

POSITION PAPER

ECONOMIC GENDER EQUALITY

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BACKGROUND

The Kvinna till Kvinna Foundation supports women's rights organisations in conflict affected areas, strengthening women's economic rights and equality through financial support to women's rights organisations, groups and individuals, through projects pushing for legal reforms, labour rights, cooperatives and gender budgeting, as well as through more traditional women's economic empowerment projects. In 2019, Kvinna till Kvinna published a mapping of the gender aspects of international financial institutions' mandates and actions in the Middle East and North Africa region.¹ Kvinna till Kvinna engages in dialogue with international financial institutions, monitoring and lobbying for flexible and increased funding for women's rights organisations and for more gender responsive development financing.

In 2020, Kvinna till Kvinna launched a report, *A Right not a Gift*, based on interviews with 91 women peacebuilders from six conflict and post-conflict areas. In the report it was shown that one of the main obstacles for women to feel secure, protected and able to participate in conflict prevention, relief, recovery and peacebuilding, is economic gender inequality and lack of economic rights. Women's economic rights are currently not prioritised in implementation of the UN Women Peace and Security agenda, but the interviews in *A Right not a Gift* clearly show that this topic must be addressed in order for peace efforts to be meaningful and sustainable.

This position paper aims to clarify Kvinna till Kvinna's position and recommendations on economic gender equality.

¹ Kvinna till Kvinna. 2019. Maintaining a role for women's organisations in development financing. Link: <https://kvinnatillkvinna.org/wp-content/uploads/2019/10/Maintaining-a-role-for-women%E2%80%99s-organizations-in-international-development-finance-1.pdf>

ECONOMIC GENDER EQUALITY IN GLOBAL TERMS

Women's lack of economic rights and financial means globally are major barriers to gender equality. The World Bank's report on Women, Business and the Law provides an overview of research that shows a positive correlation between a more enabling environment for women's economic participation and higher national income.² Removing barriers that restrict the ability of women to move freely, sign contracts of their own, work outside the home, or manage assets has been associated with a more abundant female labour supply.³ There is also a growing body of research which shows that improved economic opportunities for women feed back into positive development on health, education, lower rates of sexually transmitted diseases, and higher protection of environmental resources, due to a positive feedback loop between women's economic empowerment, women's political bargaining power and investments in social services.⁴

Women's lack of economic rights and financial means globally prevents women from entering politics, leaving abusive relationships, engaging in peacebuilding and conflict prevention and influencing decisions that impact them. Worldwide, there is a feminisation of poverty, with women and particularly women-led households being over-represented in poverty statistics and in low-paid and insecure jobs, often working in the informal sector with little possibility to organise themselves. Men dominate the top-end of the wealth scale from land ownership at very local level, to the percentage of representation in company boards and Forbes' list of billionaires. Women are also "time-poor" as they carry the burden of the majority of the unpaid reproductive and care work. This unpaid work is a precondition and a building block for today's societies and economies to function.

Since 2006, the World Bank has advocated that "gender equality is smart economics", arguing that investment in the empowerment of women can yield large social and economic returns. This approach has been adopted by several international financial institutions and UN organisations, with the aim to achieve economic empowerment by increasing a country's GDP through market-led growth as the means to wider development. This type of employment-focused economic empowerment of women ignores the fundamental macro-economic gender inequalities associated with women's disproportionate burden of unpaid reproductive and care work on which the market economy depends, and how unequal power relations shape the way the economy works. Gender blind macro-economic policies are often harmful for women in development contexts. Research has shown that international financial institutions' policy-based loans disproportionately harm poor women, who often become "shock absorbers" for neoliberal economic reforms like trade liberalisation and privatisation.⁵



¹ World Bank Group. 2020. Women, Business and the Law. p. 4. Link: <https://openknowledge.worldbank.org/bitstream/handle/10986/32639/9781464815324.pdf>

² World Bank group. 2020. Women Business and the Law. p. 4-5 Link: <https://openknowledge.worldbank.org/bitstream/handle/10986/32639/9781464815324.pdf>

³ Duflo, E. & Banerjee, A. 2011. "Poor Economics: A Radical Rethinking of the Way to Fight Global Poverty". New York: Public Affairs

⁵ Kvinna till Kvinna. 2019. Maintaining a Role for Women's Organisations in International Development Finance. page 29. Link: <https://kvinnaillkvinna.org/wp-content/uploads/2019/10/Maintaining-a-role-for-women%E2%80%99s-organizations-in-international-development-finance-1.pdf>

The Covid-19 pandemic further highlighted how women tend to be “shock absorbers” during crisis, as women world-wide took on most of the additional burden of childcare and home-schooling; they performed the majority of frontline medical work and they were the hardest hit by unemployment in low-paid service jobs and informal sectors.



