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**Promoting women's economic empowerment  
through productive employment and social  
protection**

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**Abstract:** The paper attempts to examine the extent to which the ILO-supported projects have contributed to women’s economic empowerment and well-being i.e., from a gender perspective. The paper provides the ILO’s perspectives on gender dimensions of employment promotion (involving income generation and small enterprise and co-operative development, public investment for job creation, skills development) and expanding social protection. It has analysed technical co-operation projects for promoting employment and expanding social protection during the last 10-15 years, in particular, largely targeting those poor women mostly in Asia and sub-Sahara Africa, from these ILO perspectives.

**Keywords:** employment creation, entrepreneurship, feminist economics, self-employment

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## Acronyms

EPWP	Expanded Public Works Programme
FHH	Female Headed Household
ILO	International Labour Organization
NEP	National Employment Policy
SMEs	Small and Medium Enterprises
TVET	Technical and Vocational Education and Training
UN	United Nations
UNDAF	United Nations Development Assistance Framework
WED	Women’s Entrepreneurship Development

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# 1 Introduction

## 1.1 Background and context

Globally, women form 40 per cent of the world's total working population, and female labour force participation has been increasing faster than that for men, especially in the context of economic globalization (ILO 2013a; Otake 2011a). Yet, women's economic role is often discounted or not fully recognized by national statistics, policies and even in legislation, particularly in more conservative developing countries, where women's secondary status in political, economic and social lives is a predominant social norm. Despite the past progress made in advancing gender equality and an increasing number of working women, a large majority are found in low paying or atypical wage jobs and in the informal rural and urban economies, mostly without legal and social protection. In 2012, of the total global working women of 1.2 billion, an estimated 650 million women worked in vulnerability and poverty, engaged in own account work or in unpaid family work (ILO 2013a). Women across the world continue to face discrimination, experiencing higher barriers than men in access to education, skills development and labour markets, lower salaries and income, as well as less access to productive assets and inputs, compared to men.

Similarly, women often fall out of social protection coverage, where it exists, due to shorter cumulative years of work and income during their life time, and to more atypical and precarious forms of employment they are often engaged in. This is because social norms dictating the roles of women and men in society and labour markets are very slow to change, and in some regions women's political and socio-economic positions are retrogressing.<sup>1</sup> Furthermore, the recent economic crisis and stagnation in many industrialized countries, and job poor economic growth seen in major emerging economies such as China and India, have compounded this situation (Mehrotra et al. 2012).

Today, a decade after the turn of the twenty-first century and after 60 years of development efforts, and with 2015—the target year of Millennium Development Goals in near sight of the UN's history, gender gaps in the world of work persist not only in more advanced industrialized, but also developing countries (UN 2012). Despite decades of development co-operation for promoting gender equality and women's empowerment and poverty reduction, today, women still remain at disadvantage in all aspects of life. Millions of women remain in abject poverty, often being subject to labour exploitation, and even gender violence at work (Otake 2011b, 2013).

The international donor community, including the UN system organizations (including the ILO) has been engaged in development co-operation and technical assistance for reducing poverty in various developing countries for many decades. Since the adoption of 'gender mainstreaming' as a strategy to promote gender equality and women's empowerment at the Fourth World Conference on Women, held in Beijing, in 1995, various international and national institutions have made substantial efforts in promoting gender equality through a 'gender mainstreaming' strategy. However, after the decades of international development co-operation in this field, a major question remains with respect to the effectiveness of such a strategy in addressing persistent entrenched gender inequality and gender-based discrimination in society and economy, while jury may still be out (Razavi and Miller 1995; Swiss 2012; Nanivazo and Scott 2012).

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<sup>1</sup> Particularly countries which have seen 'Arab Spring' have undergone such a reverse trend.

With respect to addressing gender inequality and women's poverty, creating employment and income generation opportunities and enhancing access to social protection are two key intervention measures which could best get poor women out of income and material poverty, while reducing vulnerability. Many technical co-operation programmes and projects involving women's economic empowerment and extending social protection through innovative approaches have proven that such developmental programmes and projects are effective in increasing their income, improving poor women's well-being and health, enhancing their self-esteem, and often even enhancing their community and political participation—i.e. ultimate women's empowerment and improved gender equality.

## **1.2 Research objectives**

This research paper reviews the ILO's gender paradigm, policies, programmes and projects related to women workers issues, promotion of gender equality, and women's economic empowerment. Further, the research searches for answers as to what works and how, in what context, and with which partners, drawing lessons learned from the results of various programmes, projects and interventions in the areas of promoting employment and income opportunities and expanding social protection. More specifically, the paper examines the effectiveness of the past programmes and projects undertaken in such areas as development of micro and small enterprises, skills development and vocational training, public employment programmes, as well as enhancing poor women's access to social protection through micro insurance in a number of developing countries mostly in sub-Saharan Africa and Asia.

## **1.3 Method and scope of analysis and limitations**

The research has been based on the existing literature and published and unpublished documents and reports of the ILO. The analysis is, therefore, based on secondary sources of information from ILO documents and a series of reports on development projects that have aimed at improving poor women's livelihoods through promotion of employment and income generation, and extending social protection, which have been assisted by the International Labour Organization with donor funding. The paper documents experiences from various technical co-operation projects and programmes, applying a set of questions to analyse effectiveness in promoting women's economic empowerment and gender equality in such projects and programmes.

Since documentation of specific gender impacts of various technical co-operation projects is generally limited, very little primary data has been available for analysing the contribution of various projects to women's 'empowerment',<sup>2</sup> in particular, enhancing 'agency' of poor working women and promoting gender equality. The analysis, therefore, has been limited by the extent of information and data availability.

## **1.4 Structure of paper**

Section 2 will review the ILO's perspectives on gender equality in the world of work, including in promoting employment and expanding social protection. Section 3 will provide a review of a selected development programmes and projects which aim at promoting employment and income generation and expanding social protection for poor women, analysing approaches, types

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<sup>2</sup> 'Women's empowerment has five components: women's sense of self-worth; their right to have and to determine choices; their right to have access to opportunities and resources; their right to have the power to control their own lives, both within and outside the home; and their ability to influence the direction of social change to create a more just social and economic order, nationally and internationally' (POPIN, UNDESA).

of intervention and context. The section will provide a synthesis of the key findings, a series of selected cases, and lessons learned. In particular, it will focus on their effectiveness of various project interventions in improving poor women's socioeconomic well-being. Section 4 will provide conclusions and some broad recommendations.

## **2 ILO's perspectives on gender equality in the world of work: gender paradigm**

### **2.1 Promoting productive employment and decent work: gender dimensions**

Soon after the adoption of the Beijing Platform of Action in 1995, the (UN Economic and Social Council (UNESCO SOC) adopted what we know as a 'gender mainstreaming' strategy in all policies and programmes undertaken by the UN organizations. The ILO promotes gender equality not only as a matter of human rights, but also based on economic efficiency. Since the ILO officially adopted a Policy on Gender Equality in 1999, and a 'gender mainstreaming' approach in 2000, more efforts have been made to integrate women's concerns equally as men's in various areas of the ILO's work. Within this overall context, the ILO has an important role to play in ensuring that decent work<sup>3</sup> is achieved equally for both women and men, through supporting the promotion of employment and social protection, in order to improve both quantity and quality of employment in its member countries. However, while the gender mainstreaming approach has been fully accepted and officially adopted as a strategy to promote gender equality in the world of work, the full integration of gender concerns in all that the ILO does is yet to be achieved, including in technical co-operation projects and programmes in the areas of employment promotion and social protection. For instance, in the ILO's 2012-13 global work plan, there are seven substance-related programme and budget indicators, of which three targets in the ILO's Action Plan for Gender Equality have already been met. These include: achievement indicators, 9—percentage of programme and budget outcome strategies that include action-oriented gender-mainstreaming components; 14—percentage of ILO/donor partnership agreements that mainstream gender in both policy orientation and operational aspects; and 15—percentage of ILO technical co-operation projects/programmes that are classified in the internal work management system with gender marker one or two (being the classifier for gender-responsive).<sup>4</sup>

Full economic participation of women who are available and willing to work would maximize the use of human resources, which would also contribute to long-term social progress, human well-being, and sustainable economic growth. Having equitable access to productive employment and income opportunities is one of the most effective ways not only to reduce material poverty, enhancing economic security, but also to provide for one's identity and human dignity. As for assisting poor women, in particular, enhancing their access to productive employment and income and decent work, and also providing basic social protection and services are the most effective ways to reduce their material poverty, vulnerability, and burden of unpaid work. At the same time, this can increase their economic empowerment and agency.

The ILO has been promoting employment and income generation, including for women, for the last several decades, through its research, policy advice, advocacy and technical co-operation. The ILO promotes full, productive and freely chosen employment by placing employment at the heart of socio-economic policies in various countries. The ILO adopted Employment Policy

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<sup>3</sup> Work undertaken in freedom, equity, security and human dignity.

<sup>4</sup> See, Report of the Director General: Their Supplementary Report: Mid-term Stocktaking of the ILO Action Plan for Gender Equality, 2010-15 (GB.317/INS/12/3).

Convention, 1964 (No. 122) and Employment Policy Recommendation 1964 (No. 122),<sup>5</sup> which also include non-discrimination clauses—i.e. promoting equal opportunity of employment and occupation for both women and men, regardless of other personal attributes. Furthermore, the Employment Sector of the ILO has also been implementing a Gender Mainstreaming Strategy since 2008 to-date.<sup>6</sup>

## 2.2 Key challenges of employment and social protection: gender perspective

Poor women's needs are many—there are both basic and strategic needs, which are different from poor men's. Because women undergo child births and take charge of the bulk of unpaid care work, they have higher life-cycle—related health risks, as well as higher economic risks/constraints of not being able to engage in productive work, compared to men. In order to enhance socio-economic well-being of the poor, promoting access to employment and income opportunities and expansion of social protection is most effective.

