Helpdesk Research Report: Promoting the Economic Participation of Women  
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Query: Please provide a summary of successful interventions for promoting women’s economic participation.

Enquirer: DFID

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1. Overview

Facilitating the participation of women in economic life is seen to provide financial gain at both household and national level, as well as having long-term impacts upon poverty reduction through creating changes in the intergenerational transmission of poverty processes. However, enabling women to participate in economic life is subject to both formal and informal constraints: women face various institutional barriers, as well as discrimination played out within social relations. Removing these barriers, and actively creating mechanisms through which women are able to add value to the economy, are explained in the following review in terms of: access to jobs, access to credit and financial services; land and property rights and; agricultural inputs and technology. Overall, the following issues relating to women’s economic empowerment can be highlighted:

- The need for initial rises in women’s income in order to promote investment;
- The need for women to develop skills and capacity in certain areas, such as business skills;
- The importance of protection for women in the formal and informal sector;
- The interconnection between providing access to one component (e.g. land rights) and the potential for women to obtain greater access to other components (e.g. access to jobs).

Generally speaking, promoting women’s economic empowerment is aided by the following:

- Access to information;
- The participation of men, e.g. in breaking down social stereotypes about the role of women in the home;
- A level of ownership of resources in order to encourage re-investment;
- An ‘enabling’ legal framework which makes provisions for measures such as a minimum wage and protecting women in hazardous working conditions;
- A level of engagement with national or local government institutions; and
- The provision of child care;
- When programming is ‘joined-up’ with other programming, e.g. human rights.

However, it would seem that whilst there is a general consensus with regards to the added value of women’s participation in the economy, it is less obvious which types of intervention pertain to the
greatest success, or whether longitudinal studies indicate significant impacts in the long term. Further, whilst access to capital in the form of credit through microfinance schemes often contributes to increased empowerment for women, they cannot be seen as a ‘magic bullet’ (Kabeer, 2005). Specifically, microfinance schemes cannot and should not ignore broader macroeconomic policy to promote national growth and may provide a safety net rather than a clear ladder out of poverty. Mayoux (2006) warns that concerns regarding microfinance schemes should not discourage donors from supporting such measures. In spite of this, when designing an intervention aimed to increasing the economic participation of women it is worth being mindful of the following:

- Whether economic participation or empowerment is mirrored by similar social and political gains;
- Whether the fruits of interventions ultimately benefit women themselves;
- Whether clients (women) are informed enough to make the right decision about whether a particular product or service is right for them;
- Whether an intervention is able to enhance the cohesion of women as a group;
- Whether an intervention is eroding or contradicting a useful informal practice.

2. General documents on women’s economic participation and access to jobs


The purpose of this report is to highlight innovative approaches from across the world that address and contribute to women’s economic empowerment, and more broadly, to the achievement of the MDGs. The focus is on three core dimensions of women’s economic empowerment: economic opportunity; legal status and rights and; voice, inclusion and participation. A number of innovative approaches are presented in the following sections:

Economic Opportunity

Eliminating gender gaps in employment:

- Horizontal segregation was addressed in Ghana and Peru by providing women with technical skills training to get access to the ICT and road sectors.
- In Costa Rica, an ISO-standard certification programme aims to eliminate gender inequalities and discrimination in the labour market. A recent study of Fresquita Vegetales, a certified private-sector enterprise in Costa Rica provides evidence on the impact of the Equality Seal in terms of increased labour productivity and a work environment free from discrimination and gender inequalities.
- Vertical segregation in Sri Lanka was addressed through rewarding high-achieving women and creating role models for other employees. ‘Championing Women’s Empowerment’ programme of MAS Holdings, one of Sri Lanka’s largest apparel manufacturers supports career advancement of employees in information technology (IT), English language and leadership. Part of the programme is an annual Empowered Women of the Year award that recognizes and rewards inspiring MAS employees who have faced and overcome great challenges to achieve excellence.

Developing women’s entrepreneurship opportunities and capacity

- Goldman Sachs’ 10,000 Women Initiative contributes to enhanced business and management education by providing 10,000 underserved women, predominantly in developing and emerging markets, with a business and management education.
- Firms in India pioneered small-scale women’s entrepreneurship that is tied to their core business. The Management of Enterprise and Development of Women (MEADOW) project provided local women with technical training and assistance in acquiring equipment to start a bracelet-manufacturing initiative, which sold bracelets to Titan Industries Ltd. Through the
Shakti Entrepreneurs programme, Hindustan Unilever Ltd. (HUL) has developed an innovative microenterprise initiative that creates wealth in rural areas. The programme established a direct-to-consumer retail operation, which tapped into the growing number of women’s self-help groups in India to develop a network of small-scale entrepreneurs.

