and consequently higher paying jobs. Therefore, the following steps should be undertaken to better women's opportunities:

- A certain percentage of positions in the public and the private sector should be reserved for the appointment and promotion of women candidates and special privileges should be conferred to those agencies and organizations which promote the cause of female employment.
- Couples who are employed in the public, semi-public and in private services should be transferred to the same area.
- While implementing different projects, competent and capable women should be given preference in all job opportunities including construction works.
- Female participation in the context of cottage and rural industries should be stepped up. A nation-wide plan should be drawn up, taking into consideration the kinds of industries suited to each place in light of the locally available skills and resources.
- While initiating agricultural, health, educational and cottage industry programmes in rural areas, priority should be given to some of the less skilled women after putting them through an intensive training course.
- Provision should be made for part-time employment in industries and job oriented institutions. This will provide a chance for housewives to work in their leisure time.

165. Currently, with the assistance of international agencies, various donor countries and NGOs, many programmes are being implemented which are aiming directly at women in poverty. Financial NGOs such as Nirdhan promote self-help actions among the poor and Grameen-type banks are also playing an important role for lifting women out of poverty by delivering credit services on a group-based approach.

166. Health standard, nutrition standard, education level and mortality rate of the people reflect the

socio-economic development of a society. Unfortunately, Nepal's standard is very low and its society is riddled with numerous problems. The lack of education is one of the biggest problems. Education plays a crucial role in all aspects of development of a country. Unfortunately, only half of the Nepalese population are literate. However, until women are properly educated and fully mobilized, the task of nation building will just remain a dream. In addition, influenced by superstition, a huge number of women have been unable to engage themselves in the society even in fields where the constitution has provided them with full rights. Therefore, the empowerment of women remains an important task and women should be provided with the skills and opportunities to contribute to the economic development of Nepal.

13. Sri Lanka

167. The economic reform of the mid seventies had far reaching effects on the population. The percentage of people living below the poverty line increased from 19 per cent in 1977 to 27 per cent in 1987. In 1993, 23.7 per cent of the population lived in poverty. The impact of structural adjustment on women cannot be easily evaluated due to the lack of data. However, it is estimated that the quality of employment available to women has deteriorated and that low-income families appear to have borne the biggest burden of the adjustment period as they have to struggle for survival with minimal resources.

168. During the period of adjustment the labour force increased and the number of women seeking employment increased from 24 per cent in 1981 to 39.4 per cent in 1990. Female unemployment rates have been consistently double those of men since the 1960s. The establishment of Free Trade Zones (FTZ) had a profound impact on women. The expansion of the garment sector created employment for women and about 80 per cent in the export oriented garment sector and in the FTZs are women. However, they are treated as a low-cost, dispensable, docile force of workers and are mainly semi skilled. The conditions of living and the occupational hazards they face are similar to women working in FTZs all over the world.

169. Sri Lanka has committed to implement the Beijing Platform for Action and has developed a National Plan of Action which identifies critical concerns for women and also describes projects and programmes to be implemented in order to enhance the women's situation. The Ministry of Women's Affairs has appointed Focal Points in the relevant Ministries and Departments to help to implement the National Plan of Action and to integrate gender concerns into politics.

170. The Samurdhi (prosperity) Programme was established to target the disadvantaged groups of the country. It is the key poverty alleviation programme of the Government and it is implemented through the Ministry of Samurdhi Youth Affairs and Sports. The programme is essentially a process of income transfers to the poor but is designed to promote self-reliance and income generation through entrepreneurial training and microcredit access. The project has several components. The Rural Community Projects programme, for example, aims at providing small-scale rural infrastructure facilities for the benefit of the poor. In 1998, 6045 projects were completed. The Small Industry Programme provides the beneficiaries with the necessary capital and marketing facilities to set up small industries. Further, the Samurdhi Banking Societies are established to promote banking practices among the poor and to increase investment and strengthen the production capacity by providing the

necessary support services. The Samurdhi Entrepreneurship Development Credit Scheme was implemented in collaboration with the Bank of Ceylon and the People's Bank. Here the aim is to provide Samurdhi Beneficiaries to obtain funds for self-employment projects.

