

CHAPTER 5

Commonwealth and International Mandates

The Commonwealth Plan of Action on Gender and Development (1995) and its Update (2000–2005)

The vision of the Commonwealth Plan of Action on Gender and Development and its Update is that the Commonwealth works towards a world in which women and men have equal rights and opportunities at all stages of their lives to express their creativity in all fields of human endeavour. This world is also one in which women are respected and valued as equal and able partners in establishing values of social justice, equity, democracy and respect for human rights. Within such a framework of values, women and men will work in collaboration and partnership to ensure people-centred sustainable development for all nations (4.1.1).

Strategic objectives include that Commonwealth governments will take vigorous action to implement gender-sensitive macro-economic policies and strategies, especially on the alleviation of poverty and eradication of absolute poverty; and promote the gender-balanced management of technology, environment and economic development. Recommended components of national action plans include to:

- Conduct gender policy appraisal and impact assessment on macro-economic policies
- Assess macro-economic policies to minimise adverse effects on women.

- Implement the Ottawa Declaration on Women and Structural Adjustment.
- Provide women with access to land, tools, food security, credit and basic social welfare facilities.
- Support and protect women working in the informal sector of the economy.

The Copenhagen Programme of Action (1995)

Noting that '[t]rade and capital flows, migrations, scientific and technological innovations, communications and cultural exchanges are shaping the global community' (para. 5), the Programme of Action (PoA) of the World Summit for Social Development (Copenhagen, 1995) goes on to state that social progress will not be realized simply through the free interaction of market forces. Therefore, '[p]ublic policies are necessary to correct market failures, to complement market mechanisms, to maintain social stability and to create a national and international economic environment that promotes sustainable growth on a global scale (para. 6). To achieve the objectives of social development, '[n]othing short of a renewed and massive political will at the national and international levels to invest in people and their well-being' is required. This, and the implementation of the PoA 'are primarily the responsibility of governments' (para. 82). The PoA also stresses that gender equality and equity and the full participation of women in all economic, social and political activities are essential (para. 7).

Among the actions that governments agreed to in the PoA are the following:

- Ensuring gender equality and equity through changes in attitudes, policies and practices, encouraging the full participation and empowerment of women in social, economic and political life, and enhancing gender balance in decision-making processes at all levels (para. 73d).
- Establishing policies, objectives and measurable targets to enhance and broaden women's economic opportunities and their access to productive resources, particularly women who have no source of income (para. 26e).
- Integrating gender concerns in the planning and implementation of

policies and programmes for the empowerment of women (para. 28b).

- Eliminating the injustice and obstacles that women are faced with, and encouraging and strengthening the participation of women in taking decisions and in implementing them, as well as their access to productive resources and land ownership and their right to inherit goods (para. 26g).
- Improving economic opportunities for rural women through the elimination of legal, social, cultural and practical obstacles to women's participation in economic activities and ensuring that women have equal access to productive resources (para. 31k).
- Improving opportunities and working conditions for women and youth entrepreneurs by eliminating discrimination in access to credit, productive resources and social security protection, and providing and increasing, as appropriate, family benefits and social support, such as health care and child care (para. 51d).
- Implementing measures to open market opportunities for all, especially people living in poverty and the disadvantaged, and to encourage individuals and communities to take economic initiatives, innovate and invest in activities that contribute to social development while promoting broad-based sustained economic growth and sustainable development (para. 12a).
- Promoting and strengthening micro-enterprises, new small businesses, cooperative enterprises, and expanded market and other employment opportunities and, where appropriate, facilitating the transition from the informal to the formal sector (para. 34a).
- Promoting sustainable livelihoods for people living in urban poverty through the provision or expansion of access to training, education and other employment assistance services, in particular for women, youth, the unemployed and the underemployed (para. 34b).
- Promoting lifelong learning to ensure that education and training programmes
 - respond to changes in the economy
 - provide full and equal access to training opportunities

