

Committee: The Economic and Social Council (ECOSOC)

Issue: The Issue Regarding Women's Control over Economic Resources and their Access to Financial Resources

Student Officer: Alia Waleed (ECOSOC Chair)

I. Introduction

The issue regarding women's control over economic resources and their access to financial resources has been very critical for the past centuries. In fact, the most recent World's Women report issued in 2015 by the United Nations' Department of Economic and Social Affairs concluded that "Gender disparities in poverty are rooted in inequalities in access to economic resources."¹ The economic and financial resources include aspects such as their income in comparison to men,² women's restricted access to land, their opportunities in different jobs and their level of freedom when it comes to spending their money.³ Women are perceived to be economically dependent on their husbands in numerous countries. Due to the visibility of an unequal division of jobs with salaries and jobs without, the number of men that gain their own cash income from work is significantly higher than that of women. Written and oral laws in developing countries such as Ecuador, Ghana and India remain to prevent women's access to different assets that include lands. Likewise, they restrict the women from controlling "household economic resources"⁴ such as the household budget, meals and clothing, almost one in every three women is restricted. Not only that, but they also lack the ability to spend money on major purchases. This affects women's contribution and control in the final household production. In addition, 10% of women are not referred to when it comes to the spending of their own money. Also, laws don't guarantee females the same rights as men when it comes to inheritance in almost 35% of developing countries.⁵

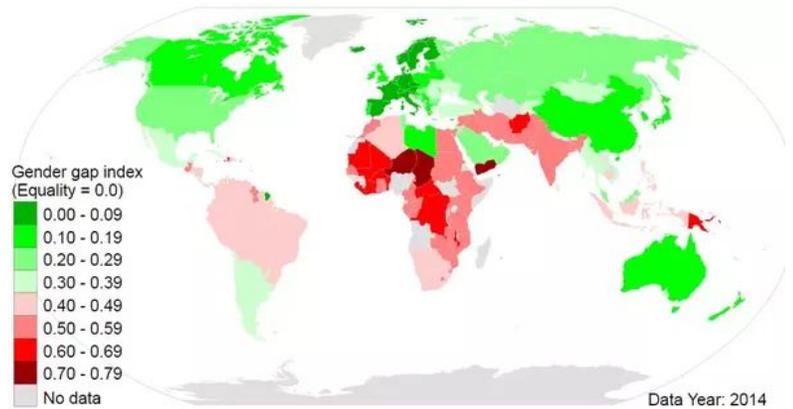


Figure 1- Latest map showing the inequality in gender related aspects.

Turnless. Gender Gap Index World Map, Gender Inequality Distribution. Digital image. Wikimedia. N.p., 30 Mar. 2016. Web. 8 July 2017.

Stated in a 2014 report by The World Bank's Gender at Work, "On virtually every global measure, women are more economically excluded than men"⁶. Even though in most places women have the ability to access loans and get loans, they're prevented from other financial services that can include getting savings accounts, paying through digital mediums and getting insurance. In other cases, women are unable to access their bank account since some developing

¹The World's Women 2015: Trends and Statistics. New York: United Nations, 2015. United Nations Statistics. United Nations, 2015. Web. 4 July 2017.

²"Gender Equality Session." Ministry of Education and Human Resources. N.p., n.d. Web. 5 July 2017.

³The World's Women 2015: Trends and Statistics. New York: United Nations, 2015. United Nations Statistics. United Nations, 2015. Web. 4 July 2017.

⁴Ibid.

⁵Ibid.

⁶Expanding Women's Access to Financial Services." World Bank. The World Bank Group, 26 Feb. 2014. Web. 07 July 2017.

countries require a male member of the family to give permission for the females to open accounts. Also, when it comes to the actual financial education of women, they're given marginal sources that prevent them from getting the best out of their financial services. Another negative aspect is the fact that even though women might have accounts opened with their names, they have no control over it and any decision needed relies on the hands of a male family member.⁷

II. Involved Countries and Organizations

1) India



1 out of 4 financially excluded women in the world is Indian

Figure 2- The size of the financial gender gap in India is shown through the ratio of financially excluded women in India in comparison to the world.

What Is the Size of the Financial Gender Gap in India? Digital image. Medium. Omidyar Network, 6 Oct. 2016. Web. 8 July 2017.