171. Provision of microcredit is another important aspect of Samurdhi. Group credit and saving schemes are set up. Each group of people has to save Rs 100-200 per month, compulsorily. This is accumulated in a group savings account and interest is paid to the savers. The groups are encouraged to save at least an additional Rs. 25. Groups are expected to be formed out of pure savers as well as potential entrepreneurs, represented roughly equally. Each group has a group mobilizer who is expected to assist potential entrepreneurs to identify income generating projects. Once a family reaches a level of Rs. 2000 for a continuous period of six months, it is expected to leave the programme.

172. The Ministry of Women's Affairs through the Women's Bureau has set up microcredit schemes, as well. The Ministry established Women's Societies at the village level and each society is granted some capital to start a Revolving Fund. The scheme grants loans up to Rs 5000 to members of the Societies at 6 per cent interest with no collateral. The Bank of Ceylon has linked up its loan scheme for women, Kantha Randivimaga, with this scheme. It provides loans up to Rs. 100,000 with a 14 per cent interest payment to individual members of the Societies. Training on entrepreneurship is provided as well as training on elementary accounts for those who obtain loans from the schemes. The People's Bank also has a special loan scheme for men and women for small-scale industrial projects at a eight per cent interest rate. Out of the commercial banks only one other has a special scheme to assist the rural poor. The Hatton National Bank has a scheme called Rural Awakening whereby people are provided with capital and advised by a group of advisers.

173. Apart from promoting credit opportunities for the poor, the government has engaged in various additional activities to better the situation of the poor. The Ministry of Social Services established a public assistance scheme for the poor. Through this scheme the poor are provided with monthly allowances in order to help them to get daily necessities. A rehabilitation scheme for the poor where training and grants from Rs 5000 to Rs 7500 are given in order to start self-employment projects was also inaugurated. In addition, efforts were made in the fields of asset distribution, land alienation and housing in order to provide for the poor.

14. Thailand

174. Thailand's rapid economic development since the mid-1980s has opened the country to a full range of international influences on its economy, society and culture. The phenomenon of openness to globalization trends, in combination with government policies, has created opportunities for women to overcome poverty, gain access to education, participate in new and expanding labour markets, improve their own and their families' health and venture into public life and higher levels of decision-making. But rapid socio-economic changes have also led to more imbalance and contradictions in the everyday life of Thai women and their families.

175. Therefore, particular attention is continued to be paid to women in the development process. There is a special concern about Thai women involved in the commercial sex industry and the

significance of this industry for Thailand's future social and economic development. An additional preoccupation are the traditional religious practices which constitute a source of gender discrimination in Thai society.

176. A five-year plan of action and a number of mechanisms at the national and international level have been established/ strengthened to promote the advancement of Thai women. Economic and social empowerment has been put at the forefront of women's development efforts. To increase female economic participation, Thailand's new Labour Protection Law of 1997 for the first time stipulates gender equity in employment and the prohibition of sexual harassment to protect female employees from being exploited by employers. Employers are also prohibited from terminating employment of female employees on the basis of pregnancy.

177. Efforts are made to make information on and information for women more accessible. The Office of the National Commission on Women's Affairs, under the support of the Thai-Canada Women's Initiative Fund, has built up its own web site, linking it to the National Council of Women of Thailand, the focal point for non-governmental women's organizations, and women-related web site at both the national and international level.

178. A National Commission on Women's Affairs was permanently established as the national machinery for women's affairs. It set up an Information Centre for the collection and dissemination of gender statistical data and information. It has been, with cooperation of NGOs, organizing legal literacy for local women on a nation-wide level.

179. Measures have been taken to address the trafficking of women and children. A national Plan of Action for Trafficking of Women and Children is now being considered. Plans have also been made for bilateral negotiations between countries in the sub-Mekong Region to come to an agreement on how to prevent, protect, repatriate and reintegrate these women and children. It called for treating these women and children as victims and to foster cooperation between the countries concerned in order to punish those involved.

