



Summary of IFUW online discussion

Women and Wealth

June–July 2009

Index

Background Information

Week ONE: The Situation in Your Country and in Your Experience

Week TWO: Will Work Bring Wealth to Young and Old?

Week THREE: What needs to be done? What can be done?

Discussion Outcomes

Background Information

Women as a group have a smaller portion of that national wealth than men as a group. In 1997 it was estimated that nearly 70% of the world's 1.3 billion poor people were women. In accounting for the gender wealth gap, attention is generally given to three factors: the nature of work; access to education and access to the power to change social and economic systems at levels from village to nation-state.

The Millennium Development Goals Report (2005) noted that women “more often work in the informal economy, which provides little financial security” and concluded that unless efforts were made to create decent work for the global informal workforce, the world would not be able to eliminate poverty or achieve gender equality.

This theme of gender inequality in global labour markets is emphasized in the [ILO 2009 Report on Global Employment Trends for Women](#). The Report notes, moreover, that the global financial crisis has increased the difficulty of achieving gender equality as all predictions are that females will be more severely affected than males by consequent unemployment and by an increase in those forms of vulnerable and informal employment where they already outnumber males. In answering some of the questions below, you might like to compare the global statistics in the Report with those of your own country.

Week ONE: The Situation in Your Country and in Your Experience

In the responses to the Questions for Week One, there was general agreement that wealth comes in a number of forms. Land was mentioned several times in this respect, but there was little discussion as to whether women could own land – one respondent noted a pattern whereby women worked the land but men owned it. Another noted that sons inherited the land while money was provided for daughters. It would be interesting to get more information about women's land rights.

From the responses received, it seems that past **legal** impediments that to women acquiring wealth through inheritance, independent career or entrepreneurial activity or ownership of land or other assets have largely been removed or are in the process of being removed. However a number of respondents noted that **cultural** impediments favouring masculine control of finances often persist, so that women do not get the rights they were entitled to by law in matters of inheritance or control of money they earn or bring into a marriage. What can be done about this? Education or litigation? The question about access to health services should probably have been paired with one about access to affordable legal services. Seeking legal redress for violations of one's rights is expensive and women's relative poverty puts them at a disadvantage, even if they are entitled to bring an action in their own right (it is not so long ago that, under English law, women could not do so).

International Federation of University Women

Fédération Internationale des Femmes Diplômées des Universités

10, rue du Lac, CH-1207 Geneva, Switzerland; Tel: (+41 22) 731 23 80; Fax: (+41 22) 738 04 40

E-mail: ifuw@ifuw.org Website: <http://www.ifuw.org>

Several respondents agreed that accessible and affordable health services are crucial, as ill-health interferes with the capacity to earn. One respondent noted unsatisfactory elements in employer-funded health schemes, but most of those mentioning this item cited public health schemes, but even where these offered affordable health services, access was noted as a problem for women in rural and remote areas. It might be added that access can be a problem even for urban women if transport is too expensive and/or inconvenient or if mothers are working or have caring responsibilities for children or other family members that cannot easily be met to allow them time to attend a clinic.

It looks as if, when we advocate for services we need to always remember to include accessible along with affordable, and, especially when it comes to education, to add quality as well. Again, legal impediments to the education of girls have largely been removed, and even cultural attitudes that it is not worth educating girls seem to be being eroded, although the need for girls to take over family responsibilities in large and/or poor families can interfere with their schooling (caretaking responsibilities were also seen as affecting women's capacity to benefit from higher education) Poverty emerges as undoubtedly the worst impediment to girls getting an education, setting up a vicious circle whereby they are denied the very thing that would help get them out of poverty. The global monitoring of school attendance statistics cited by one respondent told a sorry story. And even when children from poor areas can attend school, they will often get a poorer educational experience than those from wealthier areas. One respondent raised the same point about the quality of public health care provided for the poor.

The verdict seemed to be that there has been progress in women's access to wealth, but that it is slow and its effects unevenly distributed.

Week TWO: Will Work Bring Wealth to Young and Old?

Week Two questions were concerned mainly with women's relationship to paid and unpaid work, and in particular the situation of mothers, young and elderly women. Most respondents believed that income-earning work improved women's chances of economic security, unless, as was raised by Kenya, social customs prevailed whereby her husband or male partner could claim that income as his.

