

**Southern Regional Model United Nations XXII**  
**Addressing the global financial crisis:**  
**Restoring economic stability through international solidarity**  
November 17-19, 2011. Atlanta, GA  
Email: [csw@srmun.org](mailto:csw@srmun.org)



Dear Delegates,

Welcome to Southern Regional Model United Nations (SRMUN) XXII! Also, welcome to the Commission on the Status of Women (CSW). This year's conference promises to be a wonderful opportunity to exercise diplomacy as the international community seeks to combat the effects of the global financial crisis.

My name is Hether Scheel, and I am honored to serve as the Director of the CSW alongside my Assistant Director, Maricruz Retana. I am completing my MS in International Affairs at the Georgia Institute of Technology where I am studying international political economy, development, and security studies, with an emphasis on gender. This is my sixth year at SRMUN, and I am very excited to serve as a Director for the third time. Maricruz recently graduated from Pace University with a BBA in International Management with a concentration in Latin America and minors in Political Science and Spanish. She hopes to attend graduate school to receive a Master's degree in Education, Public Administration, or International Business in the future. Welcome Maricruz as a first-time SRMUN staff member!

This year, the topics before the Commission on the Status of Women are:

- I. Moving Beyond Micro-financing: Ensuring Diverse Sustainable Development Opportunities for Women
- II. Education and Empowerment: Reassessing Opportunities for Women after the Global Financial Crisis
- III. Gender Mainstreaming and Economic Empowerment: Evaluating Strategies for Gender Equality after the Beijing Conference

The CSW was created in 1946 by Economic and Social Council (ECOSOC) Resolution 11 (II) as a specialized agency for the political, social, and economic development of women in the international community. The CSW's mandate extends to all matters relating the advancement and status of women for sustainable development and gender equality. Accordingly, this year's committee should provide an interesting and dynamic insight into gender equality and the empowerment of women during this global financial crisis.

Each delegation is required to submit one position paper which covers each of the three topics. Position papers should be not longer than 2 pages in length and single spaced. Position papers are intended to showcase your country's position on each of the topics and a recommended course of action that your country would support in committee. It is vital that your position papers be concise, clear, and critical by demonstrating insight into the policies and positions of your country to provide solutions to the challenge topics before the committee. Strong, well developed position papers are an excellent foundation for conference preparation. More detailed information about how to write position papers can be found at the SRMUN website (<http://www.srmun.org>). **All position papers MUST be submitted by October 30, 11:59pm EST using the submission system on the SRMUN website.**

Maricruz and I look forward to the opportunity to facilitate the CSW committee at SRMUN XXII. This year's conference will be a fantastic exercise in diplomacy on issues that are pertinent to the international community. The CSW will provide an excellent simulation on the issues presently facing the world's women and provide insightful and dynamic work to combat the effects of the global financial crisis. Maricruz and I look forward to meeting and working with you prior to and during the conference. Please do not hesitate to contact us with any questions!

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## Committee History of the Commission on the Status of Women (CSW)

In 1945, the United Nations (UN) was founded to promote the principles of peace and justice and promote equality, regardless of gender. The UN Charter reaffirms the ‘faith in fundamental human rights, in the dignity and worth of the human person, in the equal rights of men and women and of nations large and small’ and ‘promotes social progress and better standards of life in larger freedom.’<sup>1</sup> Four of 160 government officials— Bertha Lutz of Brazil, Wu Yi-Fang of China, Minerva Bernardino of the Dominican Republic, and Virginia Gildersleeve of the United States of America, succeeded in inscribing women’s rights in the founding document of the United Nations.<sup>2</sup>

Shortly after the establishment of the UN on 24 October 1945, women’s rights were at the forefront of discussion. In February 1946, Eleanor Roosevelt, a former delegate of the United Nations General Assembly (GA) and first chairperson of the UN Commission on Human Rights (UNHCR), during its inaugural meetings in London read an open letter address to the women of the world wherein it called upon ‘the Governments of the world to encourage women everywhere to take a more active part in national and international affairs.’<sup>3</sup> A few days later, the sub-commission dedicated to the Status of Women was created under the auspices of the Commission on Human Rights. This body later evolved into the Commission of the Status of Women (CSW) through the Economic and Social Council (ECOSOC) Resolution 11 (II) of 21 June 1946. Under this resolution, the CSW is a specialized agency that reports directly to the ECOSOC on the political, social and economic development of women around the world.<sup>4</sup> Further, the CSW reports on the advancement and status of women in the political, economic, social and educational realms, as well as alerts the ECOSOC of any and all urgent or immediate concerns surrounding the issue of women’s rights.<sup>5</sup>

Since its establishment, the mandate of the CSW underwent revision in 1987 and again in 1996.<sup>6</sup> ECOSOC Resolution 1987/22 is known for expanding the terms of reference of the CSW to include the functions of promoting the objectives of equality, development and peace, monitoring and implementation of measure for the advancement of women, and reviewing and appraising progress made at the national, sub-regional, regional, sectoral and global level.<sup>7</sup> The 1996/6 ECOSOC resolution followed up the Fourth World Conference on Women and decided that the Platform for Action should be implemented through the work of all bodies and organizations of the United Nations and further defined identification methods regarding trends and issues affecting gender equality.<sup>8</sup>

Today, the CSW is a functional commission for the ECOSOC, with membership consisting of 45 Member States. Each Member State of the ECOSOC sends one representative to the annual session and serves a four-year term as the delegate of the CSW. The CSW consists of thirteen members from Africa, eleven from Asia, nine from Latin America and the Caribbean, eight from Western Europe and other States, and four from Eastern Europe.<sup>9</sup> In addition, each CSW Member State elects a representative by region to serve on the CSW Bureau for two years.<sup>10</sup> Being elected to the CSW Bureau makes the representatives responsible for setting the agenda of the annual session. The current five representatives are: Ms. María Luz Meon of the Latin American and Caribbean Group, Vice Chair; H.E. Mr. Garen Nazarian of the Eastern European Group of States, Chair; Mr. Filippo Cinti of the Western

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<sup>1</sup> United Nations, Charter of the United Nations and Statute of the International Court of Justice, p. iii, iv and 3

<sup>2</sup> United Nations, Commission on the Status of Women, Short History of the Commission on the Status of Women, 2006, p1.

<sup>3</sup> Ibid, p. 1

<sup>4</sup> Ibid, p.1

<sup>5</sup> Ibid, p.1

<sup>6</sup> Ibid, p.3

<sup>7</sup> Resolution 1987-22. Economic and Social Council. 26 May 1987.

<http://daccess-dds-ny.un.org/doc/RESOLUTION/GEN/NR0/673/80/IMG/NR067380.pdf?OpenElement>.

<sup>8</sup> Resolution 1996/6. Economic and Social Council. 22 July 1996. Follow up to the Fourth World Conference on Women. <http://www.un.org/documents/ecosoc/res/1996/eres1996-6.htm>.

<sup>9</sup> United Nations, Commission on the Status of Women, Membership of the Commission on the Status of Women at its fifty-fifth session (2011)

<sup>10</sup> Ibid.

European and other States Group, Vice Chair; Mr. Tetsuya Kimua of the Asian States Group, Vice Chair; and Ms. Leysa Sow of the African Group, Vice Chair.<sup>11</sup>

The CSW is a quintessential specialized agency of the UN system as it continues to work for the equality of women and fairness in all aspects around the world. The CSW has had success in its conventions, resolutions and treaties. The Beijing Platform for Action, and the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW), adopted by the UN General Assembly in 1979, remain among the CSW's landmark successes.<sup>12</sup>

The CEDAW, the primary document resembling an international bill of rights for women, provided the first definition of discrimination against women as:

“...any distinction, exclusion or restriction made on the basis of sex which has the effect or purpose of impairing or nullifying the recognition, enjoyment or exercise by women, irrespective of their marital status, on basis of equality of men and women, of human rights and fundamental freedoms in the political, economic, social, cultural, civil or any other field.”<sup>13</sup>

Member States that have ratified or acceded to the Convention are legally bound to its provisions, as well as commit to submitting yearly reports at least every four years regarding measures they have taken that comply with the treaty.<sup>14</sup>