180. Efforts have been made to promote greater participation of women in the decision-making process. Many discriminatory practices have been changed in the public sectors. Women now can become for example governors, generals in the armed forces, and district officers. For preparing women in politics, an NGO - the Women and Politics Institute - has organized many training courses to assist women to better understand the political process and to enter politics at the local and national level.

181. During the first few months of the crisis, the Government became increasingly concerned with reports of lay-offs, particularly of women workers, not only in the financial sector but also in construction and services. To alleviate this situation, the Government has initiated a number of programmes, among those the Small- and Medium-Enterprises (SME) Project which aims at assisting employment and income generating schemes in both urban and rural areas.

182. It is crucial to provide job opportunities for the poor, particularly women in the informal sector who cannot enter the labour market as regular employees and, at the same time, cannot accumulate

enough capital to establish their own businesses. The poor in the informal sector are the least privileged sub-group as they have less formal education and working skills. Skill upgrading programmes are therefore needed. Provision of training and credit facilities will allow some of the poor to start their own businesses. With support of the SME project, some in the informal sector may even have a chance to develop their business to the formal sector level in the future.

183. In addition to the above-mentioned measures, the Government sees it as important to increase the cooperation between GOs and NGOs in the development effort. Further, the role played by private enterprises in enhancing the economic situation of communities and families should be further developed. The establishment of community groups and community networks should be promoted.

184. Overall, gender biases in development programmes are becoming more apparent to planners, decision-makers and politicians in Thailand. There is increased recognition that if poverty reduction strategies fail to empower women, they will also fail to empower society as a whole.

15. Vietnam

185. Immediately after the Beijing Conference, the National Committee for the Advancement of Women in Vietnam (NCFAW), with the initiative of the Government, formulated the National Plan of Action. The Plan of Action was formulated in line with the Beijing Platform for Action and national strategic objectives. On 4 October 1997, the Government endorsed the Plan of Action with 11 objectives and 139 specific actions to be taken. The plan is the follow-up to a range of Vietnamese policies and laws aimed at promoting women's emancipation and advancement.

186. The focus of the plan is not only improving the living standards of women, but also to promote the emancipation and advancement of women and gender equality as the direct and long-term objectives in the sustainable development of Viet Nam. Women's issues have been considered to a great extent in policy and law-making and revising processes such as the right to land-use which was enshrined in the 1993 land law. In addition, based on regulations on the rights to possessions, inheritance and participation in production and business activities, Vietnamese law ensures the right of women to bank loans, mortgages and other forms of financial credit.

187. Two major organs have been founded to institutionalize the implementation of the Platform for Action. The National Committee for the Advancement of Women (NCFAW) was established in 1993. Its function is to disseminate, implement, coordinate and monitor the activities of women's advancement undertaken by various ministries, branches, provinces and cities, and to provide the Government and other concerned authorities with consulting services on mainstreaming gender in the policies and national development programmes. The second organ, the Vietnam Women's Union, is a political and social organization representing the will and aspiration of all Vietnamese women. It takes care of and protects the interests of women and controls and supervises the activities of the state agencies.

188. The Government of Viet Nam is pursuing a policy of enhancing employment opportunities, promoting income generating activities, alleviating poverty and improving the quality of life especially

for women. In order to accomplish this policy, Viet Nam has focussed to address the following three issues:

- to create jobs and ensure employment for women,
- to facilitate women's equal access to economic resources,
- to invest into research and policy, pursuing activities which promote women's participation in economic development and alleviation of poverty among women.

189. In 1998, more than 1 million people were provided with jobs. 11,000 small projects funded by the Government have provided employment to 250,000 workers, of which 60 per cent are women. The Vietnam Women's Union, in cooperation with the National Fund on Employment, has established various small projects at the value of 25 billion Dong as revolving loan funds. The Union is aiming at promoting employment of its members through its nation-wide campaign on mutual assistance among women for the economic development of households and the formation of women's saving groups. Further, it promotes loans for productive self-employment and income-generation for poor women. In Hai Phong province, for example, 60 billion Dong of loan funds have been given to 58,970 women. In 1998, 5.61 billion Dong have been given to another 10,961 women.

