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**Follow-up to the Fourth World Conference on Women and
to the twenty-third special session of the General Assembly
entitled “Women 2000: gender equality, development and
peace for the twenty-first century”**

Statement submitted by Human Rights Advocates, a non-governmental organization in consultative status with the Economic and Social Council*

The Secretary-General has received the following statement, which is being circulated in accordance with paragraphs 36 and 37 of Economic and Social Council resolution 1996/31.

* The present statement is issued without formal editing.



Statement

Introduction

Human Rights Advocates welcomes the actions undertaken by the Commission on the Status of Women in reaffirming its mandate and recognizing its important role in implementing the Sustainable Development Goals adopted by the General Assembly on 25 September 2015, as they focus on the recognition and realization of the fundamental human rights and freedoms all women and girls are entitled to and that are essential in attaining gender equality and empowerment of women and girls worldwide. We urge the Commission to ensure that these principles are also specially applied within the context of Indigenous women. To realize sustainable development within these communities, special attention must be made to Indigenous women as they are the most disadvantaged and most vulnerable within their communities. We call upon the Commission to continue to support and highlight the gender disparities Indigenous women face and to specifically promote the continued need for microloans. We are convinced that the eradication of poverty based on sustained economic growth and development within Indigenous communities requires the full involvement and equal participation of Indigenous women and men. Microloans in particular can be useful in promoting the following Sustainable Development Goals: Goal 1 (No poverty), Goal 2 (Zero hunger), Goal 3 (Good health and well-being), Goal 5 (Gender equality), Goal 8 (Decent work and economic growth), Goal 10 (Reduced inequalities), and Goal 11 (Sustainable cities and communities). In doing so, we urge the Commission to consider the following recommendations.

Effectiveness of Microlending in Indigenous Communities

Indigenous Peoples worldwide continue to be one of the most marginalized and vulnerable peoples in the world. Accounting for 90 per cent of the world's cultural diversity, Indigenous Peoples only make up 6 per cent of the world's population. (First Peoples Worldwide, "Who are Indigenous Peoples (Overview)", available at www.firstpeoples.org/who-are-indigenous-peoples.) Yet with over 400 million Indigenous Peoples worldwide, they constitute one third of the world's rural poor. Indigenous women face drastic conditions within their own communities due to gender disparities. Indigenous women often represent the most disadvantaged due to their lack of education, access to literacy, land and credit and being excluded from decision-making. (International Fund for Agricultural Development (IFAD), "Enhancing the Role of Indigenous Women in Sustainable Development", available at www.ifad.org.) The inequalities Indigenous women face are exacerbated by the loss of territories Indigenous communities' experience and the lack of access to adequate economic means, amongst an array of other factors. In particular, due to the lack of access to economic or productive assets, Indigenous women's disadvantaged situation is greatly exacerbated, contributing to their dependency and vulnerability and overall continued poverty. (Id.).

Microfinance has been a successful tool to reduce rural poverty as well as enhance and promote Indigenous women's empowerment and equality. Not only have these projects enhanced women's access to independent income, it has also increased control, access and autonomy over household's finances, increased self-esteem, and at times changed their roles within their communities. It is also important to note that although microloans have had a positive influence on these communities, these are the

few and limited examples of projects found available to Indigenous communities. Research indicated that access and availability is even more limited for Indigenous women. Therefore, just as having these projects available is important, access for Indigenous women is also a crucial factor for addressing sustainable development. The following are examples of the positive influences microloans and various microfinance projects have had for women within Indigenous communities in Bolivia.

Having one of the highest levels of gender inequalities in South America, Indigenous women from Bolivia suffer the most from these disparities. Indigenous women who work, make an average of less than \$298 a month when compared with the average non-Indigenous man. As a result, these women live predominately in extreme poverty. (IFAD Projects, “The Regional Programme in Support of Indigenous Peoples in the Amazon Basin-Phase III” (2015) available at www.ifad.org.) To address these inequalities, various microfinance programs have been implemented to effectively empower women to bring about social change and promote self-reliance.

