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DEVELOPMENT AND INTERNATIONAL ECONOMIC COOPERATION
Effective mobilization and integration of women in development
Report of the Secretary-General

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I. INTRODUCTION

1. The item on effective mobilization and integration of women in development has been on the agenda of the General Assembly since its thirty-third session in 1978. The purpose has been to allow the General Assembly to examine the role of women in the development process and to ensure their full incorporation in it. The 1985 and 1989 World Surveys on the Role of Women in Development, in draft and in final versions, provided much of the information for the discussion of the item.

2. The next World Survey on the Role of Women in Development will be presented to the General Assembly in 1994. The present report analyses the topic of the role of women in the implementation of the International Development Strategy for the Fourth United Nations Development Decade. It draws on the two World Surveys on the Role of Women in Development, on the preparation of priority themes on development for the Commission on the Status of Women and on new developments in statistics on the situation of women represented by The World's Women: 1970-1990.

3. Increased interest in women in development, and in their effective mobilization, reflects:

(a) That the traditional social values and institutions that defined the role of women in society continue to be formidable barriers in many instances to the effective implementation of the goals of development policy;

(b) That the various development strategies that have held centre-stage over the past several decades have not taken into account sufficiently the position and role of women in society. Being typically gender-neutral in their assumptions, the strategies have missed opportunities to improve the general well-being, as well as that of women, through programmes to enhance the capacity of women to contribute in various spheres of the economy and society, including public life.

4. These preoccupations, subsumed in an even broader concern that development strategies were inadequate to the challenge of meeting the needs and aspirations of all groups and classes in society, are reflected in the International Development Strategy for the Fourth United Nations Development Decade (General Assembly resolution 45/199, annex). Indeed, after stating in paragraph 13, inter alia, that "Development over the decade should enhance the participation of all men and women in economic and political life", in paragraph 14 (b), the Strategy identifies as one of the six interrelated goals to achieve its fundamental aims: "A development process that is responsive to social needs, seeks a significant reduction in extreme poverty, promotes the development and utilization of human resources and skills ...".

5. Research on the social impact of adjustment has constituted a major impetus for the growing recognition that policies aiming at affecting the

functioning of the whole economy should be designed in full awareness of the actual and potential role of women in the economy and in society. Starting from a concern about the negative effects of adjustment on women, development scholars and practitioners have emphasized that adjustment packages should involve measures to reduce its social costs. They have further concluded that measures taking into account the gender inequalities that pre-existed the implementation of adjustment policies and caused some of their failures or negative impact should be embedded in the design of adjustment programmes. 1/ As the report from the Commonwealth Expert Group meeting on women and structural adjustment puts it, "Women's concern need to be explicitly incorporated as integral elements of the objectives, content, monitoring and international support for structural adjustment". 2/ There should be a move towards "engendering adjustment".

II. WOMEN IN THE INTERNATIONAL DEVELOPMENT STRATEGY

6. The International Development Strategy for the Fourth United Nations Development Decade is at the crossroads between the two complementary perspectives on women in development. It reflects a concern for equity. But it also paves the way for "engendering the means of development", 3/ in the sense of ensuring that any policy aiming at influencing the functioning of the entire economy is based on a good knowledge of women's economic and social roles.

7. As often in the past, the Strategy still associates women's issues with vulnerability. For example, under the aspect of eradication of poverty and hunger, the Strategy refers to women as "a particularly vulnerable group in situations of poverty" and insists that poverty alleviation measures and politics "should have a particular focus on their needs". Maternal health care and nutrition is mentioned in paragraph 83. Similarly, policies and measures in health are to give special attention to women, and in paragraph 90 the Strategy sets the objective to halve maternal mortality rates by the end of the decade. In both cases, women are associated with children.

8. While the objectives of the Strategy are consistent with an introduction of the gender dimension in development policies and programmes, they do not emphasize the impact that these improvements would have through increased productivity and enhanced well-being for society. Thus, in paragraph 88 eradication of illiteracy among women is mentioned rather than education and maternal mortality rather than the more general objective of improved maternal health. This can partly be explained by the need to have easily quantifiable objectives.

9. In contrast, the Strategy takes a positive approach to the contribution of women to agricultural progress, based on recognition of the importance of women's role in agriculture and food production. That importance has long been recognized, though women's contribution to production continues to be poorly estimated in many regions. The concern of the United Nations system and many Governments to integrate the gender dimension in all their activities

in agriculture and food has not always been translated into reality, and the negative effect or the failure of projects and programmes which neglected to take into account the role of women has been well documented. 4/ This has clearly led to a questioning of the idea that development is gender-neutral, at least in agriculture.