190. In addition, in 1996, the Government established the Bank for the Poor which provides loans to poor farmers in order to develop production. Many women have benefitted from these programmes. Job training systems, run by many branches, organizations and localities, have helped poor women to find employment in both rural and urban areas.

191. In 1998, 3,158 billion Dong were allocated for poverty alleviation activities and 260 thousand households were lifted above the poverty line. Special efforts were made to address rural poverty. Rural areas in Viet Nam are currently undergoing a number of structural changes, namely the establishment of new model cooperatives, the development of a rural credit programme to help farmers to eradicate hunger, alleviate poverty and develop commodity production. Rural women have been given greater opportunities to develop production, thereby improving their social status. In fact, rural women have played a primary role in non-agricultural sectors, services and small businesses.

III. MAJOR CONCLUSIONS AND RECOMMENDATIONS

A. Need for a Common Perspective for Integrating Gender Concerns in Development.

192. A common understanding of the rationale for integrating gender concerns in development planning and policy formulation is necessary for proceeding further in efforts to integrate gender concerns in macroeconomic and social policies. While efficiency considerations obviously has an important place in discussions regarding the need for investments in women, the concern for gender must first and foremost be based on the fundamental principle of equity or fairness, namely, the principle that men and women be given equal opportunities to achieve a better life. Opportunities are not equal due to many factors among them are sex and gender. While efforts are being exerted to reduce inequalities due to sex (e.g., provision of quality maternal and child care), there is still a long way to go to reduce and then eliminate gender bias, understood to mean society's expectations and roles assigned to men and women that tend to limit individual choices and opportunities to achieve a

better life@

B. Need for a Common Strategy to Equalize Gender Opportunities

193. Equalizing opportunities for men and women implies addressing both **practical gender needs** and **strategic gender needs**. However, addressing practical gender needs, while this might alleviate the situation of women in poverty, may also reinforce traditional gender roles. What is important in the long run, therefore, is to deal with the strategic needs. The following strategy appear appropriate:

1. A timetable to eliminate legal discrimination

194. In 1979, the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) was adopted at the United Nations. A unique and path-breaking global chapter of the human rights of women, it upholds the right to equality in the public domain and in the private - by focusing on equality in marriage, in the family and in the care of children. Civil and political rights and economic and social rights are recognized as having equal importance. While recognizing in principle the power of custom and tradition in determining the rights of women in different societies, CEDAW recognizes the need for affirmative action policy to redress past inequalities and encourages equality of both opportunity and outcome.

2. Changes in social and institutional norms

195. More equal sharing of responsibilities in the home between women and men is fundamental to ensuring equal opportunities for women to participate in paid employment and in politics. Changes to reduce women's burden of unpaid work might include, for example, encouraging men to participate in family care; permitting flexible work schedules (to facilitate combination of paid work with other responsibilities such as childcare); and expanding the concept of public services (expand public services beyond education and health to public day-care centers and school lunches); will enable parents to pursue employment opportunities while also ensuring the care of their children; and improving information on women's work including the valuation of unpaid work.

C. Strengthening key programmes for increasing women's opportunities

196. Key programmes include female education, access to primary health care facilities, including reproductive health services, and access to credit (to finance microenterprises and other businesses). With respect to credit, the experiences of Grameen Bank in Bangladesh, and replicated in other countries would be useful in designing country specific credit programmes for women in poverty.

D. Need to Analyzing Gender Differentiated Impacts of Macroeconomic and Social Policies

197. Integrating gender concerns into macroeconomic and social policies requires a common framework for analysis of the gender differentiated impacts of various policies. In addition, there is a need for the collection and compilation of gender-related data. The disaggregation of national statistics by sex conducted in many countries, some with support from ESCAP is a step in the right direction.