- secure the access of women to training programmes
 - offer incentives for public and private sectors to provide and for workers to acquire training on a continuous basis, and
 - stimulate entrepreneurial skills (para. 52e).
- Promoting greater access to technology and technical assistance, as well as corresponding know-how, especially for micro-enterprises and small and medium-sized enterprises in all countries, particularly in developing countries (para. 12d).
 - Improving women's access to technologies that facilitate their occupational and domestic work, encourage self-support, generate income, transform gender-prescribed roles within the productive process and enable them to move out of stereotyped, low-paying jobs (para. 56c).
 - Promoting international cooperation to assist developing countries, at their request, in their efforts, in particular at the community level, towards achieving gender equality and the empowerment of women (para. 30b).

The Beijing Declaration and Platform for Action (1995)

The Beijing Declaration and Platform for Action (PFA), unanimously adopted by governments at the United Nations Fourth World Conference on Women in 1995, provides a blueprint for action to enhance the social, economic and political empowerment of women. Two of the 12 Critical Areas of Concern of particular relevance to the issue of globalisation, trade and women-owned SMEs are Women and Poverty (section A) and Women and the Economy (section F).

In the Beijing Declaration, governments state their determination to promote women's economic independence, including employment, and address the structural causes of poverty through changes in economic structures and ensuring equal access for all women, including those in rural areas, to productive resources, opportunities and public services (para. 26). This includes women's equal access to economic resources, including land, credit, science and technology, vocational training, information, communication and markets (para. 36).

Strategic objectives

The PFA outlines a number of strategic objectives, including:

- A1: Review, adopt and maintain macroeconomic policies and development strategies that address the needs and efforts of women in poverty
- A2: Revise laws and administrative practices to ensure women's equal rights and access to economic resources
- A.3. Provide women with access to savings and credit mechanisms and institutions
- F.1. Promote women's economic rights and independence, including access to employment, appropriate working conditions and control over economic resources
- F.2. Facilitate women's equal access to resources, employment, markets and trade
- F.3. Provide business services, training and access to markets, information and technology, particularly to low-income women
- F.4. Strengthen women's economic capacity and commercial networks

Actions to be taken

Under these objectives, the PFA called for concrete actions that should be taken to achieve them. These include the following:

Actions by governments

- Review and modify macroeconomic and social policies with the full and equal participation of women in order to achieve the objectives of the PFA (para. 58a).
- Enable women to participate fully and equally in the formulation of policies and definition of structures through ministries of finance and trade, national economic commissions, economic research institutes and other key agencies, as well as through their participation in appropriate international bodies (para. 165d).
- Seek to ensure that national policies related to international and regional trade agreements do not have an adverse impact on women's new and traditional economic activities (para. 165k).

- Revise and implement national policies that support the traditional savings, credit and lending mechanisms for women (para. 165j).
- Review, reformulate and implement policies, including business, commercial and contract law and government regulations, to ensure that they do not discriminate against micro, small and medium-scale enterprises owned by women (paras. 166h and 175i).
- Adopt policies that support business organisations, NGOs, co-operatives, revolving loan funds, credit unions, grass-roots organisations, women's self-help groups and other groups in order to provide services to women entrepreneurs (para. 175a).
- Adopt policies that create an enabling environment for women's self-help groups, workers' organisations and co-operatives through non-conventional forms of support and by recognising the right to freedom of association and the right to organise (para. 175c).
- Integrate a gender perspective into all economic restructuring and structural adjustment policies and design programmes for women who are affected by economic restructuring and/or who work in the informal sector (para. 175b).
- Undertake legal and administrative reforms to give women full and equal access to economic resources, including the right to inheritance and to ownership and control over land and other property, credit, natural resources and appropriate technologies (paras. 61b and 165e).
- Review and amend laws governing the operation of financial institutions to ensure that they provide services to women and men on an equal basis (para. 165h).
- Enhance the access of disadvantaged women, including women entrepreneurs, to financial services through strengthening links between formal banks and intermediary lending organisations, including legislative support, training for women and institutional strengthening for intermediary institutions (para. 62a).
- Promote and support women's self-employment and the development of small enterprises. Strengthen women's access to credit and capital on equal terms with men through the scaling-up of institutions dedicated

to promoting women's entrepreneurship, including non-traditional and mutual credit schemes and innovative linkages with financial institutions (para. 166a).