10. The analysis has been refined for adjustment programmes, where it was shown that women, whose main preserve is subsistence agriculture in developing countries, had been prevented from responding to incentives to shift towards cash crops or other products for exports because switching could imply a loss of their responsibility over market and related income. 5/ The additional constraint represented by the competing demands on their time was also studied.

11. The Strategy emphasizes the actual contribution of women to agriculture and calls for policies to increase their productivity and involve them more in key decisions. The final outcome should be increased income for women, and increased output by women. In this respect, the Strategy is consistent with the FAO plan of action for women in agricultural development, which is based on the idea that "the active participation of women can have a crucial and positive impact on the social and economic development of rural societies". 6/ The FAO plan emphasizes two additional areas where it is necessary to act for increased efficiency. In terms of civil status, there is a need to promote a change in the "legal and attitudinal climate". In the social area, emphasis is placed on the "interdependence of population, nutrition and education on agricultural productivity". 7/

12. This renewed and strengthened emphasis on women as positive actors in development rather than victims, as subjects rather than objects, constitutes a recognition that development strategies and their implementation cannot be gender-neutral. While the Strategy gives this focus to agricultural development, it can be extended to other areas where women's distinctive role requires a gender focus.

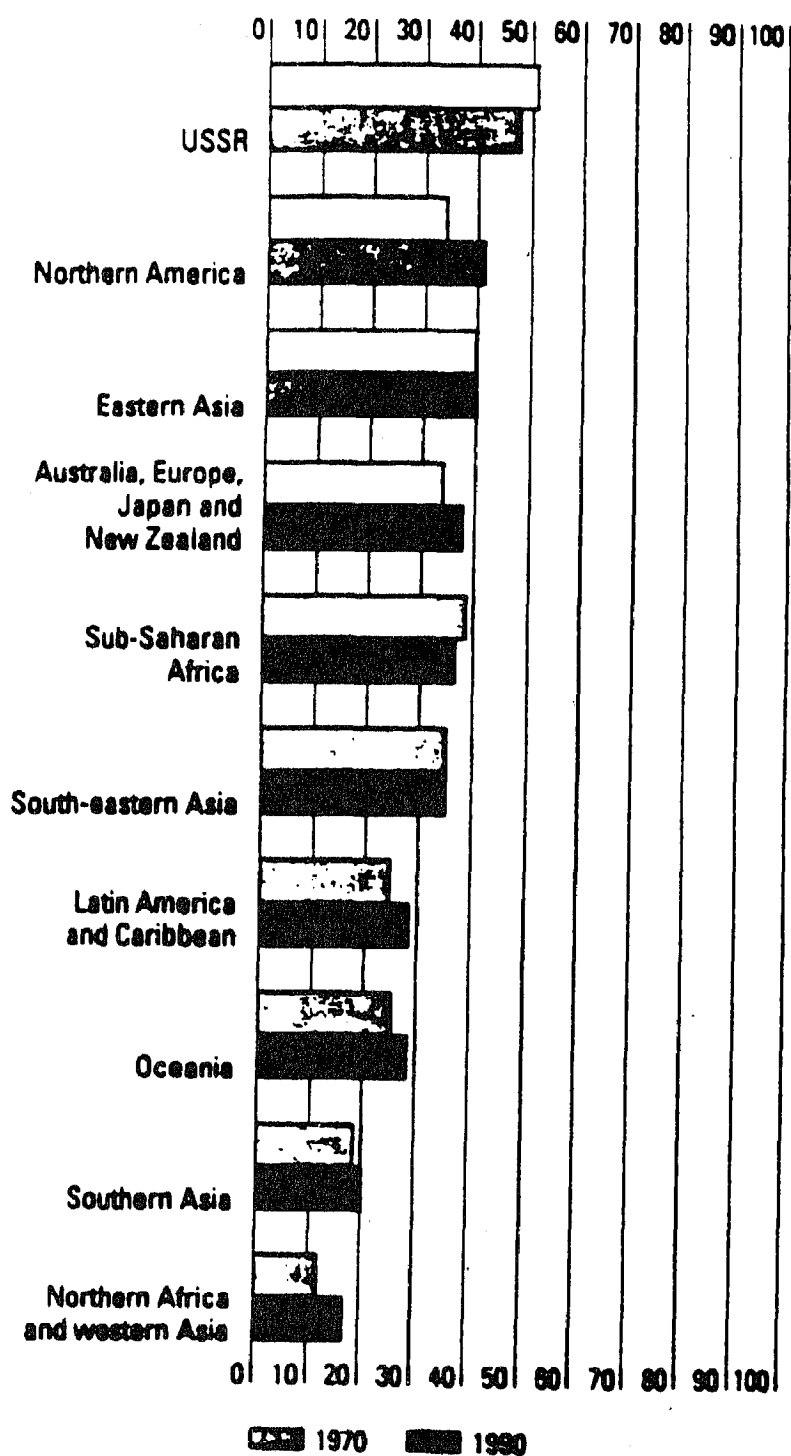
III. AREAS WHERE WOMEN'S ROLE IN DEVELOPMENT NEEDS TO BE TAKEN INTO ACCOUNT

13. The need to introduce gender equity into the aims mobilized to achieve development is made clear by statistics on women's participation in the economy. Beyond acknowledging the importance of women as half the human resources available to a country, the demonstrated significance of their contribution underlines the need to see policies designed to improve the functioning of the economy as a whole from a gender perspective.

14. The World's Women, 1970-1990, based on the latest statistical evidence available to the United Nations, shows that women in most regions spend as much or more time working than men, when unpaid housework is taken into account, the widest differences between female and male average hours worked a week being in Africa, and in Asia and the Pacific. 8/ Statistics reveal that

women's share in the labour force is significant, and has increased between 1970 and 1990 in all regions, as can be seen from figure 1. The high level which is considered under-recorded in some regions, means that women's mobilization and integration need to be taken into account.

Figure 1: Women's share in the labour force between 1970 and 1990



Source: The World's Women, table 6.5.

A. Women in growth sectors

15. The importance of women's participation, seen separately from that of men, derives as well from their different role in sectoral terms. Research has confirmed the link between a key aim of adjustment programmes, namely the switch of the labour force from the production of non-tradeables to the production of tradeables, and gender issues. As was seen in the case of agriculture, incentives such as the change in the relative return of the tradeables sector will not be enough to attract the labour force, especially when the force to be attracted is predominantly female.