Responses indicated, however, great divergence in the extent to which this might be true, with paid work offering a range of possibilities from breadline insecurity to reasonable prosperity, although the prosperity of women **as a group** was invariably lower than that of men.

Education was identified in responses to a number of the questions as the factor opening the door to economic security, protecting against unemployment, and allowing women to reach senior positions. From Turkey, for instance, came evidence that workforce participation rose steadily with each level of education. Alarming though, India reported that 70% of graduate women are unemployed (although not specifying how many of these are not actually seeking employment).

Affirmative action policies (specified targets for women's participation) were not seen as effectively translated in the two countries (Kenya and Rwanda) that mentioned them as a factor.

The Workforce Sector in which women participated was seen as having a dominant influence. The Workforce can be broadly divided into a 'formal' structure, which includes those areas where workers' salaries and conditions are established by contracts and/or legislation or tribunals. The formal structure typically includes public servants and corporate and institutional employees, but in countries with a highly organized workforce it can include workers in trades and manual occupations. The 'informal' structure relates to work which has little legal protection of conditions or continuity of employment and is often paid by the hour or by piecework. As the contribution from Japan showed, the term 'part-time' is confusing. It may refer to workers that elsewhere are described as 'casual' – these are not only paid less and have

less job security but are deprived of many 'benefits' such as health insurance coverage and various forms of leave. In some countries however, a part-time appointment is regarded as a fraction of a fulltime one and receives a corresponding fraction of the formal salary and conditions.

Responses very much corroborated the UN position that female poverty is linked to the fact that most women work in the informal structure. In India it was given as 70% or 90%, in Japan 55%, while Nigeria, Honduras and Rwanda considered it a clear majority.

Family friendly workplaces: From the responses, it looks as if there is a lot of room for improvement. Japan answered categorically in the negative. Combining work and motherhood remains a major difficulty.

Pregnancy: While some countries have legislation that makes it illegal to use potential or actual pregnancy as grounds for failing to employ or for dismissal, several respondents reported that it was possible for employers to circumvent these (India, the Netherlands, Kenya, Japan, Australia).

Paid Maternity Leave: In some countries this is only available for women in the formal sector, with institutions, corporations, large firms (Tanzania, Nigeria, India, Honduras) but many countries now have official universal paid maternity leave schemes for women in the workforce: to Turkey, Canada, Kenya, Rwanda, Japan, Australia among our respondents, we can add New Zealand and most European countries. But the news about this is not all good. In Japan, 70 % of women quit work after birth of first child; Kenya and Japan both mention subversion of the right to return to work, and in the Netherlands maternity leave is secure but must be counted as Sick Leave –bad news as it skews the statistics on workplace illness to look as if it is more prevalent among women.

Child care and leave for caring: Difficulties with childcare are a major reason why maternity leave alone is not enough to secure women's workforce participation and economic security. Turkey, Canada, Honduras, Kenya, Tanzania, and Rwanda all mentioned childcare as both difficult to access and expensive (again I would add Australia). Turkey, India and Honduras all highlighted reliance on grandmothers, but this may be a temporary generational resource.

Male parental leave was mentioned as existing only by Australia and Canada. Most respondents reported that general leave for caring, whether for sick children, elderly parents or spouses, was not available (Canada, Netherlands, Kenya, Tanzania, Rwanda). Japan and Australia have limited amounts (nearly all taken by women).

Flexible hours seemed largely unavailable, or only for public service/professionals in senior positions (e.g. Nigeria). Canada suggested the reality in these positions was more a demand for long working hours and limited career opportunities for those unwilling or unable to take them on (the 'mommy track').

Responses indicated that '**equal pay**' was not a solution to women's poverty, with legislation, where it existed, having effect only in the formal sector (and not legally enforceable in India). Canada, Netherlands, Kenya pointed out that it is not the same as equal pay for work of equal value, and several responses pointed out that it does little to counteract the income gap created by the clustering of women in less well paid jobs and the long-term adverse effects of interrupted career paths for many women.

Statistics on women in the workforce, including those that differentiate between full and part-time employment, seem to be patchy, publicly available in Turkey, Japan, India and Australia, developing in Rwanda and existing but not easily accessible in Honduras.

There was not much enthusiasm for **part-time work** as a good option, although it was recognized as a choice made by many mothers with young children (whether by preference or necessity)–but the consequence in later age is reduced financial resources. Australian statistics show many more women than men working part-time and feeling limited in working capacity by family responsibilities. Tanzania commented on the lack of job security in part-time work. Japan mentioned the tax system as a disincentive for married women to work full-time.