Gender disparity is significantly found in India when it comes to women's control over economic resources and their access to financial resources. Firstly, India is ranked second when it comes to the wide range in the gender pay gap where men earn 25%-67% more than women.⁸ The gap is mostly related to the lack of women who work in paid jobs in comparison to men. It is also related to cultural and social issues as well, as stated in the Accenture's Getting to Equal 2017 report which covers and analyzes 30+ industries.⁹

Studies have also shown that in India women work for longer hours in both paid and unpaid work. However, wealthier women with better access to infrastructure that saved time, such as electricity and water, spent less numbers of hours in unpaid jobs. Because of the severity of the problem in India, many organizations work to decrease their gender disparity gap. In the case of inheritance rights for example, the Hindu Succession Act, an Act of the parliament of India, made an amendment in 2005 that gave equal inheritance right to boys and girls in all of the different forms of property.¹⁰

Another organization working in India is Spandana, which is a microfinance non-governmental organization that helps women by giving them loans along with the fact that they made agreements with gas companies to sell their products for half the prices, making it easier for the poor women to survive. Such services encouraged 70,000 women to sign up for such services in a duration of just six months, they also saved at least three hours a day for these women.¹¹ Another service working in India is a management program called the Joint Forest Management Programme of India, under it there are no female members due to its rules which state that only one member per household is allowed to join and in that case, the "household

⁷ Ibid.

⁸ Ayyar, Ranjani. "Women Can Match Men's Pay after 150 Years!" *The Times of India*. Bennett, Coleman & Co., 08 Mar. 2017. Web. 04 Aug. 2017.

⁹ Ibid.

¹⁰ Department of Economic and Social Affairs. "Women's Control over Economic Resources and Access to Financial Resources, including Microfinance." *United Nations*. United Nations Publication, 2009. Web. 5 July 2017.

¹¹ Ibid.

head”¹² or the male is the one who joins. The membership guidelines however have been improved in India to be more gender-inclusive. Nevertheless, changes in the guidelines are rarely followed.¹³

The government of India believes that in order for women to gain a financial identity, the financial inclusion of women needs to be universalized and the financial services should be increased and encouraged, such as banks, insurances, savings and more. Also, they work to enable the women to access their own banking systems to decrease the gap.¹⁴ The government also takes a role to help as they help small groups of poor women in southern India by granting them loans as they work together to buy lands, survey them, rent apparatuses, travel to the different towns, get the raw materials needed for them in order to market their products. As a result of the this, women have been reporting improvements in several factors such as food security, health and education for their children, control over income, decrease in violence and increase in social status.¹⁵

2) Yemen

Yemen is one of the most involved countries in this issue. The gender gap in Yemen is the greatest in the world, specifically in education, as stated in the previous Arab Human Development Report (AHDR).¹⁶ Dr. Arwa AlDeram, director of a non-governmental organization named Soul that works to support the Yemeni women stated that “The gender-disparity in Yemen is the worst in the world”.¹⁷ From a total of 142 countries, Yemen was ranked 142 when it came to gender disparity. This was shown in the World Economic Forum’s Global Gender Gap Index which shows the severity of the inequality in Yemen. This is the case in Yemen which is rooted to sexual discrimination due to religious and traditional values. However, that’s not the only reason, social, economic and political factors also affect the gender inequality in Yemen as they’re not given the same legal protection as men. The discrimination could also be linked back to the number of seats that the women have in the parliament since they only have five seats so they don’t really take part in the political concerns.¹⁸ Ironically however, the Yemeni law states in Article



Figure 3- Crowded classroom of girls only due to the limitation of schools for girls.

Al-Arashi, Fakhri. *Final Results In for Secondary Students Announced*. Digital image. *Nationalyemen*. National Yemen Newspaper, 2011. Web. 8 July 2017.

¹² Ibid.

¹³ Ibid.

¹⁴ *Articulating a Vision for Empowerment of Women*. N.p.: n.p., 2016. Ministry of Women and Child Development, May 2016. Web. 8 July 2017.

¹⁵ Department of Economic and Social Affairs. "Women’s Control over Economic Resources and Access to Financial Resources, including Microfinance." *United Nations*. United Nations Publication, 2009. Web. 5 July 2017.

¹⁶ "Female Education Remains Key Challenge." *IRIN*. N.p., 06 September 2007. Web. 04 Aug. 2017.

¹⁷ Ibid.

¹⁸ "How Does Gender Inequality in Yemen Affect Wellbeing?" *Gender Inequality in Yemen*. N.p., 10 June 2015. Web. 08 Aug. 2017.

