



The Global Summit of Women 2009
Santiago, Chile
May 14-16

Presentation on “Scaling Up: Moving Micro Enterprises to Mainstream Business”

By Amanda Ellis, Lead Specialist, Gender Action Plan, World Bank Group (Australia)



gender equality as smart economics

A World Bank Group Gender Action Plan



“Gender Equality as Smart Economics”

Global Summit of Women 2009
Santiago, Chile

“Gender Equality as Smart Economics”

May 14-16

Amanda Ellis

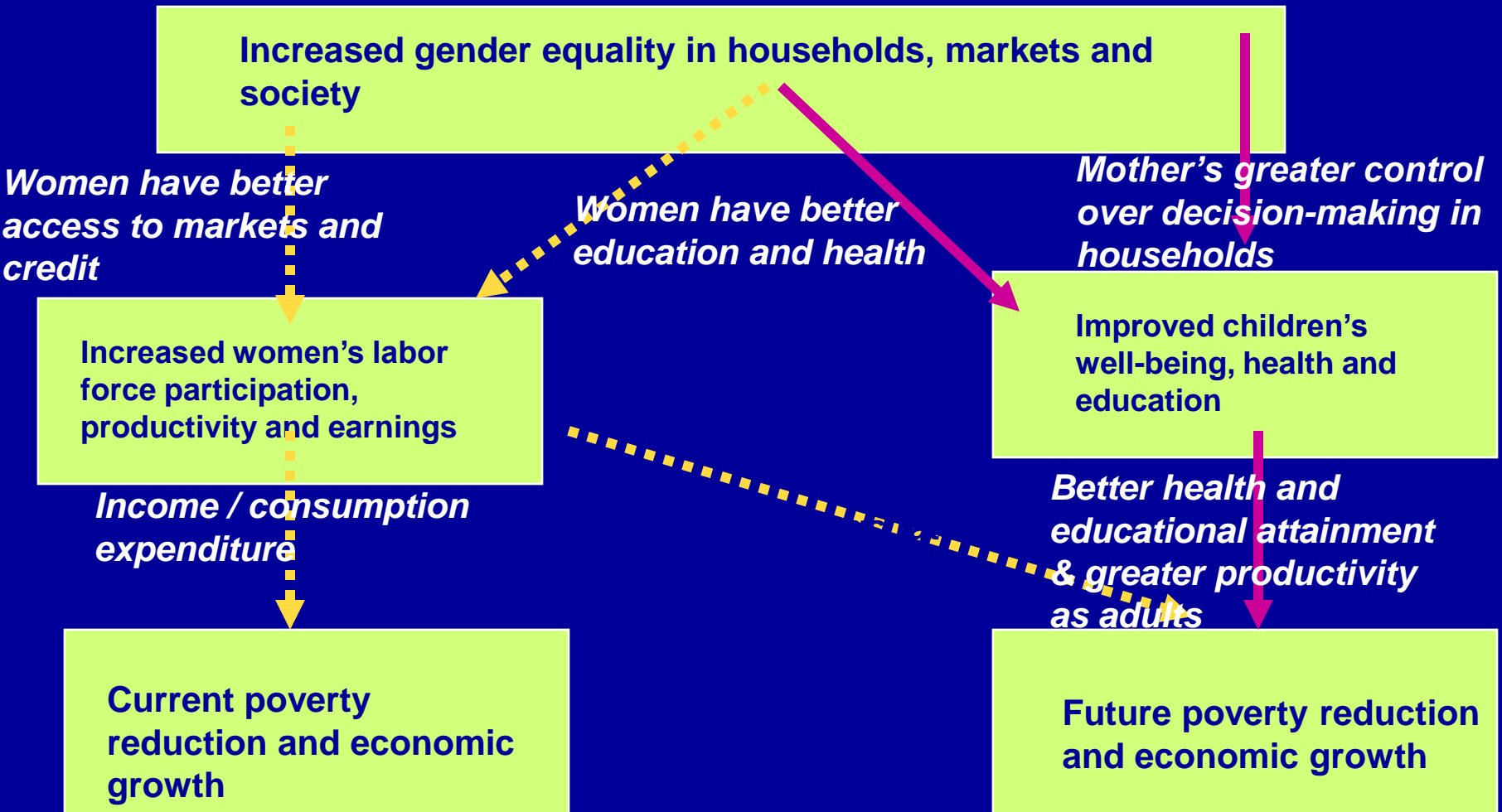
Lead Gender Specialist

The World Bank



Gender Action Plan

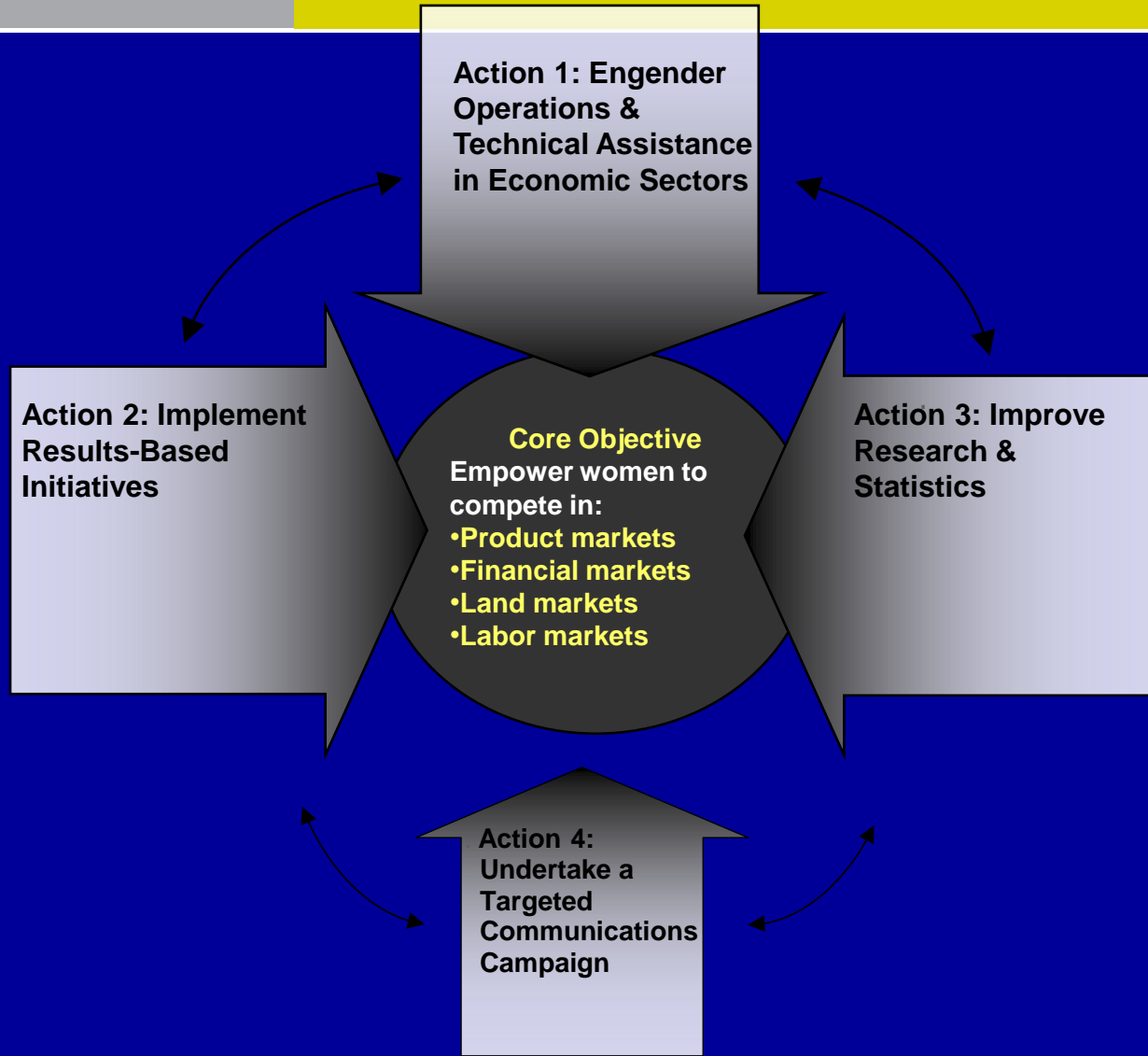
Gender Equality as Smart Economics





The Future of Women's Economic Empowerment

World Bank Group Gender Action Plan





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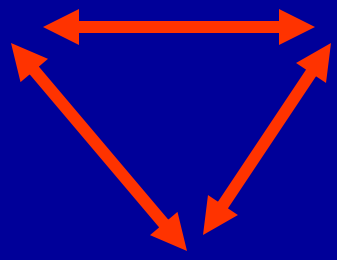
Gender Action Plan

Gender Equality as Smart Economics

Advance women's economic empowerment
in product, financial, land, & labor markets

Policy level

Agency level



Institutional level



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WBG Gender Action Plan

The Future of Women's Economic Empowerment