16. Similarly, increased production of labour-intensive manufactures for export, an objective in Latin America and the Caribbean and Asia, requires additional policies designed to overcome social and cultural resistance to females working outside the home, the provision of adequate transport and accommodation, as well as possible changes in legislation regarding night work for women. The consequences of time spent in domestic tasks also deserves attention, since women's entry into such employment may not be accompanied by a reduction in domestic work. More importantly, the likelihood that the predominantly female labour force will be attracted to the new industries also depends on the broader economic context, and on whether living standards are improving or decreasing. 9/

17. Policies targeting certain economic sectors, as is now recognized, should be based on firm knowledge of factors governing women's economic behaviour, and the constraints which they may face.

18. Entrepreneurship, recognized as "essential" in paragraph 15 of the International Development Strategy, is another area where gender-aware policies are crucial. Because of its potential for employment creation and production, entrepreneurship has appeared as a key element for retrieving higher growth rates and improved standards of living. Policies to remove the barriers which limit women's performance as entrepreneurs are recognized as a logical part of the broader priority given to entrepreneurship. 10/

B. Women in the informal sector

19. The role of women in the informal sector, which has relevance for entrepreneurship, illustrates how development policies and programmes providing for gender equity may be consistent with the goals pursued. Against the background of the economic crisis of the 1980s and adjustment, the informal sector has increasingly appeared as a viable alternative to the formal sector.

20. The informal sector, defined by the characteristics of the economic units and the manner and milieu in which they function, 11/ represents a significant proportion of the output of a number of countries. 12/ It appears to have its own employment dynamics, characterized by relatively low investment for employment creation. 13/ As regards its role to cushion the effects of

employment trends in the formal sector, it has been noted that some activities grow during recession (such as the service sector), whereas other micro-enterprises expand during dynamic economic growth. 14/ The informal sector has therefore been identified as deserving support through policies for credit, training, technology and access to the markets. At the same time, the informal sector has attracted the attention of those working in the field of women in development, because of its important role in providing women with employment, especially during adjustment or economic crisis. 15/

21. Indeed, there is evidence proving that a higher percentage of female workers than of male workers participates in the informal sector. 16/ In services, for example, women account for two thirds of informal sector production in some African countries. 17/ The working conditions are poor, and income inequalities are marked. 18/ Limited though it may be, the income earned by women in the informal sector plays a determinant role in their own survival and that of their families. Statistics on the contribution of women to the informal sector were developed for The World's Women.