The following summarizes the critical employment and social protection challenges which poor women/men commonly face in developing countries. As seen in Table 1, many constraints and challenges face both women and men, but on average, women face greater constraints/challenges than men across various societies and cultures. In some societies and cultural contexts women face higher barriers for accessing various economic opportunities than in others. Such barriers, therefore, vary from one context to another. Generally speaking, on the demand side, the lack of employment and income opportunities, due to underdeveloped economy affect both poor women and men in all developing countries. Similarly, the lack or inadequate infrastructures, policies and legislation related to doing business could hamper both women and men from establishing small businesses for undertaking income and employment creation activities. However, laws, traditional customs and policies related to ownership and access to assets (such as land and other physical assets) and to finance are often discriminatory against women (UN 2009). Due to social norms and attitudes of society, there continues to be discrimination against women in hiring for wage employment in labour markets, even in advanced economies. There is also often mismatch between labour market demands and skills of women (and men). Furthermore, in many traditional societies, women are constrained from moving out of their domestic sphere alone or mixing with men who are not their relatives in public domains. Such social restrictions on women's physical movements have negative impacts on their abilities to engage in public life in general, and in productive or economic activities, in particular.

On the supply side, the productive capacities of women tend to be lower than men due to their lower levels of education, skills and knowledge than men. Furthermore, women spend longer hours on unpaid care work than men. This also constrains them from engaging in productive work. Further, when women are engaged in economic activities, they tend to work much longer combined hours than men on average (Antonopoulos 2008).

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<sup>5</sup> The key principles of this convention, including equality principles, are summarized, as follows: 'This priority convention requires ratifying states to declare and pursue an active policy designed to promote full, productive and freely chosen employment. Such a policy shall aim to ensure that there is work for all who are available for and are seeking work; that such work is as productive as possible; and that there is freedom of choice of employment and the fullest possible opportunity for each worker to qualify for, and to use his or her skills and endowments in, a job for which he or she is well suited, **irrespective of race, colour, sex, religion, political opinion, national extraction or social origin...**' (highlight added by the author).

<sup>6</sup> ILO: Gender mainstreaming strategy in the Employment Sector, 2008-09; 2010-11; 2012-13 (Geneva). Under the latest restructuring in 2013, the Employment Sector has been restructured into two Departments, namely, Enterprise Department and Employment Policy Department.

**Table 1: Key challenges and needs related to employment and social protection**

	Levels of challenges/needs	
	Women	Men
1. Lack or low quality infrastructure for doing business/economic activities		
2. Lack of conducive environment of policy and legislation for doing business/economic activities		
3. Low or lack of institutional capacities to develop and implement effective gender responsive policies and programmes on employment and social protection		
4. Lack of employment and income opportunities in general (lack of demand) and mismatch in labour supply and demand		
5. Lack of access to and control over credits and other productive resources (land, technology, tools, etc.)		
6. Lack of freedom of physical mobility to participate in economic activities		
7. Lack of or low levels of skills and knowledge to productively engage in high value added economic activities		
8. Lack or low levels of education and literacy		
9. Lack or low access to markets (domestic/external)		
10. Low remuneration and wages – low productivity		
11. Underdeveloped labour market institutions, particularly, the Labour Market Information System and related employment services		
12. Low or lack of coverage of social protection		
13. Life cycle related health and economic risks		
14. Hours spent on unpaid reproductive care work		
Degree of challenges:		
Substantially more for women	Challenges exist, but less so for men	

Source: Compiled by the author.

Various appropriate measures for promoting employment and expanding social protection would need to be taken, in order to meet various key employment and social protection challenges, which are found in Table 1. Accordingly, employment and social protection policies, programmes and projects need to address a combination of such challenges which could vary in degrees both for women and men respectively, and from one society to another.

### 2.3 Pillars of employment policies: gender perspective

Employment policies include the following key policy areas, in which efforts are being made to fully integrate gender equality concerns:<sup>7</sup>

- **Integrating employment priorities into macroeconomic and sectoral policies** to influence the demand side (these include integrating employment priorities into macroeconomic policy framework, trade policies, and sectoral development strategies). Macroeconomic policies can have gender differentiated impacts, and accordingly, the formulation of relevant policies should be informed by their potential differentiated impacts on women/men and patterns of labour market participation in a given labour

<sup>7</sup> See also Appendix 1 – National Employment Strategy: Checklist on key policy areas, and Otobe (2014).

market. Given the occupational and sectoral gender segregation, such potential gender differentiated impacts should be taken into consideration in the formulation of relevant policies;

- **Skills and employability:** this involves supply side interventions—it is important to equally enhance labour market preparedness and employability of both female and male workers by ensuring equitable access to education and demand-driven skills development for both;
- **Enterprise development:** this policy area is comprised of such measures as creating conducive legislative and policy environment for Small and Medium Enterprises (SMEs) development, access to SMEs development services, numeracy training, financial services and to markets, etc.—ensuring women’s equal access to the relevant services, training opportunities, credits and markets is key;
- **Labour market institutions and policies:** these include passive and active labour market policies. Active policies include: short-term targeted skills development, wage subsidies, supporting self-employment or SMEs development, labour market information system, employment services, etc.; passive measures typically include unemployment insurance and social benefits in cases of job loss and income poverty (see also under social protection below); again, equal access to these policy measures for women and men should be ensured;
- **Social protection:** this includes all the social protection and safety net measures, such as basic income provisions—unemployment insurance, health insurance, old age pension, accident insurance, etc.—as women typically accumulate less social protection benefits during the course of life, the principle of equity needs to be ensured in relevant measures. In relation to labour market, unemployment insurance providing replacement income, in cases of job loss, for instance, could enhance the protection for workers against unemployment and underemployment; and
- **Governance, empowerment and organizational capital:** this comprises the involvement and strengthening of labour market actors, mechanisms and institutional frameworks through which employment policies and measures are formulated, implemented and monitored. Given the lower rate of women’s participation and leadership in various labour market organizations (such as employers’ organizations and workers’ organizations), it is important to ensure women and their voices are well represented at policy dialogue.

During recent years, the ILO has taken action to integrate employment concerns into national development plans, in an effort to put employment at the heart of national socio-economic policies in developing countries. In the on-going global economic crises, and in order to follow-up on the Global Jobs Pact,<sup>8</sup> employment priorities are being increasingly integrated into national development plans and policies in close collaboration with the national ILO tripartite partners (national government, and employers’ and workers’ organizations), the UNDP and other UN organizations operating at national level. In this regard, it is essential that both employment and gender equality concerns be fully integrated into the national development and policy frameworks including through national development planning and the UN Development

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<sup>8</sup> Global Jobs Pact was adopted at the International Labour Conference in 2009, in response to 2008 global economic crisis which has led to global job crises.



Assistance Framework (UNDAF) processes. However, a question still remains regarding the extent of integrating employment and gender equality concerns into various country development frameworks, plans and development programmes and projects, including under the ILO's Decent Work Country Programmes.<sup>9</sup>

### **3 Review of policies, projects and programmes for promoting employment and social protection: gender dimensions**

This section will review the national employment policies and a number of selected ILO supported technical co-operation programmes and projects aimed at employment and income generation and expanding social protection from a gender perspective. Under the projects review, the interventions reviewed are: skills development, enterprise and co-operative development, employment intensive investment, crisis response, and expanding social protection.

#### **3.1 Review of national employment policies: gender dimensions**

The ILO has been supporting a series of developing and transition countries for the formulation of national employment policies. This process aims at integrating employment priorities into national development plans, including macroeconomic and sectoral development policies. While efforts have been made to integrate gender issues into the policies, the work of gender mainstreaming in national employment policies is still work-in-progress across many countries.

