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Statement submitted by Mother's Union, a non-governmental organization in consultative status with the Economic and Social Council*

The Secretary-General has received the following statement, which is being circulated in accordance with paragraphs 36 and 37 of Economic and Social Council resolution 1996/31.

^{*} The present statement is issued without formal editing.





Statement

Mothers' Union is a Christian, grassroots, non-governmental organisation working through four million members in 83 countries to support family life and promote flourishing relationships. We work to further women's economic empowerment through financial education, supporting enterprise and campaigning for flexible working conditions and decent parental pay and leave arrangements.

Economic empowerment enables access to and control over economic resources and opportunities, for the purpose of economic sustainability and advancement. Women face economic disempowerment because of discrimination through cultural and social norms, policies and laws; which must be addressed to accord women equality with men. Particular attention should be paid to the impact of gender-based violence on women's economic empowerment, with measures introduced to prevent and end it. Whilst economic empowerment is important in enabling human choice and freedom, women and men should not be valued only as economic units, but their intrinsic worth recognised.

Economic resources bestow power upon those who own and control them; and denying access to such resources disempowers women and perpetuates structural inequalities. In 2016, women in many parts of the world still face financial exclusion, are denied equal access to income generating opportunities and are economically reliant on men.

Mothers' Union members highlight a number of reasons as to why women face a lack of economic empowerment in their communities:

"Women sometimes lack self-esteem, or have been educated to obey men (patriarchal society). Sometimes there is no follow up or monitoring of the law implementation. Awareness raising with women about their rights is not enough: more advocacy and sensitisation is required." Mothers' Union member, Madagascar

"Women often have to support their family and may require last minute absence because of childcare. They are therefore vulnerable as they do not want to lose their jobs and may have to accept conditions that their employer imposes. Many are 'over a barrel'." Mothers' Union member, United Kingdom

Law, policies and social norms to end discrimination and support women's economic empowerment

To further women's economic empowerment, women must have equal access to economic resources and mechanisms, as well as equal rights within tax and benefits systems. Governments at all levels should prohibit all forms of discrimination against women; and enshrine in law the equal rights of women to:

- · Bank and savings accounts
- Credit
- Financial services
- Employment and equal pay, including freedom from negative discrimination in relation to senior positions

2/5 16-20057

- Land and property
- Signing of contracts
- · Pensions and social protection
- Inheritance
- Education at all levels

As well as implementing laws that directly address economic discrimination, governments and other decision makers need to implement a holistic range of policies that create an enabling environment for the economic empowerment of women and girl, such as:

- Access to benefits such as maternity and paternity pay to enable women and men to share care of children
- Working conditions and rights such as parental leave and flexible working opportunities
- Workplace polices against sexual harassment
- · Affordable childcare

Additionally, policy and law makers need to consider a number of "intersectionalities" and challenges to the economic empowerment of specific groups of women because of age, race, disability, marital status, sexuality, existing socio-economic status, religious belief and geographical location etc.

Underpinning policy and law on women's economic empowerment needs to be:

- Cultural norms and values that give women and men, girls and boys equal value
- Challenges to gender stereotyping
- An end to patriarchal attitudes and structures that perpetuate the economic disempowerment of women.

Cultural and faith leaders and civil society, as well as government, have an important role in achieving this.

Whilst policies that enable women to enter into and remain in paid employment are vital, the value and importance of caregiving and other unpaid work must be recognised by all. Whilst the balance of unpaid care and domestic responsibilities resides largely with women across much of the world, and childbearing and rearing has a significant impact on the gender pay gap and career progression, it is important that the narrative around economic empowerment does not equate caregiving solely with burden, or ascribe it lesser value because an economic reward is not attached to it.

Tackling gender-based violence and its impact on women's economic empowerment and participation in the labour market

Governments also need to address the impact of gender-based violence on the economic empowerment of women and girls. Whether or not women have equal

16-20057 **3/5**

rights under law to access economic resources and mechanisms, these can be denied or restricted at the individual level as a form of gender-based violence, in particular domestic abuse, often manifesting through patterns of coercion and control. Mothers' Union members have identified a number of examples of women being economically disadvantaged or disempowered because of gender-based violence, such as:

- Leaving the home to escape domestic abuse, resulting in taking a less well paid job, as well as losing the home
- Clothes being destroyed and keys being taken before a job interview by an abusive partner, resulting in failure to attend the job interview and the opportunity to gain paid employment
- Tiredness because of an abusive partner keeping a woman awake at night, resulting in the loss of her job
- Sexual harassment or violence in the workplace leading to the loss of a job or lack of opportunity to further a career

Such financial and economic abuse, as well as other forms of gender-based violence, can perpetuate women's economic disempowerment by negatively impacting their confidence and other capacities to acquire economic resources and generate and sustain income. State and non-state conflict provide additional challenges to women's economic capacity; and in post-conflict situations, women's assumption of economic power during conflict can be threatened and reversed by the return of men from combat.

Therefore, Mothers' Union also calls on governments to:

- Promote policies and laws that reject norms, attitudes and behaviours that perpetuate gender-based violence, including through awareness-raising and education of girls and boys, women and men
- Recognise, under law, that financial control and abuse is a form of violence against women and ensure that perpetrators face justice; and ensure that sensitisation and training on financial control and abuse is provided for those involved in law enforcement and the justice system
- Ensure the provision of services to support victims of financial abuse; and ensure that women, and their children, who face economic destitution due to gender-based violence have access to financial support, including child support through safe means of payment
- Promote understanding of the impact of gender-based violence on women's economic empowerment and participation in paid employment, including on economic security in later life
- Ensure that women and a gender perspective are included in conflict resolution, and peace and state building processes

It is also important to acknowledge that wealth does not protect against gender-based violence; and that economic empowerment is not simply wealth accumulation — rather economic empowerment is the freedom, choice and ability to obtain and control economic resources.

4/5 16-20057

Fulfilling international agreements on women's economic empowerment through national law

As well as developing new or implementing existing domestic law to ensure the economic empowerment of women, there are also international frameworks that governments have committed to and have a duty to fulfil. The Sustainable Development Goals call for no one to be left behind in global development, and as governments implement the Goals, they should take a gender sensitive approach to ensure that women are brought to parity with men.

To ensure that women are valued not according to the economic wealth they can generate but rather according to their intrinsic value, there may also need to be a reimagining of the current global economic system. Neither gender equality, women's empowerment or the Millennium Development Goals were achieved under the current economic hegemony, and there may need to be a significant reimagining of the system if women's economic empowerment and the Sustainable Development Goals are achieved so that 'no one is left behind'.

16-20057