Household Work: Respondents had little doubt that this was still women’s work (Turkey, Nigeria, Netherlands), though only Japan and Australia cited Time-use surveys as evidence. Tanzania estimated the percentage as 70%; Honduras suggested it was total. Generational change towards more involvement of men was cited by Canada and Australia, and (for younger urban men) for India. Respondents felt strongly it was not valued (not counted as ‘work’ under Turkish Labour Law) – certainly not in monetary terms, although an estimate made in Australia has valued it as equivalent to up to half of Gross Domestic Product.

Groups most affected by poverty: On the question of whether there are groups of women more likely to suffer poverty, many agreed that **poverty was linked to age**, especially for women who were widowed, poorly educated, or had not engaged in the workforce – and in countries where there was no system of pensions for the aged. Where there was a pension scheme, young single mothers (unmarried, divorced, deserted) were identified as the poorest group (Canada, Japan – may be the case in Australia). Divorced women with children were nominated by the Netherlands, illiterate women by Kenya and widows and orphans and HIV/AIDS victims by Rwanda.

Young women’s employment prospects in times of financial crisis: Responses here were brief, but more divergent than elsewhere. While Turkey and India considered that the level of education was more of a determinant than age, Nigeria thought that the potential for marriage and pregnancy would count against young women, in contrast to this very positive view from the Netherlands: ‘For young women all options are open’.

Week THREE: What needs to be done? What can be done?

Week three had 5 questions, each with a summary:

Questions 1: Do you agree with this statement from the Cambridge Handbook of Age and Ageing: “Study of the state is central to understanding the situation of older women. The state has the power to: (a) allocate and distribute scarce resources to ensure the survival and growth of the economy; (b) mediate between varying needs and demands across different social groups (gender, race, ethnicity, class and age); and (c) ameliorate social conditions that may threaten the existing order”? If so, to what extent do you think your government recognizes women’s needs in allocating and distributing resources?

Respondents agreed that the state did have the theoretical power to carry out the functions listed (no one raising the ‘free market’ question of whether it *should* have this power). Few, however, took a positive view of their state’s use of such powers to benefit women. Analyses identified several factors limiting their state’s willingness and/or capacity to do so (over and above simple gender blindness).

On the question of political will, Kenya made the point that states get their powers through a social contract with the electorate that puts them in government. The difficulty in such cases is that the electorate is not always of one mind, and some sectors of the electorate seem to be better at ensuring their interests than others. As Japan says ‘Japanese government does not recognize women’s or weaker parties’ needs so much as they do that of the industry’. This connected with Australia’s point that the operations of the Labour market have a power that is to a varying extent independent of state powers.

Both Australia and India rightly emphasised the complexity of the forces that influence and in some cases powerfully oppose the advancement of women, with an emphasis on socio-cultural factors from India and on economic factors from Australia. Nonetheless, most respondents accepted the need to try to counteract these - as Canada says, 'women must fight' - and while the fight needs to be conducted with an awareness of the complexity of women's social, economic and political context it needs to be an awareness that does not paralyse action.

Questions 2: What policies, legislative measures or social services could the government introduce in your country to improve women's capacity to access wealth?

Responses indicated plenty of legal improvements needed to improve the situation of women. It seems that they can be grouped under some general subsets of the principle that women have a right to physical, psychological and socio-economic autonomy (and to choose themselves what limitations they will accept on that in practice). I see the responses as identifying:

- The right of women to own and dispose of property (money, land, other forms of asset);
- The right of women to have independent access to finance for the purpose of creating wealth;
- The right of women to equal opportunity and wage equity in the labour market - a corollary of this being family friendly working conditions, paid maternity leave and affordable and accessible child care;
- The right of women (as of all citizens) to support in times when employment is unavailable or inappropriate (e.g. when in situations of providing care, disabled, elderly)

Responses indicated that there is considerable variation as to the extent to which these had been recognized and achieved: as the respondent from the Netherlands pointed out, the practices needed to effect the principle of improving the status of women vary so much from country to country that it is not easy to generalize. Canada's detailed list, for instance, is very much that of a developed country. Yet, Canada also reminded us that it is not just a matter of fighting to gain ground, but that we often have to fight to regain it. It is possible for the rights of women to go 'backwards' in certain economic and political climates. One of the prices to be paid for the advancement of women is eternal vigilance.