Beginning in 1975, the CSW has successfully sponsored an international conference for the advancement of women. The CSW held its first World Conference on Women in Mexico in 1975. In 1980 and 1985, the second and third World Conference on Women was held in Copenhagen and Nairobi, respectively.<sup>15</sup> In 1995, the CSW held its fourth conference in Beijing, which is known for its success in the creation of the Beijing Platform for Action which focused on 12 areas of concern.<sup>16</sup> The 12 areas of concern include the following: (1) Women and Poverty; (2) Education and training of women; (3) Women and health; (4) Violence against women; (5) Women and armed conflict; (6) Women and the economy; (7) Women in power and decision-making; (8) Institutional mechanisms for the advancement of women; (9) Human rights of women; (10) Women and the media; (11) Women and the environment; and, (12) The girl child.<sup>17</sup> The mission of the Beijing Platform for Action is to emphasize a working partnership between men and women thus creating equality and to create a peaceful, just and humane world based on human rights and fundamental freedoms.<sup>18</sup>

In 2000, The CSW acted as the Ad-hoc Preparatory Committee (PrepCom) for the 23rd special session of the General Assembly (Beijing+5). The outcome of the 44<sup>th</sup> session of the CSW and the 3<sup>rd</sup> session of the CSW acting as PrepCom resulted in the GA Special Session resolution entitled “Women 2000: Gender Equality, Development and Peace for the 21<sup>st</sup> Century.”<sup>19</sup> In 2005, the CSW began its ten-year review also known as the Beijing+10 of the Beijing Platform for Action where the CSW adopted a Declaration on the occasion of the ten-year review. Member States reaffirmed the Beijing Declaration and Platform for Action and the outcome of the twenty-third special session of the General Assembly and pledged to ensure their full and accelerated implementation.<sup>20</sup> Beijing+15, the

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<sup>11</sup> Commission on the Status of Women, The Bureau, <http://www.un.org/womenwatch/daw/csw/index.html>

<sup>12</sup> “Overview.” UN Women. <http://www.un.org/womenwatch/daw/csw/index.html#about>

<sup>13</sup> Division for the Advancement of Women, Department of Economic and Social Affairs, Convention on the Elimination of all forms of Discrimination Against Women. <http://www.un.org/womenwatch/daw/cedaw>

<sup>14</sup> Ibid.

<sup>15</sup> Commission on the Status of Women, Follow-up to Beijing, <http://www.un.org/womenwatch/daw/csw/critical.htm#beijing>

<sup>16</sup> Ibid.

<sup>17</sup> United Nations Entity for Gender Equality and the Empowerment of Women, the United Nations Fourth World Conference on Women, Beijing Declaration and Platform for Action  
<http://www.un.org/womenwatch/daw/beijing/pdf/BDPfA%20E.pdf>

<sup>18</sup> United Nations Entity for Gender Equality and the Empowerment of Women, the United Nations Fourth World Conference on Women, Platform for Action,  
<http://www.un.org/womenwatch/daw/beijing/platform/plat1.htm#objectives>

<sup>19</sup> United Nations Entity for Gender Equality and the Empowerment of Women. Five Year Review of the Implementation of the Beijing Declaration and Platform for Action.  
<http://www.un.org/womenwatch/daw/followup/beijing+5.htm>

<sup>20</sup> United Nations Entity for Gender Equality and the Empowerment of Women. Ten-year review and appraisal of the Implementation of the Beijing Declaration and Platform for Action.

fifteen-year review of the Beijing Platform for Action took place during the fifty-fourth session of the CSW in 2010 where emphasis was placed on the sharing of experiences and good practices and an emphasis on overcoming remaining obstacles and new challenges, including those related to the completion of the Millennium Development Goals (MDGs) in 2015.<sup>21</sup>

Now in its 55<sup>th</sup> Session, the CSW has culminated its status among UN committees as the only committee to address the breadth of issues associated with women's rights and gender equality. In its 55<sup>th</sup> session, the CSW will address the issues of education and access to science and technology as a means to improving employment and economic opportunities for women. Further, the CSW will reevaluate the issues from its 51<sup>st</sup> session pertaining to the eliminations of all forms of discrimination and violence against the girl child.<sup>22</sup>

The current members of the Commission on the Status of Women include:

ARGENTINA, ARMENIA, AZERBAIJAN, BANGLADESH, BELARUS, BELGIUM, CAMBODIA, CENTRAL AFRICAN REPUBLIC, CHINA, COLOMBIA, COMOROS, CUBA, DOMINICAN REPUBLIC, EL SALVADOR, ERITREA, GABON, GAMBIA, GERMANY, GUINEA, HAITI, INDIA, IRAQ, ISRAEL, ITALY, JAPAN, LIBYAN ARAB JAMAHIRIYA, MALAYSIA, MAURITANIA, MONGOLIA, NAMIBIA, NICARAGUA, NIGER, PAKISTAN, PARAGUAY, PHILLIPPINE, REPUBLIC OF KOREA, RUSSIA FEDERATION, RWANDA, SENEGAL, SPAIN, SWAZILAND, SWEDEN, TURKEY, UNITED STATES OF AMERICA, URUGUAY.

## **Topic I: Beyond Micro-financing: Ensuring Diverse Sustainable Development Opportunities for Women**

*“Promote people-centred sustainable development, including sustained economic growth...for girls and women”*

*-Commission on the Status of Women, Beijing Platform for Action<sup>23</sup>*

### **Introduction**

Since the creation of the Commission on the Status of Women (CSW), the international community has remained dedicated to ensuring gender equality, economic empowerment, sustainable development, and the protection of the rights of women and the girl child.<sup>24</sup> The four World Conferences on Women held in Mexico (1975), Copenhagen (1980), Nairobi (1985), and Beijing (1995), as well as the subsequent review conferences of the Beijing Platform for Action, have been crucial to the CSW's review and assessment of the implementation of international, regional, state, and local level policies to address the twelve critical areas of concern through “action-oriented recommendations.”<sup>25</sup> Each of these conferences and review periods have not only examined gender equality but also focused on the role of women in sustainable economic development.

As women are disproportionately affected by the financial crises and poverty, sustainable economic development practices aimed at women including access to employment, credit, job training, and education, among others, are crucial to international development.<sup>26</sup> With international recognition of 2006 Nobel Peace Prize winner

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<http://www.un.org/womenwatch/daw/Review/english/49sess.htm>

<sup>21</sup> United Nations Entity for Gender Equality and the Empowerment of Women. 15-year review of the Beijing Declaration and Platform for Action. <http://www.un.org/womenwatch/daw/beijing15/index.html>

<sup>22</sup> Commission on the Status of Women, 55<sup>th</sup> (2011), <http://www.un.org/womenwatch/daw/csw/55sess.htm#news>

<sup>23</sup> Beijing Platform for Action. Commission on the Status of Women 1995 (23)

<sup>24</sup> “Mandate.” The Commission on the Status of Women. <http://www.un.org/womenwatch/daw/csw/index.html#terms>

<sup>25</sup> “Follow up to Beijing.” The Commission on the Status of Women.

<http://www.un.org/womenwatch/daw/csw/critical.htm#gender>

<sup>26</sup> Beijing Platform for Action. Commission on the Status of Women. 1995

Muhammad Yunus of the Grameen Bank, the original small loan creditor and originator of micro-financing practices has become a cornerstone of sustainable development mechanism.<sup>27</sup>

The 1995, the Beijing Platform for Action highlighted the importance of the role of women in sustainable development and recognized the need for women to have access to savings and credit mechanisms and institutions through Strategic Objective A.3.<sup>28</sup> The Platform for Action states that specialized financial institutions should implement policies that “use credit and savings methodologies that are effective in reaching women in poverty and innovative in reducing transaction costs and redefining risk.”<sup>29</sup> Since 1995, there have been an increasing number of microfinance institutions (MFIs) that have begun to provide microcredit and microloans to people in poverty, especially women. Numbers vary but many organizations state that 90 to 95 percent of their micro-financing activities are directed to women.<sup>30</sup> With the advent of the international financial crisis and recent media attention of the failures of micro-financing in India, however, little international action has been dedicated to MFI reforms and alternatives to micro-financing to promote sustainable development. Although there has been great success with the Grameen Bank in Bangladesh, the international community should recognize that micro-financing is only one aspect of poverty reduction and sustainable development.<sup>31</sup>

### **History**

According to the Asian Development Bank, one of the key international actors in micro-finance activities, micro-finance, is “the provision of a broad range of financial services such as deposits, loans, payment services, money transfers, and insurance to poor and low-income households and microenterprises. Microfinance services are provided by three types of sources [or MFIs]:

- formal institutions, such as rural banks and cooperatives;
- semiformal institutions, such as nongovernment organizations; and
- informal sources such as money lenders and shopkeepers.”<sup>32</sup>

Microcredits, however, are a part of the overall micro-financing industry. As exhibited above, micro-financing is a collection of financial services. As such, microcredit is defined as the extension of small loans to impoverished individuals as adopted by the Microcredit Summit in 1997.<sup>33</sup> As previously established MFIs can be formal, semiformal, or informal and provide a variety of services, including microcredit or microloans.