This will facilitate analysis, and is useful for creating awareness of gender issues among government officials and the general public.

E. Need to Operationalize Integration at the Programme and Project Levels

198. At the programme or project level, operationalizing the integration of gender concerns can be done by subjecting a programme or project to the following interrelated questions: (1) do (and how can) women relative to men contribute significantly to the achievement of the programme/project objectives as well as to the overall policy objectives of the sector (capacity to do); and (2) do (and how can) women relative to men benefit equitably from the impacts of the programme/project or in certain circumstances avoid the intended adverse impacts of the programme/project (capacity to be).

F. Fostering political commitment by governments and development institutions to women's empowerment

199. The demands of a growth-based and globalized economic framework makes increased economic production and increased income the primary goal of poverty alleviation efforts. Even though participatory approaches are being recognized as a more effective and efficient means of ensuring the success of such efforts, the apparent inmeasurability and indefinite time-frame of empowerment as a process puts women's empowerment as a desirable outcome, with women's ability to participate effectively in the market economy as the higher priority. There are, however, deliberate programmatic choices that can be made to promote women's empowerment, if there is a political commitment to this concept. In practice, this commitment would mean the development of new indicators of success. that do not measure only women's higher income, labor participation or greater involvement in the market, but also parameters of social empowerment. This would include greater individual and collective decision making power, ability to set the agenda and take up collective action, greater awareness of the socio-political and economic factors that control her life and freedom from violence and coerced social behavior. Furthermore. Poverty alleviation would take on a more integrated and long-term approach as opposed to sectoral and short-term projects.

200. A vital component for developing effective mechanisms for women's empowerment is to have accurate data on socio-economic trends both nationally and regionally. Such data of the differential impact of policies and programmes that have been utilized in other countries can assist in developing more effective strategies in a given national context. While there is a wide range of gender research taking place on the impact of policies, programmes and economic trends on women's experience of poverty, this data is not always structured in ways that are useful to policy makers and in particular, to programme implementers. The wisdom and justice of gender-sensitive strategizing and planning may be apparent to those who promulgate policies, but the application of these often fall short of the desired outcome at the level of implementation and monitoring. Although mechanisms for monitoring and criteria for assessment will be tailored to meet the needs of a particular programme context, examples of effective monitoring and assessment mechanisms need to be shared widely amongst development institutions.

G. Innovating systems of gender disaggregated economic accounting of unpaid and informal sector work

201. National accounting systems in this region (and globally) have yet to incorporate women's unpaid reproductive work or informal sector work, where women tend to be concentrated. The conceptual difficulties that are often cited as reasons for the exclusion of these areas of work in national accounting result in women's actual contributions to the national economy being vastly under-reported. The invisibility of women's unpaid work in such national accounting means that in times of economic crisis, the full impact of such deterioration on women cannot be fully comprehended. In fact, women's unpaid work is often seen as a given in development planning, and is assumed to be infinitely elastic when structural adjustment policies are enforced. Women's unpaid work and work in the informal economy is often the safety net for very poor families in times of economic crisis where few other protective social mechanisms are available. In order to gauge the full impact of economic crisis on the survival of women, there needs to be a more systematic collection of data of all the work that women do, and the time allocated to it. These can provide a sound basis for the more effective implementation of gender-sensitive poverty alleviation strategies that aim to improve women's survival mechanisms in times of crisis. Regionally, between cooperating governments and within subregional groupings such as the South Asian Association for Regional Cooperation (SAARC) and the Association of South East Asian Nations (ASEAN), the methodologies for developing such systems of accounting can be shared and promoted in keeping with gender equity priorities.