RECOMMENDATIONS

- The World Bank should permanently include research on childcare as one parameter in the analyses and data for its yearly publication Women, Business and the Law which measures laws and regulations that affect women’s economic opportunities in 190 economies.
- Governments, donors and international financial institutions must ensure that women are meaningfully included in economic decision-making processes at community, national and regional levels, as well as in economic reforms and post-conflict recovery plans and infrastructure reconstruction. If we fail to include a gender sensitive approach in the design of recovery plans, programmes, loans and policies we will cement old injustices and lock women into continued economic marginalisation for decades to come.
- International financial institutions must demand gender dis-aggregated statistics from governments across all sectors.

ECONOMIC GENDER INEQUALITY EXACERBATED BY CONFLICT AND WEAK GOVERNANCE

In countries with weak institutions, in conflict and in post-conflict contexts, women's economic exclusion is often greater, and the vulnerability of women without financial means is higher. Gender-based violence against women increases, and many conflict and post-conflict areas are characterised by a higher prevalence of rape and other forms of sexual violence. The obstacles to women's meaningful participation in society are interdependent – e.g. the relationship between women's lack of education, lack of access to property rights, and corruption – they combine to make women more vulnerable to gender-based violence, which then further excludes women from participating in the public sphere. In fact, corruption was highlighted by many interviewees in *A Right not a Gift* as something extremely harmful to women's rights. "Corruption is no less malevolent than terror because it destroys values. Corruption has created a way of living that not only touches the political elite, but all of society. (---) People are afraid to challenge corruption, because of the accountability that they would themselves would have to face", said a women human rights defender from Iraq.⁶

The combination of high levels of violence in a society and women's low economic independence further increases women's and girls' vulnerability to exploitation, gender-based violence, economic violence, sextortion, survival sex and trafficking.

In contexts of war and armed conflict, women are even more disadvantaged economically. They are generally excluded from economic decision making at macro level as they mostly do not have effective representation when big recovery packages are negotiated. At micro level, women are often denied access to land, property, credit, inheritance and other financial resources at a much higher de-

gree than men. In some jurisdictions, they are even barred from signing contracts in their own name. This contravenes the right to own property and the right to non-discrimination as enshrined in human rights law, that states are legally obliged to uphold.

Sustaining peace and security requires addressing the inequalities, marginalisation and exclusion that underlie armed conflicts. Today, peacebuilding and conflict resolution often do not address these underlying inequalities. The access to economic resources after conflict affects women's access to justice and physical security. Economic violence against women inhibits their possibility to access resources that allow them to freely make decisions affecting their lives, and to participate in peacebuilding, political decisions and in processes of transitional justice. The gender-blindness of and gender exclusion from peace processes as well as economic recovery processes risk undermining the preconditions necessary for women's access to economic opportunities. This became obvious also during Covid-19 responses. Gender inclusive economic recovery in post-conflict reconstruction is required in order to address denial of housing, land and property rights for women and the inadequate access to relevant infrastructure. If key social and economic rights are not addressed early on in the process of economic recovery, such as access and control over housing, land and property rights and the ability to transact in one's legal name, women who are already marginalised and living in poverty will not be given the same economic and social opportunities.⁷

However, the opportunities to invest in change continues to be disregarded, and as the UN Secretary General noted in the 2020 annual report on the implementation of the Women Peace and Security agenda: "the international community's

⁶ Kvinna till Kvinna. 2020. *A Right not a Gift*, p 43. Link: https://kvinnaatillkvinna.org/wp-content/uploads/2020/06/KvinnaatillKvinna_A-Right-Not-A-Gift_digital.pdf

⁷ Kvinna till Kvinna. 2020. *A Right not a Gift*, p 16. Link: https://kvinnaatillkvinna.org/wp-content/uploads/2020/06/KvinnaatillKvinna_A-Right-Not-A-Gift_digital.pdf

support to women is focused on microenterprises and microcredit, while large-scale reconstruction

after conflict is dominated by men and overwhelmingly benefits men".⁸

RECOMMENDATIONS

- Governments and international financial institutions must promote and strengthen measures to prevent and combat all forms of corruption (administrative, financial, political) which hinders women's equal participation, deprives women's access to economic security, deprives women their rights to housing, land and property rights, and exposes them to sextortion.
- Actors such as governments, development agencies, funding institutions and development banks, must acknowledge sextortion as a form of corruption which hampers women's human rights. Sextortion must be addressed as a violation of power and human rights.
- Governments must ensure that women's housing, land and property rights are explicit in their Women, Peace and Security national action plans. Women's lack of these rights should be recognised as a form of structural discrimination and economic violence that is further heightened in conflict contexts and hinders women's protection and participation in peacebuilding.