- Promote and strengthen micro-enterprises, new small businesses, co-operative enterprises, expanded markets and other employment opportunities (para. 166d).
- Provide paid and unpaid women producers, especially those involved in food production, with equal access to appropriate technologies, transportation, extension services, marketing and credit facilities at the local and community levels (para. 166e).

Actions by governments in co-operation with NGOs and the private sector

- Provide public infrastructure to ensure equal market access for women and men entrepreneurs (para. 173a).
- Develop programmes that provide training and retraining, particularly in new technologies, and affordable services to women in business management, product development, financing, production and quality control, marketing and the legal aspects of business (para. 173b).
- Provide outreach programmes to inform low-income and poor women, particularly in rural and remote areas, of opportunities for market and technology access, and provide assistance in taking advantage of such opportunities (para. 173c).
- Create non-discriminatory support services, including investment funds for women's businesses, and target women, particularly low-income women, in trade promotion programmes (para. 173d).
- Disseminate information about successful women entrepreneurs in both traditional and non-traditional economic activities and the skills necessary to achieve success, and facilitate networking and the exchange of information (para. 173e).

Actions by governments, central banks, national development banks and private banking institutions, as appropriate

- Increase the participation of women, including women entrepreneurs, in advisory boards and other forums to enable them to contribute to the formulation and review of policies and programmes being developed by

economic ministries and banking institutions (para. 167a).

- Mobilise the banking sector to increase lending and refinancing through incentives and the development of intermediaries that serve the needs of women entrepreneurs and producers, and include women in their leadership, planning and decision-making (para. 167b).
- Structure services to reach women involved in micro, small and medium-scale enterprises, with special attention to young women, low-income women, those belonging to ethnic and racial minorities, and indigenous women who lack access to capital and assets (para. 167c).
- Expand women's access to financial markets by identifying and encouraging reforms that support financial institutions' direct and indirect efforts to better meet the credit and other financial needs of the micro, small and medium-scale enterprises of women (para. 167c).
- Ensure that women's priorities are included in public investment programmes for economic infrastructure, such as water and sanitation, electrification and energy conservation, transport and road construction (para. 167d).
- Promote greater involvement of women beneficiaries at the project planning and implementation stages to ensure access to jobs and contracts (para. 167d).
- Pay special attention to women's needs when disseminating market, trade and resource information and provide appropriate training in these fields (para. 168a).

Actions by financial intermediaries, national training institutes, credit unions, NGOs, women's associations, professional organisations and the private sector, as appropriate

- Provide business services, including marketing and trade information, product design and innovation, technology transfer and quality, to women's business enterprises, including those in export sectors of the economy (para. 176b).
- Promote technical and commercial links and establish joint ventures among women entrepreneurs at the national, regional and international levels to support community-based initiatives (para. 176c).

- Strengthen the participation of women in production and marketing co-operatives by providing marketing and financial support, especially in rural and remote areas (para. 176d).
- Promote and strengthen women's micro-enterprises, new small businesses, co-operative enterprises, expanded markets and other employment opportunities and, where appropriate, facilitate their transition from the informal to the formal sector (para. 176e).
- Invest capital and develop investment portfolios to finance women's business enterprises (para. 176f).
- Give adequate attention to providing technical assistance, advisory services, training and retraining for women connected with the entry to the market economy (para. 176g).
- Support credit networks and innovative ventures, including traditional savings schemes (para. 176h).
- Provide networking arrangements for entrepreneurial women, including opportunities for the mentoring of inexperienced women by the more experienced (para. 176i).
- Encourage community organisations and public authorities to establish loan pools for women entrepreneurs, drawing on successful small-scale cooperative models (para. 176j).