- The Eastern and Southern Africa Entrepreneurship programme provided training on business skills and assistance for business start-ups. It not only enables women to access credit, information and markets - and make decisions relating to their business - it also helps to sensitize women about their human rights and builds their ability to claim them.
- A key activity in Turkey was the establishment of a Women’s Entrepreneurship Council. Initiatives were also taken to establish networks of women entrepreneurs.

**Improving women’s access to finance**

- In Indonesia, UNFEM’s Empowering Overseas Female Migrant Workers project, which will pilot ways to improve migrant workers’ and their families’ access to information and financial services.
- In Nigeria the Access Bank provides financing and advisory services to women entrepreneurs.
- The UNDP Economic Empowerment of Women in Post-Conflict Liberia project aims to establish corporate credit unions aimed at women only, and forming women’s solidarity groups to provide guarantees for each other as collateral.

**Improving women’s livelihoods**

- Land is a key underpinning of any livelihood strategy, and land access for livelihood support is at the centre of the programme in Honduras.
- Food security and the income-generating activities associated with it are the focus of work in the Occupied Palestinian Territory.
- The Côte d’Ivoire extension agency focuses on agricultural services for women farmers’ specific needs, while a promising activity in Ghana is the production of shea butter.
- Livelihood support programmes in Bangladesh aim to put productive assets into the hands of the poorest women.
- India focuses on information and communication technologies and livelihood security for women working in the informal sector.

**Legal Status and Rights**

- The global initiative developed by the International Trade Union Confederation (ITUC), which focuses on decent work for women and mobilises trade unions to prioritise gender equality issues in their work.
- The new family code in Morocco is an example of promoting the financial autonomy of divorced women.
- In Ethiopia, a land titling scheme aimed to secure property rights and access to credit for poor people, who could use their land as collateral for bank credit and loans. Overall, women who possessed joint ownership certificates with their husband reported an increase in socio-economic status.

**Voice, Inclusion and Participation**

- The National Solidarity Programme in Afghanistan and urban observatories in Saudi Arabia include women in decision-making processes, thereby enabling them to inform the policies which directly affect them.
- Bringing women’s concerns to the fore in the mining sector is the focus of work in Papua New Guinea, while rural and community development programmes in Sri Lanka establish institutional frameworks to promote women’s participation and provide support to the poorest women.
- In Africa, home-based care workers are provided with opportunities to influence local, national and global policies and agendas.
- Supporting women’s business associations to more effectively understand and give voice to their members’ needs and inform policy is the focus of work in three Middle Eastern countries.
In some cases, the most critical ingredient for inclusion is ensuring the support of leaders at the highest local levels. For example, the Decent Work for Women Campaign aims to significantly increase the number of women in trade unions and elected positions.

The report identifies certain characteristics required by such innovative approaches to women’s economic empowerment:

- **Demonstrating leadership** by decision makers and key stakeholders in prioritising gender equality and women’s empowerment alongside other key development goals.
- **Explicitly articulating gender equality** as a goal in policies, strategies, programmes and projects within the public and private sectors.
- **Allocating resources**, both targeted national resources and additional ODA, to promoting gender equality and women’s economic empowerment.
- **Fully and systematically integrating capacity-development** into each activity.
- **Involvement of the private sector** in promoting gender equality and women’s empowerment and expanding partnerships between the private sector and other actors.
- **Generating and transmitting data, analysis and knowledge** to decision makers and key stakeholders.

Recommendations with regards to the three core dimensions outlined in the report include:

- **Economic Opportunity**: Expanding women’s access to finance; and encouraging women to form public-private partnerships for local service delivery.
- **Legal status and rights**: Addressing issues of female land ownership and titles; supporting implementation of the provisions of the CEDAW, including its Optional Protocol.
- **Voice, Inclusion and Participation**: Conducting national consultations on women in economic decision-making; encouraging the private sector to promote greater participation of women; convening a national forum on women and entrepreneurship.