WBG President Zoellick 6 new commitments to Millenium Development Goal 3

- 1. CREATE A GLOBAL PRIVATE SECTOR LEADERS FORUM**
2. Improve the integration of gender equality into our agriculture and rural developments projects
3. Channel at least \$100m in credit lines at commercial banks for women entrepreneurs
4. Empower girls and women economically in countries that we support
5. Launch a work program on “young women count for economic development”
6. Increase IDA Investments for Gender Equality



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World Bank Group Gender Action Plan PRIVATE SECTOR LEADERS FORUM

Global Private Sector Leaders Forum - Microsoft Internet Explorer

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The World Bank IFC International Finance Corporation

GLOBAL PRIVATE SECTOR LEADERS FORUM

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Promoting Women's Economic Empowerment

The Forum's members are a group of influential global business leaders who are committed to creating opportunities for women as an integral part of their core business, corporate social responsibility agendas, diversity, and inclusion.

Forum Members

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World Bank Group Gender Action Plan PRIVATE SECTOR LEADERS FORUM

- Global leaders committed to promoting women's economic empowerment
- PSLF member commitments:
 - Goldman Sachs: AGI in Liberia
 - Heidrick & Struggles: at least one woman on every board short list
 - McKinsey: research white paper
 - Standard Chartered: financial literacy at the bottom of the pyramid



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World Bank Group GENDER LAW LIBRARY

World Bank Group Gender Law Library:

Thousands of laws and regulations relating to women's economic opportunities and legal status in 181 countries

Highlights potential areas for reform

Identifies laws that promote women's empowerment

Enables governments, civil society and private sector stakeholders to access relevant information and share good practices



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World Bank Group GENDER LAW LIBRARY

Gender Law Library - Doing Business - The World Bank Group - Microsoft Internet Explorer

Address: <http://doingbusiness-internal.worldbank.org/elibrarydata/elibrary.aspx?libID=1>

Country - Congo, Dem. Rep.