22. An important feature of the informal sector is that it seems to follow economic rules and mechanisms different from the rest of the economy. This is linked to the high proportion of women employed. It has been hypothesized that women are attracted to the informal sector by the possibility of combining work and family responsibility more easily. Because of their family responsibilities and because of the obstacles imposed on their economic participation, their economic behaviour on the informal sector follows different rules than those commonly observed for workers in the formal sector. For example, they are ready to swap difficult working conditions for a job that is easier to combine with family responsibilities. 19/ Thus, any policy for the informal sector must be based on a good knowledge of the characteristics of women's activity in this sector, and of the way they make their work choices.

23. Policy-making for the informal sector has proved difficult on account of the need to find a compromise between improving the protection of workers and the prevention of abuses, while at the same time safeguarding the economic advantages for those who rely on such work. The same was said about home workers. 20/ In the case of women workers, the exercise is even more delicate since introducing specific protective legislation for women, such as the prohibition of night work for example, might have mixed effects, unless there is a shared liability between public sources and the employer in financing the benefits granted to women. Indeed, raising the cost of women workers might deter employers from hiring them. 21/

24. It is therefore important for gender-aware policies for the informal sector to take into account women's systems of preferences, as well as the employers' attitude towards employing women workers. Hence, the informal sector confirms what was suggested about food and agriculture and industry, namely that analysis in the field of women in development helps to refine the hypothesis on the behaviour of economic agents. It contributes to identifying the limitations imposed on the operation of market mechanisms, thus opening

Table 1. Contribution of women in the informal sector to industry and services production

		Industry (excl. mining)			Transport			Services (excl. transport)			Total		
		% of fem. lab. force <u>a/</u>	% of prod. informal	% of informal female	% of fem. lab. force <u>a/</u>	% of prod. informal	% of informal female	% of fem. lab. force <u>a/</u>	% of prod. informal	% of informal female	% of fem. lab. force <u>b/</u>	% of prod. informal	% of informal female
<u>Sub-Saharan Africa</u>													
Congo	1984	10.3	44.0	9.9	2.0	13.4	1.3	87.9	41.9	60.4	26.8	37.9	39.3
Gambia	1983	5.6	45.0	10.9	2.0	18.0	2.2	92.2	36.4	30.6	14.5	35.8	25.0
Zambia	1986	15.0	41.3	41.4	0.9	6.8	10.8	84.1	48.4	64.7	17.3	41.7	53.3
<u>Latin America</u>													
Venezuela	1983	15.4	21.3	25.3	2.3	44.8	1.4	82.3	26.4	27.4	97.3	27.0	20.5
	1987	18.7	13.6	37.6	1.8	43.6	1.6	79.4	20.0	36.7	97.6	20.2	29.2
<u>South-eastern Asia</u>													
Indonesia	1980	27.4	44.1	45.4	0.3	44.6	0.8	71.6	59.1	46.8	45.8	52.5	43.0
Malaysia	1986	30.6	13.1	53.7	1.6	20.5	2.8	67.7	22.7	42.6	67.2	18.6	43.2

Source: "Compendium of statistics on women in the informal sector" (United Nations publication, forthcoming), INSTRAW and Statistical Office of the United Nations Secretariat.

a/ Excluding agriculture and mining.

b/ Female labour force in industry, transport and services as per cent of total female labour force in all branches of the economy.

more solid grounds for more efficient economy-wide policies. It allows more accurate prediction of how the labour force will react to a given incentive.

25. "Engendering" policies targeting the informal sector could mean improved policies regarding small-scale entrepreneurs, self-employed. 22/

IV. PARTICIPATION AS AN ESSENTIAL MEANS FOR DESIGNING GENDER-AWARE DEVELOPMENT POLICIES AND PROGRAMMES

26. Increased women's participation in decision-making has been found to be necessary for inducing proper consideration of women's issues in policies aiming to improve the functioning of the entire economy. UNIFEM's experience of mainstreaming is clear on this point. 23/ More women in decision-making is a prerequisite for ensuring that a minimum awareness of the situation of women exists when both specific programmes and economy-wide actions are designed.