Through three years of work in grant-making for expanding economic opportunities (for women), the Global Fund has found that “the most effective interventions for women’s economic empowerment are those efforts that iterate explicit objectives that go beyond income generation. Women’s rights organizations recognize the need to address systemic gender discrimination in order for women to succeed in achieving greater economic and social equity” (p.2).

The three key strategies that the Global Fund’s ‘Economic Opportunity Initiative’ (EOI) employs in its grant-making work include:

- **Income-Generating Activities**: programmes that directly increase women’s income;
- **Skills Training**: training that prepares women for the labour market or training for entrepreneurs;
- **Labour Rights Advocacy**: organising efforts to protect workers from exploitation and/or increase their influence on economic policies.

The paper also discusses the lessons learned in undertaking each of these strategies along with key recommendations. The paper goes on to highlight some of the interventions that the Global Fund has found to be most effective through their work in this field, namely:

- Providing women with access to information on their rights and building self-esteem helps reverse their lack of power and economic independence in the home.
- Creating access to credit, skills training and economic literacy enables women to successfully run their monetary affairs.
- Linking women to local providers of technical assistance and business expertise ensures the long-term sustainability of their economic ventures.
Educating men about the value of improving the status of women and girls in the family and society can engage men in the advancement of female family members.

Supporting women’s labour rights and policy advocacy helps challenge the harmful effects of the rapid expansion of free markets.

Supporting related programmes in the following areas recognises the complexity of women’s lives and yields more effective outcomes: property and inheritance rights; domestic violence prevention and treatment; childcare and girls’ education; family planning and maternal health care; disaster prevention; and; community/business/government awareness of women’s rights.

Finally, the paper maps out the patterns of economic activity and women’s organising in varying geographic regions in order to illuminate some of the differences and similarities facing groups working to gain economic empowerment. In Africa, key lessons learned include the importance of property rights in increasing the economic dependence of women, as well as access to land rights. The latter acts as collateral against bank loans and therefore increases opportunities for women to access credit. In Latin America, awarding women labour rights has had a wider impact upon their political participation. In Asia too, labour rights are a central issue for women, particularly those who are trapped in the sex trade or find themselves in domestic servitude. In Eastern Europe, economic empowerment is generally incorporated into all programming targeted at women, often spearheaded by the NGO sector. In terms of the regional distribution of income generation grants, the Americas and Africa both make up 43%, with Asia comprising 6%. Asia provides the most in terms of skills training (34%) and labour advocacy (51%).


The paper is framed around the political context of Pakistan. The ‘Broad Themes for Empowerment’ outlined in the paper are as follows:

- Organising women – The establishment and formation of associations and cooperatives is suggested as one way of overcoming women’s disadvantages due to their inability to organise themselves.

- Control over resources and access to knowledge systems – Land rights i.e. the effective ownership and control of their land, ensures that women’s voices within household and community level decision-making carry weight. And so in this regard, the paper recommends that Government incentives target cultivation of staples, and focus on ensuring that women possess the social capital to cultivate and farm their land. This includes the knowledge and expertise required for cultivation as well as the legitimacy to undertake this work.

- An enabling legal and regulatory environment – The government should ensure protection to workers, especially women workers i.e. enforcing a minimum wage; ensuring equal pay for equal work; regulating the informal sector; regulating conditions of work, especially protection from hazardous work; home-based, piece-rate contract, and agricultural workers to be treated as workers with rights to social security, medical and old age benefits; and enacting laws against sexual harassment of women.

The paper contains a number of other relevant points, including:

- Whilst mechanisms such as employment quotas, micro-credit and low-interest credit for women entrepreneurs, skill development and marketing tools are important aspects of achieving economic empowerment, they present a mixed picture. For instance, employment quotas in an informal economy amount to very little. Similarly, whilst results from across the world indicate that the women do well after accessing micro-credit, the reality is that the poorest of the poor or most marginalized are unlikely to benefit from micro-credit. In fact, their burden appears to increase because of accessing micro-credit. Many women pass their money to their husbands or sons. Many have reported an increased work burden of work whilst unsupported by the family.
- Women’s access to state institutions at the local level should be improved. However, until women’s limited mobility and therefore extremely limited access to the public sphere are addressed, this will fail to be realised.

- The provincial or district governments should set up registration boards in which all labour, contractors and employees engaged in a particular activity are required to register.