31 of their constitution that “Women are the sisters of men. They have rights and duties, which are guaranteed and assigned by Shari’ah and stipulated by law.”¹⁹

Priority of education is given to the males in families due to the limitation of girls’ schools and the limited availability of a family’s financial resources. In the Yemeni culture, it’s not acceptable for classrooms to be mixed and this significantly affects female education since the focus is mainly on the males and therefore the schools for females are not on the same level as the males’, along with having the rooms crowded due to the small number of schools.²⁰ Also, even though the availability for internet and phone in Yemen is high, the usage of them is limited, especially for females due to such cultural barriers as internet is considered to be western or goes against religion. Approximately 50% of women in rural areas have access to telephones. Women lack the financial resources that would assist them into purchasing hardware needed.

“Female-headed households are typically poorer than male-headed households”²¹, this is due to the limited economic opportunities, educational opportunities and job opportunities that are provided for women as they’re also excluded from economic transactions in the markets.²²

85% of women in rural areas of Yemen stated that financial services are rarely accessible for them. Correspondingly, 62% of men reported the same. In urban areas however 62% of women reported that financial services are rarely accessible for them while 0% of men reported the same.²³

Financial decision-making in houses was said to be the male’s full responsibility where the women were less engaged. Females however stated that they were more engaged when it came to their children’s lives and education. Also, household mobility or decisions such as moving or visiting people lied in the hands of both members, the male and female. 17% of the Internally Displaced Persons reported that both men and women together take financial decisions while the other 83% stated that they’re only taken by the male, as also males protect all family assets in the IDP camps due to the lack of privacy.²⁴ The National Dialogue Conference (NDC) however has taken action²⁵ in 2014 to slightly improve Yemen through allowing women to gain rights in many aspects.

3) Self-Employed Women’s Association (SEWA)

SEWA is a very well-known organization or program created in the early 1970s that works with women in India in the informal economy.²⁶ An informal economy is a set of economic jobs or workers who aren’t offered protection by the state.²⁷ The Program consists of more than a million women members. It’s recognized by the government and is given the

¹⁹ Abdrabou, Abdelrahman A., Dr. *The Constitution of the Republic of Yemen*. Trans. Ahmed Noman AlMadhagi. N.p.: n.p., n.d. 20 Feb. 2001. Web. 8 Aug. 2017.

²⁰ Sanaa. "Female Education Remains Key Challenge." *IRIN*. N.p., 06 Sept. 2007. Web. 08 July 2017.

²¹ Addison, Tony, and Tilman Brück. *Making Peace Work: The Challenges of Social and Economic Reconstruction*. London: Palgrave Macmillan, 2008. United Nations University, 20 Nov. 2008. Web. 7 Aug. 2017.

²² *FROM THE GROUND UP: GENDER AND CONFLICT ANALYSIS IN YEMEN*. Oxford: Oxfam International October, 2016. *Carenderland*. Oxfam International October, Oct. 2016. Web. 8 July 2017.

²³ *Ibid.*

²⁴ *Ibid.*

²⁵ *FROM THE GROUND UP: GENDER AND CONFLICT ANALYSIS IN YEMEN*. Oxford: Oxfam International October, 2016. *Carenderland*. Oxfam International October, Oct. 2016. Web. 8 July 2017.

²⁶ "Decent Work and Women’s Economic Empowerment: Good Policy and Practice." *ILO*. UN Women, 2012. Web. 4 July 2017.

²⁷ WIEGO. "About the Informal Economy." *Women In Informal Employment*. N.p., n.d. Web. 05 Aug. 2017.

government's consent to supervise the domestic workers along with determining the minimum wages. SEWA created its own bank to be able to provide the women with loans along with giving them the opportunity to create savings accounts.

In order for a woman to become a member, she's required to have a SEWA bank account and agree to all parts of the package provided, as they also pay the full amount of deposit or an annual fee. With time, women couldn't pay back their loans, an important reason behind this was shown to be because of illness and therefore, as a result, SEWA created a beginner healthcare program that provided the women with three types of insurances which are life insurance, asset insurance and health insurance. The third type, the health insurance, gave the members a number of days per year for hospitalization where they choose their own health providers, either public or private.²⁸ Members report how their lives are getting better as they see improvements in their earnings, marketing and working conditions, and improved bargaining power, as well as how their self-esteem has significantly increased. The organization has a global role as it has been setting global standards and policies as it's one of the main advocates for the International Labor Standards (ILO) convention 177 for domestic workers.²⁹



Figure 4- Women helped by SEWA

Self-Employed Women's Association 2014 – Third Week. Digital image. Boston University, 23 July 2014. Web. 8 July 2017.