However, it could be that NFAs whose countries have already achieved objectives that other NFAs are fighting for might be able to assist the latter through their experience. As Australia points out, advances mostly need long campaigns, but I know that I was able to draw on the experience of New Zealand in gaining paid maternity leave in making submissions in Australia.

Perhaps IFUW could keep a register of campaigns - both those that have succeeded and those currently being conducted in each NFA, which would give NFAs the option of drawing on each other's experience if it seemed likely to help.

A dominant trend in comments here (e.g. India, Netherlands, Nigeria) was that even when rights are recognized, legislation is not enough without implementation and enforcement (just as we saw in our earlier discussion that education, although essential, was not, by itself a guarantee of women's social and economic security). This often called for complex changes in cultural practices and in the labour market.

Questions 3: Would there be more chance of having these if more women were elected to government, especially in senior positions? Should women be working to get more women into government? How might they do this?

Things were not simple here. Responses showed that a high degree of economic development is no guarantee of women achieving positions of power in legislatures. An earlier comment from Shirley Randell reminded us that Rwanda is the world's country with the highest percentage of women parliamentarians. The most positive responses as to the potentially beneficial effect of getting women into these positions came from Kenya, Turkey India and Nigeria, while less

positive responses came from Canada, Australia and the Netherlands, countries that have experienced how long it seems to take to get more women into parliaments, and how resistant the 'system' can be. The Netherlands specifically drew attention to the power of party politics to limit an individual's capacity to push for their ideas and principles and this is certainly also true of Australian experience.

Several respondents made the point that it is not just a matter of getting any woman into parliament: Australia: 'You need women with the necessary ideology, drive, skills and political talents (debate, negotiation, foresight, legislative experience and being able to read the will of the people who elect them)'; Japan: 'whoever may be elected, important thing is who they listen to. Will they listen to the most vulnerable'? Kenya came closest to expressing the fact that it sometimes seems that for a woman to achieve such a position she must be more masculine than a male in saying 'However, I hesitate to add that in today's competitive world the individual successes of women tend not rub off on others.'

Nonetheless the sense of potential benefit expressed in India's proposal that 'Women in positions of power could bring a change by action for change and being the change in their lives' was enough to lead respondents to make recommendations for the prerequisites for getting women into positions of political power. These included:

- The strategy of joining political parties to gain grass roots experience and a platform for advancement;
- The strategy of starting out by seeking positions at local level;
- The need for individual women and women's NGOs to support women candidates –by sponsoring them, mentoring them and above all by voting for them;
- Affirmative action in the loose form of targets or the stricter form of quotas, as currently proposed in India. Targets may be acceptable (perhaps because so easily over-ridden by other priorities), but quotas are less likely to get support in countries with a strong 'free market' emphasis –note Canada's 'I envy the countries that have imposed quotas to remedy this lack of representation.' It is a persuasive negative argument that, unless there is a pool of qualified appointees, this can lead to token appointments of people almost certain to fail, thereby confirming opinions that the target group is indeed unsuited for the role. On the other hand, it can happen that people grow into positions when given the opportunity.
- Changes not only to social attitudes about matters such as family roles and gender stereotypes, but also to access to education and employment opportunities. Kenya gives a useful indicative list.

Questions 4: Superannuation and pensions are the ways of providing income in old age - Are women provided for adequately in this respect in your country? Should superannuation be the responsibility of the individual, the employer, the government or some combination of these? What other forms of income support are available for unemployed women, mothers of small children, elderly women?

Responses seem to confirm that the groups most likely to lack wealth and the opportunity to access it are the elderly and unemployed (and often poorly-educated) single mothers and their children.

Responses also seemed to agree that provision for the elderly (and also some other groups) should be a combined effort from the state, the individual and – where employment is involved – the employer.

It would appear that countries with no universal pension or superannuation schemes (India, Nigeria) do not take seriously any State responsibility to distribute scarce resources to meeting the needs of the elderly – see the preamble to Question 1. Advocacy in this area would seem to be called for, especially given that industrialization of a society tends to weaken family

structures by its tendency for smaller families, more labour mobility. States need to establish pension funds (direct government welfare schemes) for the unemployed and/ or unemployable. Economies of scale can be achieved by providing some of these benefits not in the form of direct cash payment but by the provision of free or low cost health services and other services such as transport, lifelong learning opportunities. Superannuation schemes to provide for those retired from the workforce can be encouraged, as Kenya suggests, by government co-contributions that match the individual's efforts (as is the case in Australia). Employers should also contribute.