UNIFEM, World Bank and ICRW, (undated), ‘Results-Based Initiatives: Women’s Economic Empowerment Works. We Can Prove It’, RBI Brochure

This brochure acknowledges that whilst a growing body of evidence points to the fact that gender equality fuels thriving economies, less is known about which interventions are most effective in advancing women’s economic empowerment and rights. This is the premise upon which Results Based Initiatives (RBI) innovative pilot programmes are based. There are two basic components to each RBI: a) implementing interventions that can be replicated and scaled up, reaching a broad cross-section of women over time; b) designing and undertaking a rigorous impact evaluation so that lessons can be captured and applied to current and future projects.

Evidence from RBI pilot projects suggests that:

- Peruvian women could use property rights to access formal credit, a cornerstone of small business growth. “Strengthening the Economic Empowerment of Women Urban Property Owners” helps women acquire new business and financial management skills. Success will be measured by improved access to credit and increases in business innovations.

- Kenyan women could expand their incomes and drive forward a flourishing small business sector. Under the RBI, “Strengthening Export Competitiveness of Women Bead Workers” 850 Maasai women producers of traditional beadwork are cultivating entrepreneurial skills to build their export competitiveness. Success will be measured by increased orders and profits, and expansion to new markets.

- Women in Cambodia and Lao PDR could track market trends to make their bamboo handicraft businesses more lucrative. “Improving Bamboo Handicraft Value Chains for Women’s Economic Empowerment” is introducing technology to manage market information and spur productivity, measured by increased productive capacity and higher product prices.

- Egyptian women could enjoy better working conditions and career opportunities. “Gender Equity Model Egypt” is partnering with 10 private sector firms to make gender equity policies central to human resources management, with a goal of increasing productivity and improving work conditions. Success will be measured through reduced gender gaps in pay, hiring and promotion.

- Liberian women could improve cassava production practices and provide food security. In Nimba County, 500 women cassava producers are working through the RBI, “Value-Added Cassava Enterprise for the Ganta Concern Women’s Group,” to boost cassava production. New processing, marketing and management skills aim to sustain profitable businesses, measured through increased incomes and yields.


This paper examines how innovations have improved women’s well-being, empowered women and advanced gender equality through eight innovations in three domains, namely:

1. Technology Use
   - The oral contraceptive pill in the United States
   - Grameen Village Phones program in Bangladesh

2. Social Norm Change
   - Anti foot-binding campaign in China
   - Legislative gender quotas in Argentina
Campaign to end female genital cutting in Senegal

3. Economic Resilience

- Labour-intensive, export-led economic policy in Taiwan
- Microfinance-plus in India

Furthermore, 'core levers' considered essential for innovation to catalyse meaningful change are also presented in this paper. These are:

- Engaging women in the design of interventions and the diffusion of how to access the financial service offered
- Creating a 'buzz' around a particular intervention in order to make it 'stick', i.e., create interest amongst women
- Capitalising on opportune timing and context
- Targeting efforts to reach poor women
- Synergising top-down and bottom-up approaches

3. Access to credit and other financial services


Rural microfinance enables poor people to access financial services on an ongoing basis. Financial services do not comprise only credit, but also savings, leasings, insurance and remittance transfers. Generally however there are many challenges faced in the provision of rural microfinance, namely that most microfinance schemes are concentrated in urban areas. Sustainable and accessible modes of microfinance delivery are still being developed for the rural poor: indeed, questions remain how viable the accessibility of microfinance will ever be. This paper aims to set out how gender can be mainstreamed into rural microfinance concerns: comprising at least half the population in these areas with a high number of female-headed households due to male outmigration, these women are generally poorer than men. Therefore, they form a large part of those eligible for microfinance targeting. However, women's access to microfinance is still unequal; and they also generally receive lower loan amounts which do not provide them with enough capital to purchase land or housing assets. Further, many credit schemes require land or housing as collateral or the signature of a 'male guardian'.

Microfinance schemes may undermine existing - informal - systems such as crisis funds in rotating savings-and-credit associations (ROSCAs), or reduce the willingness of patrons to help women. Evidence also suggests that women often access credit on behalf of their husbands, indicating that women's choices are constrained. Even if access to credit does result in a higher income, this does not necessarily mean that this will benefit the woman directly: again, resources tend to be used by men. Thus, even when economic empowerment has been gained, this disguises a lack of social and political lack of empowerment.