⁸ UN, Security Council. 2020. Women and peace and security Report of the Secretary-General. S/2020/946. Page 21.
Link: https://www.securitycouncilreport.org/atf/cf/%7B65BFCF9B-6D27-4E9C-8CD3-CF6E4FF96FF9%7D/s_2020_946.pdf

ECONOMIC GENDER EQUALITY AND CLIMATE IMPACT

An additional important aspect is the nexus between gender, economic gender equality and environmental degradation and climate change. The world is facing a major environmental crisis, characterised by a shortage of resources, and an increase in natural and climate linked disasters, conflicts over resources and pandemics. The current unequal macro-economic system results in deep divides between genders, social groups and countries. It also prioritises unsustainable growth before caring for natural resources. Economic interests in unsustainable extraction of natural resources creates enormous, gendered socio-economic impact on local communities. It shapes migration patterns and drive social conflict which will cause and exacerbate armed conflicts in many parts of the world. Women lose their livelihoods –

agriculture, fishery or forestry – income, and autonomy because of environment and climate change. Unsustainable extraction of oil, coals and minerals and related land-grabbing lead to forced displacement and further marginalisation of vulnerable groups with limited political power. Severe health impacts of people living close to the extractive industries are common, further impacting already socio-economically disadvantaged groups where women often are a majority.

In many contexts, women, not seldom indigenous women's organisations, lead the fight against environmental degradation and for land rights. These activists are extremely targeted and threatened for the work they do, and need support, acknowledgement and protection from the international community.

RECOMMENDATIONS

- The EU commission has been tasked to develop a Directive on mandatory Human Rights Due Diligence for companies, which will aim to stop human rights abuses and environmental harm by European companies around the world. We encourage all EU Member States to approve this much needed Directive and work swiftly to implement it once approved.
- We encourage all EU Member States to carefully follow up the impact of the EU Regulation on conflict minerals which came into effect on January 1, 2021.
- Governments, the UN and regional institutions such as EU and AU should adopt an intersectional approach to climate change and environmental degradation in policy development and programming, taking into account the disproportionate harm of environmental and climate change on marginalised groups and women.
- The Swedish government should develop an analysis on how to ensure an inclusive just transition that will feed into the 2023 action plan for the climate policy framework. Attention should be given to girls' education specifically, and to inclusive, quality, gender transformative education and skills necessary to achieve equality in the workplace in net zero carbon societies.

- The Swedish government should engage in bilateral dialogues, build alliances with progressive states and cooperate with the UN special rapporteurs to draw attention to threats and harassment targeting women and girl environmental and land rights activists.

HUMAN SECURITY AND ECONOMIC RIGHTS



The Covid-19 pandemic has shown us that societal security depends on a whole lot more than military capacity. Health, the economy and human rights are all part of a landscape of factors that bring people security. Recognising the part that gender plays in this is key to understanding how we build economies and societies that are resilient and secure to threats of all kinds, and that focus on human security rather than military security. UN Women have over the past year studied the pandemic's impact on women and girls. The results show that our societies and economies are dependent on women to be both on the frontline and at home; but at the same time, women are systematically exposed to inequalities in both private and public spheres such as health services, access to legal paid jobs but also a general lack of security and social protection.⁹

RECOMMENDATIONS

- Governments should include issues of women's economic rights and a gender perspective on economic decision-making in National Action Plans on Women, Peace and Security. The NAP can monitor women's legal economic rights, and include provisions on international financial institutions' policies to include a gender analysis in post-conflict reconstruction loans and programmes.

⁹ UNWomen. 2021. Explainer: How Covid-19 impacts women and girls. Link: <https://interactive.unwomen.org/multimedia/explainer/covid19/en/index.html>

ECONOMIC VIOLENCE



Most studies and programmes on gender-based violence have focused on its physical, sexual, and psychological manifestations. Economic violence, however, is often an equally limiting lived experience for women.