Microcredit is often the most widely recognized service offered by MFIs. Not only do many individuals and smaller organizations focus almost exclusively on microcredit or microloans, larger organizations also provide a heavy emphasis on microloan activities. Small organizations, such as Kiva, often focus on the microcredit aspect of micro-finance.<sup>34</sup> Larger organizations, however, work on more aspects of micro-finance but still emphasize microcredit rather than investment, savings, or financial education. In 2010, Grameen Bank provided 8.8 million USD to microcredit of the 15 million USD program fund. This is in addition to 17.4 million USD to local financing

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<sup>27</sup> Elisabeth Malkin. “After Success, Problems for Microfinancing in Mexico.” *The New York Times*. April 5, 2008

<sup>28</sup> Beijing Platform for Action. Commission on the Status of Women. 1995.

<sup>29</sup> Ibid.

<sup>30</sup> “Development Thrills of Microfinance” *The Guardian*, April 1, 2008

[http://www.guardiannewsngr.com/life\\_style/article25//index3\\_html?pdate=290308&ptitle=Development%20Thrills%20Of%20Microfinance&](http://www.guardiannewsngr.com/life_style/article25//index3_html?pdate=290308&ptitle=Development%20Thrills%20Of%20Microfinance&)

<sup>31</sup> David Hulme. “Is Microdebt Good for Poor People? A Note on the Dark Side of Microfinance.” *Small Enterprise Development* 11:1 (March 2000), 26-28

<sup>32</sup> *Microfinance Development Strategy: Box 1*. Asian Development Bank

<http://www.adb.org/documents/policies/microfinance/microfinance0100.asp?p=policies>

<sup>33</sup> “Microcredit.” Grameen Bank. [http://www.grameen-info.org/index.php?option=com\\_content&task=view&id=32](http://www.grameen-info.org/index.php?option=com_content&task=view&id=32)

<sup>34</sup> “About Us.” Kiva. <http://www.kiva.org/about>





Organization (ILO), World Bank, United Nations Development Fund for Women (UNIFEM), and CSW have actively promoted micro-finance as a means of reducing inequality, creating employment opportunities, and sustaining economic development.

### ***Current Situation: Problems and Successes in Micro-financing***

Scholars and policy makers alike have found MFIs and their micro-financing practices to be one of the most viable means through which sustainable economic development is achieved. With emerging news coverage and studies of the flaws of micro-financing, academia and policy realms are beginning to reevaluate the success and viability of MFIs to promote equal, sustainable female economic empowerment.<sup>42</sup> Problems include the MFI reaction to volatile markets, ethical and mission problems with public ownership, and the use of aggressive lending practices to ensure high profit margins. Despite these problems, Grameen Bank, the originator of micro-finance, has been extremely successful in Bangladesh by limiting market volatility, avoiding public ownership, using fair lending practices, and recognizing the various facets of micro-finance.

#### *Market Volatility*

One of the most glaring challenges to MFIs in the current global economic downturn is their sustainability in a volatile market system.<sup>43</sup> According to some scholars, MFIs are likely to be affected by the current economic downturn, but these problems will be exacerbated by institutional flaws of micro-financing and the perception that it is a solve-all solution to promote female economic development.<sup>44</sup> Economists have found that small loan programs must be supplemented with other services such as insurance and financial and investment educational opportunities. These supplemental programs, however, do not always work alongside MFI microcredit programs.<sup>45</sup> Because many organizations focus on loaning funds, they are not providing ample access to savings and investment opportunities. Rather, microcredit produces short term poverty reduction that has few sustainable effects because of a lack of development opportunities, knowledge, or technical assistance. Proponents of MFIs suggest that “social support” provided by microcredit bolsters loan repayment, but many micro-finance programs have an unusually high dropout rate.<sup>46</sup> It is often assumed among the international community that the provision of loan services automatically increases income or entrepreneurial confidence, especially in micro-finance programs directed at providing capital to women, but this is not the case.<sup>47</sup> Micro-financing is not the “magic bullet” to reduce poverty but a mechanism through which it can be achieved.<sup>48</sup> The international community should work actively to recognize the positive benefits of micro-finance while exploring alternative methods that will achieve visible economic empowerment among the most disadvantaged populations.

#### *Public Ownership*

In addition to the institutional flaws of micro-financing and the emphasis on loan dispersal, there are many ethical, managerial, and legal problems that have emerged from MFIs. Media attention and scandal have brought attention to problems amongst MFIs. Compartamos (We Share), a micro-lending organization in Mexico, is currently under scrutiny for public ownership. Alex Counts, the president of the Grameen Foundation in Washington DC, stated that the female entrepreneurs funded by Compartamos “were generating the profits but they were excluded from

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<sup>42</sup> Mijo Mirkovic. “The Role of Microfinance in Promoting Sustainable Development in Southeast Europe.” EACES Seminar. July 5-6, 2007.

<sup>43</sup> Lenka Dokulilova, et al. “Sustainability of Microfinance Institutions in Financial Crisis.” Institute of Economic Studies. October 7, 2009. <http://www.microfinancegateway.org/gm/document-1.9.40535/09.pdf>

<sup>44</sup> Ibid.

<sup>45</sup> Ibid.

<sup>46</sup> David Hulme. “Is Microdebt Good for Poor People? A Note on the Dark Side of Microfinance.” *Small Enterprise Development*. March 2000. pp. 26-28.

<sup>47</sup> “A Guide to Gender-Sensitive Microfinance.” Food and Agriculture Organization. March 2002. [http://www.fao.org/sd/2002/PE0401a\\_en.htm](http://www.fao.org/sd/2002/PE0401a_en.htm)

<sup>48</sup> David Hulme. “Is Microdebt Good for Poor People? A Note on the Dark Side of Microfinance.” *Small Enterprise Development*. March 2000. pp. 26-28.

them” as it made a 40 percent increase in profit.<sup>49</sup> Compartamos’s founders Carlos Danel and Carlos Labarthe have been condemned by Yunus of Grameen Bank as failing to carry out the mission of micro-finance. These ethical problems undermine the micro-finance industry’s legitimacy by managing its “business to benefit its investors, not its borrowers.”<sup>50</sup>

Other MFIs in Mexico such as Pro Mujer (For Women), however, have spoken out against Compartamos and continued to “use profit to reinvest in the service of the clients” by providing supplementary services such as breast cancer screenings, assistance programs for victims of domestic violence, and financial education services. Pro Mujer is an example of a micro-finance program that seeks to not only promote female economic empowerment but also give a foundation to that empowerment through education and assistance programs to promote sustainable development programs for women.

### *Aggressive Lending Practices*

SKS, an Indian microlending organization, is under investigation after more than 70 people committed suicide from March 1 to November 19, 2010 to escape the pressure of debt, according to the government of Andhra Pradesh. In response to allegations that SKS was “selling debt,” government officials imposed limitations against MFIS to prevent SKS from aggressively visiting female borrowers in their homes and charging interest rates close to 36 percent to make a profit. Yunus, the founder of microcredits, condemned SKS by stating that “microfinance has been abused and distorted” to make excessive profits. While MFIs are not legally prevented from making profits, SKS “reversed the social and economic progress [of micro-financing], and these women ended up becoming slaves.”<sup>51</sup> In the face of a global financial downturn, SKS attempted to emphasize profit which ended in the deaths of dozens of people seeking economic independence.

### *Grameen Bank: A Microfinance Success*

The original purpose of micro-financing was to provide access to credit to the most impoverish and disadvantaged populations, 97 percent of which are women.<sup>52</sup> While MFIs give great opportunities to women by inspiring entrepreneurialship and economic independence, current practices highlight the institutional problems in microcredit and micro-financing that inhibits sustainable development.<sup>53</sup>

Grameen Bank has had a foundational influence on the microfinance field since the 1970s. Since its creation, Grameen Bank and its associated foundations have sought to empower women to promote economic and social development.<sup>54</sup> With humble beginnings in a research university in Bangladesh, Grameen Bank began to provide access to capital and savings mechanisms for the country’s poorest individuals with a nearly 100 percent repayment rate. Today, Grameen’s operations have expanded to provide access to small loans, information and education, and entrepreneurial opportunities. Grameen uses information and communication technologies (ICTs), such as mobile phones and open source software to educate and provide financial, business, medical, and educational information to its clients through cooperation and partnerships with local, community organizations.<sup>55</sup> Further, Grameen combats the high cost of microfinance that often leads to mismanagement, as exhibited above, by using these technologies to provide outreach and financial services. Grameen has created platforms to provide financial services, including the collection of payments, through mobile phones.<sup>56</sup>

To date, Grameen Bank has operations in 35 countries across Asia, the Americas, Middle East and North Africa, and Sub-Saharan Africa by providing loans, savings, and insurance services to more than 7 million poor, especially

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<sup>49</sup> Elisabeth Malkin. “After Success, Problems for Microfinancing in Mexico.” *New York Times*. April 5, 2008.

