

employment. This may be due to discriminations at the time of recruitment. Furthermore, these difficulties can also be increased, by their family responsibilities, their lack of qualifications, or quite simply due to the lack of vacancies.

In this context, the practice of an independent activity or the creation of a Micro, Small and Mediumsized Enterprises (MSMsE) are often the only means women have to generate income to ensuring their independent subsistence, care and educate their children and additionally fulfill their duties to their family and relatives. Many women undertake this endeavor because, the "head of household" specifically their husbands no longer manage to assume all the expenses related to the upkeep of the family; especially within marital union of a polygamist type. This situation could be one of the reasons which push women to launch out into the business world or to restrict them at a certain stage according to a specific industry or professional areas of work. The fact remains that these reasons may be various and also rises from the real complexity and precariousness of their socio-economic environment.

Several constraints are attached to the promotion of their businesses. For some, they have a lack of technical and/or professional skills. For others, it is linked to an act of survival when faced with underemployment, within the general context of mass unemployment and of long duration. At this stage and considering the number of obstacles which women must face, it is necessary to raise the following question: "Do development policies in general integrate in a correct and implicit way the concerns of the Senegalese women, and in particular those which are committed to the management and the development their businesses?"

The impacts of women's promotion policies should be analyzed in terms of employment opportunities, enterprises creation and creating a favorable environment to allow for business expansion. In spite of the various external constraints, certain actions might go in the direction of a sustainable balance. The result of such a balance would make it possible to reduce a growing number of women in the informal economy. Unfortunately, disparities still remain in regards to the economic and social context related to critical poverty and precariousness.

Consequently, women empowerment and promotion as well as the encouragement of actions and synergies for their fostering within their own Micro and Small enterprises are inherent in the problematic of the inequalities such as the right of access property, the right to access resources and the right to acquire competencies in order to identify their own development options within their hearths and markets. This requires a readjustment of the debate from the traditional point of view for distribution between the economic policies towards the labor market and the social policies in the perspective of employment, reproductive health, and well-being. As well as the improvement of capacities or the policies of participation that should be seen under these contentious terms and distribution of the socio-economic roles. It is imperative to deepen these assumptions also in the regards of the relevance of certain development and humanitarian program, when we empirically can observe that the number of the poor people is continually increasing, and especially amwngopromet 335475.9(ph)?hothamion has been worsen5(tegar7.21(nt,TJ-20.6)).

For certain observers, this need of involvement is motivated by the concern of bringing another more positive sensitivity of choices making within a group, the local community or in the strategic business management of an organization - public and/or private. For others, to associate more women in the economic and social decision-processes demands, a change of mentalities in the scope of a real collective well-being that generates benefits for all members of the community in terms of a sustainable development. It is clear that various topics will return when analyzing the impact of women in economy and particularly in the entrepreneurship field. The standards, beliefs and habits which mainly define the relations between the members of a group or a family are essential in the analysis of the position of the woman from the economic and social point of view. The difficulties of the definitions of roles, the responsibilities and the resources are equally important topics as are the frequently named issues such as the constraints generated by sex-specificity poverty and women discrimination quoted by political economist feminists. Other gender specialists put forward the problems of unpaid or household work which is often not taken into account with its right value in the statistics and the macroeconomic analysis, and which contributes in a certain manner to a slow down of the economic expansion of women as well as their capacity to create or manage a company.

In West Africa and in particular Senegal, this situation can be justified by the upgrading informal economy through which several women attain what we call "self-employment" by the means of generating activities of income. It seems that in Sub-Saharan Africa, women meet many problems when

#### **Carmen Vallejo**, UNDP Paraguay

#### **En Espanol:**

Estimados/as colegas,

En Paraguay contamos con el Programa Conjunto "Oportunidades" (2009-2012), el mismo pretende contar con información actualizada sobre las remesas, la situación de las empleadas domésticas, y sobre la situación laboral y de formación de jóvenes hombres y mujeres.