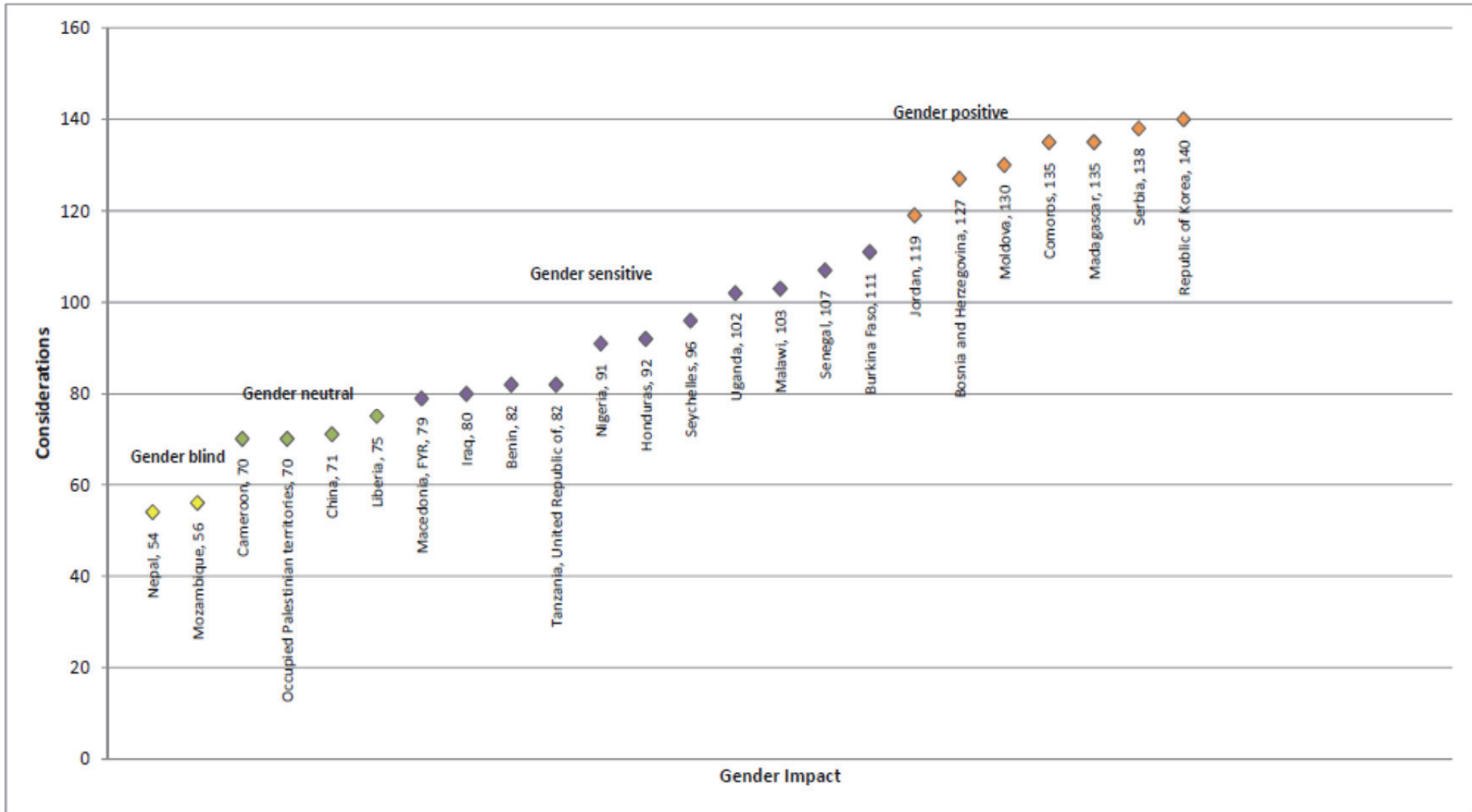
According to the latest ILO gender review of 24 National Employment Policies (NEPs), seven are found 'gender positive', 11 'gender sensitive', four 'gender neutral' and two are found 'gender blind'. The analysis has been done by applying 226 considerations of various aspects of employment policies, in particular, through examining the extent of integrating specific measures to address gender equality concerns in the NEPs.

Goulding (2013) applied the following criteria for analysing gender responsiveness of various national employment policies: gender blind—presumes men and women not as equals; uses gender norms, roles and stereotypes that reinforce gender inequalities; Gender neutral—presumes men and women not as equals but as the same; gender norms, roles and relations are not affected or iterated; Gender sensitive—presumes men and women as equals; addresses gender norms, roles and access to resources to reach policy goals; and Gender positive—presumes men and women as equals; changing gender norms, roles and access to resources is a key component of policy outcomes. The policies which fell under the last two categories were considered 'gender transformative', as they address strategic gender needs; transforms unequal gender relations to promote shared power, control of resources, decision-making and support for women's empowerment.

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<sup>9</sup> Decent Work Country Programmes is ILO's planning framework to promote decent work in its various Member States.

Figure 1: Gender spectrum of National Employment Policies



Source: Goulding (2013: 7).

No clear patterns of relations between the gender ‘responsiveness’ of NEPs and such various factors as the level of female labour force participation, the level of economic development, or progressiveness in gender paradigm in the country have been observed (see Figure 1). For example, even among the poorer countries’ NEPs reviewed, Comoros (which has a rating of 135 gender responsive policy statements and the third in the ranking among the 24 countries’ NEPs), has adopted an inclusive NEP with particular emphasis on enhancing women’s access to credit and entrepreneurship development. The Comoros NEP has three major objectives of: (a) enhancing skills and employability; (b) promotion of private sector development; (c) and strengthening legal, social and institutional framework for employment promotion. There is also considerable overlap between the goals laid out in the CNEP and those of the *Stratégie de Croissance et de Réduction de la Pauvreté 2010-2014* (Poverty Reduction and Growth Strategy (PRGS) (Union of the Comoros 2009).

The Comoros’ National Employment Policy (CNEP) focuses strongly on promoting an approach of *Haute Intensité de Main d’Oeuvre* (high intensity manual labour, or HIMO), high labour-absorbing public works investment that will help to modernize transportation, agriculture and housing in rural areas. This method, which has also been adopted in Madagascar, Djibouti, Mauritius and Seychelles, targets women—especially single mothers—during recruitment so that women make up a sizable proportion of participants. A joint project with the ILO, UNDP, UNIDO and FAO on supporting sustainable peace by promoting youth and women’s employment in the Comoros (APROJEC) has prioritized the inclusion of unemployed women in its HIMO projects, tracking the number of jobs reserved for women throughout the project cycle (ILO, UNDP, UNIDO and FAO 2010: 14).

Self-employment and entrepreneurship have also been promoted as ways to re-energize the economy and help the employed to find work, especially among young people. The CNEP has prioritized promoting mechanisms to create, support and coach businesses, including providing guidance for projects, establishing a system of entrepreneurial sponsorship to link existing companies with new enterprises, facilitating access to credit, and providing financial services. The Government has also established specific goals to encourage female entrepreneurship and co-operatives, including facilitating access to credit for women to help develop micro and small businesses, promoting technical and professional training for (particularly young) women, and developing co-operative networks to benefit from structured markets, support services, mentoring and funding. Since the 1990s, the Comoros has experienced a proliferation of business organizations which cover a large part of industries and occupations. Some, including the Comorian Craft Association (SARUMAYA), the Association of Comorian Women in Business (VOUNA DJEMA), and the Union for the Promotion of Comorian Enterprises (UPEC) have a large number of women represented within their numbers, and these organizations often serve a similar purpose to national-level employment services (Union of the Comoros 2007: 28). The government has also established specific goals to encourage women to develop micro and small businesses, promoting technical and professional training for (particularly young) women, and developing co-operative networks to benefit from structured markets, support services, mentoring and funding (Union of the Comoros 2007: 36-37). (Goulding 2013: 70-71).

However, this review has only analysed the ‘gender responsiveness’ of various NEPs, and since information is not available on gendered impacts of the policies analysed on the labour market in the relevant countries (which is also more difficult to measure), it would be worth undertaking a gender analysis of the impacts of such employment policies in the future. Generally speaking, however, there seem to be gaps between what is articulated in the national employment policies and actual situation of gender equality in the world of work.

## 3.2 Review of technical co-operation projects for promoting employment and expanding social protection: gender dimensions

This section has reviewed and documented on selected technical co-operation projects in the areas of employment and income generation and expanding social protection, particularly for poor women, which have been assisted by the ILO with donor funding.

### 3.2.1 *Aspects of analysis*

Keeping the above mentioned general employment and social protection challenges in mind under Section 2.2, the following specific questions have been asked on a series of technical co-operation projects implemented during the 2000s from a gender perspective. Accordingly, a list of ‘good practice’ projects has been selected, and it has attempted to answer them to the extent the information and data have been available:

1. What is the type of project intervention?
1. Is the project women-specific or targeted to both women and men, or has it taken a gender mainstreaming approach?
2. If the project has targeted both women and men, what is the level and number of women who have benefited, as compared to men?
3. To what extent has women’s economic empowerment and access to employment/income opportunities been enhanced equally as for men?
4. To what extent has women’s agency been enhanced?
5. To what extent has women’s insecurity and vulnerability been reduced?
6. Who and what type of institutions has the project worked with?
7. Who has funded the project—external donors or the national government?
8. What types of interventions have worked well, and which ones not, and why?
9. In what socio-cultural context has the project worked well and for whom—the ultimate target beneficiaries?

Those projects were selected based on the number/share of women beneficiaries who have benefited from the project intervention; the extent to which: women have increased their skills, knowledge, and income; women have had their vulnerabilities reduced; improvement of women’s agency observed, thereby advancing gender equality. Innovation in the project approach was also another criterion.

### 3.2.2 *Key findings of the projects review*

All the projects reviewed have largely targeted the poor in urban and rural informal economy. Poor women’s needs are multiple, as seen in all the projects documented in the report. Women’s basic and strategic needs have been met through social protection and employment promotion respectively. Social protection schemes have mitigated health and income risks, thereby reducing women’s vulnerability, while employment promotion projects have substantially improved women’s economic situations, hence their agency, socially, and evidently empowering them in some cases.

(1) *Choice of intervention: What type of interventions for whom?*

### **Promoting self-employment: Women's entrepreneurship and co-operative development**

Income generation through micro credit access and small and micro enterprises or women's entrepreneurship development is increasingly becoming the most common way for promoting women's economic empowerment for donor funded projects. Various literature has also analysed the linkages between micro-finance for women's entrepreneurship development and women's economic empowerment (Mayoux 2013; Sultana and Hasan 2010).

The success of this approach has been demonstrated through the ILO's Southern Africa project—'Women Entrepreneurship Development (WED) and Gender Equality', funded by Irish Aid. The project has not only reached over 6,000 direct beneficiaries, but also established a more enabling policy environment for developing women's entrepreneurship, enhancing service providers' capacities on WED, and having a WED strategy integrated into Small and Medium Enterprises (SMEs) development policies and in the national development plan in Southern African countries.