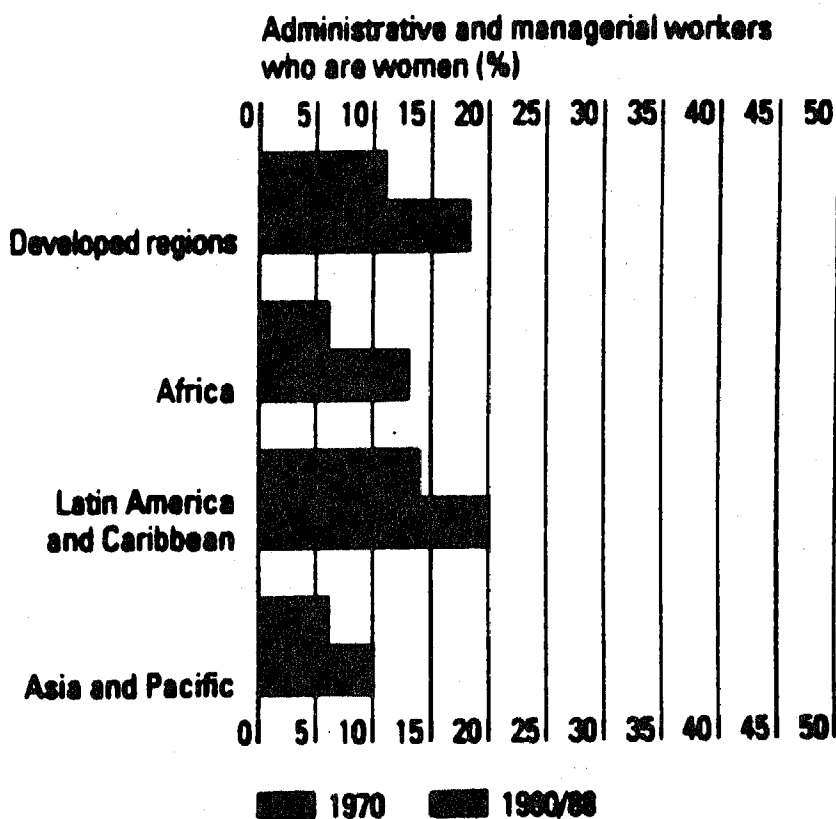
27. Recent statistics show, however, that the road is long before the number of women in decision-making positions reaches the critical level capable of influencing the content of policies for influencing the functioning of the entire economy. The World's Women shows the feeble representation of women in top positions, whether in Governments or parliaments. Women are completely absent from decision-making positions at four highest levels of Governments in 49 countries. 24/ Generally representation is lowest in ministries concerned with economic questions. In 1987, only 10 per cent of countries' parliamentarians, on the average, were women. 25/ This low participation results partly from women being underrepresented at the leadership levels of political parties, but also from the fact that they are often employed at the lowest echelons in the public sector. 26/

28. This low representation at the top level reflects a gross underrepresentation in economic decision-making. The proportion of women in administrative and managerial positions is low, though the situation has been improving between 1970 and 1980-1988, as shown in figure 2. In the private sector, women form "a small but growing pool of middle managers", but are still absent from top executive levels. 27/

29. It is this gloomy picture of women's actual participation in decision-making that explains why increased female participation has often been seen as an equity issue rather than as one of efficiency.

30. Hence, strategies to increase the representation of women in decision-making must include both actions with the immediate goal to rectify the actual female underrepresentation through positive action or increased participation of NGOs in decision-making for example, and long-run policies, including training and education, to raise their ability to compete with men at all levels, both in politics and economics. For example, in view of the forthcoming Summit Meeting of First Ladies on the issue of the economic advancement of rural women, 28/ the International Fund for Agricultural Development (IFAD) has identified as an objective the need to reorient rural

Figure 2. Women's overall representation as managers in the public and private sectors is rising in all regions



Source: Prepared by the Statistical Office of the United Nations Secretariat from International Labour Office, Year Book of Labour Statistics (Geneva, various years)..

women's education "not only to enable them to carry out their increased economic responsibilities but to strengthen their decision-making capabilities". 29/

31. The role of national mechanisms for the advancement of women is also considered crucial, 30/ though there remains concern that they are too often situated in departments or ministries that do not have an economic function. Training and finance for the staff of these mechanisms, and their increased collaboration in the design of economy-wide policies 31/ has been recommended.

32. Given the importance of female leadership in community and grass-roots level organizations, non-governmental organizations have been identified as a key actor in empowering women, and in ensuring that an accurate knowledge of their true situation, of their actual and potential roles, and of obstacles to their economic participation, is reflected in the design of economy-wide policies. 32/

V. CREDIT POLICIES AS AN EXAMPLE OF EMPOWERMENT FOR WOMEN

33. Credit policy is an example of the use of a gender perspective in economic development. The instruments of monetary policies, such as monetary aggregates or interest rates, are themselves gender-neutral. The gender dimension of credit policies lies in ensuring that the rules that govern access to credit do not discriminate against women. This may imply, in the short run, the setting-up of certain mechanisms to allow women to benefit from credit even though the general rules may not favour them. In the medium term, the issue is to identify gender-neutral rules for access to credit, while, in the long run, the objective remains a society where women are equal to men in respect of educational level, access to land, other assets and information, and are thus able to benefit equally from credit.