<sup>50</sup> Ibid.

<sup>51</sup> Yoolim Lee and Ruth David. “Suicides in India Revealing How Men Made a Mess of Microcredit.” *Bloomberg Markets Magazine*. December 28, 2010. <http://www.bloomberg.com/news/2010-12-28/suicides-among-borrowers-in-india-show-how-men-made-a-mess-of-microcredit.html> .

<sup>52</sup> Ibid.

<sup>53</sup> David Hulme. “Is Microdebt Good for Poor People? A Note on the Dark Side of Microfinance.” *Small Enterprise Development*. March 2000. pp. 26-28.

<sup>54</sup> “Who We Are.” Grameen Foundation. <http://www.grameenfoundation.org/who-we-are>

<sup>55</sup> “What We Do.” Grameen Foundation. <http://www.grameenfoundation.org/what-we-do>

<sup>56</sup> “Mobile Financial Services.” Grameen Foundation. <http://www.grameenfoundation.org/what-we-do/technology/mobile-money>



women.<sup>57</sup> By instilling education and technological skills in cooperation with financial services, Grameen Bank and its affiliates minimize the problems seen in other microfinance institutions.

### *Pro Mujer: A Holistic Approach*

Pro Mujer is an independent, international woman's development and microfinance organization that is committed not only to financing and loans but also education, training, and support for women and women's business initiatives. It operates in five Latin American countries to ensure that women not only receive financial support but the educational and technical assistance needed to support sustainable development efforts. Because of their support, Pro Mujer has a 1.9% default rate with over 200,000 clients, a number much lower than other microfinance organizations.<sup>58</sup>

Pro Mujer distinguishes itself from other MFIs, such as Compartamos, through its holistic approach to lending and economic empowerment. This organization provides capital loans; loans for credits, healthcare, education, youth, and rural populations; banking centers; business trainings; support meetings on gender and leadership; legal assistance; vocational training; and community health centers.<sup>59</sup>

Since 1990, Pro Mujer has successfully disbursed more than \$742 million US to hundreds of thousands of women. Not only does Pro Mujer address the financial aspects of entrepreneurship, it empowers women through education, savings, and technological assistance to make informed, sustainable financial decisions and promote community development. It further distinguishes itself from other MFIs through the use of communal banks that regulate and manage savings accounts. All clients must maintain a 20% savings to loan ratio in case of emergency or illness.<sup>60</sup> Although MFIs most often provide lines of credit to borrowers, many very rarely support development through financial empowerment, education, and savings programs. In addition, Pro Mujer has pioneered the relationship between financial independence and healthy communities by providing both financial and health care services. With the increasing cost of health care, one illness can deplete savings and harm a business. Pro Mujer provides community and health centers that emphasize basic health education, nutrition, hygiene, pre and post-natal care, and family planning services. Pro Mujer Bolivia and Pro Mujer Nicaragua also have fully staffed medical facilities that conduct PAP smears, breast exams, STD screenings, among other services. Pro Mujer also runs mobile health clinics throughout its areas of operation that include basic health services as well as dental services to women and children.<sup>61</sup>

Grameen Bank and Pro Mujer are examples of successful MFIs that use varied approaches to promote sustainable economic development and female economic empowerment. While these are not the only two successful organizations, they provide insight into how the international community can effectively address the problems with traditional MFIs to better achieve sustainable economic development.

### ***Actions taken by the UN***

Since the 1990s, the UN has emphasized the importance of ending poverty with a special emphasis on gender equality. From the CSW to UN Women, various bodies of the UN are actively working to promote gender equality and the economic empowerment of women. The 1995 Beijing Declaration highlighted the importance of women's empowerment through access to credit, savings, and investment opportunities.<sup>62</sup> The Millennium Development Goals from 2000 emphasize the barriers to female economic equality and seek to promote gender equality in social, political, and economic realms by 2015.<sup>63</sup> In order to produce gender equality and economic empowerment, however, many organs of the United Nations have placed an extensive emphasis on the importance of micro-financing and MFIs as the central mechanism to achieve sustainable development opportunities for women. The 2002 Monterrey Consensus at the International Conference on Financing for Development specifically stated the importance of micro-finance and microcredit for women's enterprises is necessary for "enhancing the social and

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<sup>57</sup> "Grameen Heritage." Grameen Foundation. <http://www.grameenfoundation.org/who-we-are/grameen-heritage>

<sup>58</sup> "About Us." Pro Mujer. <https://promujer.org/index.tpl?aboutus/>

<sup>59</sup> "Our Approach." Pro Mujer. [https://promujer.org/index.tpl?&ng\\_view=33](https://promujer.org/index.tpl?&ng_view=33)

<sup>60</sup> "Financial services." Pro Mujer. [https://promujer.org/index.tpl?NG\\_View=37](https://promujer.org/index.tpl?NG_View=37)

<sup>61</sup> "High-Quality, Low-Cost Primary Health Care." Pro Mujer. [https://promujer.org/index.tpl?NG\\_View=39](https://promujer.org/index.tpl?NG_View=39)

<sup>62</sup> *Beijing Platform for Action*. Commission on the Status of Women. 1995.

<sup>63</sup> Millennium Development Goals. United Nations. <http://www.un.org/millenniumgoals/gender.shtml>

economic impact of the financial sector.”<sup>64</sup> The 2008 Doha Declaration on Financing for Development reconfirmed the Monterrey Consensus by further emphasizing the importance of microcredit as a means through which women achieve self-employment and economic development in order to achieve the Millennium Development Goals.<sup>65</sup>

The CSW has expanded the Monterrey Consensus and Doha Declarations by highlighting the importance of domestic-level job training, education and technical assistance, general support, and advisory services in coordination with micro-financing efforts to promote female economic empowerment. The Beijing +10 and +15 conferences, as well as the CSW’s 54<sup>th</sup> session held in March 2010, highlighted the need for gender-sensitive policies and programs to supplement the work done by MFIs to promote sustainable economic development for women. These declarations, however, have not been met with specific UN-supported programs to promote these alternatives to sustainable development. Instead, microcredit and microfinance programs continue to dominate economic development programs. According to the CSW, several Member States have introduced programs to supplement micro-finance services, such as grants, savings programs, insurance programs, vocational training, and opportunities to participate in international trade fairs, but UN supported activities have not yet initiated such changes.

Several studies show that individual welfare, especially children, improves when women are financially empowered. As such, the CSW actively supports the use of microfinance activities coupled with educational and financial services to improve and expand economic opportunities for poor women.<sup>66</sup> Today, microfinance operations are conducted through Public-Private Partnerships (PPPs) through commercial and specialized banks, governmental organizations, and non-governmental organizations (NGOs) or intergovernmental organizations (IGOs) but the CSW, or ECOSOC, does provide its own microfinance programs. It instead provides financial support to formal or informal MFIs rather than technical or educational assistance. In addition, there are no international treaties on the conduct of microfinance activities.<sup>67</sup> The CSW should promote sustainable measures to improve female economic empowerment and sustainable development opportunities by combating the problems currently facing MFIs.

## **Conclusion**

There is still work to be done as the global economy begins to enter what some call a recovery phase. Former International Monetary Fund (IMF) director, Dominique Strauss-Kahn, stated that although the global economy appears to be recovering, growing inequalities may limit growth and trigger social unrest.<sup>68</sup> It is necessary to keep inequalities in mind as the international community begins to promote development measures focused on women. Although MFIs have been successful in some regions, they have not been proven to be the only means of sustainable development for women affected by financial crisis. Economic underdevelopment disproportionately affects women and Member States of the CSW must remember that dynamic and innovative practices should be implemented in order to combat the affects of the current global financial crisis.<sup>69</sup> Clearly, microcredit and micro-financing programs have had some impact on economic development but high interest loan programs often fail to provide financial education and entrepreneurial assistance to borrowers and do little to create sustainable business growth and jobs, especially for women.<sup>70</sup> As some Member States begin to embrace alternatives to micro-financing, the international community must begin to explore and implement other forms of sustainable development to prevent further problems with MFIs and micro-financing as seen in Mexico and India. The creation of women entrepreneurs is not the sole way to promote economic equality among men and women. Instead, the international community should expand efforts to promote equal, sustainable economic development practices.