- ▶ **Link - Convention on the Elimination of All Forms of Discrimination Against Women**
Text- Article 2 States Parties to the present Convention against women in all its forms, agree to pursue by all appropriate means and without delay a policy of eliminating discrimination against women and, to this end, undertake:
(a) To embody the principle of the equality of men and women in their national constitutions or other appropriate legislation yet incorporated therein and to ensure, through...**more**
Comment- the Democratic Republic of the Congo ratified CEDAW on November 16, 1986 without reservations
- ▶ **Link - The Constitution of the Democratic Republic of Congo, 2006**
Text- Article 14. Public authorities shall ensure the elimination of any form of discrimination towards women and ensure their protection and the promotion of their rights.
They shall take in all fields, and particularly in the civil, political, economic, social and cultural fields, all necessary measures to ensure the absolute development and participation of women in the development of the country.
They...**more**
- ▶ **Link - Family Code of the Democratic Republic of Congo, 1987**
Text- Article 215, Sub-paragraph 2. The legal capacity of the married woman is limited as provided by the present Code.
Comment- See Also Democratic Republic of the Congo Family Code 1987, Articles 448, 449, 450, 451 and 452
- ▶ **Link - Family Code of the Democratic Republic of Congo, 1987**
Text- Article 444. The husband is the head of the family.
He shall protect his wife; the wife shall obey her husband.
Comment- See Also Democratic Republic of the Congo Family Code 1987, Article 445
- ▶ **Link - Family Code of the Democratic Republic of Congo, 1987**
Text- Article 445. Under the husband's direction, the spouses shall together act in the interest of the marriage and ensure its moral and financial integrity.
Comment- See Also Democratic Republic of the Congo Family Code 1987, Article 444
- ▶ **Link - Family Code of the Democratic Republic of Congo, 1987**
Text- Article 448. The wife shall obtain the authorisation of her husband for all legal obligations and acts to which she binds herself to discharge personally.
Comment- See Also Democratic Republic of the Congo Family Code 1987, Articles 215, 449, 450, 451 and 452
- ▶ **Link - Family Code of the Democratic Republic of Congo, 1987**

DRC has ratified CEDAW

Constitutional non-discrimination clause

Family Code limits legal capacity of women!

- Constitution (1)
- International Treaties (1)
- Community Directives (0)
- Statutory Provisions (11)
- Decrees and Regulations (0)
- Customary (0)
- From Religious Sources (0)



1. Does the Constitution explicitly guarantee equality between women and men?
 - “All persons shall be equal before the law”
 - Further specification

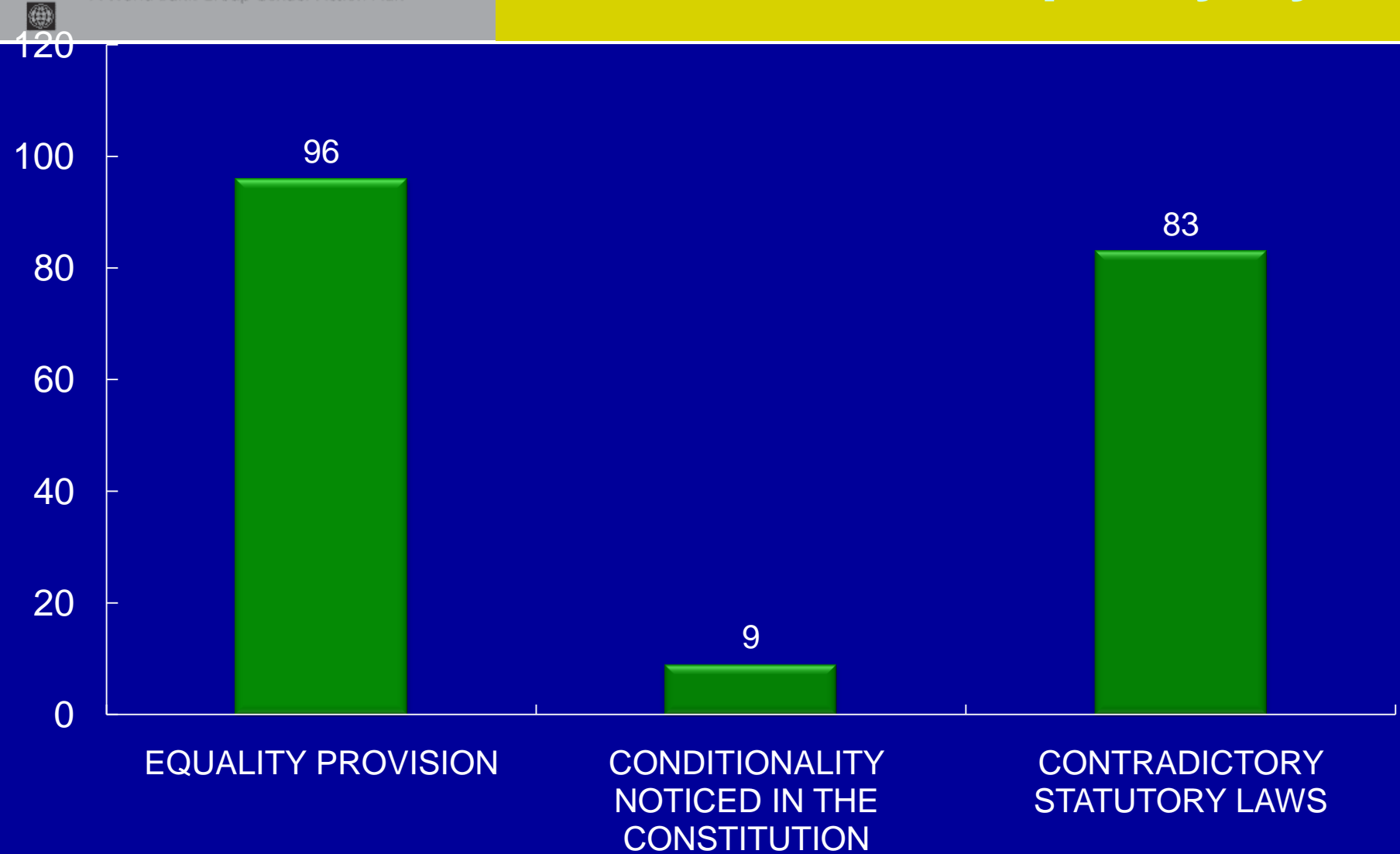
2. Does the Constitution contain contradictions?