Taking an institutional approach to gender mainstreaming in the rural microfinance sector is crucial: a woman-friendly environment is needed, providing services in local languages, an organisational gender policy and conducting participatory market research in order to determine what women want. A number of recommendations are made for practitioners designing programmes to increase women's access to financial services:

- Ensure loan services are easily located and have lower interest rates than money lenders;
- Design savings-led programmes which increase thrift and women's financial management;
- Reduce the risk associated with livestock insurance;
- Reduce costs through group-based delivery.

Existing types of financial services available to rural women include:
Loans, such as loans for assets registered in a woman’s name (Bangladesh); and loans for adolescent girls in order to delay marriage and reduce the dowry when they do get married (India)

Credit

Leasing arrangements for assets

Savings services to different types to meet different needs, for example savings products for children (Mexico)

Pensions to reduce long-term vulnerability

Insurance services, such as LEAP in Sudan

Remittance transfer services

However, in order to clients to be able to make the right choices about what product suits them best, financial literacy is essential. Efforts to increase women’s capacity to understand finance should therefore be complementary to services and products offered.

Kabeer, N., 2005, 'Is Microfinance a "Magic Bullet" for Women's Empowerment? Analysis of Findings from South Asia', Economic and Political Weekly (EPW), India
http://www.epw.org.in/showIndex.php

This article critically examines the empirical evidence of the impact of microfinance on poverty reduction and the empowerment of poor women. Focusing on experiences in South Asia, the overall argument of this article is that while access to financial services can and does make important contributions to the economic productivity and social well-being of poor women and their households, it does not automatically empower women. The important contribution of micro-finance organisations (MFOs) is that they seek to address the needs and constraints of poor women in ways that enhance their ability to take control of their own lives; however they are not a magic bullet for women’s empowerment. Overall this article provides a good understanding of the value of microcredit for women and the positive role they can play while simultaneously acknowledging their limitations:

- MFOs cannot substitute for broader policies to promote pro-poor economic growth, equitable social development and democratic participation in collective forums of decision-making.
- In the absence of such policies, microfinance may at most provide a safety net for the poor rather than a ladder out of poverty.
- The longer term impact of microfinance has not yet been shown; there are very few longitudinal studies and MFOs need to develop a time frame within which they would expect to see tangible results.
- There is no reason why different types of MFOs cannot co-exist alongside each other; indeed, they may prove complementary or synergistic in their effects.
- The design of financial services for the poor should be based on an empirically-based understanding of the relationship between context, approach and impact.

Mayoux, L., 2006, ‘Women’s Empowerment through Sustainable Micro-Finance: Rethinking “Best Practice”’, Sustainable Microfinance for Women’s Empowerment
http://www.genfinance.info/Documents/Mayoux_Backgroundpaper.pdf

This paper challenges assumptions about the automatic benefits of micro-finance for women. For instance, it is contended that financial indicators of access – such as women’s programme membership and size of loans – cannot be used as indicators of women’s empowerment. Moreover, high repayment levels by women do not necessarily indicate that they have used the loans themselves (men often take loans from women and invest according to their priorities).

The paper argues, however, that these shortcomings should not provide the basis for the inaction evident in many donor agencies and programmes. The experience of current innovations in many programmes indicates a range of ways in which contribution to gender equality and women’s empowerment can be increased. The suggestions put forth in the paper include the need to:

- Provide services to reduce the burden of unpaid domestic work on women, including childcare;
Promote group structures which actively encourage women to take on leadership roles;
Ensure that repayment schedules and interest rates reflect the reality of women’s economic
activities and life cycle; and
Provide loans to men to reinforce and strengthen male responsibilities for household well-
being, such as loans for daughter’s education.

4. Land / property rights

The World Bank, FAO and IFAD, 2009, ‘Gender in Agriculture Sourcebook’. The International
Bank for Reconstruction and Development/The World Bank, Washington D.C

The purpose of this Sourcebook is to guide practitioners and technical staff in addressing gender
issues and integrating gender-responsive actions in the design and implementation of agricultural
projects and programs. Gender Issues in Land Policy and Administration is one of the 16 thematic
streams. Of most relevance are two of the two country case studies cited:

- Nepal: Women Gain a Voice and Greater Access to Resources through the Hills Leasehold
  Project
  The objective of the Hills Leasehold Forestry and Forage Development Project (HLFFDP),
supported by IFAD, is to raise living standards among the poor and to regenerate degraded
forest land. The innovative aspect of the project is that landless women and men lease
degraded forest lands and obtain complementary training in sustainable land management,
basic literacy, and awareness of women’s legal rights. Local women group promoters are
employed to ensure that women’s voices are heard and that women play leadership roles.
Group promoters link with professional women to build supportive networks. Empowerment
through group action was reported by women to be a benefit.