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<sup>64</sup> Monterrey Consensus on Financing for Development. United Nations. 2002.

<http://www.un.org/esa/ffd/monterrey/MonterreyConsensus.pdf>

<sup>65</sup> Doha Declaration on Financing For Development. United Nations. 2009.

[http://www.un.org/esa/ffd/doha/documents/Doha\\_Declaration\\_FFD.pdf](http://www.un.org/esa/ffd/doha/documents/Doha_Declaration_FFD.pdf)

<sup>66</sup> “Emerging Issue: The Gender Perspectives of the Financial Crisis.” Commission on the Status of Women. March 2-13, 2009.

[http://www.un.org/womenwatch/daw/csw/csw53/panels/financial\\_crisis/Buvinic.formatted.pdf](http://www.un.org/womenwatch/daw/csw/csw53/panels/financial_crisis/Buvinic.formatted.pdf)

<sup>67</sup> “Opportunities for Partnerships.” UN Public-Private Alliance for Rural Development. 2004.

<http://www.un.org/esa/coordination/Alliance/OpportunitiesforCooperation.htm>

<sup>68</sup> Phillip Inman. “Global Economic Recovery ‘Beset by Tensions and Strains’ Warns IMF Chief.” *The Guardian*. February 1,

2011. <http://www.guardian.co.uk/business/2011/feb/01/global-economic-recovery-tensions-strains-imf>

<sup>69</sup> *Beijing Platform for Action*. Commission on the Status of Women. 1995.

<http://www.un.org/womenwatch/daw/beijing/platform/educa.htm>

<sup>70</sup> Adam Robert Green. “Microfinance Craze Conceals Multiple Problems.” *International Press Service*. June 2, 2011.

<http://ipsnews.net/news.asp?idnews=55901>.

### ***Committee Directive***

As delegates begin to explore this topic, research should be directed toward sustainable development practices, including the successes and failures of micro-finance and its alternatives. Delegates should be familiar with all documents pertaining to microcredit and micro-financing, such as General Assembly (GA) Resolution 59/246 on the role of microcredit and micro-finance in the eradication of poverty, Economic and Social Council resolutions pertaining to microcredit and micro-finance, work of the International Labour Organization (ILO), and documents from the United Nations WomenWatch. The ILO has an excellent resource guide that addresses many of the issues pertaining to micro-finance.<sup>71</sup> Information on micro-finance, MFIs, lending practices, and microcredit, as well as problems and successes of sustainable development and female economic empowerment extend far beyond what is outlined in this background guide. This information should serve as a springboard for research.

After initial research, delegates should then begin thinking of alternative sustainable development practices that can be specifically beneficial to women. The following questions should be considered: On a national level, how has your Member State attempted to promote sustainable development programs for women? What alternative policies have been successfully implemented? What alternative policies have not been successfully implemented? On a regional level, how have regional and nongovernmental organizations been influential in implementing policies? Internationally, how can MFIs be successfully combined with alternative sustainable development approaches to promote best practices and the greatest amount of access to economic empowerment resources for women? Each of these questions is important for committee work specifically focusing on alternative sustainable development practices. Delegate work should not explore current micro-finance unless it is explicitly focused on new and innovate ways to *reform and innovate* current practices. Committee discussions should focus solely on alternative sustainable development practices that supplement micro-finance or work independently.

## **Topic II: Education and Empowerment: Reassessing Opportunities for Women after the Global Financial Crisis**

*“This year, the main focus of our work will be on the role of education, training and science and technology, and the transition of women from education into the world of work. While much progress had been, and is being made, inequalities between women and men persist in all parts of the world.”*

*-H.E. Mr. Garen Nazarian, Chair of the Commission on the Status of Women<sup>72</sup>*

### ***Introduction***

66 years ago on 26 June 1945, in San Francisco, 51 Member States came together to sign the Charter of the United Nations to not only “save succeeding generations from the scourge of war” after World War I and World War II but more importantly “to reaffirm faith in fundamental human rights, in the dignity and worth of the human person, in the equal rights of men and women...” and “to promote social progress and better standards of life...”<sup>73</sup> Today, the United Nations, made up of 193 Member States continues to adopt these principles set forth on 24 October 1945. Despite these efforts, the international community, however, still faces gender inequality.<sup>74</sup>

Providing universal primary education is one of the single greatest problems facing the world today. Though countless treaties and agreements, such as the Universal Declaration of Human Rights (UDHR) and the International Covenant on Economic, Social, and Cultural Rights (ICESCR), extend the right and access of education to every individual, educational gender inequalities remain. Since the creation of the Commission on the Status of Women (CSW), the international community has committed to promoting women’s political, economic, civil, social, and educational rights. As the global financial crisis continues to be a critical issue, Member States’ daily priorities

<sup>71</sup> “Resource Guide on Microfinance.” International Labour Organization.

<http://www.ilo.org/public/english/support/lib/resource/subject/microf.htm>

<sup>72</sup> Opening Remarks to the 55<sup>th</sup> Session of the Commission on the Status of Women. 22 February to 4 March 2011.

[http://www.un.org/womenwatch/daw/csw/csw55/statements/CSW55ChairsOpening\\_FINAL.pdf](http://www.un.org/womenwatch/daw/csw/csw55/statements/CSW55ChairsOpening_FINAL.pdf)

<sup>73</sup> *Charter of the United Nations*. The United Nations. June 26, 1945.

<http://www.un.org/en/documents/charter/index.shtml>

<sup>74</sup> Ibid.

continuously shift from emphasizing social endeavors such as the access of education for women and the girl child to rather maintaining a stable economy. For example, the 2010 Human Development Report highlights that students in developing Member States score about 20 percent lower on standardized tests than those in developed Member States which in some cases, reflects spending per capita on education.<sup>75</sup> Students in Indonesia scored at least as high as those in many Latin American countries, with an eighth of the spending per capita.<sup>76</sup> Through organizations such as but not limited to the CSW, the Economic and Social Council (ECOSOC), World Bank, and the International Monetary Fund (IMF), among others the opportunities of education for all continues to be of high importance. The CSW firmly believes that equal access to education is a tool of empowerment. Additionally, it should be seen as a right for all regardless of gender and economic status because education can be utilized as a mechanism for sustainable development efforts.

## **History**

According to BBC News, the world's largest broadcast news and current affairs organization, the global financial crisis began between 2004 and 2006 when the Federal Reserve, the central banking system of the United States of America, raised interest rates from 1 percent to 5.35 percent.<sup>77</sup> This quick shift caused a nearly instantaneous slowing down of the housing industry, which affected the overall financial markets. In August 2007, the U.S. Federal Reserve, the European Central Bank, and the Banks of Australia, Canada, and Japan stepped in to inject liquidity into credit markets in an attempt to counteract the foreseen global economic collapse. In the year following, companies who once led the financial sector such as Lehman Brothers, Washington Mutual, AIG, Freddie and Fannie Mac, and other financial industry firms collapsed and others such as Bearn Stearns, Wachovia, and Merrill Lynch all went up for sale.<sup>78</sup>

Subsequently in October 2008, the Group of Seven (G7) met in Washington, D.C. to address the crisis and in the days that followed, several European Member States moved to nationalize banks that were close to foreclosure and increased liquidity.<sup>79</sup> Regardless of the G7 meeting, in 2009, the first political casualty of the financial crisis was seen as Ireland's financial sector collapse. Belgium and Latvia's financial markets also slowed.<sup>80</sup> The European effects of the financial crisis are widespread as Greece, Spain, Portugal, and other members of the Eurozone have high debts and deficits. In May 2010, the European Union (EU) and IMF agree to a \$955 billion rescue plan for fiscally risky Eurozone countries which calls for structural reforms to enforce stricter governance rules to prevent Member States from running excessive budget deficits.<sup>81</sup> Since the global financial crisis; U.S. unemployment reached 8.5 percent, its highest level in 25 years. The International Labour Organization (ILO) projects that for 2011, the global unemployment rate will be 6.1 percent, which is equivalent to 203.3 million individuals.<sup>82</sup>

13 July 2009, the General Assembly (GA) adopted Resolution 63/303, Outcome of the Conference on the World Financial and Economic Crisis and Its Impact on Development. A/RES/63/303 notes not only the causes and roots of the Financial Crisis but further depicts the impact it has had on the social sector. Article 8 states:

“The crisis has produced or exacerbated serious, wide-ranging yet differentiated impacts across the globe...including the following: Rapid increases in unemployment, poverty and hunger;...Growing budget deficits, falling tax revenues and reduction of fiscal space;... Contraction of world trade;...Reduced access to credit and trade financing;...Reduced ability to maintain social safety nets and provide other social

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<sup>75</sup> 2010 Human Development Report, *The Real Wealth of Nations: Pathways to Human Development*. United Nations Development Program. [http://hdr.undp.org/en/media/HDR\\_2010\\_EN\\_Complete\\_reprint.pdf](http://hdr.undp.org/en/media/HDR_2010_EN_Complete_reprint.pdf)

<sup>76</sup> Ibid, p.39.