However, since not all poor women are able to or interested in becoming entrepreneurs, for instance, projects aimed at developing women's entrepreneurship would need to be selective of the project target groups—they may target those who are already doing some small income generation activities, those who are more motivated for doing business, and have some working experience, etc. Furthermore, women entrepreneurs need to be supported through capacity-building, enhancing their access to credit, technology and markets—there are multiple needs that still have to be met to ensure that the project impacts will be sustainable at the project beneficiaries' level in the long term. Needless to say, however, women entrepreneurs can also employ other women, as their businesses grow, having multiplier effects. The long term impacts of WED projects can be made more sustainable when the WED strategy is integrated in national development strategy/policies, and the local service providers are well endowed with resources to continue providing technical advice to women entrepreneurs. At the same time, working condition and access to social protection issues can also be addressed in the framework of WED projects, which could enhance quality of employment.

Women's co-operative development has also been effective in boosting agricultural production and income for poor rural women in East Africa. Enhancing poor rural women's participation in production co-operatives has shown that it could not only substantially increase the level of production/income, but could also contribute to women's socio-economic empowerment through organization-building as seen in ILO's CoopAfrica programme. The CoopAfrica programme has demonstrated that being involved in agriculture co-operative could not only enhance women's access to productive inputs, but also increase production and income, and enhance their agency. However, there is still much to be done to ensure that co-operatives are inclusive and that women also have equal opportunities to form co-operatives and become members, including becoming leaders.

## **Creating demand for labour: increasing women's participation in public works programmes**

With regard to the public employment programme and projects, as documented elsewhere,<sup>10</sup> such projects and programmes can be implemented under a permanent national programme, or for a limited duration, and can generate wage employment for a large number of very poor and low skilled beneficiaries. The positive impact of women's participation in public works programme on women's economic empowerment has also been documented (Holmes and Jones 2011; Quisumbing and Yohanne 2004). This has been observed in the Expanded Public Works Programme (EPWP) in South Africa, which is funded by the South African Government, to which the ILO provided technical assistance in Limpopo province. The government embarked upon EPWP for creating work opportunities for about one million people during the first five years of the programme. According to the programme design, these opportunities were to be created under four components (infrastructure sector, environmental sector, social sector and economic sector), with a focus on the unemployed and marginalized groups of the society, among which half of the beneficiaries were women.

Local infrastructure development such as development of water supply and reforestation can also contribute to reducing women's unpaid work for fetching water and fuel, as well as environmental sustainability. This type of programme can have immediate effects on increasing income for the poor even for a limited time period, and the long term sustainability can be ensured by including a strong capacity-building component in the project; developing SMEs of contractors; and building infrastructures that substantially enhance income generation opportunities through economic development of the project area/region. Furthermore, public employment can also be created through social infrastructure development (such as community centres and schools) and social services (like paid child and elderly care).

Generally, the rate of women's participation in public works programmes can be quite substantial in Sub-Sahara countries (ILO 2012b). For instance, the South African Public Works Programme has also seen substantial participation of women (see the project example given in Section 3.2.3 of the report below). In other regions, India's National Rural Employment Guarantee Act (NREGA) programme under which 100 days of wage work per year is guaranteed, targeting the rural poor in depressed regions, has set a quota of 30 per cent women on the workers; provision of child care when there are more than five working mothers with children under age 6 years at a site; and ensuring equal wage for work of equal value (NREGA). The NREGA programme has shown that women's participation can be very high and it can provide rare wage employment opportunities for a large number of poor and unskilled rural women (and men).

However, infrastructure development through public works is largely regarded as a male domain, across many cultures and societies. Accordingly, increasing women's participation in public employment programmes for infrastructure development may not necessarily be meant for all social and cultural contexts.

## **Supply side intervention: skills development for economically activating women**

As for the skills development, it has proven to be very effective and sustainable at the project beneficiaries' level, as an intervention to increase employability and income of the poor,

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<sup>10</sup> Under the India's Rural Employment Guarantee Act programme, for instance, in some states, the share of women's participation was high at almost half (website on NREGA accessed on 6 December 2013).

particularly for women with low literacy, as seen in the skills development projects in India and Bangladesh. It is noted that in the Indian project, some of the illiterate women who benefited from this project had been economically inactive, or previously worked as a domestic worker before the project assistance. However, the project dramatically changed these women's abilities to be employable and earn income (or first time employment opportunities were created) (ILO 2005a).<sup>11</sup> When targeting those in informal urban and rural economies, training should be provided at convenient time and venues for women (close to their home). In the Indian project, child care was also provided while women were being trained. Further, flexible and modular approach was taken for the skills training.

As is the case in training at the formal training institutions, the key is to ensure that the skills that poor women (or men for that matter) are trained for correspond to the market demand. This applies to skills for both wage employment and self-employment (to become an entrepreneur or self-employed producer). By creating collaborative linkages with the private sector institutions and enterprises, training programmes can be specifically designed to meet their skills needs. However, micro level intervention can be sustainable on a long term basis, only if the piloted method of intervention or approach is fully 'mainstreamed' in and supported by the relevant regional/national policies, strategies and institutions. Furthermore, gender equality in skills development needs to be fully integrated in the overall training systems; curricula (i.e. types of skills), raising gender awareness of teachers, and ensuring equitable in-take of female and male trainees, particularly for occupations with higher value added/remunerations.

### **Issue of project targeting: women specific or both women and men?**

The review of the ILO supported projects has shown that when the project is fully targeted to women, this ensures that a substantial number (or majority) of project beneficiaries are women, and the most vulnerable and poor women such as those with disability, and those living in urban slums and rural areas are better reached. This is seen in all the projects reviewed. The skills development project in India targeted poor women in urban slums, while the project on Technical and Vocational Education and Training (TVET) reform in Bangladesh has taken a 'gender mainstreaming' approach with some targets and quotas for women. While the full results of the latter on-going project are yet to be delivered, the Indian project has effectively reached poor women in urban areas of New Delhi and Bangalore. The crisis response Local Empowerment through Economic Development (LEED) project in Sri Lanka specifically includes female heads of household (FHHs or war widows) as part of the project beneficiaries in the project design. The Southern African Women's Entrepreneurship Development and Gender Equality (WEDGE) project benefited women beneficiaries as a large majority of the target group, but one-quarter were also men. What was very unique in this project was it also set a quota of those living with HIV and disabilities among the target groups, i.e. that there was careful targeting designed in the project. In Bangladesh's health insurance component of the project—Women's Empowerment through Employment and Health project also made a strategic decision to have poor rural women hold the insurance policy, rather than the man in the household. This was because women were considered the primary health care providers in the household; women would ensure that the whole family would benefit from health care services through the insurance policy, and that it would also cover women's maternal health care needs. The social protection programmes implemented in Guatemala, Vietnam and Jordan also wholly

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<sup>11</sup> The trained women have been placed and organized for self-employment. For most women their monthly salary represents their first independent money source, while for others, who were engaged in some work earlier, it reflects an increase in their monthly income. Their average income ranged from Rs 1,000 to Rs 3,500 per month. A 72 per cent of the trainees earned a higher average monthly income now than during the six months prior to training (ILO 2005a).

targeted women, which ensured not only it reached tens of thousands of women, but also that an insurance policy covered women's specific health needs.

An ILO review of various technical co-operation projects has shown that more gender mainstreaming efforts have been made since the late 1990s to 2000s (ILO 2012b). At the same time, in order to ensure the maximum outreach to poor women as the ultimate target group of projects, it is essential that the project design include the relevant gender issues (ideally by undertaking a gendered analysis of key issues and underlining causes), thereby specific informed intervention is imbedded in the project design. This should also include informed target setting of a given project—identifying groups of women or men—both with specific socio-economic characteristics. Such socio-economic characteristics of target groups which projects could consider include: sex; ethnicity; age; disability; levels/types of education and skills, whether economically inactive/active; whether employed/unemployed, levels and type of employment if employed; levels of income; type of assets; and the location of the residence (rural/urban), etc.

(2) *Enhancing gender sensitivity of national partner institutions: Which institutions to work with for which intervention?*

Long term projects typically need to engage with a wide range of institutions and actors, especially public institutions at the country level. If a project only focuses on the final beneficiaries' level, but not working at the institutional level, there is a high risk that the project's outcomes and impacts would not be sustained in a long term. It is therefore important to not only increase the capacities and employability of those final project beneficiaries with specific profiles, but also strengthen the capacities of intermediary institutions (employers' organizations, workers' organizations, public and private institutions and local NGOs, etc.), who oversee and/or implement the project activities.

All the projects reviewed have worked with the government ministries, employers' and workers' organizations, private sector enterprises and NGOs. Naturally the nature of project intervention would define the key project counterparts that the project works with. As is the case of the project on reform of TVET in Bangladesh, which involves reforming the public TVET system, gender mainstreaming is being undertaken in the public TVET institutions and its programmes. Gender mainstreaming has been designed in such a manner that the entire training course design, instruction, and women as instructors and trainees promote more strategic interests of women, while increasing the overall gender responsiveness of the institutions and related mechanisms at the same time. The Indian skills development project had very good success in reaching a substantial number of poor urban women benefitting from employable skills development and employment. However, the long term sustainability of the project was compromised, due to the lack of full institutionalization of the project approach through public TVET systems to provide continued support, extending skills development opportunities to the poor under- and unemployed urban women.

In Bangladesh, Vietnam, Guatemala and Jordan the health insurance programmes worked with major financial service providers (NGOs and private enterprises) in the country, which already targeted women. Accordingly, the programme was a major success not only in terms of financial sustainability of the programme, but it also ensured that women's specific needs (such as maternal and primary health care) in this domain were addressed. The Southern African Women's Entrepreneurship Development and Gender Equality (WEDGE) project has worked with various private organizations, and the project has attempted to also 'sensitize' those implementing partners regarding the issues and constraints of women entrepreneurs with a mixed success.