- Honduras: A Pilot Project Protects Women’s Rights to Productive Resources
  The Land Access Pilot Project (Proyecto Acceso a la Tierra [PACTA]), initially supported by
the World Bank, promotes poor people’s acquisition of land, increases the awareness of joint
property rights over production resources, and implements legal alternatives to guarantee
those rights regardless of whether a couple is married. The project has devised innovative
legal strategies to ensure that women, regardless of whether they are legally married, gain
equal rights to the new production resources and more equal participation in new rural
enterprises. One of the main gender impacts recorded of the project is increased access to
land by women. Among the women participating in the project in 2005, 20 percent were direct
members who had acquired land and received the corresponding technical assistance and
training.

5. Access to information and communications technology

Study’, Technology in Society, No. 31, p168-175
http://www.sciencedirect.com/science?_ob=ArticleURL&_udi=B6V80-4W7B53G-1&_user=10&
coverDate=05%2F31%2F2009&rdoc=1&form=high&orig=search&sort=d&docanchor=
view=c&searchStrId=1296767955&rerunOrigin=google&acct=C000050221&version=1&_urlVersion=0&
userid=10&md5=9c821ccbbec60e3c57219075d1cf5b80

Information and Communication Technologies (ICTs) are being seen as increasingly fundamental to
the socio-economic development of any nation: in particular, as important tools that can provide
women access to lifelong learning, education, and training. Neglecting to give women access to these
tools a) deprives them and their families of income and b) also reduces the skill levels of the nation,
limits productivity, and bars a country from being competitive in the global market. ICTs are not only
about the computer, the Internet, and telephone lines, but they are more about information and
communication. It is clear that one cause of low rural income can be blamed on ‘information poverty’ –
the lack of access to information and knowledge that could improve earnings potential. This suggests
that increasing access to ICTs has a positive effect on earning potential and national growth. In the South African case study presented this is shown to be the case for women and girls. The paper identifies a number of ways in which access to ICTs can be increased in a setting where opportunities to develop ICT skill are limited:

- Through the coordinated efforts of women’s groups, in which women are encouraged, as a building block towards further communications skills, to articulate and share their feelings.
- Networks of ICT-based learning centres in order to tackle ‘social exclusion’ (from ICT) and help women avoid travelling long distances to access ICT.
- The overcoming of barriers, such as language and a lack of education by providing training in a way which suits the community’s culture and does not discriminate against those without high levels of education.
- The professional development of teachers, so that they have a basic knowledge of how ICT works. This would go a long way in providing an enabling environment for women to learn ICT skills during school.
- An enabling environment which combats a lack of income, by offering subsidies to electricity and increasing its coverage.
- The redefinition of IT skills, by making room for ‘soft skills’ in the ICT sector. The current focus on computer science and robotics may scare women from becoming involved with ICT. This means emphasising inter-disciplinary skills such as finance, communications and database administration.

(Summary taken from website)

Information and Communication Technologies (ICTs) can create better opportunities for women to exchange information, gain access to on-line education and to engage in e-commerce activities. Yet to date, many women worldwide are still not fully able to benefit from using these tools. This is often due to lack of connectivity, inadequate access, illiteracy, and to language and behavioural barriers. This report is a summary of an online discussion held by the United Nations Division for the Advancement of Women (UNDAW) in 2002 on ‘ICTs and their Impact on and Use as a Tool for the Advancement of Women’. The paper highlights successful case studies from many countries on the use of ICTs as a tool for economic empowerment, participation in public life, and for enhancing women's skills and capabilities. It also explores strategies to integrate a gender perspective into national ICT policies. The report ends with a call to all stakeholders to work on improving connectivity, access to ICT skills training and eliminating negative behavioural attitudes to women's full engagement with ICTs.

6. Additional Information

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Websites visited
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