<sup>77</sup> “Timeline: Credit Crunch to Downturn.” BBC News Corporation. <http://news.bbc.co.uk/2/hi/7521250.stm>

<sup>78</sup> Ibid.

<sup>79</sup> World Economic Situation and Prospects: Monthly Briefing Note to the Secretary-General. Global Economic Monitoring Unit Development Policy and Analysis Division/DESA. October 1, 2008. <http://www.un.org/esa/policy/index.html>

<sup>80</sup> Ibid.

<sup>81</sup> Monthly Briefing: World Economic Situation and Prospects. UN/DESA. Department of Economic and Social Affairs. May 13, 2010. <http://www.un.org/esa/policy/Index.html>

<sup>82</sup> “Record highs in global unemployment likely to persist in 2011.” United Nations, <http://www.un.org/apps/news/story.asp?NewsID=37370&Cr=unemployment&Cr1>

services, such as health and education;...Increased infant and maternal mortality; [and]...Collapse of housing markets.”<sup>83</sup>

Despite the fact that developed economies are facing financial crisis, other social, political, and economic crises remain throughout the international community. Since the financial crisis has begun, a lack of education and empowerment of women has persisted. As stated in the Beijing Platform for Action adopted by the CSW, education is critical for equality, development, and peace and further, it is a human right that neither men nor women shall be denied.<sup>84</sup> By investing in formal and non-formal education for women and the girl child, health, nutrition, and education in the family and surrounding communities, as well as empowering women to participate in the decision-making in society, provides sustainable development progress.<sup>85</sup>

### ***Current Situation***

According to the UDHR, adopted by the General Assembly and the United Nations on 10 December 1948, the fundamental human rights of every individual “...without distinction of any kind such as race, colour, sex, language, religion, political or other opinion, national or social origin, property, birth or other status.”<sup>86</sup> Further Article 26 of the UDHR states:

“Everyone has the right to education. Education shall be free, at least in the elementary and fundamental stages. Elementary education shall be compulsory. Technical and professional education shall be made generally available and higher education shall be equally accessible to all on the basis of merit.”<sup>87</sup>

The right to education has been enshrined in a range of international conventions, including the ICESCR, The Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) and more recently, The Convention On The Rights of The Child (CRC). Article 13 of the ICESCR recognizes the rights of education for all and calls that primary education be compulsory, secondary education widely accessible, and higher education equally available to all individuals regardless of gender or socio-economic background.<sup>88</sup> Further, the CEDAW recognizes that “State parties shall take all appropriate measures to eliminate discrimination against women in order to ensure them equal rights with men in the field of education and in particular to ensure, on a basis of equality of men and women.”<sup>89</sup> The CRC, which entered into force on 2 September 1990, stipulates in Article 28 that the States Parties recognize the specific right of children to education.<sup>90</sup>

The United Nations Educational, Scientific and Cultural Organization’s (UNESCO) *Convention Against Discrimination in Education* requires State Parties to formulate, develop and apply policies that will promote equality of opportunity and treatment for the purpose of making primary education both free and compulsory for all.<sup>91</sup> “It recognizes parents’ right to freely choose their children’s schools and to ensure the religious and moral education of their children conforms to their own convictions.”<sup>92</sup> As with the UDHR, parties to the Convention agree that education shall promote human freedom, “it shall promote understanding, tolerance and friendship among

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<sup>83</sup> A/RES/63/303. *Outcome of the Conference on the World Financial and Economic Crisis and Its Impact on Development*.

United Nations General Assembly. July 13, 2009.

<http://daccess-dds-ny.un.org/doc/UNDOC/GEN/N09/399/83/PDF/N0939983.pdf?OpenElement>

<sup>84</sup> *Beijing Platform for Action*. Commission on the Status of Women. 1995.

<http://www.un.org/womenwatch/daw/beijing/platform/educa.htm>

<sup>85</sup> Ibid.

<sup>86</sup> *The Universal Declaration of Human Rights*. United Nations General Assembly. December 10, 1948.

<http://www.un.org/en/documents/udhr/index.shtml>

<sup>87</sup> Ibid.

<sup>88</sup> “International Covenant on Economic, Social and Cultural Rights.” The Office of the United Nations High Commissioner for Human Rights. <http://www2.ohchr.org/english/law/cescr.htm>

<sup>89</sup> *Convention on the Elimination of All Forms of Discrimination against Women*. Division for the Advancement of Women, Department of Economic and Social Affairs. 2003.

<http://www.un.org/womenwatch/daw/cedaw/text/econvention.htm>

<sup>90</sup> *Convention on the Rights of the Child*. The Office of the United Nations High Commissioner for Human Rights.

<http://www2.ohchr.org/english/law/crc.htm>

<sup>91</sup> *Convention against Discrimination in Education*. United Nations Educational, Scientific and Cultural Organization. 1960.

<sup>92</sup> Ibid.



all nations, racial or religious groups, and shall further the activities of the United Nations for the maintenance of peace.”<sup>93</sup>

In April 2000, the international community adopted the Framework for Action at the World Education Forum in Dakar, Senegal as the follow-up to the World Conference on Education for All. The Dakar Framework for Action outlined six goals including:

- I. Expanding and improving comprehensive early childhood care and education;
- II. Ensuring that by 2015 all children have access to complete, free, and compulsory primary education;
- III. Ensuring that the learning needs of young people and adults are met through life-skills programs;
- IV. Achieving a 50 percent improvement in levels of adult literacy by 2015;
- V. Achieving gender equality by 2015 (focusing especially on girls); and,
- VI. Improving all aspects of the quality of education and ensuring excellence of all so that ‘recognized and measurable learning outcomes are achieved in literacy, numeracy, and essential life skills.’<sup>94</sup>

### *Current Challenges in Education*

Although many Member States have government-sponsored educational infrastructure, challenges still remain where universal gender equality in education is not an accepted social norm. The most recurring obstacles of enrollment in school include poverty, cultural barriers, health, and violence.<sup>95</sup>

The biggest obstacle to education is poverty. Girls in the poorest 20 percent of households have the smallest chance of getting an education because they are bound by socio-economic pressures. Poor women and girls are 3.5 times more likely to be out of school than girls in the richest households and four more times likely to be out of school as boys in the richest households.<sup>96</sup>

In the Maasai region of Kenya educating the girl child is widely perceived as being of less value than educating boys.<sup>97</sup> Culturally, some believe that the biological family does not benefit from female education because she ultimately becomes a member of her husband’s family. Further, familial and peer pressure for early marriage challenges education when the need for cash dowries and cattle trump educating the children in the family.<sup>98</sup>

The prevalence of disease and poor health conditions are other factors that play an important role in low human development. In the Sub-Saharan African region, diseases such as HIV/AIDS, tuberculosis, malaria and other tropical diseases are endemic. According to the World Bank, Sub-Saharan Africa holds the highest mortality rate for children under 5 years old at 144.3 per 1000.<sup>99</sup> In 2008, the Joint United Nations Programme on HIV/AIDS (UNAIDS) stated that an estimated 1.9 million people are newly infected each year with 1.4 million AIDS-related deaths annually.<sup>100</sup> While the number of reported cases for new infections has declined during the past decade, HIV/AIDS is still a persistent issue for social and economic development across the region. These diseases and health-related complications not only affect a child from enrolling and staying in school but can also be a prevalent health issue among the educated generation. The deaths of family members leave their children orphaned and school teachers who are infected are often absent. In Member States, such as Mozambique, more of its funds are allocated

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<sup>93</sup> Ibid.