III. Focused Overview of the Issue

Many organizations work directly and indirectly to resolve such issue. For example, findings of the 2009 World Survey on the Role of Women in Development show that women gaining access to resources result in them gaining the respect of more people which increases their power as women along being provided with financial and economic security. Furthermore, the ownership of such assets and resources have a vital role in the protection of women from facing poverty in the cases of getting a divorce or losing a husband.³⁰ The Food and Agriculture Organization (FAO) states that a direct result of women farmers gaining equal access to resources as men is the fact that the harvest would significantly rise by 20-30% where it would raise the "agricultural output in developing countries by 2.5 to 4 percent"³¹ and therefore help in economic growth³², proving that the equal access to the resources is significant for gender equity.³³ Also, The Beijing Declaration is made to focus on the fact that the women's role in sustainable development is set back since they're not granted the same opportunities as men when it comes to gaining access to economic resources, information and technology, and creating and participating in policies as men. Moreover, they have minimal say when it comes to them being involved in binding laws and guidelines that are established for natural resources and

²⁸ Department of Economic and Social Affairs. "Women's Control over Economic Resources and Access to Financial Resources, including Microfinance." *United Nations*. United Nations Publication, 2009. Web. 5 July 2017.

²⁹ "Decent Work and Women's Economic Empowerment: Good Policy and Practice." *ILO*. UN Women, 2012. Web. 4 July 2017.

³⁰ Department of Economic and Social Affairs. "Women's Control over Economic Resources and Access to Financial Resources, including Microfinance." *United Nations*. United Nations Publication, 2009. Web. 5 July 2017.

³¹ "Decent Work and Women's Economic Empowerment: Good Policy and Practice." *ILO*. UN Women, 2012. Web. 4 July 2017.

³² *Ibid*.

³³ "Gender Equality Session." *Ministry of Education and Human Resources*. N.p., n.d. Web. 5 July 2017.

environmental management.³⁴ According to the Economic Forum's Global Gender Gap Report, scores of the gender gap range from 0.5 where the largest gender gap is in countries such as Yemen, Pakistan, Syria and Saudi Arabia all the way to 0.8-0.9 in countries such as Sweden, Norway, Finland and Iceland where they have the smallest gap.³⁵

Women in jobs

Studies show that women's income is 20% less than men working in the same exact job, peace table includes only 9% female negotiators and women in parliaments make up only 23%.³⁶ In a number of fields, men are more likely to be employed, rather than women. However, in vulnerable jobs with irregular minimal or no income, women are more likely to be employed resulting in an overall decline in labor income for women. Taking sub-Saharan Africa as an example, only 34% of married women between the age of 15 and 49 had jobs and were paid in cash in the past year and an extra 12% of women were paid both cash and goods and services, leaving over 50% of women unemployed or working with no payment. On the other hand, 57% of married men were paid in cash and an additional 18% were paid in both cash and goods and services.³⁷

Discussing women in most developing countries, women don't necessarily have control over the economic resources when having a stable job and salary. An average of 10% of women in developing countries have no say on how their own money or income is spent, due to their husbands taking control of the house money. The range starts from 2% of married women with income in Cambodia and Colombia to 20% in DR Congo and Liberia all the way to 42% in Malawi.³⁸

The figure to the right shows the difference in the workforce between men and women over the age of 15. The data is initially collected in the year 1995 and then collected 10 years later in the year 2015. As shown, the largest difference between males and females is in the area of North Africa.³⁹ The Female Labor Force Participation is North Africa has always been the lowest in the world no matter how the illiteracy rate decreased or periods of economic growth. This would go back to the period of the oil boom where the economy was strong and there was no need for women to join the workforce. The current situation however, demonstrates that the region isn't producing enough

Labour force participation rate, persons aged 15+ years, by sex and region, 1995 and 2015

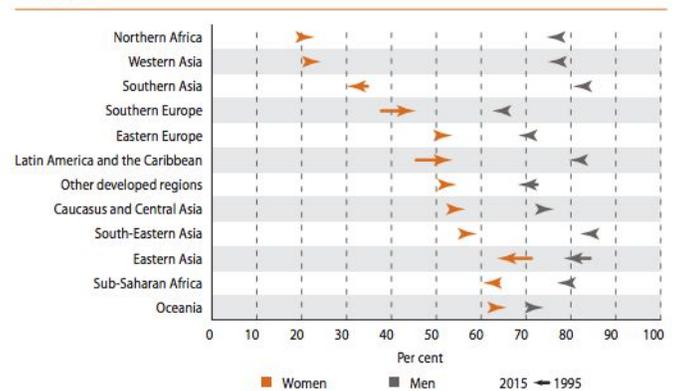


Figure - The Figure 5- The picture above shows the labor workforce participation rate of females and males over the age of 15. The data shows the difference from 1995 to 2015.