While there continues to be a great need to enhance the gender outreach and sensitivity of various local development NGOs and service providers, such attitudinal change takes time. This, therefore, raises a question as to whether organizations that are already directly working on gender or women workers' issues and entrepreneurs should be chosen as the primary project counterparts, or should the projects also attempt to work with relevant local partners regardless of their 'gender sensitivity' or not. The choice of project counterparts and implementers would naturally vary depending on the nature of intervention. At the same time, strengthening various national institutions on gender and the world of work issues continues to be critical, in order to bring about a real change towards women's economic empowerment and gender equality in the world of work.

Furthermore, in general, working with the public institutions in project implementation is very important, given that micro level success can also influence national strategies, policies and systems. The Southern African WEDGE project has successfully demonstrated this, by having a national WED strategy adopted and having influenced the national SMEs development policy in some of the project countries. By successfully demonstrating a pilot approach/project for women's economic empowerment, closely working with national or national/local government, employers and workers organizations and major national NGOs, the approach can be mainstreamed in a national programme/strategy. Creating linkages between the micro and mezzo level interventions to the national level (or macro level) policies and strategies is an effective way for ensuring long term sustainability and further replication of relevant schemes.

### *(3) Gender orientation of donors*

The Bangladesh and India projects were funded by major donors (namely the EU and USA), and the Southern Africa and Sri Lanka projects cited in this report were funded by relatively smaller donors (Norway and Australia respectively). The micro-insurance projects in Jordan, Nicaragua and Vietnam are funded by the Gates and Miranda Foundation under the ILO's Social Finance Programme. The public works project in South Africa forms part of a large Government funded direct employment generation programme, i.e. funded through the national budget. Generally speaking all the bilateral donors have a gender policy. However, earlier research has shown that levels of gender mainstreaming in development projects, in general, depends on the availability of gender expertise of the relevant officials dealing with the development aid (Swiss 2012).

It is noted here that the ILO's internal resourcing mechanisms for extra-budgetary resources have been changing in recent years, aligning the donor funding with the organization's programme and budget at the central level. In a sense this change in the overall funding mechanisms of various ILO supported activities and technical co-operation could pose a potential threat of gender dimensions being 'mainstreamed away' in planning and allocating resources to various technical areas of work of the organization. Hence, there is a risk that fewer resources be earmarked for projects for operational activities in employment promotion and social protection for the benefit of poor women. In general, therefore, how well gender issues are mainstreamed or fully taken into consideration in the project design, monitoring and evaluation becomes critical. At the same time, given that gender gaps and discrimination in the world of work persist, and abusive forms of work (including labour exploitation such as labour trafficking) are coming to the fore in the overall trends, it is still necessary to have gender-focused interventions, which is informed by a gender analysis of a given set of employment challenges, at multiple levels—policy, programme and project levels. Accordingly, it still remains to be beneficial to have women specific/targeted projects and programmes, such as the sub-programme of Women's Entrepreneurship Development of the ILO, which focuses on

benefitting women entrepreneurs as a key target group. It is, therefore, important and pertinent to continue the efforts to gender mainstream in projects and programmes in the areas of promoting productive employment and expanding social protection across the board. And where the gaps are substantial, women targeted projects and programmes would be more effective for ensuring that those who need assistance most can be most effectively reached.

### *3.2.3 Project cases for promoting employment and expanding social protection: gender dimensions*

The following summarizes some selected project cases for promoting employment and income generation and expanding social protection implemented with the ILO support in the 2000s. The information of these projects has been synthesized in the earlier section of the paper.

#### *I Gender in skills development: supply side response*

Enhancing employability through skills development of poor women has been an effective way to have low-skilled women participate in the labour market, getting them more economically active. Here, there are two projects that are demonstrated, one implemented in India and another in Bangladesh. The Indian project targeted poor women in the informal economy in urban areas in New Delhi and Bangalore. The Bangladesh project is an institutional project aimed at the reforms of national TVET. The project has adopted a gender mainstreaming strategy, and also has applied an outreach method called TREE—Training for Rural Economic Empowerment, which focuses on rural poor. The on-going Bangladesh project has shown good success in economic empowerment for women equally as for men, through enhancing poor women's employability and income, to-date.

#### **Decent Employment for Women (DEW) Project in India**

In India the labour force participation rate for women fell from just over 37 per cent in 2004-05 to 29 per cent in 2009-10, and informal employment (over 92 per cent in 2004-05) (Chkrabarti 2009) remains prevalent despite high economic growth. The project funded by the US Department of Labour aimed at improving overall access to decent employment for women in the urban informal economy in India, which was implemented in Bangalore and New Delhi.

Of those over 4,500 women who underwent skills development training, 70 per cent of the trainees had found work after participating in the training courses. Their average income ranged from Rs. 1,000 to Rs. 3,500 per month.<sup>12</sup> An impact study on project activities in Delhi (2004) found that an increase of more than Rs. 1,200, which satisfied the women, as it significantly supplemented the household income. It is noted that many women beneficiaries had been previously economically inactive or worked as a domestic worker.

The project expected to institutionalize non-formal training for women in the urban informal economy in order to ensure sustainability of its achievements. However, this was not included in the project objectives, and not enough emphasis was put on ownership and commitment at the decision-making levels of the government institutional partners, to ensure that the training networks would be expanded and strengthened, and materials developed to be widely distributed in the future. Instead, the project concentrated on training individual trainers and master trainers in government institutes.

While the project was successful in providing employable skill training to poor women in slum areas in Delhi and Bangalore, it did not manage to 'mainstream' skills development for those in

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<sup>12</sup> In 2004-05, the national minimum daily wage was at Rs.100 and the urban poverty line was Rs.538.6.

the informal sector, and more importantly gender equality principles into the formal institutional TVET system at the same time. Therefore, despite the projects' positive main outcomes, it was unlikely to ensure the sustainability of its practices and achievements (ILO 2005a).

### **Technical Vocational Education and Training reform project in Bangladesh: Gender mainstreaming<sup>13</sup>**

In Bangladesh where gender gaps in the world work persist both in quantity and quality of employment, an ILO supported on-going TVET reform project, funded by the EU for five years, has developed a strategy for promoting gender equality in each project component. The overall aim of this National Strategy for Promotion of Gender Equality in TVET is to develop a strategic framework with a clear set of priorities and targets with performance accountability mechanisms. The strategy provides some specific and concrete actions and activities with targets and quotas to increase female participation in TVET through a comprehensive and holistic intermix of social, economic, institutional and systemic transformational measures with achievement indicators. The gender equality promotion strategy is widely circulated to all programme officers and project managers for information and use.

The project works with the public TVET institutions, private enterprises and NGOs, and has also enhanced employability of groups of unprivileged people, such as those with low education, working adolescents, women and persons with disabilities.

To-date the project has already benefited 1,340 men and 948 women (i.e. 41 per cent). Most women (97 per cent) who have graduated from the training programmes have managed to be gainfully employed. Establishing a specific strategy to mainstream gender equality in the national TVET is a good initiative and it would be worth revisiting the results of the gender mainstreaming strategy under this project at a later stage (ILO 2013b).

#### *II Gender and enterprise and co-operative development: promoting self-employment for women*

Promoting women's entrepreneurship development is increasingly applied as a pathway to women's economic empowerment in developing countries by various donors and UN agencies, in partnership with the private sector. The ILO has a dedicated Strategy for promoting women's entrepreneurship development and a long history of both promoting and providing support to developing countries in this particular area of intervention. Here, we will review two good examples of promoting women's entrepreneurship: WEDGE in Southern Africa, and the *CoopAfrica* project which has promoted agricultural co-operative development. The latter project also increased the number of women in co-operatives and economically and socially empowered them in East Africa.

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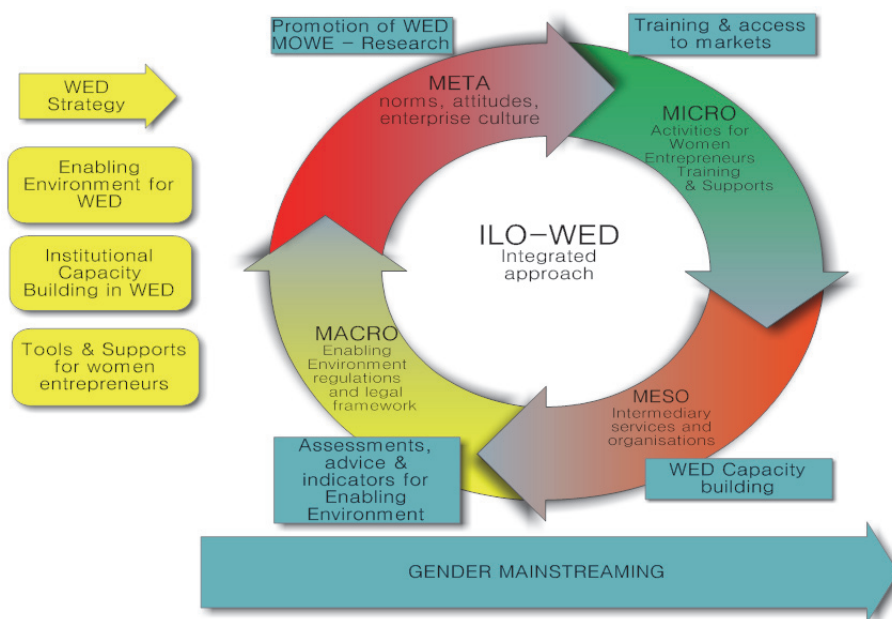
<sup>13</sup> See the ILO web site: [http://www.ilo.org/dhaka/Whatwedo/Projects/WCMS\\_222688/lang--en/index.htm](http://www.ilo.org/dhaka/Whatwedo/Projects/WCMS_222688/lang--en/index.htm) (accessed on 21 August 2013) (ILO 2013b).