H. Promoting regional learning exchanges for women's and community groups

202. The value of learning from the experiences and strategies of others cannot be overemphasized. Such learning exchanges have a very positive impact on women's growth as individuals and as members of a larger collective, and is a strategy that is already very popular amongst women's networks at national and even sub-regional levels. Regional exchanges are for the most part confined to development workers and policy makers. Regional people-to-people exchanges and structured learning experiences between organized women from poor communities is an innovation that has proven to be valuable in building networks of solidarity and support, and as a way of scaling up effective strategies across the region. More importantly, it has a very positive impact on organizing processes targeted at building women's capacities, analyses and ability to find creative solutions to the life challenges that they face.

I. Advocating new partnerships between governments, NGOs and poor communities

203. The concept of working partnerships between governments, NGOs, poor communities and other development actors though still somewhat new, is an innovative approach that is being promoted widely in this region. Not only is it being promoted as a more efficient and cost-effective way of extending basic needs to the poor, or counter-productive overlaps of major development activities between these sectors, it can also be a way of empowering communities to directly access and control these resources in a collective way. Although this is a process that works largely at the local and national level, the regional advocacy of development institutions, inter-governmental bodies and research institutes can create greater acceptance of and commitment to such methodologies of working.

J. Engendering an enabling environment for women's empowerment

204. The first step to promoting women's empowerment is to ensure that women's legal rights are fully instituted. For governments, this would mean being directly accountable for the removal of all discriminatory laws and practices that inhibits women's full participation in all aspects of socio-cultural and economic life, and signing to international conventions such as the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) which seek to protect women's human rights. The next step would be to ensure that women have *de facto* access to those rights that are upheld legally and/or those that have been guaranteed by social and cultural practice. These would include access and control over land and water-based resources, avenues for public appeal and legal redress and control over their bodies and reproductive choices. This is an area where there is great potential for regional cooperation both for governmental organizations (GOs) and NGOs with strategies and mechanisms for raising women's awareness of their rights and advocating for these rights is more advanced in some countries of this region than others.

K. Creating a regional multi-sector advisory council on gender, poverty and economy

205. It is currently the trend for established development institutions to engage a body of advisers from various sectors or society to provide critical analyses, suggest empowering strategies and frameworks, and conduct evaluative assessments of their programmes. Such an advisory council should be made up of the gender advocates from research institutions and NGOs, grassroots activists and development practitioners using an empowerment approach to poverty alleviation and others working on other social concerns affecting poor communities. If lodged within an intergovernmental development institution such as the United Nations, this council could develop as a valuable forum for assessing major poverty alleviation programmes of governments, established development institutions and of NGOs, with the view of suggesting more effective strategies for implementation. Such a group can also provide analyses on national and subregional data on women and poverty, and be able to initiate policy research on various issues related to women's empowerment.

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**Regional Plan of Action for the Alleviation of
Feminization of Poverty**

Preamble

We, the participants at the ESCAP/Grameen Bank Regional Seminar on the Empowerment of Women in Poverty, held at Dhaka from 5 to 7 July 1999;

Recalling the General Assembly resolutions 50/107 of 20 December 1995 and 52/193 and 52/194 of 18 December 1997 relating to the observance of the International Year for the Eradication of Poverty and the first United Nations Decade for the Eradication of Poverty (1997-2006) and 53/198 of 25 February 1999 relating to the Implementation of the first United Nations Decade for the Eradication of Poverty;

Welcoming the Commission resolutions 51/7 and 52/3 on the Implementation of the Jakarta Declaration and Plan of Action for the Advancement of women in Asia and the Pacific and on the Follow-up to the Fourth World Conference on Women;

Recalling also the pertinent provisions on alleviating feminization of poverty as contained in the Beijing Platform for Action and the Jakarta Declaration;

Bearing in mind that empowerment of women in poverty should be one of the high priorities of all development efforts;

Also bearing in mind that empowerment of women in poverty should be one of the main objectives of all development efforts;

Recognizing that rights of women in poverty are fundamental human rights;

Recognizing also that women in poverty have inherent entitlements to productive resources;

Expressing deep concern at the growing feminization of poverty in the Asian and Pacific region;

Convinced that all forms of discrimination against women in poverty are contrary to the precepts of a just society;

Affirming that there is a continuing need for information, gender-disaggregated data, research and studies on all aspects of poverty;

Emphasizing the need for revitalizing the efforts of governments, intergovernmental and non-governmental organizations, business community, women's advocacy groups and other sections

of the civil society in alleviating feminization of poverty;

Urging the international, multilateral and bilateral donor agencies and organizations to provide technical and financial supports in implementing the various recommendations and proposals for action, as contained in this Regional Plan of Action;

Adopt the Regional Plan of Action for the Alleviation of Feminization of Poverty.