A partir de estos datos, se buscan las estrategias para responder, por un lado, a la mejor aprovechamiento de las remesas para el mejoramiento de la situación de las personas que las reciben proporcionándoles opciones de inversión y emprendedurismo, así como una propuesta legislativa de regulación financiera de las agencias receptoras de remesas . Por otro, se pretende contribuir con el mejoramiento de la situación legal y el acceso a derechos por parte de las trabajadoras domésticas utilizando estrategias que modifiquen la legislación y garantice los derechos de las mismas. Por último, se aplicarán una batería de actividades que buscan fomentar las oportunidades laborales y de formación para jóvenes de ambos sexos, con vistas a participar de incubadoras de empresas, micro-emprendimientos productivos urbanos y rurales, y también un fuerte apoyo a las instituciones nacionales que trabajan en la formación de jóvenes para que dicha formación este acorde a la demanda laboral local y este abordados desde un enfoque de género.

De este Programa participan UNIFEM, UNFPA, OIT, PNUD, la Secretaría Técnica de Planificación (STP), el Ministerio de Justicia y Trabajo (MJT), la Secretaría de la Mujer (SMPR), el Ministerio de Hacienda, la Secretaría de Acción Social (SAS), el Ministerio de Agricultura y Ganadería (MAG), el Ministerio de Industria y Comercio (MIC) y el Ministerio de Educación y Cultura (MEC), Vice Ministerio de la Juventud y Universidad Nacional de Asunción.

Entre las actividades más relevantes contamos las tendientes a fortalecer la capacidad de generación de ingresos y empleos de jóvenes pobres y vulnerables: actividades a nivel público para In English:

Dear Colleagues,

In Paraguay, we are implementing the joint

incorporar en la agenda la problemática laboral de la juventud, en particular la de las mujeres y trabajadoras domésticas remuneradas, actividades a nivel legislativo, actividades para la creación de emprendimientos productivos que amplíen las oportunidades de empleo, actividades relacionadas con el potenciamiento del efecto positivo de las remesas a través de productos financieros que asuman cómo garantía para la concesión de préstamos más favorables para el uso productivo de remesas; actividades que apuntan a disminuir las causas que impulsan la migración posibilitando mayor acceso a la información a potenciales migrantes creadas.

Nos gustaría saber si alguien tiene experiencias exitosas con emprendimientos productivos para rurales el sector indígena y con incubadoras de empresas para jóvenes del sector rural y urbano.

Saludos,

Carmen

collateral for loans, activities aimed at reducing the causes that drive migration, allowing increased access to information for potential migrants.

We wonder if anyone has successful experience with rural productive projects for the indigenous sector and business incubators of young people at rural and urban settings.

Greetings,

women's education, employment training, employment experience (including experience in sectors traditionally dominated by men), and child care options are likely to increase their income and reduce high rates of low income.

The second approach is through more generous social transfers. Canada has used Old Age Security, the Guaranteed Income Supplement (GIS), and tax-induced saving plans to lower the rate of low income or poverty among seniors, including senior women. Canada has also managed to restrain an increase in child poverty (although we have a long way to go to eliminate it) through the child tax benefit. CASW supports raising the basic economic standards for all Canadians through the expansion of these critical social transfers to all low income persons in Canada. This is especially true when we recognize women's roles as being the primary caregivers of children, the elderly and the disabled in our society. Therefore, it is the position of CASW that absences from the workforce, to care for family members, should not be penalized, as currently is the case, with lower Guaranteed Income Supplement and Employment Insurance (EI) Benefits. Further, due to their primary care giving roles, CASW recognizes women's overall participation in the labor market is experienced different from men. CASW contends that the experience of women should be accommodated in the design of pensions and in all federal government transfer programs including EI and GIS. Research demonstrates, based on the European experience, women's equality is fostered through anti-poverty strategies that reform pensions with women in mind, integrate tax and program expenditures in a progressive manner, provide flexible income benefits, and address gender inequities in the labour market.