34. Innovative experiences in granting credit to the poor, especially poor women, show that micro-level actions have an important role to play, in giving arguments and a sound basis for adapting the rules and policy of the formal sector regarding loans to these economic agents. Micro-level innovative approaches to credit have paved the way for formal credit policies with increased gender-awareness. Recent experience in providing credit to poor women through group lending and saving programmes, where the group's liability substitutes for collateral in case of a default of a group member, 33/ and where the loans are accompanied by services to raise the borrower's productivity, such as training or other inputs, 34/ shows how traditional obstacles to female access to formal credit may be overcome.

35. Innovative credit experiences have also shown how non-governmental organizations could be used, as intermediaries between banks and rural credit services, as done by IFAD in Kenya in its coastal and semi-arid Lands Development Project. 35/

36. However, more effort must be made to ensure that credit actions encompass all aspects of women's actual and potential economic activity. IFAD estimates that credit for subsistence-oriented production may be profitable. Indeed, income to repay these loans may be generated either from the production of an increased surplus from subsistence-oriented production, or from the traditional income-generating activities in which women engage. 36/ In this case again, better knowledge as to how women's subsistence and market-oriented activities interact, should stimulate provision of credit for activities of key importance to the survival of the society.

37. Innovative experiences with credit have demonstrated that poor women can make productive use of credit, have high repayment rates, and could thus be good clients for banks. However, lending to poor women remains a costly operation, due to the small size of the loans, the need to maintain a close relationship between the lender and the borrower, and the associated training. The problems encountered are common to all credit activities for the poor, or for small and micro-scale enterprises. Because of the role played by international donors in initiating innovative credit operations, there has been a concern about the longer-run financial viability of such approaches for the poor in general and for women in particular. 37/ This may constrain their ability to serve as models for the formal banking system.

38. Linking banks and government-sponsored credit with community-level schemes appears essential to ensure the availability of credit to rural women. 38/ Various solutions have been recommended, e.g. ensuring the refinancing of grass-root credit groups or cooperatives through a central organization. 39/ Viable credit mechanisms, and in particular non-subsidized interest rates, also appear necessary to ensure financial viability. Market interest rates are expected to play in favour of the long-run integration of women into existing national financial markets, since they contribute to the selection of activities with the largest economic potentials. Studies have also shown that artificially low interest rates ration credit away from the poorest, and that women are ready and able to pay interests even higher than the market rates, as shown by credit on the informal market. 40/ Finally, it has been underlined that savings mobilization should be an integral part of credit systems for women.

39. Ensuring the financial viability of group or cooperative approaches enhancing women's access to credit is a step towards convincing formal banking institutions that women are profitable clients and that granting them loans is not a form of charity. Adaptation of their institutional structure and rules should follow.

VI. CONCLUSIONS

40. One key to efficient policies for influencing the entire economy is to base them on an awareness of the determinants of women's activity in the economy and in the society. This will not only avoid the negative impact of certain measures on women (a matter of equity) but will also increase efficiency in that any policy based on the assumption that the market

mechanisms will allocate resources rationally cannot ignore how women, as economic agents with their own system of preferences and constraints, will respond to certain incentives.

41. Effective mobilization of women in development cannot be an exercise whereby women are introduced as separate components of plans and programmes. Nor is the "mainstreaming" of women's issues in economy-wide policies limited to the design of compensatory programmes aiming at alleviating unexpected negative effects. Rather, recognizing the behaviour of women as agents of social and economic development should be an integral part of the design of policies aiming at affecting the functioning of the entire economy. This constitutes a formidable challenge for policy makers, and also for workers in the field of women in development.

42. The participation of women is a means to achieve the goals of development, though gender-aware, more efficient, economy-wide policies. It will contribute to achieving economic goals, such as economic growth, but it will also help to identify the social goals the society is willing to pursue. Indeed, an idea which is gaining momentum is that increased participation of women in decision-making at all levels will help to "adjust" the goals pursued through development. 40/ This has been also one of the key ideas of the movement launched by several third world researchers and activists under the acronym DAWN (Development Alternative for a New Era).

43. Much remains to be done to introduce gender equality into the policies and programmes for development, though this aim has been on the agenda of several organizations of the United Nations system. 41/ With a view to assessing the achievements of the efforts to mobilize women in development at the national and international levels, the Division for the Advancement of Women will organize a seminar at Vienna from 9 to 11 December 1991 as part of the preparations for the priority theme on development to be considered by the Commission on the Status of Women at its thirty-sixth session in 1992. The seminar will examine both the concepts used and their operational application.