³⁴ *The World's Women 2015: Trends and Statistics*. New York: United Nations, 2015. *United Nations Statistics*. United Nations, 2015. Web. 4 July 2017.

³⁵ *The Global Gender Gap Report 2016*. Geneva: World Economic Forum., 2016. *Insight Report*. World Economic Forum. Web. 8 Aug. 2017.

³⁶ "Gender Equality Session." *Ministry of Education and Human Resources*. N.p., n.d. Web. 5 July 2017.

³⁷ *The World's Women 2015: Trends and Statistics*. New York: United Nations, 2015. *United Nations Statistics*. United Nations, 2015. Web. 4 July 2017.

³⁸ *Ibid.*

³⁹ *Ibid.*

employment and job opportunities.⁴⁰ The percentage of females working is at approximately 20% and the percentage of males working is at approximately 80%. On the other hand, the slightest difference between males and females is at the area of Australia and Oceania where the percentage of females working is over 60% and males working is at approximately 70%.⁴¹ According to Melbourne Institute of Applied Economic and Social Research Women tend to join the workforce more due to the education increasing and the significant increase of highly educated women that led to higher rates of female employment. Another factor that increased female employment is the fact that fertility has declined and therefore more women are able to work. Also, as decades passed after WWII, women remain in their jobs of high wages and high prestige office.⁴²

Gender Inequality

Women's lack of access to economic resources leads to them being economically dependent on men and in some cases leads to the rise of women's poverty rates. Gender inequality has been increasing significantly due to the increase of one parent families and changes in family arrangements. Women between the ages of 15-50 in both developed and developing countries have a higher chance of being poor than men at the same working age, especially when they're single parents with children that fully depend on them or when their income is lower than their expenses.⁴³ As shown in the figure below, poverty rates are shown to be the highest in most regions when children live in single-mother families. The highest percentage of poverty in all families lies in the United States where almost 50% of child poverty is for children with single-mothers. The lowest rate of poor children with single-mothers is in Sweden. The only two countries with higher poverty rates in two-parent families are Guatemala and Serbia.⁴⁴

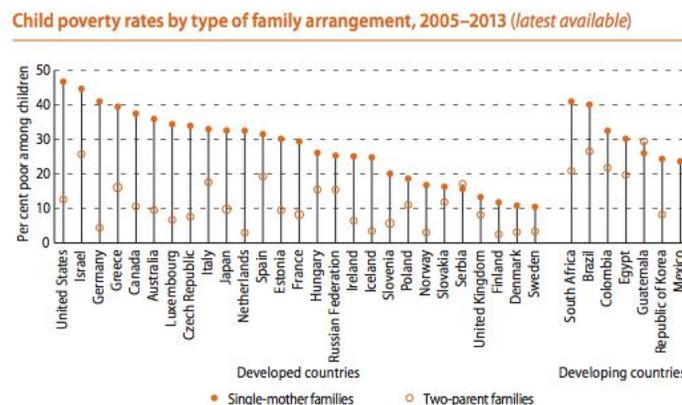


Figure 6- Child poverty rates by type of family arrangement⁴⁵

⁴⁰ Robinson, Julia. *Female Labor Force Participation in the Middle East and North Africa*. Pennsylvania: Wharton Research Scholars, 2005. University of Pennsylvania, 1 Apr. 2005. Web. 8 Aug. 2017.

⁴¹ The World's Women 2015: Trends and Statistics. *New York: United Nations, 2015*. United Nations Statistics. *United Nations, 2015*. Web. 4 July 2017.

⁴² Kelley, Jonathan, and Evans Kelley. *Trends in Women's Labour Force Participation in Australia: 1984-2002*. Melbourne: n.p., 2004. The University of Melbourne, Sept. 2004. Web. 8 Aug. 2017.

⁴³ The World's Women 2015: Trends and Statistics. *New York: United Nations, 2015*. United Nations Statistics. *United Nations, 2015*. Web. 4 July 2017.

⁴⁴ Ibid.

⁴⁵ Ibid.