3. Are there any statutory laws in place which contradict the equality provision in the constitution?



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Equality Provisions versus Inequality by Law



ANNEX: Gender related legal provisions (103 countries of the Women's Economic Opportunity Index)

Table 1: Overview

Does the Constitution *explicitly* guarantee equality between women and men? ¹ Does the Constitution contain contradictions? Are there any statutory laws in place which contradict the equality provision in the constitution?

Latin America (16)

COUNTRY	EQUALITY PROVISION IN THE CONSTITUTION YES ✓ / NO ✗	CONDITIONALITY NOTICED IN THE CONSTITUTION YES ✓	CONTRADICTIONARY STATUTORY LAWS STILL IN PLACE YES ✓
Argentina	✓		✓ Marriageable Age (under 21) Retirement Law
Bolivia	✓		✓ Marriageable Age Retirement Age
Brazil	✓	✓ Retirement Age	✓ Marriageable Age (pregnancy), Retirement Age
Chile	✓		✓ Retirement Age
Colombia	✓		✓ Retirement Age
Costa Rica	✓		✓ Retirement Age
Dominican Republic	✓		
Ecuador	✓		
El Salvador	✓		✓ Retirement Age
Honduras	✓		✓ Retirement Age
Nicaragua	✓		✓ Retirement Age
Panama	✓		✓ Retirement Age
Paraguay	✓		✓ Marriageable Age
Peru	✓		
Uruguay	✓		✓ Marriageable Age
Venezuela	✓		✓ Marriageable Age (under 21) Retirement Law

¹ Constitutional legal provisions quoted below include statements as "All persons shall be equal before the law". Some Constitutions further specify, e.g. "No persons may be discriminated against on the grounds of sex, race, color, ethnic origin, religion, creed or social or economic status".



Women's Economic Opportunities Index

- Highlights factors enabling women's formal economic activity
- Built by EIU with expert advice (WBG, IMF, MCC, Harvard, OECD, WEF, Kauffman, Catalyst, Goldman Sachs)
- Provides comparative quantitative and qualitative cross-country analytic data



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WEOIndex

Sub-Categories

- Labor Policy and Practice
- Credit, Property & Tax
- Education & Training
- Social customs & Attitudes
- General Business Environment

Indicator rankings

Weight profile:

Region filter:

Highlight country:

Select category / indicator

- Overall score
- 1) Labour Policy and Practice
 - 1.a) Labour Policy
 - 1.a.1) ILO Convention 100; policy
 - 1.a.2) ILO Convention 111; policy
 - 1.a.3) Maternity leave provisioning
 - 1.a.4) Restrictions on job types
 - 1.a.5) Differential retirement age
 - 1.b) Labour Practice
 - 1.b.1) ILO Convention 100; enforcement
 - 1.b.2) ILO Convention 111; enforcement
 - 1.b.3) De facto discrimination
 - 1.b.4) Access to childcare
- 2) Credit, Property and Tax
 - 2.1) Composite measure of credit
 - 2.2) Customary practices vs statutory law
 - 2.3) Access to bank loans; women
 - 2.4) Discriminatory practices in tax codes
- 3) Education and Training
 - 3.1) Primary and secondary education; women
 - 3.2) Tertiary education; women
 - 3.3) Literacy rate; women

¹Source data is normalised to lie within a consistent range between 0-100.

Where the source data is quantitative, the following formula is used:

$$x = (x - \text{Min}(x)) / (\text{Max}(x) - \text{Min}(x))$$

Access to childcare

Availability, affordability and quality of childcare services, as well as the role of the extended family in providing childcare

[more information ...](#)

Rank		Data	Normalised ¹ score / 100
=1	Nicaragua	4.0	80.0
=1	Honduras	4.0	80.0
=1	El Salvador	4.0	80.0
=1	Chile	4.0	80.0
=5	Venezuela	3.0	60.0
=5	Uruguay	3.0	60.0
=5	Peru	3.0	60.0
=5	Panama	3.0	60.0
=5	Ecuador	3.0	60.0
=5	Costa Rica	3.0	60.0
=5	Colombia	3.0	60.0
=5	Brazil	3.0	60.0
=5	Argentina	3.0	60.0
=14	Paraguay	2.0	40.0
=14	Dominican Republic	2.0	40.0
=14	Bolivia	2.0	40.0

Indicator: Access to childcare

Availability, affordability and quality of childcare services, as well as the role of the extended family in providing childcare

Source: EIU analyst qualitative assessment

Year: 2009

Additional definition: The term "childcare" is used to describe the care provided to a child by someone other than a parent or guardian. Care can be provided in a licensed childcare centre, by a licensed family child care provider (such as an au pair or nanny) or by an informal caregiver. Older children may receive child daycare services when they are not in school, generally through before-school and after-school programmes or private summer school programmes. In many societies, a disproportionate share of unpaid care work falls on women.

The scoring for this indicator is as follows:

1= Professional childcare is expensive, available for only a small minority and of low quality; or the extended family is unwilling to provide childcare, owing to strong and widely prevalent societal/cultural barriers to women working

2= Professional childcare has two of the three following conditions: it is expensive, difficult to obtain, or of low quality; or the extended family is generally unwilling to provide childcare, owing to societal/cultural barriers to women working. The extended family may find it difficult to provide childcare if they themselves work or due to distance

3= Professional childcare is moderately affordable, often available and of reasonable quality; or the extended family is willing to provide childcare but may be able to do so only occasionally because they themselves work, or due to distance

4= Professional childcare meets two of the three following conditions: it is affordable, easily available and of high quality; or the extended family is willing to provide childcare and is able to do so with only some difficulty

5= Professional childcare is affordable, easily and widely available, and of a high quality; or the extended family is willing and able to provide childcare

Notes: In many societies, a disproportionate share of unpaid work falls on women. Access to childcare therefore enhances women's employment or entrepreneurship opportunities. This indicator considers the availability, affordability (including the price of childcare as a percent of average wages) and quality of childcare services. It also considers the role of the extended family in providing childcare (the extended family plays an important role in providing childcare in many emerging markets). The extended family in this case only includes adults and not children -- in some developing countries children, especially girls, may be tasked with looking after their siblings. Family-based childcare arrangements may restrict girls' future economic opportunities if girls (but not boys) are taken out of school to look after their younger siblings.



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The Power to Make a Difference Women's Economic Opportunities

**“Be the change you want
to see in the world”**

Ghandi

**“When women support women,
women win!”**

Wendy McCarthy

Plan International