Actions by multilateral financial and development institutions, including the World Bank, the International Monetary Fund and regional development institutions, and through bilateral development co-operation

- Strengthen analytical capacity in order to more systematically strengthen gender perspectives and integrate them into the design and implementation of lending programmes, including structural adjustment and economic recovery programmes (para. 59b).
- Ensure that structural adjustment programmes are designed to minimise their negative effects on vulnerable and disadvantaged groups and communities and devise measures to ensure that these groups gain access to and control over economic resources and economic and social activities (para. 59c).

- Support, through the provision of capital and/or resources, financial institutions that serve low-income, small and micro-scale women entrepreneurs and producers in both the formal and informal sectors (para. 170).
- Develop flexible funding arrangements to finance intermediary institutions that target women's economic activities, and promote self-sufficiency and increased capacity in and profitability of women's economic enterprises (para. 169b).
- Develop strategies to consolidate and strengthen assistance to the micro, small and medium-scale enterprise sector, in order to enhance the opportunities for women to participate fully and equally (para. 169c).
- Work together to coordinate and enhance the effectiveness of this sector, drawing on expertise and financial resources from within their own organisations as well as from bilateral agencies, governments and NGOs (para. 169c).

Beijing +5 Outcome Document (2000)

Five years after Beijing, governments met in New York at a Special Session of the General Assembly entitled 'Women 2000: Gender Equality, Development and Peace for the Twenty-first Century' (popularly known as Beijing +5). Governments adopted the 'Further Actions and Initiatives to Implement the Beijing Declaration and the Platform for Action (PFA)' in which they reaffirmed their commitment to the goals and objectives of the PFA and to the implementation of the 12 Critical Areas of Concern.

The outcome document notes both achievements and obstacles over the previous five years. Further actions that governments agreed to include to:

- Mainstream a gender perspective into key macroeconomic and social development policies and national development programmes (para. 73a).
- Take effective measures to address the challenges of globalisation in order to guarantee the equal participation of women in macroeconomic decision-making (para. 101a).
- Undertake socio-economic policies that support poverty eradication pro-

grammes, especially for women, by providing skills training, equal access to and control over resources, finance, credit (including microcredit), information and technology, and equal access to markets (para. 74a).

- Facilitate employment for women and the establishment of micro-enterprises and SMEs by simplifying administrative procedures and removing financial obstacles, and other measures such as access to risk capital, credit schemes, microcredit and other funding (para. 75a).
- Develop policies and programmes to improve women's employability and access to quality jobs through improved access to education and training, including in information and communication technology and entrepreneurial skills (para. 82e).
- Develop and/or strengthen programmes and policies to support women entrepreneurs, including those involved in new enterprises, though access to information, training, new technologies, networks, credit and financial services (para. 82g).
- Encourage the establishment, in partnership with private financial institutions, of 'lending windows' and other accessible financial services with simplified procedures to meet the savings, credit and insurance needs of women (para. 101f).

The Sixth Meeting of Commonwealth Ministers Responsible for Women's Affairs, 2000

Commonwealth Ministers Responsible for Women's Affairs (WAMM) meeting in New Delhi, India from 17–19 April 2000 noted that globalisation, trade liberalisation and increasing competition have transformed the social, economic and political landscape of the Commonwealth. Whilst recognising the positive aspects of globalisation for many countries and particular sections of society, they expressed serious concern over some of the negative effects, particularly on weak and vulnerable economies and especially on women and children

Ministers agreed that special attention needs to be given to women in the informal sector where appropriate through a range of measures. These may include protective and promotional legislation, better working conditions, provision of support services for child care and health care, credit and

market access. The technical, managerial and entrepreneurial capacity of women also needs to be enhanced. Ministers emphasised the need for the Commonwealth to facilitate women's access to resources and markets, with specific assistance for women in the informal sector where appropriate. They also recommended that governments utilise gender analysis in the negotiation of liberalisation processes and, where appropriate, establish and strengthen social safety nets and protect the basic needs of women such as food security, education, and access to capital and markets.