Indigenous females encounter multiple obstacles that stop them from developing along with affecting their security and preventing them from their human rights. The obstacles include the withdrawal of their lands, the lack of security, displacement, lack of justice and getting minimal access to education and health services.⁴⁶

For about 55 of 116 developing countries, discrimination against females in laws that provide for inheritance and land ownership is still in practice regardless to the fact that the laws supposedly enforce gender equality.⁴⁷ This is majorly found in Africa, specifically in Kenya, Tunisia, Mozambique, and Tunisia. This is attributed to customary laws in social, cultural and religious customs.⁴⁸ Traditional societies often prohibit women’s direct access to purchasing land. Sometimes also religious traditions and values prevent women from gaining equal access to land such as in Islamic law where daughters inherit only half of the land that that sons inherit, after the death of their parents.⁴⁹ Women’s accessibility to land and properties in general is very limited, in some areas they have negligible access to more than three quarters of land and two thirds of other properties, due to discriminatory informal laws. There is in fact data on the discrimination against women in terms of their access to said properties but it lacks sufficient individual-level data. Regardless, the few case studies that are in fact presented do point out gender inequality. It’s pointed out especially in countries such as India, Ghana and Ecuador that women’s ownership to property and land is drastically less than that of men.⁵⁰

Figure 7 shows the 2014 data collection of the “proportion of developing countries with gender inequality with regard to inheritance rights, entitlements to ownership of land and other property”. In most countries, laws guarantee the same rights for both men and women in the aspects discussed. However, in the majority of countries there are discriminatory practices against women in these rights. When it comes to women’s access to land and property, less than 5% of countries do not guarantee the same rights for men and women. For inheritance of widows and daughters, almost 30% of countries don’t guarantee women the same inheritance rights as men, caused by cultural and religious customs. Access to property other than land has the greatest percentage of laws that guarantee the same exact rights for both men and women, being more than 30%.⁵¹

Proportion of developing countries with gender inequality with regard to inheritance rights, entitlements to ownership of land and other property, 2014

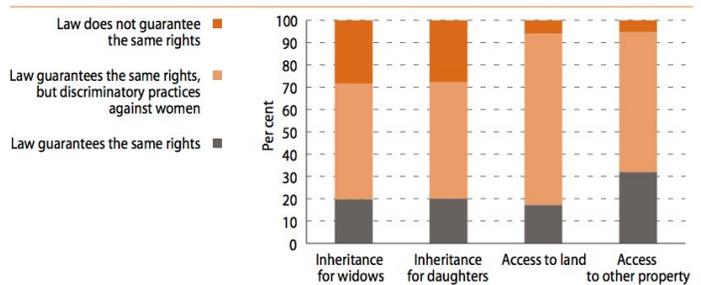


Figure 7- percentages of the rights guaranteed between men and women in different aspects

The World’s Women 2015: Trends and Statistics. New York: United Nations, 2015. *United Nations Statistics.* United Nations, 2015. Web. 4 July 2017.

⁴⁶ *Ibid.*

⁴⁷ *Ibid.*

⁴⁸ United Nations Economic Commission for Africa. "Women and Access to Land and Credit: Discussions and Key Findings of the African Gender Development Index in Selected African Countries." (2007): n. pag. June 2007. Web. 7 Aug. 2017.

⁴⁹ "WHY IS GENDER AN ISSUE IN ACCESS TO LAND." *Food and Agricultural Organization.* N.p., n.d. Web. 7 Aug. 2017.

⁵⁰ *The World’s Women 2015: Trends and Statistics.* New York: United Nations, 2015. United Nations Statistics. *United Nations, 2015.* Web. 4 July 2017.

⁵¹ *The World’s Women 2015: Trends and Statistics.* New York: United Nations, 2015. United Nations Statistics. *United Nations, 2015.* Web. 4 July 2017.

IV. Key Vocabulary

Gender Equality: the fact that males and females are given the same rights, have access to the same resources, are given the same opportunities and provided with the same protection and equal treatment.⁵²

Gender Disparity: basically means gender inequality, or a great imbalance or difference when it comes to equality between males and females.⁵³

Gender Equity: is a process in which resources and decision-making is distributed fairly among males and females without any discrimination, ensuring both gender's access to a full range of opportunities.⁵⁴

Sustainable Development Goals: The newer set of universal goals formed after the Millennium Development Goals. A set of 17 goals with their fifth goal being "Gender Equality", it was created in 2015 and they're working around the world to eradicate extreme poverty by 2030⁵⁵.