In late 2009, CASW also released its report, *Tuning into Poverty the Provincial Way*, which analyzed among other issues, the potential role of the federal government in supporting the ten provinces and three territories of Canada in the development of strategies to reduce and eliminate poverty. Also in 2009, <u>Canada without Poverty</u> (a national anti-poverty organization in Canada) teamed up with other national organizations, including CASW, to launch the <u>Dignity for All Campaign</u> to eliminate poverty and build a socially cohesive country by 2020. The Dignity for All Campaign calls for: a Canadian national plan for poverty elimination that complements provincial and territorial plans; a Canadian national anti-poverty Act that ensures enduring federal government commitment and accountability for results; and sufficient federal government investments in social security for all Canadians. Although there have been several Senate committees reports and parliamentary studies making recommendations towards a national poverty strategy on eliminating poverty, the Canadian government has yet to announce an official plan.

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What kind of social assistance/benefits and protection programs (such as cash transfers or other social benefits) are provided by your government? In answering this question, please provide concrete information on the objectives of these programs and, where possible, the extent to which these target or reach poor women.

### Social Protection in Kenya

Social Protection in Kenya is defined as a range of actions by the state and non-state partners in response to vulnerability and poverty. It seeks to guarantee relief from destitution for sections of the population who are not able to provide for themselves.

## National Social Protection Policy development process in Kenya

As a member of various international and regional bodies, Kenya subscribes to a number of key treaties, laws and conventions that uphold gender equality, both as an intrinsic human right and as a fundamental principle to be safeguarded. These include:

• the Universal Declaration of Human Rights (1948), which states that social protection is a

Insufficient policy and legislative frameworks to support growth of youth enterprises and Fund's sustainability and Insufficient funds to cater for high demand and expectations of the youth.

The efficacy in promoting the realization of the right to social security is undermined by (allegations of) operational malpractice including political interference, nepotism in the hiring of Fund staff, corruption and embezzlement of funds

has the potential to widen the educational gender gaps as girls are pulled out of school as households cope with declining household income

#### Decreases in aid

The downturn in developing countries means important development initiatives like the *Global Fund to Fight HIV/AIDs, Tuberculosis, and Malaria* face funding shortfalls.

#### **Employment and Jobs Loss**

The agriculture and tourism sectors are important employers, with the agriculture sector accounting for almost 60 percent of total employment (Kenya Poverty and Inequality Assessment – KPIA, April 2009), and the travel and tourism sector for 7.1 percent (Travel & Tourism Economic Impact, 2009). High input prices in the agriculture sector led to a contraction and, an increase in maize imports. The hardest hit sector is tourism which contracted by 36 percent during the first half of 2009.

This will have a disproportionate impact of women. It is estimated that women constitute over 70 % of all employees in the agricultural sector. The majority are casual or seasonal employees with no security of tenure and no employment benefits such as housing, medical schemes and pension. Their wages are low and uncertain, and they are classified as being among the poorest of the poor, especially those heading households.

## **Rogers Nsubuga, Uganda**

What kind of social assistance/benefits and protection programs (such as cash transfers or other social benefits) are provided by your government? In answering this question, please provide concrete information on the objectives of these programs and, where possible, the extent to which these target or reach poor women.

I must say that Uganda has had a number of programs and policies in favor of women emancipation since the Beijing Conference. The child girl has been offered an opportunity more than ever to attend free primary education, locally known as Universal Prim case of a husband's death. Unlike previously where property of home belonged only to the man, this has ensured that no husband's relative will send away the wife after the death of her husband just because she is a woman.

Many women especially in the urban areas know at least where their problems can be addressed. Women have taken their husbands to court due to mistreatment, gender based violence, sexual assault, sexual starvation and neglect of children. For example, th

Due to its cross-cutting nature, the results of taking gender into account are to be assessed in every socioeconomic sector. Thus, the specific projects, which have been carried out for the advancement of women, are found essentially in the following five areas:

**Education:** Documents were prepared for the purpose of more effectively taking the gender dimension into account, while manuals that focus on training of paralegals were prepared to support paralegal knowledge of women's rights.

Strengthening the economic power of women: Many types of support were provided to women's groups to promote income-generating activities, while training sessions on preparing and managing

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## Mariela Padilla, Bolivia

Hi everybody,

I am very glad to participate in this discussion.