44. Over the period of the current IDS, efforts should be made to monitor the integration of women in the implementation of the Strategy. By its resolution 1990/10 the Economic and Social Council decided that the monitoring should be carried out by the Commission on the Status of Women. The General Assembly may wish to consider how the results can be made available to the organs monitoring the Strategy as a whole.

Notes

1/ See, for example, United Nations, 1989, World Survey on the Role of Women in Development, 1989, chap. II; Engendering adjustment for the 1990s, report of a Commonwealth Expert Group on women and structural adjustment, Commonwealth Secretariat, 1989; "Male bias in the development process", Diane Elson, editor, Manchester University Press, 1991. See also the International Fund for Agricultural Development, Rome, 1990, Working Paper

Notes (continued)

No. 7, "Women and rural poverty", by J. Koopman, The state of the world rural poverty.

2/ "Engendering adjustment for the 1990s", report of a Commonwealth Expert Group on women and structural adjustment, Commonwealth Secretariat, 1989, p. 8.

3/ Ibid., quoted from the Commonwealth Secretariat.

4/ See, for example, OECD, Development Center Papers, "The integration of women in development projects", by Winifred Weekes Vagliani, Paris, 1985.

5/ In "Engendering adjustment for the 1990s", report of a Commonwealth Expert Group on women and structural adjustment, Commonwealth Secretariat, 1989, p. 59. See also "Male bias in the development process", Diane Elson, editor, Manchester University Press, 1991.

6/ Food and Agriculture Organization of the United Nations, "Women in agricultural development - FAO's plan of action".

7/ Ibid., "Integrating women in development".

8/ United Nations publication, Sales No. E.90.XVII.3, The World's Women, 1970-1990, New York, 1991.

9/ "Male bias in the development process", Diane Elson, editor, Manchester University Press, 1991.

10/ See, for example, United Nations Office at Vienna, Division for the Advancement of Women, Regional seminar on the impact of economic and political reform on the status of women in Eastern Europe and the USSR: the role of National Machinery, Vienna, 8 to 12 April 1991. See also United Nations, Economic Commission for Africa, ATRCW, "Guide for the promotion and development of African Women entrepreneurship and their access to credit".

11/ See the definition in Food and Agriculture Organization of the United Nations, inter-agency consultation on statistics and databases on gender in agriculture and rural development, Rome, 24 to 26 September 1991, "Defining employment in the informal sector: its effects on women", R. Hussmanns, A. Mata-Greenwood, July 1991, p. 7. "Typically, the informal sector consists of small-scale, self-employment activities with a low level of organization and capital, carried out alone, with the help of unpaid family members or a few hired workers. They often operate with limited technology in temporary or semi-permanent structures, in a person's home or without fixed place of business."

12/ The World's Women, p. 94.

Notes (continued)

13/ Food and Agriculture Organization of the United Nations, inter-agency consultation on statistics and databases on gender in agriculture and rural development, Rome, 24-26 September 1991, "Defining employment in the informal sector: its effects on women", R. Hussmanns, A. Mata-Greenwood, July 1991.

14/ ILO-ARTEP, Employment challenges for the 90s, World Employment Programme, Asian Regional Team for Employment Promotion, March 1990, p. 103.

15/ United Nations, 1989, World Survey on the Role of Women in Development, "Engendering adjustment for the 1990s", report of a Commonwealth Expert Group on women and structural adjustment, Commonwealth Secretariat, 1989, p. 59. United Nations, The World's Women, 1970-1990, New York, 1991.

16/ Ibid., p. 216.

17/ The World's Women, p. 94.

18/ See, for example, World Survey on the Role of Women in Development, 1989, chap. VI, as well as recent studies such as:

ECLAC, Caribbean Development and Cooperation Committee, "The agricultural traders of St. Vincent and the Grenadines, Grenada, Dominica and St. Lucia", by M. Lagro and D. Plotkin, 5 February 1990, p. 57;

ECLAC, Caribbean Development and Cooperation Committee, "The huskers of Dominica", by M. Lagro, 24 April 1990, p. 49;

ECLAC, Caribbean Development and Cooperation Committee, "The suitcase traders in the free zone of Curaçao, by M. Lagro and D. Plotkin, 25 April 1990, p. 63.

19/ See, for example, United Nations Development Fund for Women, Women on the agenda: UNIFEM's experience in mainstreaming with women, 1985-1990, by Dr. Mary Anderson, May 1990, pp. 37-38.