Economic violence is a component of gender-based violence and enshrined in the Istanbul Convention (Council of Europe Convention on preventing and combating violence against women and domestic violence).¹⁰ It has both systemic

and individual manifestations and leaves women vulnerable to other types of violence and exploitation. Transformative gender empowerment cannot be achieved without addressing economic violence and ensuring increased economic empowerment of women at both individual and systemic levels.

Economic violence includes any act or behaviour which causes economic harm to an individual. At the individual level, economic violence can take the form of, for example, property damage, restricting access to financial resources, education or the labour market, or not complying with economic responsibilities, such as alimony.¹¹ However, economic violence is also systemic, when women are faced with discriminatory laws that prevent them from equal access to the labour market, to inheritance, ownership of property, credit, financial services and education. Continuous underinvestment in infrastructure, social services and educational opportunities that can further women's economic participation is also an element of economic violence.

The ICESCR, International Covenant on Economic, Social and Cultural Rights, requires that states “apply all available resources” to “progressively achieve” the economic rights enshrined in the convention.¹² Systemic failure to provide economic opportunities for women may constitute a violation of economic human rights.

RECOMMENDATIONS

- Governments and international organisations including international financial institutions should recognise economic violence as a form of gender-based violence.
- Governments should sign, ratify and implement relevant international legal frameworks on gender-based violence, including economic violence, such as the Istanbul Convention.

¹⁰ Council of Europe. 2021. Istanbul Convention. Link: <https://www.coe.int/en/web/conventions/full-list/-/conventions/rms/090000168008482e>

¹¹ European Institute for Gender Equality. 2021. Economic Violence. Link: <https://eige.europa.eu/thesaurus/terms/1096>

¹² OHCHR. 2021. International Covenant on Economic, social and Cultural rights. Link: <https://www.ohchr.org/en/professionalinterest/pages/cescr.aspx>

THE ROLE OF DONORS AND INTERNATIONAL FINANCIAL INSTITUTIONS



Kvinna till Kvinna sees a great need to increase and prioritise implementation and policies on gender, women's rights and support of civil society within major international funding actors.

In the report *A Right not a Gift*,¹³ Kvinna till Kvinna found that international financial institutions and major donor do not sufficiently consult with actors outside the state apparatus to identify needs, concerns and solutions defined by broader communities – in addition to a stronger gender perspective and efforts to increase women's voices and representation in decision-making on reconstruction. While state building is crucial in peace processes, substantial international support for strong state institutions with insufficient attention to representation and democratic oversight can risk enabling repressive systems with potential human rights violations as the outcome.

Independent women's rights organisations play a vital role in putting women's needs and lived experiences on the agenda and in their watchdog

role of overseeing governments' ability to respond to these needs. Yet, such organisations struggle to find sustainable funding that allow them to build sustainable structures and provide long-term high-quality engagement with public policy processes. Only 0,2 % of total bilateral ODA to fragile states goes to women's rights organisations, while 0,5% of total bilateral ODA goes to women's rights organisations.¹⁴ In many countries, support for civil society including women's rights organisations is further hampered by shrinking civil space and limitations on financial flows often justified by vague references to terrorism prevention. Women's rights activists are also increasingly targeted by a conservative backlash insisting on a return to traditional family values and gender norms.

The Kvinna till Kvinna report *Maintaining a Role for Women's Rights Organisations in International Development Financing* provided a mapping of mandates, structures and policies related to gender of selected international financial institutions in the MENA region. The report outlines entry points for women's rights advocacy towards international financial institutions and how to engage them for further gender responsiveness in their work.

¹³ Kvinna till Kvinna. 2020. *A Right not a Gift*. Link: https://kvinna.tillkvinna.org/wp-content/uploads/2020/06/Kvinna.till.Kvinna_A-Right-Not-A-Gift_digital.pdf

¹⁴ OECD. 2021. *Aid in Support of Gender Equality and Women's Empowerment*. Link: <https://www.oecd.org/development/gender-development/aid-in-support-of-gender-equality-2021.pdf>

RECOMMENDATIONS

- International donors, development cooperation agencies, foundations and international financial institutions have a responsibility to provide adequate funding for women's rights organisations and provide civic space by insisting on meaningful and effective consultations with independent civil society actors.
- Governments, donors and international financial institutions must ensure that women are meaningfully included in economic decision-making processes at community, national and regional levels, including in economic reforms and post-conflict recovery plans and infrastructure reconstruction. Gender-sensitive design of recovery plans, programmes, loans and policies must be informed by meaningful consultations with local civil society including women's organisations.
- Governments should incorporate gender-responsive budgeting and monitoring mechanisms, and make sure they have adequate capacity and training on gender responsive budgeting.
- Legal Gender Recognition is a prerequisite to the economic empowerment and equality for the trans community, and especially trans women. Support advocacy to both local governments and EU on legal gender recognition legislation.