I work in the Vice Presidency of the Plurinational State of Bolivia and mainly I would like to share with you some perceptions about women's participation in the context of our New Political Constitution. I also want to express that this opinion does not necessarily reflect the point of view of the institution where I work.

The last year (2009), on January 25<sup>th</sup>, Bolivian people enacted a *New Political Constitutions* that try to build a new State (Plurinational) that respects our diversity in all the spheres (economic, social, cultural and political). It stated that the new state should respect and recognize equality for Bolivian people of all age, linguistic and racial characteristics. In the past indigenous people were denied the right to be part of the state, to preserve and practice their language, culture, economy and values, in the same way women have been marginalized from public spaces discriminating our capacities in public policy administration, for example.

I am going to quote one paragraph of the Preamble in our new constitution:

"This new State is based on respect and equality for all, with principles like sovereignty, dignity, complementarity, solidarity, harmony and equity on the distribution and redistribution of the social product, where the search of the "well-living" predominates; respecting the economical, social, juridical, political and cultural plurality of its inhabitants; in collective coexistence with access to water, work, education, health and housing for all"

Related women, our participation in public life is very important, it is remarked in the Constitution the equality between women and men. In fact last month when our President Evo Morales choose the new cabinet, 50% of the Ministries were headed by women, which means that some of the main policy-making processes are in hands of women from now on. This also helped to fight against women discrimination in the public sphere.

Among other things, the state guarantees women's access to health, education, equity, same opportunities and respect to our sexual and reproductive rights.

The Beijing Platform for Action sought to achieve women's active participation in different spheres of the public and private life and emphasized on the respect and recognition of women's rights.

In Bolivia, according to the statistics of the Ministry of Health in 2008, 53 children die per 1,000 live births and more than 234 women die per 10,000 live

Mother's day in Bolivia) in order to lower those infant and maternal mortality rates and the malnutrition, through a bonus called "Juana Azurduy de Padilla". The benefit only

result higher rate in women than in men. That situat

 $\cdot$  MOYE BANK that aims at empowering women through financial loans, training and Management

· CICE (Caisse Ivoirienne de Crédit et d'Epargne) a micro finance structure

• SYNEPSEFOR a labour union that gather a lot of women who exploit secondary products of the forest; they produce, sell charcoal and replant trees

policy. By the year 2008, an executed budget of \$ 397 million was registered. In 2010 it is expected an execution of US\$ 500 million. Throughout this process the program was and still is regulated solely by Executive Decrees.

o For example Decree No. 347 of 2003 establishes the Human Development Bond as a cash subsidy subject to comply with requirements established by the Social Protection Program of the Ministry of Social Welfare.Executive Decree No. 1824 provides for monthly cash transfers, without any conditionality for people over 65 years; and people with a disability equal to or greater than 40%. These people are in quintile 1 and 2 of poverty. In 2007, Executive Decree No. 12 increases the value of the Human Development Bond to thirty dollars a month.

• The program objectives are: a) Ensure a minimum level of household consumption, b) contribute to decreased levels of chronic malnutrition and preventable diseases for children up to age 5, c) promote school reintegration, and ensure regular attendance of classes for children aged 5 to 16 years old, d) Protect the elderly and disabled people.

# B. RIGHT TO AN ADEQUATE STANDARD OF LIVING

The State has linked the implementation of the HDB to the promotion of economic, social and cultural rights in general. Evaluations indicate, for example, that the HDB has had positive impact on school enrollment and a negative impact on child labor. The program has also succeeded in positively influencing children's health among the poorest.

# C. TARGETING EFFORTS

Like other income transfer programs in the world, HDB beneficiaries are selected through a survey of economic conditions in the home called Selection System of Beneficiaries of Social Programs, SELBEN.

The new Constitution of Ecuador recognizes informal work and unpaid domestic work of women (Article 333) and indicates that the social security protection will be extended progressively to people who are responsible for unpaid family work in their home. The HDB benefits a group of mothers, deprived of social security, to alleviate the situation of consumption, however, transfers are not considered as a substitute for a universal social security system.