20/ ILO, Meeting of experts on the social protection of homeworkers, Geneva, 1 to 5 October 1990.

21/ "Sex inequalities in urban employment in the third world", ed. R. Anker and C. Hein, MacMillan.

22/ See, for example, United Nations Development Fund for Women, Women on the agenda: UNIFEM's experience in mainstreaming with women, 1985-1990, by Dr. Mary Anderson, May 1990, pp. 34-37.

Notes (continued)

23/ See, for example, various seminars organized by the United Nations Office at Vienna, Division for the Advancement of Women; and "Women in agricultural development - FAO's plan of action"; FAO, "Integrating women in development". See also United Nations Development Fund for Women, Women on the agenda: UNIFEM's experience in mainstreaming with women, 1985-1990, by Dr. Mary Anderson, May 1990.

24/ The World's Women, p. 31.

25/ Ibid., p. 32.

26/ Ibid., p. 34.

27/ Ibid., p. 35.

28/ IFAD reports the dramatic increase of rural poverty and the associated increase in the number of women affected. According to IFAD's preliminary findings from the draft study on the Status of the World's Rural Poor, this number of poor rural women has increased in the last 20 years from 400 million to 600 million and represents a productive force contributing 55 per cent of global food production. In order to address the problems globally and to refine IFAD's policies while refining its own specificity based on project experiences, IFAD has organized four regional consultations on the Economic Advancement of Rural Women. The results of these consultations will be taken into account in organizing a Summit Meeting of First Ladies on the issue of the Economic Advancement of Rural Women. A core group of six first ladies has asked IFAD to provide technical support for this Summit, which is scheduled to take place in Belgium on 25 February 1992 under the patronage of the Queen of the Belgians. The guidelines will address gender analysis, agriculture, micro-enterprises, financial services, the family and policy issues. In its resolution 1991/64 the Economic and Social Council requests IFAD to continue to provide all necessary input and other support for the Summit in cooperation and coordination with other United Nations organizations, and urges all Member States to support its objective for developing a strategy for the economic advancement of rural women in the 1990s and as an important input to the Fourth World Conference on Women.

29/ IFAD, "A proposed strategy for the economic advancement of rural women", 28 February 1991, p. 10.

30/ See various seminars organized by the United Nations Office at Vienna, Division for the Advancement of Women. See also United Nations Development Fund for Women, Women on the agenda: UNIFEM's experience in mainstreaming with women, 1985-1990, by Dr. Mary Anderson, May 1990.

31/ See various seminars organized by the United Nations Office at Vienna, Division for the Advancement of Women. See also, for example, "Engendering adjustment for the 1990s", report of a Commonwealth Expert Group on women and structural adjustment, 1989, p. 15.

Notes (continued)

32/ See, for example, Nations Unies, Conseil Economique et Social, "Disposition pour la collaboration entre le programme d'intégration des femmes au développement de la CEA et les ONG", Neuvième réunion du Comité régional africain de coordination pour l'intégration de la femme au développement, 3-4 avril 1988, Niamey, Niger, E/ECA/ATRCW/ARCC IX/88/6, 12 février 1988.

33/ UNDP, "Credit for rural women", 18 August 1988. See also, IFAD Working Paper No. 7, "Women and rural poverty", by Dr. Jeanne Koopman.

34/ IFAD, International Seminar on Women and Development: Programmes and Projects, Vienna, 22 to 26 May 1989, "Women in development at IFAD: Grameen Bank Project in the Republic of Bangladesh, phase II and III".

35/ "The economic advancement of rural women", statement by Idriss Jazairi, thirty-fifth session of the United Nations Commission on the Status of Women, Vienna, 4 March 1990, p. 11.

36/ IFAD, Working Paper No. 7.

37/ UNDP, "Credit for rural women", 18 August 1988.

38/ IFAD, Working Paper No. 7.

39/ UNDP, "Credit for rural women", preliminary draft, 18 August 1988.

40/ United Nations Development Fund For Women, Women on the agenda: UNIFEM's experience in mainstreaming with women, 1985-1990, by Dr. Mary Anderson, May 1990.

41/ "Women in agricultural development - FAO's plan of action". See also United Nations Development Fund for Women, Women on the agenda: UNIFEM's experience in mainstreaming with women, 1985-1990. UNFPA, "Incorporating women in development: knowing why and knowing how", 1991. Economic and Social Council report of the Board of Trustees of the International Research and Training Institute for the Advancement of Women on its ninth session, E/1989/46, 21 April 1989.