Microfinance/Microcredit: helps out the poorer people who lack access to financial services, it's the lending of money to these people with low interest rates.⁵⁶

Household production: it's the production of goods such as meals in households using the household's consumption, raw materials, labor, capital and transportation.⁵⁷

V. Important Events & Chronology

Date (Day/Month/Year)	Event
21/6/1946	Establishment of The Commission on the Status of Women (CSW) which is an intergovernmental body that works to promote the empowerment of women and gender equality. ⁵⁸
15/7/1985-26/7/1985	Nairobi Forward-Looking Strategies for the Advancement of Women ⁵⁹ The document encourages countries to start taking more legal actions to eliminate all forms of discrimination against women ⁶⁰
4/9/1995-15/9/1995	Beijing Declaration and Platform for Action ⁶¹

⁵² "Gender Equality." *Cambridge*. Cambridge University Press, n.d. Web. 8 Aug. 2017.

⁵³ "Disparity." *Dictionary.com*. Random House Dictionary, n.d. Web. 07 July 2017.

⁵⁴ "What Is Gender Equity?" *Canadian Association for the Advancement of Women and Sport and Physical Activity*. CAAWS 2013, n.d. Web. 04 July 2017.

⁵⁵ *Transitioning from the MDGs to the SDGs*. United Nations Development Programme (UNDP), 23 Nov. 2016. Web. 4 July 2017.

⁵⁶ Rouse, Margaret. "Microfinance." *WhatIs.com*. N.p., June 2012. Web. 05 July 2017.

⁵⁷ Ironmonger, Duncan Standon. "Household Production and the Household Economy." *Department of Economics - Working Papers Series*. The University of Melbourne, n.d. Web. 04 Aug. 2017.

⁵⁸ "Commission on the Status of Women." *UN Women*. UN Women, n.d. Web. 06 July 2017.

⁵⁹ "Nairobi Forward-looking Strategies for the Advancement of Women." *UN Documents*. NGO Committee on Education, 26 July 1985. Web. 06 July 2017.

⁶⁰ "1985 World Conference on Women." *1985 WCW in Nairobi*. N.p., n.d. Web. 08 Aug. 2017.

⁶¹ *Beijing Declaration and Platform for Action*. Beijing: n.p., 1995. *United Nations*. The Fourth World Conference on Women, Sept. 1995. Web. 4 July 2017.

26/10/2009	World Survey on the Role of Women in Development ⁶² which discusses the importance of women's access to economic and financial resources. ⁶³
2/7/2010	The creation of UN Women which is the United Nations Entity for Gender Equality and the Empowerment of Women. ⁶⁴
21/4/2013	The Financial Inclusion Support Framework (FISF) was launched by the World Bank Group which works to financially include women as it has a section known as Women and Finance ⁶⁵
September 2013	International Finance Corporation (IFC) "set up a Gender Secretariat to support clients with integrating women as entrepreneurs, employees and leaders resulting in better business performance and development impact." ⁶⁶

VI. Past Resolutions and Treaties

A/64/L.56 – Establishes UN Women, an entity made for gender equality and the empowerment of women. When adopted, this resolution institutionalized the effort of all member states to empower women and advance their status since UN Women was made for both creating and operating. UN Women is in charge of taking all of the aspects that fall under gender equality such as the Office of the Special Adviser on Gender Issues and Advancement of Women, the Division for the Advancement of Women, the United Nations Development Fund for Women and the United Nations International Research and Training Institute for the Advancement of Women. The resolution also gives UN Women the right to coordinate all gender issues that are in the United Nations' system.⁶⁷

http://www.un.org/ga/search/view_doc.asp?symbol=A/64/L.56

E/CN.6/2010/L.5 - 54th session of the Commission of the Status of Women. It's currently working on women's economic empowerment and works to decrease discrimination of women and achieve all women human rights. It focuses on increasing women's participation in all levels of decision making, land rights, education, health, equality in access to economic and financial resources along with assisting them in economic crisis.⁶⁸

http://www.un.org/womenwatch/daw/beijing15/outcomes/L%205%20_%20Ec%20empowerment_Advance%20unedited.pdf

⁶² "Women Survey on the Role of Women in Development 2009." *United Nations*. United Nations, n.d. Web. 02 July 2017.

⁶³ Department of Economic and Social Affairs. "Women's Control over Economic Resources and Access to Financial Resources, including Microfinance." *United Nations*. United Nations Publication, 2009. Web. 5 July 2017.

⁶⁴ "Creation of UN Women." *United Nations*. United Nations, n.d. Web. 02 July 2017.