TERMINOLOGY

Economic gender justice

Access to resources and opportunities, decent work with fair wages and safe working conditions, the right to organise, and women being guaranteed conditions of work that are not inferior to those enjoyed by men. Economic justice and rights refer to how economic and political systems are designed, how their benefits or costs are distributed, and how institutions are held accountable for the economic outcomes they generate.

Economic rights

Economic rights refer to the basic rights of control and ownership of tangible resources such as land, house and property as well as legal rights to inheritance. It comprises access to the labour market, secure, safe and paid employment, the right to education, adequate health services and social security. Social reproduction and care work are closely connected to economic rights as it is mostly unpaid and hinder women from accessing the labour market. Economic gender equality is a matter of women having equal economic rights to that of men. The International Covenant on Economic, Social and Cultural Rights states the right of self-determination.¹⁵

Economic violence

Structural violence which includes multiple forms of oppression, exploitation and exclusion, and systemic social injustice. Economic violence against women is a structural oppression based on gender in the sphere of work and economics, including a whole range of productive and reproductive activities, such as property damage, restricting access to financial resources, education, labour market, health-care services, not complying with economic responsibilities such as alimony, etc.

Feminist economics

Rethinking the way we do economics by building an economics discipline that is intersectional and better able to reflect the various contexts in which men and women participate in the global economy and the often unequal terms on which they do so.

It stresses that power is a factor in economics and takes account of how our behaviour shapes, and is shaped by, relations of power that operate in everyday life and at the societal level. Finally, it recognises the interdependent relationship between the productive and reproductive sphere, between paid and unpaid work, and between earning a living and caring for the family.

Gender budgeting

The application of gender mainstreaming in the budgetary process. It means to do a gender-based assessment of budgets, incorporating a gender perspective at all levels of the budgetary process and restructuring revenues and expenditures in order to promote gender equality. Gender-sensitive budget analysis requires data to assess inputs (e.g. budget or staff allocations), outputs (rightsholders) and outcomes (e.g. increased health, education, time availability). This requires systematic gender disaggregated data, e.g. on service use, time use, health and education status, employment.

Macroeconomics

Involves the performance, structure, behaviour, and decision-making of an economy as a whole. For example, using interest rates, taxes and government spending to regulate an economy's growth and stability. It can be on regional, national, and global level and includes GDP, unemployment, national income, price, consumption, inflation, saving, investment, international trade and international finance. Macroeconomics is a field where the most fundamental questions are asked—about the relationship between the state and its citizens, about what the economy is for and who it should serve, and about how we value work and social protection

Reproductive and care work

Deals with all kinds of activities, concerns and attention given to children and adolescents, such as the domestic provisioning of food, clothing and shelter. Reproductive and care work includes provisioning all such needs, whether the work or

¹⁵ OHCHR. International Covenant on Economic, Social and Cultural Rights. Link: <https://www.ohchr.org/en/professionalinterest/pages/cescr.aspx>

care is paid for or not. The principal argument for the economic importance of reproductive work is that it is needed in order for productive work. It includes childbearing and nurture and most of it is carried out by women, is unpaid and therefore unrecorded in national accounts. Care work can also be caring for the elderly and for sick people.

Sextortion

A form of corruption and gender-based violence; the use of power or position to obtain a sexual benefit or advantage. Sextortion is a form of corruption in which sex, rather than money, is the currency of the bribe. The responsibility for sextortion always lies with the actor that abuses their

authority (the perpetrator), and the transactional aspect of sextortion adds to the shame, fear, and invisibility by making the victim appear 'complicit'. Sextortion is a violation of human rights and an abuse of power and must be understood in the context of gendered power relations and norms.

Women's economic empowerment

In the feminist interpretation, power is at heart of the concept, and the focus is on the role of women's autonomy, agency, choice and decision-making in relation to markets. Women's economic empowerment is a transformational process that increases women's power and influence, enabling women to live safe, meaningful and fulfilled lives.



FOR ALL WOMEN'S RIGHTS
IN EVERY CORNER OF THE WORLD

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