## Women’s Entrepreneurship Development and Gender Equality-Southern Africa

The project funded by NORAD aimed at creating an enabling environment for the promotion of women’s entrepreneurship development and gender equality in order to support poverty reduction and job creation initiatives in Southern Africa. The project developed tailored approaches to women’s entrepreneurship development and implemented actions in a holistic manner on all levels of the enabling environment for WED in Lesotho, Malawi, Mozambique and South Africa. The main approach of this project was two-fold: (a) to strengthen national institutional capacity of the government of the project countries to redress existing gender imbalances in enterprise development; and (b) to promote activities aimed at women and small enterprise development (see Figure 2) (ILO 2013c).

Seven project achievement indicators out of 12 were fully achieved. However, for those that were not fully achieved, the quality of outputs was very high as demonstrated by the final evaluation. The project had a total outreach of over 180,000 (75 per cent women), and directly benefitting over 6,000, significantly increasing their income. The project served national stakeholders as a technical advisor, implementer and beneficiary of Joint UN Programmes in the countries in which it operated, except for South Africa.

Figure 2: ILO-WED integrated approach



Source: Designed by J. Simpson, Women’s Entrepreneurship Development Programme, ILO (Geneva).

The main lessons learned from the project was that the ‘choice of structure for housing the project for policy change and buy-in to create an enabling environment for WED was a major factor for its success. The project was flexible and found different solutions best suited to the varying circumstances in each country’ (ibid., ILO 2013c). The project’s target group was appropriate for a small project. The results can be seen in the take-up of tools and growth of women’s enterprises. However the lower level of initial awareness and basic education of some of the women entrepreneur participants in Mozambique, Lesotho and Malawi rendered it difficult to effectively serve some of the GOWEs (Growth Oriented Women Entrepreneurs).

The importance of flexibility in project design and accurate data for logical frameworks before project implementation is an important component to consider.

In terms of sustainability, at a macro and micro level, the project's main exit strategy has been to build an independent network of women's entrepreneurship development experts in each country. However, the major challenges to sustainability have been: financial resourcing of WED activities in Lesotho, Malawi and Mozambique. The lack of resources made it difficult for the WED experts to consistently implement ILO-WED tools and methodologies without on-going donor support. Trainers trained under the project were vulnerable in fiscal downturns, such as the current recession. In addition, continued technical support will be required periodically for service providers to maintain their motivation and on-going learning in order for them to be able to respond to new development challenges. Furthermore, staff turnover and movements in government institutions due to changes in a ruling party made it difficult to maintain champions and general capability in gender and women's entrepreneurship development (ILO 2013c).

### **CoopAfrica Programme**

In March 2011, *CoopAfrica* held a specific call for proposals for co-operative development projects benefitting women and youth. Through the call, six projects were funded in Kenya, Rwanda, Tanzania Mainland and Uganda. Apart from this specific initiative, in all other calls for Proposals, effective gender mainstreaming has been one of the selection criteria, and it is estimated that the challenge fund organized under the programme has supported 140,000 women (48 per cent of total beneficiaries) and increased the participation of women in the targeted co-operatives and groups to 43 per cent (ILO 2012c).

While data is scarce, evidence points to an under-representation of women in the co-operative movement, meaning opportunities for advancing women's empowerment are being missed. *CoopAfrica* supports the equitable participation of women and men in co-operatives in a number of ways, from knowledge development and policy advisory services to practical assistance for primary co-operatives.

The programme survey (ILO 2012c) on benefits and impact of co-operative membership for women, covering agricultural co-operatives in Kenya, Tanzania and Uganda found:

- *New activities*: Out of a sample of 100 co-operative members, 59 per cent had started new productive activities after they joined the co-operative.
- *Productivity*: In a sample of 76 co-operative members, 84 per cent found that their volume of agricultural production had increased, with an average of percentage change of 186 per cent.
- *Income*: The income of 88-respondent sample comprising members from the three countries increased by 186 per cent as compared to pre-co-operative membership income.

In terms of social benefits, the survey found that economic changes were accompanied by social impacts:

- *Community participation*: A sample of 101 co-operative members showed that 64 per cent of members felt the level of their participation in community affairs had increased.

- *Workload:* In terms of family-level activity patterns, in a sample of 43 married respondents, a 9 percentage point drop was found in the incidence of the wife being primarily responsible for child care following co-operative membership.
- *Decision-making:* In the same sample, the number of cases of decisions being made equally between spouses in the area of economic activities increased from 45 per cent to 80 per cent, and in the area of children's education, from 57 to 78 per cent.

Generally speaking, while women may be under-represented in production co-operatives, there is a great potential for the co-operative movement to contribute towards women's employment promotion and economic empowerment, as well as enhancing their agency.

### *III Investing in public employment—creating demand: integrating gender dimensions*

Governments can also finance direct job creation programmes by enhancing public investments for employment intensive infrastructure development and social services. Public employment programmes are also often implemented as part of a socio-economic recovery strategy in post-disaster or conflict countries. While infrastructure development, in general, is not regarded women-friendly, many poor women are increasingly benefitting from such programmes, and there remains a great potential to provide poor women with rare wage income opportunities in this respect.

### **Support to the implementation of the Expanded Public Works Programme (EPWP), Limpopo Province, South Africa**

In 2004, the Government of South Africa (GSA) launched the Expanded Public Works Programme (EPWP) with the main objective to provide essential services and infrastructure to disadvantaged communities, develop skills of the unemployed and create the much needed employment through the determination and application of appropriate technology. Government embarked upon EPWP for creating work opportunities to about one million people during the first five years of the programme. According to the programme design, these opportunities were to be created under four components (infrastructure sector, environmental sector, social sector and economic sector), with focus on the unemployed and marginalized groups of the society. EPWP target groups include the unemployed, able and willing to work; largely unskilled people; people not receiving social grants; the poor; women; and people living with disabilities (ILO 2010b).

The main objective of the project is to assist the GSA and the Limpopo Provincial Government in particular to fulfil the goals and objectives of the EPWP in the creation of decent work opportunities for the unemployed that will contribute towards the government's objective of poverty reduction, improved livelihoods of the target beneficiaries and skills development.

Since 2005, ILO in collaboration with GSA, has implemented two related projects under EPWP, one at national and the other at provincial level; namely: (i) Support to the National Department of Public Works on the implementation of the expanded public works programme (2005-10) and; (ii) Support to the implementation of the Expanded Public Works Limpopo Province.

During Phase 1 of EPWP, the contribution of Limpopo Province as at the end of March 2009 was estimated at 144,472 job opportunities created, or 14.4 per cent of the national target. LEPWP plans to create additional 441,993 job opportunities or 10 per cent of the national target during EPWP Phase 2 ending in 2014.

With respect to women's participation in the programme, 50 per cent of the officials who went on study tours were women; and females constituted 42 per cent of participants in the external courses for capacity building; 37 per cent of contractor development 'learnership' training; 18 per cent of re-orientation workshops for training service providers and mentors; 29 per cent of re-orientation workshops for consultants; 23 per cent of re-orientation workshops for technical support advisors; 36 per cent of re-orientation workshops for implementing agency staff and; 81 per cent of participants at the awareness seminars for senior management. Given that infrastructure activities tend to be male-dominated, it is commendable that the project has reached out to so many women in the course of these trainings.

The deployment of the technical assistance team to the LDPW has been strategic and effective. With a focus on the infrastructure sector of LEPWP, the team has worked with industrious dedication and professionalism in addressing capacity-building of the various actors (existing and emerging contractors, engineers, mentors, learners and trainers, Government implementing partners and officials at provincial and local municipality levels), through training and support to 'learnership' programmes. The training interventions have benefited men and women almost equally, and addressed the needs of Government and partner implementers as well as those of contractors and related actors in the infrastructure sector. In order to establish standards, assure quality and eventual sustainability of project activities, the team has conducted research and produced a variety of technical documents, manuals, technical concept papers and business plans which will continue to guide EPWP implementation beyond Limpopo Province (ILO 2010b).

**Box 1: Gender mainstreaming in Integrated Rural Accessibility Planning (IRAP)**

IRAP is a tool promoting community participation and the optimum use of local resources. It helps improve the access of rural populations to basic services (safe drinking water, primary health care, education, land, markets, etc.), by improving their mobility (e.g. rural roads improvement and low-cost means of transport) or by bringing goods and services closer to them (through better siting of basic facilities such as water supplies, health centres, schools and markets). IRAP has shown that gender-sensitive planning techniques are essential to improve women's access and transport and thus give them free time for education, health, social activities and income-generation (ILO 2013d).

*IV Employment and income generation in crisis response: gender mainstreaming*

The ILO has been providing support to projects for creation of income and employment opportunities in countries which have come out of a natural disaster or conflict. In Sri Lanka, a project is being implemented to help those affected by the conflict in re-establishing their livelihoods in North Region.