<sup>94</sup> “The Dakar Framework for Action –Education For All: Meeting our Collective Commitment.” United Nations Educational, Scientific, and Cultural Organization. [http://www.unesco.org/education/efa/ed\\_for\\_all/dakfram\\_eng.shtml](http://www.unesco.org/education/efa/ed_for_all/dakfram_eng.shtml)

<sup>95</sup> *The Millennium Development Goals Report*. United Nations. 2010. <http://www.un.org/millenniumgoals/pdf/MDG%20Report%202010%20En%20r15%20-low%20res%2020100615%20.pdf>

<sup>96</sup> Ibid.

<sup>97</sup> Ibid.

<sup>98</sup> “Economic, Cultural and Physical Barrier.” Maasai Girls Education Fund. <http://www.maasaigirlseducation.org/the-need/barriers-to-education/economic-cultural-physical-barriers>

<sup>99</sup> “Financing Education in Sub-Saharan Africa; Meeting the Challenges of Expansion, Equity and Quality.” United Nations Educational, Scientific and Cultural Organization: Institute for Statistics. [http://www.uis.unesco.org/Library/Documents/Finance\\_EN\\_web.pdf](http://www.uis.unesco.org/Library/Documents/Finance_EN_web.pdf)

<sup>100</sup> Joint United Nations Programme on HIV/AIDS. UNAIDS. <http://www.unaids.org>

to teacher absenteeism than teacher-training costs.<sup>101</sup> As a consequence of these health concerns, diseases such as HIV/AIDS are also considered a challenge to equality in education.

In a recent study done in Fiji, it was revealed that corporal punishment, unprofessional teacher behavior, and sexual harassment of female students attributed to the increasing dropout rates of girls in secondary schools. In addition, such behavior has decreased the enrollment of children in school in Indonesia as children are ridiculed and berated by their teachers in front of their peers for being unable to pay for their necessary items, such as uniforms and school supplies.<sup>102</sup>

Violence in conflict and post-conflict zones is another barrier in education. As of 2011, more than 28 million children of primary school age are unable to attend school in conflict-affected Member States. The report identifies a group of thirty-five low and lower middle income Member States that experienced armed conflict during 1999 to 2008. According to the report, the proportion of young adults aged 17 to 22 with less than two years of education is nearly 90%.<sup>103</sup> For example, in northern Uganda, violent conflict appears to have had little impact on the educational opportunities of boys from the wealthiest one-fifth of households but nearly doubles the risk of extreme education poverty for girls from the poor households.<sup>104</sup> Because of conflict, children are denied educational opportunities, can be orphaned, used as child soldiers, or become refugees that limit sustainable development.

### ***Case Study: Southern Sudan, Problems and Successes***

Political and economic strife has limited the opportunities for Southern Sudanese educational empowerment. Sudan gained independence in 1953 but has had an ongoing civil war for more than three-quarters of its existence as a result of cultural, tribal, and religious differences between the North and South. Since its independence from the United Kingdom and Egypt, Sudan has fought two civil wars, had six constitutions, and 12 constitutional decrees in place. During these conflicts, North and Southern Sudan have experienced tumultuous famine and disease, increased numbers of refugees and internally displaced persons (IDPs), as well as barriers to social, political, and economic empowerment and equality.<sup>105</sup> In 2005, peace talks between the south and the government of Sudan came together and signed a Comprehensive Peace Agreement in Nairobi, which agreed that Southern Sudan would have an autonomous government for six years and then independence, that the use of child soldiers would end, that the two independent countries would have a joint armed forces, and finally that the two Member States would equally split oil revenues.<sup>106</sup> On 9 July 2011, South Sudan became an independent state, and it was recognized as the UN's newest Member State on 14 July 2011.<sup>107</sup>

In Southern Sudan, it is estimated that nearly half the school-age children do not have access to basic facilities for learning with the majority of them being girls.<sup>108</sup> Assessments conducted during the civil war that ended with the signing of the Comprehensive Peace Agreement in 2005 found that a girl in Southern Sudan was more likely to die in childbirth than to finish primary school.<sup>109</sup> In the wake of its new independence, South Sudan must tackle many barriers to equal education for all individuals. During the civil wars, education was often limited with more than

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<sup>101</sup> Ibid.

<sup>102</sup> 2010 Human Development Report, *The Real Wealth of Nations: Pathways to Human Development*. United Nations Development Program. [http://hdr.undp.org/en/media/HDR\\_2010\\_EN\\_Complete\\_reprint.pdf](http://hdr.undp.org/en/media/HDR_2010_EN_Complete_reprint.pdf)

<sup>103</sup> *Education For All Global Monitoring Report 2011*. United Nations Educational, Scientific, and Cultural Organization. <http://unesdoc.unesco.org/images/0019/001907/190743e.pdf>

<sup>104</sup> Ibid.

<sup>105</sup> "Back on Track, Rebuilding Education Rebuilding Societies: As Southern Sudan Looks to Nationhood, Education is Pivotal." United Nations Children's Fund.

<http://www.educationandtransition.org/resources/as-southern-sudan-looks-to-nationhood-education-is-pivotal>

<sup>106</sup> The Comprehensive Peace Agreement Between The Government of The Republic of The Sudan and The Sudan People's Liberation Movement/Sudan People's Liberation Army. <http://www.aec-sudan.org/docs/cpa/cpa-en.pdf>

<sup>107</sup> UN Welcomes South Sudan as 193<sup>rd</sup> Member State. UN News Centre. July 14, 2011.

<http://www.un.org/apps/news/story.asp?NewsID=39034&Cr=South+Sudan&Cr1>

<sup>108</sup> "Back on Track, Rebuilding Education Rebuilding Societies: As Southern Sudan Looks to Nationhood, Education is Pivotal." United Nations Children's Fund.

<http://www.educationandtransition.org/resources/as-southern-sudan-looks-to-nationhood-education-is-pivotal>

<sup>109</sup> "Overcoming barriers to girls' education in Southern Sudan." United Nations Children's Fund.

[http://www.unicef.org/infobycountry/sudan\\_50187.html](http://www.unicef.org/infobycountry/sudan_50187.html)

100,000 Sudanese civilians displaced due to land disputes; half of these civilians are children who are vulnerable to other problems such as hunger, violence, and disease, as well as loss of family members and educational opportunities.<sup>110</sup> Currently, Southern Sudan ranks 192nd for primary school enrolment, with nearly 1.3 million children of primary school age without active educational opportunities. Further, Southern Sudan has an eight percent literacy rate for women, which is among the lowest in the international community.<sup>111</sup> Girls comprise only one-third of the children enrolled in primary school and have the highest dropout rates during the first years of primary school.<sup>112</sup>

According to the United Nations Children's Fund (UNICEF) and the Government of Southern Sudan's Ministry of Education, Science, and Technology, the barriers to girls' education is often attributed to the socio-cultural norms. According to tradition, the girl child is predestined for early marriage and pregnancy, which ultimately leads to decreased enrollment and increased dropout rates in school.<sup>113</sup>

Although the educational opportunities for the girl child and women remain among the lowest in the international community, it is said that within the last five years remarkable progress in educational infrastructure is evident in South Sudan.<sup>114</sup> The Southern Sudanese government has begun active programs to restructure schools, increase the numbers of trained teachers, and increase the enrollment rates of girls in primary and secondary schools.<sup>115</sup> Since 2008, the amount of net official development assistance in the Sub-Saharan African region increased threefold from 11.5 billion USD to 32.8 billion, which represents 26% of total aid to developing countries in the world.<sup>116</sup> For example, United States Agency for International Development (USAID) found that Sudan [as a one party state] received 820.3 million USD while only 26.9 million was allocated to education for the entire country.<sup>117</sup> As a new state, Southern Sudan is expected to receive extensive international assistance for economic, social, and political equality empowerment to ensure "an enduring peace rooted in coexistence between two viable states."<sup>118</sup>

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<sup>110</sup> Ibid.

<sup>111</sup> "Back on Track, Rebuilding Education Rebuilding Societies: As Southern Sudan Looks to Nationhood, Education is Pivotal." United Nations Children's Fund.  
<http://www.educationandtransition.org/resources/as-southern-sudan-looks-to-nationhood-education-is-pivotal>

<sup>112</sup> Ibid.

<sup>113</sup> Ibid.

<sup>114</sup> "Overcoming barriers to girls' education in Southern Sudan." United Nations Children's Fund.  
[http://www.unicef.org/infobycountry/sudan\\_50187.html](http://www.unicef.org/infobycountry/sudan_50187.html)

<sup>115</sup> Ibid.

<sup>116</sup> Ibid.