The reliance on family structures (and traditional roles for women) that are mentioned by respondents from India and Nigeria also appears in the response from Japan in the case of employment pension schemes that extend to coverage of the wife, but, as is argued, this offers an ambiguous advantage for women.

Even in OECD countries where individuals have the opportunity to make provision for their old age, poor investment advice and decision-making can lead to penury in age- a point made by Canada. Should governments be responsible for ensuring the safety of retirement funds as Kenya suggests?

As far as individual responsibility for one's own welfare is concerned, the need for women to have financial literacy is an important issue. It may seem to be one for more privileged women in developed countries. But consider its importance, if at a basic level, to women involved in micro-credit schemes.

Apart from welfare funding and employment-based saving schemes, micro-credit schemes might have earned a mention as a means of improving women's wealth are demonstrating considerable power in turning around the economic situation of 'unemployed' women in developing countries. NFAs in countries whose governments give foreign aid might consider advocating for this form of aid to be a priority.

Questions 5: In what ways have all the suggestions and proposals made by the Beijing Platform to Action, the Commission on the Status of Women and the Millennium Development Goals helped to reduce women's poverty and improve their access to economic security? In what ways might a United Nations special Women's Agency carry their work forward?

This was rather a low note on which to finish! While no one questioned the worthiness of the principles and ideas put forward by these programs, no one had a high regard for their effectiveness in bringing about change to date. The sense that change is happening much too patchily and slowly does seem to be confirmed by the most recent report on the Millennium Development Goals. You can access this on: <http://www.un.org/millenniumgoals/gender.shtml>

In particular it shows how small the gains in women's wealth and political power have been. The education of girls, at least at primary level, is gaining ground, but this is not mitigating the adverse effects of illiteracy (a primary predictor of poverty) among older women. Nor, as we have seen in countries where education has been available to women for some time, is education by itself a sufficient guarantee against relative poverty.

Respondents offered only tentative hopes for a better performance from the proposed UN Women's Agency – Canada felt that it offered at least a better chance to 'address the lack of coordination between existing agencies'.

Discussion Outcomes

Respondents clearly recognized that it is the implementation of principles and proposed programs that matters. They recognized that this depends on the political will of nation states; they also identified NGOs as instruments for influencing political will - as Canada said in an earlier response, we will have to fight if we want a better world for women, we must be, as the IFUW Programme for Action has been saying, 'Agents for Change'.

Re-visiting the entire discussion to review and consolidate what members have told us needs to be fought for in order to improve women's wealth – both their access to it and their control of the way they use it.

WHAT WOMEN NEED TO CLOSE THE GENDER WEALTH GAP – IF THEY ARE NOT TO BE FOREVER POORER THAN MEN:

- Affordable quality education from early childhood to old age; including the opportunity to return to education and training after periods when employment has been interrupted by bearing and rearing children;
- An affordable and appropriate health system that supports women's fitness to bear and raise children and to work in productive employment
- A fair distribution of the labour involved in maintaining a household and family
- Equal opportunity in a labour market that recognizes that some of the circumstances of women's participation are different from those of men
- Equal opportunity in a labour market that is not shaped by stereotypes of what is a suitable job (and a suitable level of employment) for a woman
- Control of the fruits of their labour, free of physical intimidation or social pressure
- Access in their own right to financial resources –e.g. to fund education, the establishment of business enterprise, purchase of property
- Right to own and dispose of property and all forms of asset
- Equal standing in a legal system not based on the male as the norm
- Right to a social system that recognizes women's specific needs in allocating and distributing resources
- Right to a social system that provides an economic safety net for those unable to participate in paid employment whether because of its unavailability or their personal circumstances
- The right and the will to participate actively in the political decision-making that shapes a nation's social and economic system

It is not going to happen next week, but an IFUW Programme for Action should help NFAs, which will each have different priorities, different starting-points, different targets that they see as achievable, to keep the interconnectedness of these requirements in mind as they work in their own ways for a better deal for women and the world.

Jennifer Strauss, Moderator, Australia, July, 2009