**Local Empowerment through Economic Development project in Sri Lanka: Enhancing women's economic empowerment**

The project, funded by the Government of Australia, is targeting 2,400 conflict-affected households with high vulnerability including 1,100 Female Headed Housholds (FHHs), ex-combatants, unemployed youth, people with disabilities and local entrepreneurs in the Northern Province of Sri Lanka, which is recovering from a prolonged civil war. The project initiatives support local enterprises and growth sectors, establishing hitherto unavailable market linkages with the private sector and co-operatives, as well as linkages to essential banking, financial and job placement services (ILO 2013e).

FHHs, a priority target group for the project, are a complex issue that involves cultural, societal, economic and personal issues. The basic principles that guide the project's work in this area are:

(i) each FHH must be dealt with on an individual basis; (ii) there are no short-term solutions: many FHHs are headed by a young woman with small children who will need to be able to sustain themselves and their families; (iii) each household needs to be examined as an economic unit, and various income streams need to be combined to allow flexibility and reduce dependency on any one source of income; (iv) service provision in the area needs to be examined.

In the Vavuniya North DS Division, an initiative for employment creation and income generation has allowed establishing and supporting 36 micro-enterprises within the paddy sector. These rice parboiling micro-enterprises have been designed to address the income needs of FHHs, to improve rice production and to retain incomes within the division and at household level. The micro-enterprises are linked to small independent mills that receive technical and management support from the project. The mills are under the contractual obligation to purchase parboiled paddy rice from the micro-enterprises for two years. The home-based paddy parboiling units play an important role in the village economy, since on average one woman is able to process 100 kg of paddy rice, earning Rs. 500 (US\$3.85) as net income per day. Women were trained by ILO's national partner and in the field to produce quality parboiled paddy and they now process the paddy in their homes.

With the ILO's support for the fisheries sector, 25 per cent of the work force is now women and some of the FHHs also even own a ship. In Poonakary the project has agreed to support the establishment of a crab processing unit which will create employment for 100 women from the surrounding area. The project is providing a grant to the Iranai Matha Nagar Fishermen's Co-operative society to construct a processing factory that will also provide a crèche facility for the children of the workers.

The Project has incorporated a gender perspective in all of its activities. Specific studies show that women's roles in the productive sectors in Sri Lanka is very much confined to lower level, unskilled, poorly paying work. It also appears that some employment and livelihood creation interventions specifically aimed at women may not necessarily create quality employment for them. The ILO will further support the project in preparing a training programme on the issue of women's empowerment indicators that will help understand and assess the impact of initiatives on enterprise and employment creation on women, and monitor the quality and status of women's participation to ultimately mainstream women's empowerment issues into value chain and economic development (ILO 2013e).

✓ *Women friendly social protection schemes, programmes and projects: micro-finance innovation*

Women are faced with higher life cycle related health risks than men, due to their biological responsibility of child births. Women also face higher economic risks of losing income than men in productive work, due to a woman's role of providing care in times of health crisis. Such risks can be mitigated through social protection. Through the ILO's Social Finance Programme, there have been a number of good practices in enhancing women's access to social protection, including access to maternal and primary health care through health insurance schemes. Here, examples from Guatemala, Vietnam and Jordan are presented (ILO 2013f).



## **Gender and micro-finance in Guatemala and Vietnam**

Between 2010 and 2011, the ILO contributed to the promotion of innovative approaches in the delivery or the design of financial services, which take into consideration specific concerns of low income women. The micro-insurance facility innovation grant is funded by the Bill & Melinda Gates foundation.

In Guatemala the ILO micro-insurance innovation facility supported Aseguradora Rural (a private insurer) in the development of a micro-insurance health product that can be integrated to credit or savings programmes. The first product is linked to a savings account designed for women called 'Señora Cuenta' which is designed to include preventive and primary health care. The product is being piloted in three branches in the city of Xela and in the first three months more than 2,000 voluntary policies have been sold. A scale up was planned for this product over the second half of 2012 in more than 400 branches in 22 departments of Guatemala.

In Vietnam a new product was piloted by TYM, a micro-finance institution that targets specifically women. The ILO supported TYM in the design and implementation of a client training on risk management and micro-insurance and further conducted an assessment of the impact of the training on risk management strategies that clients engaged in and on households' vulnerability. In the framework of the ILO Micro-finance for Decent Work Action Research, an assessment showed that such assistance provided to female clients has a strong impact on financial attitude, some impact on financial behaviour, but little impact on asset building, over-indebtedness and vulnerability of women, after only two years of implementation.

The results of these projects are shared with the micro-finance and insurance communities to contribute to knowledge development and promotion of new approaches in financial services and policies for expanding social protection for those in the informal economy (ibid., ILO 2013f).

## **Pioneering the 'Women's World Banking Caregiver Policy' for micro-fund for Women clients in Jordan**

The main objective of this project, supported under the ILO's micro-insurance facility innovation grant, and implemented through Jordan Micro-Fund for Women (MFW) is to develop an affordable health insurance product that will offset some critical costs borne by MFW's clients in accessing public health facilities. The caregiver product is designed to enable MFW clients to cover the incidental costs of reaching hospital facilities, and staying there for an extended period. The caregiver policy would enable MFW clients, if they choose to access private health care facilities for emergencies and more serious illnesses. The caregiver product was offered to MFW's nearly 55,000 borrowers (as of 2009); with growth of MFW, enrolment topped 90,000 by the end of 2012.

The main innovative features of this project are: (i) MFW-WWB research indicated that health is among the top three most important financial pressures exerted on clients; (ii) 99 per cent of MFW clients are women; (iii) it addresses women's needs as caregivers in the Jordanian household; (iv) as the divorce rate rises in Jordan, the number of FHHs is rising.

The scheme: (i) provides coverage above and beyond other public and private insurance; (ii) covers incidental costs that are still a huge financial burden on a low-income household; and (iii) covers loss of income for the caregiver. The main achievement of this project is the 'caregiver' is

the country's first private health micro-insurance product and one of the first of its kind in the Middle East.

From the financial viability point of view, the implementation risks have been avoided through: (i) partnership with an international micro-finance network and international insurer allows for economies of scale and the transfer of best practices; (ii) simple design based upon clear trigger events, does not have significant underwriting requirements, and aims to have easy administrative structures.

Among the most important success factors was the decision to offer 'gap' coverage. For many clients, especially in Jordan a country that has reasonable healthcare infrastructure, the direct costs of care do not necessarily represent the only, or even the largest, financial burden. Of much greater consequence is the potential lost income if the business has to be suspended while the micro-entrepreneur deals with a health crisis (women's own or a family member's). This loss of income often forces the client to sell off productive assets (e.g., equipment, livestock) for ready cash. The caregiver product's success is closely linked to its product design that was based on data and research collected for its purpose. The design and pricing of the product were closely linked to customer needs. These were gained from client focus groups. From the ILO's perspective, this micro-insurance innovation grant was able to demonstrate that health insurance helps to protect savings and capital accumulation in a household by covering the costs of adverse events, which would otherwise deplete savings. It also showed an increase in the utilization of the public healthcare system by the clients of caregiver, those poor women (ILO 2013f).

#### *VI Comprehensive project promoting employment and social protection for women in Bangladesh*

In Bangladesh, a project which combined both promoting employment and expanding social protection for poor women was implemented between 2001 and 2005. Bangladesh is very well known for its extensive micro-finance institutions and services. Despite the overall social milieu where women continue to face discrimination in the world of work, the project showed substantial success in both enhancing women's employment and decent work, reducing women's vulnerability and increasing economic empowerment.

#### **Women's Empowerment through Employment and Health, Bangladesh**

The project's main objective was 'to empower poor women in Bangladesh through increasing their access to decent employment and viable health insurance systems, hence contributing to the nation's poverty alleviation and economic development programmes' (ILO 2005b).

The project sought to achieve this through two separate sub-projects:

- (i) *Women's Empowerment through Decent Employment (WEDE)* had two main sub-components: Gender and Employment (G&E) and Private Sector Initiative (PSI). The former aimed at promoting decent work in rural areas by promoting skills development, and training female micro and small entrepreneurs. The latter promoted decent work in the formal sector, i.e., tea plantation in particular, through training and raising gender awareness and women's rights at work, and supporting social dialogue between employers and employees. A total of 4,238 women participated in this component, and 2,030 women also received micro-health insurance support.
- (ii) *Micro-Health Insurance for Poor Rural Women in Bangladesh (MHIB)*: with two sub-components—Micro-Health Insurance Schemes (MHIS), and Knowledge Development

and Advocacy (KDA). The MHIS component aimed to provide affordable and quality primary health care services to targeted poor rural women and their families through micro-health insurance schemes. The KDA component aimed at increasing support for MHI policy makers and partner organizations, and promoting the application of MHI best practices and lessons learned in Bangladesh and other ILO Programme Strategies and Tools against Social Exclusion and Poverty (STEP)<sup>14</sup> countries. This component worked with the major local NGOs, namely BRAC and Grameen, and a total of 75,900 women held a micro-health insurance policy, and 877,489 persons received curative services during the four years of project life (ibid., ILO 2005b).

The main achievements of the projects were: (a) increased awareness on health care and nutrition, (b) increased access to health care services at the highly subsidized fees and price, (c) increased number of empowered women in the rural economy, (d) reduced birth rate and child mortality, (e) increased poor women's participation in the leadership and decision-making positions in trade unions/workers' associations, and (f) increased awareness on the gender discrimination among stakeholders. However, this should be seen as positive direction only as tangible impact/effects cannot be fully determined until a few years after the project has been completed.

In terms of sustainability, project evaluation states that 'most partner organizations showed a high likelihood of continuing their current activities after the WEEH project's closure in September 2005 and have already drawn up their continuation plans' (ibid.).