⁶⁵ "Financial Inclusion Support Framework Launched." *GPII*. GPII Global Partnership for Financial Inclusion., 22 Apr. 2013. Web. 05 July 2017.

⁶⁶ "Expanding Women's Access to Financial Services." *World Bank*. The World Bank Group, 26 Feb. 2014. Web. 06 July 2017.

⁶⁷ "On Draft Resolution A/64/L-56 on System-wide Coherence." *United Nations*. United Nations, 2 July 2010. Web. 08 Aug. 2017.

⁶⁸ "Women's Commission Forwards Draft Resolution on Assistance to Palestinian Women to Economic and Social Council, Adopts Six More, as It Concludes Annual Session | Meetings Coverage and Press Releases." *United Nations*. United Nations, 12 Mar. 2010. Web. 08 Aug. 2017.

Beijing Declaration and Platform for Action (BPFA) – A 20 year plan that took place during the Fourth World Conference on Women of 1995 which is the largest conference ever held by the UN, the declaration called for faster implementations of the goals stated in the Nairobi Strategies. It consisted of 17,000 representatives from over 185 countries around the world that committed to it. It also identified the problems that come in the way of the advancement of women and stated several step-by-step solutions to solve such problems as it focuses on the significance of women’s roles in economic development. It discussed several aspects such as poverty, health, violence against women, education and more. The declaration is in the form of Chapters where they’re divided into numbered paragraphs.

In chapter four of the platform, there are different sections for strategic objectives and actions such as a section called “women and poverty”, “Education and training of women”, “Women and health”, “Violence against women” and more.⁶⁹ “For the last 20 years, the BPfA has been the world’s most powerful framework for international and national gender equality policies and practices.”. The commission on the Status of Women has taken a great role in such treaty since they review the implementation of the treaty every five years. The progress of the declaration has been hampered a few times during the 20-year duration due to the unequal interference in decision-making between the women and men in the making of the actual declaration. Another factor affecting the progress is the discriminatory gender stereotypes and the lack of strong accountability mechanisms. As a positive result of the declaration, governments have been taking action to make amendments in the laws to promote gender equality. Even though many outcomes of the declaration have been successful, the vision of the declaration has not yet been reached. All members of the European Union have signed the declaration and are committed to take action using it as they also work to promote its aims.⁷⁰

<http://www.un.org/womenwatch/daw/beijing/pdf/BDPfA%20E.pdf>

VII. Failed Solution Attempts

Numerous organizations take part in solving the conflict by creating programs that help maintain sustainable development. Nevertheless, most of their solutions or the actions they take are effective only temporarily, this is because when they believe that the project was a success, they stop implementing and the situation is left as it was before. Several factors affect the sufficiency of women’s advancements, such as financial resources and human resources. Both factors affect the progress of fulfilling the Nairobi Forward-looking Strategies for the Advancement of Women.⁷¹

VIII. Possible Solutions

- Encourage governments to amend the inheritance laws to the benefit of women.
- Allow the Commission on the Status of Women to have a dominant role in monitoring, being a continuation to ECOSOC’s 1996 resolution.⁷²

⁶⁹ *Beijing Declaration and Platform for Action*. Beijing: n.p., 1995. *United Nations*. The Fourth World Conference on Women, Sept. 1995. Web. 4 July 2017.

⁷⁰ Debusscher, Petra. *Evaluation of the Beijing Platform for Action +20 and the Opportunities for Achieving Gender Equality and the Empowerment of Women in the Post-2015 Development Agenda*. Brussels: European Union, 2015. *European Parliament*. European Union, 2015. Web. 8 July 2017.

⁷¹ Rao, Digumarti Bhaskara. *Status and Advancement of Women*. New Delhi: APH, 2000. 2000. Web. 6 July 2017.

⁷² "Commission on the Status of Women." *UN Women*. UN Women, n.d. Web. 06 July 2017.

- Allow women to get maternity leaves.
- To secure women's access to the economic aspects and resources along with their opportunities, this could be done through reforms from the legislative branch that can be encouraged.
- Develop universal programs that give out loans that increase women's financial access.
- Strengthen programs and organizations that already exist to help support women.
- Providing women with financial aid, especially to political candidates that would help support the other women, with the help of NGOs
- Work with governments to give women the same rights as men when it comes to their access to economic resources, ownership of assets and lands, and control over their property and bank accounts.
- Encouraging the implementation of the Beijing Declaration and Platform for Action.

IX. Useful Links

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