Through the Regional Programme in Support of Indigenous Peoples in the Amazon Basin, various Indigenous communities have been able to implement small-scale economic and cultural development projects through the fund’s direct support. (Id.). For example, through the handicraft project of Artecampo, Bolivia, Indigenous women have become contributors to their family’s income and have gained self-esteem and respect amongst the men of their communities. This has enabled Indigenous women’s voices to be heard in local organizations and various natural resources management.

Through the Millennium Development Goals Achievement Fund, also supported by the Bolivian Ministry of Justice, various Indigenous communities in Bolivia have improved their situation through the Semilla (or Seed) Programme. (UNDP, Bureau for Latin America and Caribbean, “In Bolivia, microloans lift thousands of women from poverty” (2012) available at www.latinamerica.undp.org.) Over 4,000 Indigenous women have been able to receive microloans to open sewing shops, purchase tools, and start small-scale productions for various food products, amongst other trades. These microloans have helped to raise Indigenous women’s income by up to 263 per cent. This has enabled these women to rise up from extreme poverty and become self-reliant and has been an effective tool to address the issues of gender inequality and women’s empowerment within Indigenous communities.

Examples such as these showcase how microloans can be one tool to help address women’s equality and empowerment for Indigenous women worldwide. Projects such as these have had immense positive impact on Indigenous women by allowing financial independence, providing them with a structure to be supported, self-reliance, and has allowed Indigenous women to attain mobility, social visibility and self-esteem. The Commission should include microloans as one of the tools for promoting sustainable development within Indigenous communities. This will also help to promote and strengthen Indigenous women’s rights and equality. Not only do programs such as this give greater women representation but it lessens their vulnerability to violence and conflict within their communities. Expanding women’s choices through the use of microloans can be a way to assist in Indigenous women worldwide attaining gender equality and empowerment.

Conclusion

In the Introduction to the 1995 Beijing Declaration and Platform for Action, Phumzile Mlambo-Ngcuka, Executive Director of UN-Women, stated, “Gender equality is a shared vision of social justice and human rights. Everyone has a responsibility to act, particularly government as the primary duty bearers. We must seize all opportunities at national, regional and global levels and give new impetus to the achievement of gender equality, the empowerment of women and women’s and girls’ enjoyment of their human rights.” (Beijing+5 Political Declaration and Outcome, Reprinted by UN-Women, 2014, ISBN: 978-1-936291-93-9.) The recently adopted Sustainable Development Goals recognizes that women and girls are central to sustainable development. Women’s empowerment and the promotion of gender equality are essential to achieving sustainable development. Promoting gender equality can improve economic and development efficiency. Through the promotion of microloans and other economic development projects, barriers that prevent Indigenous women from having the same access as men can be removed. In providing equal access to opportunities and resources, Indigenous women can emerge as social and economic actors within their communities. Microloans are a way to give Indigenous women this voice. Not only does empowering women improve their status, it also leads to an overall improvement of their well-being. In empowering Indigenous women this way, not only are they themselves benefited but so is their children, community, and future generations.

Recommendations

Human Rights Advocates urges the Commission:

- To ensure the full, effective, and meaningful participation of Indigenous men and women, as well as other non-governmental organization, academia in the development of the post-2015 development agenda. When addressing the issues of Indigenous women, special attention should be taken to ensure that land and natural resources are protected, with the understanding that these Indigenous territories are vital to the sustainability, development, and poverty improvement among Indigenous communities.
- To support the need for full and equal participation of Indigenous women in every decision-making process, including but not limited to local government, organizations, and government institutions.
- To call on Member States to promote gender equality and women empowerment for their Indigenous women by providing resources and opportunities in order to build Indigenous women’s economic independence by supporting and funding microloan programs or projects regionally.
- To collect data to understand gender disparities Indigenous women face by consulting and engaging directly with individuals, communities, and other national and international human rights institutes who are committed to Indigenous women’s issues.