The key good practice found in this project was the systematic synergy between health and employment-related outcomes. Additionally, the WEEH project began with a vision of sustainability and this contributed heavily to the positive outcome of the project. The final evaluation report found that these partner organizations (local NGOs) also had 'the ability to network at both domestic and international levels'. All the partner organizations had submitted their sustainability plans and the report found that they 'can implement significant experiences and practices such as MHI scheme, PSI (particularly tea sector) and Women's Entrepreneurship Development' (ibid.).

The project was also able to enter the private sector and promote the issue of gender equality. However, the evaluation report suggests that the impact on the private sector to promote gender equality was low because gender was mainstreamed mainly through training and not 'practical measures' such as creating incentives (ibid.).

#### **4 Conclusions and recommendations**

This report has reviewed the ILO's efforts to promote gender equality through gender mainstreaming in the 1990s and the 2000s. Generally speaking, as key poverty reduction measures, the ILO continues to pursue a two pronged approach: both for promotion of employment and income generation activities, and expanding social protection of both women (and men) workers. At the same time, in doing so, there are rights-based principles which are to be respected throughout such projects and programmes, in particular, equal rights at work. Promotion of economic activities through job creation, therefore, would need to be accompanied with measures that can also improve quality of jobs created—i.e. projects would

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<sup>14</sup> The Programme Strategies and Tools against Social Exclusion and Poverty (STEP) was implemented by the ILO from late 1990s until mid-2000.

need to improve working conditions in which workers and employers work, and enhance access to social protection measures, so that their socio-economic vulnerabilities are reduced.

While direct assistance targeting poor women in rural and informal economy has continued during the last 30 years, the review of a selected number of projects in the areas of employment promotion and social protection indicates that when women are the only target beneficiaries, the project could reach a larger number of direct beneficiaries, as opposed to securing a certain percentage of women as part of the total number of project target population (a combination of both women/men). Working with public institutions for enhancing gender responsiveness in national policies and strategies for job creation and expanding social protection is also very important to ensure project replication and long term sustainability, especially, to have a positive impact on national development strategies, policies and institutions. This can also contribute to greater awareness of male and female differentiated needs in overall national development plans and development co-operation.

Over the last several decades, both the ILO and the donor community have been supporting a huge number of technical co-operation projects and programmes for development across the globe. While limiting the project target only to women can increase the quantitative outreach of projects, all projects aimed at promoting employment and expanding social protection would need to ensure that such interventions are multiplied; and the impacts are made on national development policies, plans, strategies and systems. Gender mainstreaming with clear achievement indicators and institutional accountability is the key strategy to achieve this. This would mean that projects can pilot innovative interventions at micro and mezzo levels, and the results and success should be used to influence and inform national development plans, policies, institutions and programmes, so that they increasingly become more gender responsive and inclusive, in the long term.

In operational terms, efforts to integrate specific gender concerns in development frameworks need to continue in various developing countries. They are engaged in the processes of the United Nations Development Assistance Framework (UNDAF) and ILO-Decent Work Country Programmes for planning and resource mobilization for the external resources. There still remain dire needs of poor women (and men), who are unemployed and underemployed, and entrenched gender inequality persists in many developing countries.

To achieve greater impact and scale, the ILO, the UN system and the donor community together with all the developing countries themselves still have a long way to go, in order to make women's economic empowerment and gender equality in the world of work a true reality.

## Appendix 1 – National employment strategy: checklist of key policy areas

### National Employment Strategy: Checklist of Key Policy Areas<sup>15</sup>

#### Gender-mainstreaming and poverty reduction as crosscutting priorities

##### Economic Policies that influence the demand side

- **Macroeconomic policies**
- **Financial policies**
- **Trade and regional integration**

##### Questions:

- Have the proposed macroeconomic policies taken into consideration the potential gender-differentiated direct and indirect impacts on women, men, boys and girls?
- If not, what are the critical issues that need to be taken into account to ensure that both the female and male population would benefit from such macroeconomic policies? Is there a risk that the proposed policy measures could result in further enforcing existing gender gaps in the economy and labour market?
- How are the current tax systems structured—could the proposed tax system discriminate against and/or have negative impacts on women, as consumers and workers?
- Have the public expenditures been allocated, taking into consideration the potential different impacts on women and men, girls and boys?

##### Investment policies and investment climate, including infrastructure

##### Questions:

- Does the government provide for public investments in infrastructure development (roads, irrigation, reforestation, development of community centres and schools, etc.)? If so, is labour-intensity considered in the choice of technologies used?
- For community-based public works, have equal voice and the specific needs of women and men taken into account when planning on the type of public infrastructures and their location?
- Are women as equally informed as men about the wage-employment opportunities provided under public works programmes?
- Is there consideration of distance to the living location to the work sites?
- Does the programme provide for maternity protection and equal wage for work of equal value?
- Does the project provide for breastfeeding facilities for working mothers and crèches for working mothers/fathers with young children?
- Are women equally trained in skills' upgrading as men—in particular to become leaders and independent contractors?

Where a public employment programme is considered, is supporting social services (such as child and elderly care) considered as part of the programme design?

##### Sectoral policies: industries, services, agriculture, environmental industries and services, enhancing employment intensity of growth

##### Questions:

- How are the current economic structures and labour market structures? Are there sectors which are male- or female-dominated?
- Where employment growth is expected, would those economic sectors be more likely to employ women or men?
- If women are more highly unemployed and under-employed, could the development of social sectors be considered as part of sectoral development strategies?

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<sup>15</sup> In order to fully understand various policy measures, see ILO (2006). See <http://www.ilo.org/public/english/employment/empframe/practice/download/vision-e.pdf> (accessed on 8 December 2013).

## **Labour mobility and migration**

### **Questions:**

- Do policy measures take into account the specific vulnerability of girls and women in migration?
- Does the policy ensure that both women and men have equal access to migration facilitation services (pre-departure training and awareness-raising on key labour rights, etc.)?
- Do the policy and legislation provide for equality of treatment in occupation and employment between nationals and immigrant labour, in law and practice, in receiving countries?
- Does the policy provide for measures for cultural, social and economic integration of migrant workers in the receiving/destination countries?
- Does the policy provide for social and economic reintegration of returning migrant workers, both women and men equally in the sending countries?

### **Skills and employability**

- Training policies and systems
- Vocational training policy review and development
- Management of training institutions and systems
- Investment in training
- Core work skills
- Workplace learning, on the job-training and apprenticeships
- Technology
- Improving training delivery through ICT
- Improving the capacity to innovate and invest
- Improving access to ICT to reduce the skills gap
- Improved access to training and employment opportunities (targeted approach)
- Informal economy workers (in particular poor rural youth, and women)
- Persons with disabilities and other vulnerable groups

### **Questions:**

- How gender-responsive is the current national vocational education and technical training system in the country?
- Is the curricula used at the vocational training centres gender sensitive, and not enforcing traditional gender stereotypes?
- Are young women and men given equal opportunities in occupations that can meet the labour market demands?
- What about in the scientific and technological skills—are women equally participating as men?
- Are women and men given equal opportunities to train in the areas where they can gain non-stereotyped occupational skills?
- Are women and men equally motivated and offered skills training in ICT areas?

### **Enterprise development**

- An enabling business environment: the national or crosscutting themes
- Governance and political conditions
- Infrastructure
- Regulations and the cost of doing business
- Entrepreneurship
- Access to finance

- Value chain upgrading and clustering
- Local economic development
- Promoting good workplace practices
- Targeting groups of enterprises and entrepreneurs
- SMEs
- Multinational enterprises
- Co-operatives
- Entrepreneurs in the informal economy
- Access to finance for SMEs development
- Green jobs

**Questions:**

- Do the legislation and policies on SMEs development promote women's entrepreneurship? If not, what are the critical gender barriers in the legislation and policies, as well as in their application?
- Do various business service providers extend their services equally to women and men? If not, what are the critical constraints?
- Do the formal financial institutions provide credits equally to women and men? If not, what needs to change in the practice and procedures of financial services providers?
- Is the principle of equal-employment opportunities (occupation and employment) adopted and promoted by enterprises?
- Is the legislation on co-operatives inclusive and provide equal opportunities to both women and men?

**Labour market institutions and policies**

- Institutions and policies, including wages
- Labour market adjustment policies and programmes
- Passive and active labour market policies
- Employment services development and reform
- Reform of public employment services
- Role of private employment agencies
- Career guidance
- Industrial relations/social dialogue

**Questions:**

- Does the country have a specific legislation on equal wages for work of equal value? What about prohibiting gender-based discrimination in wages?
- Do women and men have equal access to various active labour market measures? If not, what are the critical barriers?
- Are the employment services gender-aware and sensitive, so that they do not discriminate women in providing their services?

**Social protection**

- Essential services (health, education, housing, water and sanitation, and other services as nationally defined).
- Social transfers
- Social security (income replacement – unemployment insurance, maternity protection, injury insurance, disability, etc.), health care, child and family allowances, old age and social pension).

- Social assistance (typically means-tested).

**Questions:**

- What are the social protection measures provided? How inclusive and equitable are they, in terms of access by both women and men, and in addressing women's special needs, in particular maternity protection?
- What are the critical constraints for women's equal/equitable access to social protection?
- Are women, in particular, more vulnerable to life-cycle risks, compared to men?

**Governance, empowerment and organizational capital**

- Representation, participation and advocacy
- Freedom of association/collective bargaining
- Institution building
- Social dialogue

**Questions:**

- What is the rate of women/men in the social dialogue institutions—employers' organizations and workers' organizations? What about the rate of women in their leadership?
- Do women equally participate in the policy dialogue? If not, what are the critical constraints to their equal participation?



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