I. Incorporating gender dimensions/concerns in macroeconomic and social policies

1. Formulate and implement macroeconomic and social policies that would ensure the full development of women in poverty.
2. Set growth with equity as the main target of all development efforts with effective social safety nets for women in poverty.
3. Create mechanisms whereby women's perspectives and concerns are integrated into every level of macroeconomic and social policy making.
4. Institute effective mechanisms to enable the women in poverty to participate in decision-making process at all levels.
5. Frame macroeconomic adjustment and liberalization policies and programmes with adequate safeguards for women in poverty.
6. Adopt effective measures that enhance the benefits of globalization for women in poverty and minimize its adverse effects on them.
7. Harmonize trade and financial sector policies with other macroeconomic policies that enhance the opportunities for women in poverty to pursue sustainable livelihood.
8. Develop gender-disaggregated poverty and related indicators that reflect the situation of women in poverty, including their productive contribution.
9. Introduce gender budgeting whereby a certain per centage of budgetary expenditures would be set aside for the benefit of women in poverty.
10. Establish a separate allocation for alleviating feminization of poverty within all existing and planned social recovery bilateral and multilateral funds.
11. Implement effective debt-relief measures, especially for the least developed countries of the region, and utilize resources thus released for the benefit of the women in poverty.

II. Promoting access to productive resources

12. Recognize the access to and control over productive resources such as credit, technology and property rights in movable and immovable assets as the fundamental entitlements of women in poverty through legal reforms and enactment of appropriate laws and regulations.
13. Formulate policies and programmes, which enhance the endowments of women in poverty through their increased access to public services such as general and reproductive health, education, housing, sanitation, transport and communication.
14. Introduce collateral-free financial services for women in poverty.
15. Simplify banking rules and regulations so that women in poverty can access to microcredit and eventually qualify for credit facilities from established formal sector financial institutions.
16. Establish specialized financial institutions and schemes that specifically cater to the credit needs of women in poverty.
17. Examine and introduce possible innovative ways for women in poverty to have access and control over productive resources,
18. Promote the introduction of appropriate production techniques and organizational modes which remove the drudgery from daily working life of the poor and improve their productivity.
19. Enhance the effectiveness of existing mechanisms to promote women's access to and control over productive resources by establishing monitoring and evaluation procedures.

III. Social Mobilization

20. Foster an environment for collective action by the poor for realizing their basic human rights and entitlements and adopting norms and standards that are universally acceptable.
21. Establish social mobilization institutions and mechanisms for advocacy and delivery of basic services, which constitute the fundamental entitlements of women in poverty.
22. Establish social safety nets for women in poverty with special focus on the self-employed, the disabled and the elderly.
23. Foster a changed pattern of equity-based division of labour within households through socialization and consciousness raising.
24. Explore and adopt other innovative mechanisms and processes for social mobilization.
25. Adopt urgent measures to prevent and eliminate all forms of domestic violence and violence in society against women in poverty.

26. Establish community-based institutions and legal mechanisms to prevent and eliminate all forms of discrimination against women in poverty.
27. Encourage collective action by women in poverty for improving their social and economic status.
28. Encourage non-governmental organizations and other advocacy groups to broaden their agenda for structural and institutional change towards empowering women in poverty.
29. Strengthen intermediaries by linking community-based institutions with national level institutions for the effective delivery of resources to the poor.
30. Encourage United Nations and all other international organizations to play its role in the emergence of a new participatory international system and become an effective partner with member states in fostering an environment for social mobilization towards empowering women in poverty.