<sup>117</sup> "Sudan, Monthly Update." USAID. May 2011. [http://www.usaid.gov/locations/sub-saharan\\_africa/countries/sudan/docs/may11\\_monthly\\_update.pdf](http://www.usaid.gov/locations/sub-saharan_africa/countries/sudan/docs/may11_monthly_update.pdf)

<sup>118</sup> "South Sudan Joins UN As 193<sup>rd</sup> Member." Huffington Post.  
[http://www.huffingtonpost.com/2011/07/14/south-sudan-united-nations\\_n\\_898460.html](http://www.huffingtonpost.com/2011/07/14/south-sudan-united-nations_n_898460.html)

## *Actions Taken by the United Nations*

GA Res/55/2 established the Millennium Development Goals (MDGs), which sought to bring a new century of international cooperation and commitment to sustainable development. The MDGs have actively and continue to combat inequality and promote development by addressing issues ranging from combating poverty to stopping the spread of sexually transmitted diseases by 2015.<sup>119</sup>

The 2010 MDG Report released the progress and shortcomings of the goals, since 1999, the percentage of primary and secondary school enrollment has increased from 84 percent to 90 percent. This is due in part to international cooperation through the MDGs but also the efforts of individual Member States.<sup>120</sup> Burundi, made tremendous strides by omitting primary school fees, which has allowed a threefold increase in enrollment of children to a near 99 percent in 2008. Similarly, the United Republic of Tanzania doubled its enrollment ratio and Guatemala, Nicaragua, and Zambia exceeded 90 percent of total primary school enrollment. Although great strides have been made to promote universal access to education, the gender gap remains.<sup>121</sup> Since 1999, the gender gap in the out-of-school population has narrowed but the share of the global percentage of girls enrolled in primary and secondary schools has only increased four percentage points. In some regions, 66 percent of girls do not have equal access to educational facilities.<sup>122</sup>

There are, however, more positive indicators for gender equality and educational empowerment. UNDP statistics indicate that the enrollment rates of the girl child have improved more rapidly over that of boys in primary and secondary schools. From 1991 to 2007, female completion rates rose to 87 percent, and 79 of 134 countries included in the report with data, secondary school enrolment rates for women exceeds 98 percent.<sup>123</sup> Gender disparity, however, remains in many Member States. Although the gender gap continues to narrow, girls in eight Member States—Afghanistan, Benin, Central African Republic, Haiti, Liberia, Mozambique, Niger and Togo—are continuously denied over half the years of schooling that men are.<sup>124</sup>

Despite the continued barriers to gender equality in education, the CSW remains committed to the universal right to education. The most recent session of the CSW highlighted that education, training, and science and technology empowers women and the girl child promotes development by providing opportunities in the face of economic and technological changes.<sup>125</sup> The CSW is dedicated to not only ensuring full and equal access to education but improve and expand access to distance education, increase enrollment and retention rates, ensure that pregnant adolescents and young or single mothers can complete their education, and improve the safety of girls on the way to school by improving infrastructure, such as transportation.<sup>126</sup>

## *Conclusion*

As the CSW concludes its 55<sup>th</sup> Session, there remains a continued concern that the global crises pose a negative impact on sustainable development efforts and gender equality. Although these problems persist, the international community must remain dedicated to universal, equal education in order to reach sustainability and peace. Since 2008, the international community has seen stagnant or decreasing enrollment levels and increased dropout rates of

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<sup>119</sup> “We Can End Poverty 2015: Millennium Development Goals: A Gateway to the UNs System’s Work on the MDGs.” <http://www.un.org/millenniumgoals>

<sup>120</sup> *The Millennium Development Goals Report*. United Nations. 2010.

<http://www.un.org/millenniumgoals/pdf/MDG%20Report%202010%20En%20r15%20-low%20res%2020100615%20-.pdf>

<sup>121</sup> “We Can End Poverty 2015: Millennium Development Goals: A Gateway to the UNs System’s Work on the MDGs.” <http://www.un.org/millenniumgoals>

<sup>122</sup> *Ibid.*

<sup>123</sup> *2010 Human Development Report, The Real Wealth of Nations: Pathways to Human Development*. United Nations Development Program. [http://hdr.undp.org/en/media/HDR\\_2010\\_EN\\_Complete\\_reprint.pdf](http://hdr.undp.org/en/media/HDR_2010_EN_Complete_reprint.pdf)

<sup>124</sup> *Ibid.*

<sup>125</sup> *Agreed Conclusions on access and participation of women and girls in education, training and science and technology including for the promotion of women’s equal access to full employment and decent work*. The United Nations Commission on the Status of Women. [http://www.un.org/womenwatch/daw/csw/csw55/agreed\\_conclusions/AC\\_CS55\\_E.pdf](http://www.un.org/womenwatch/daw/csw/csw55/agreed_conclusions/AC_CS55_E.pdf)

<sup>126</sup> *Ibid.*

the girl child and women at all levels of education. There are many factors that contribute to these declining numbers but the CSW remains committed to the advancement and status of women in the political, economic, social and educational realms for sustainable development.

### ***Committee Directive***

As delegates begin to explore this topic, research should be directed towards effective educational initiatives. Delegates can find these initiatives in a myriad of organizations. For example, a free trade region or regional trading blocs such as the New Partnership for Africa's Development (NEPAD), the Association of Southeast Asian Nations (ASEAN) or the Organization of American States (OAS) can be helpful organizations in your research. Further, delegates should become familiar the influence of international aid and technical assistance as necessary for social, political, and economic development initiatives. Delegates should also become very familiar programs and policies in their Member State that are dedicated to the education and empowerment of women and the girl child.

After the initial research is completed, delegates should then embark on solutions to the topic at hand. The following questions should be considered: On a national level, has your Member State declined or increased in enrollment rates? If it has declined, what are the underlying social, political, or economic reasons? If it has increased, what best practices were implemented? Does your Member State have factors that may lead to a decline in education? If so what factors are these? On a regional level, have sustainable development efforts been affected by the economic crisis? If so, are there any affects this pose on education? On an international level, has your Member State adopted such resolutions as A/RES/55/2 or signed to agreements such as the UDHR or ICESCR?

Each of these questions is pivotal to the committee and deserves equal attention and consideration while writing your Member State's position paper, as well as committee work during the duration of the conference.

Delegates should not explore deeply into the global financial crisis but rather the affect is has placed on the continued progression of education and empowerment of women and the girl child. Delegates should be focused on instrumental methods that have worked in the past or in current time and either reinforce, reinstate, or reform these initiatives rather than create a new program. A new program, conference, and/or agreement shall only be used if said initiative is explicitly focused on new and innovative ways to reform and innovate current or previous practices.

## **Topic III: Gender Mainstreaming and Economic Empowerment: Evaluating Strategies for Gender Equality after the Beijing Conference**

*"A gender perspective means recognizing that women stand at the crossroads between production and reproduction, between economic activity and the care of human beings, and therefore between economic growth and human development. They are workers in both spheres— those most responsible and therefore with most at stake, those who suffer most when the two spheres meet at cross-purposes, and those most sensitive to the need for better integration between the two."*

*-Gita Sen<sup>127</sup>*

### ***Introduction***

Since 1975, the Commission on the Status of Women (CSW) has worked to promote the political, social, and economic equality and empowerment of women. The World Conferences on Women held in 1975, 1980, 1985, and 1995, as well as the periodic review of the Beijing Declaration and the Platform for Action, have actively promoted the empowerment of women through twelve critical focal areas.<sup>128</sup> 2010 marked the beginning of the CSW review

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<sup>127</sup> Gita Sen, qtd in Naila Kabeer. *Gender Mainstreaming in Poverty Eradication and the Millennium Development Goals: A Handbook for Policy Makers and Other Stateholders*. Ottawa: International Development Research Centre, Spring 2003. pp. 1.

<sup>128</sup> "Follow up to Beijing." The Commission on the Status of Women.  
<http://www.un.org/womenwatch/daw/csw/critical.htm#gender>



of the Beijing Declaration and Platform for Action, which focused on shaping a gender perspective to successfully achieve the Millennium Development Goals.<sup>129</sup> During this process, the CSW has focused on a number of ways to promote a gendered perspective and the empowerment of women, including the implementation of gender mainstreaming policies. These policies are focused on ensuring that the views and perspectives of both men and women are seen equally in the United Nations system.<sup>130</sup>

With the global financial crisis still pervasively affecting regions, states, communities, and individuals, the role of gender must be considered in proposing policies that will stimulate the global, regional, and local economies, promote economic development and financial independence, and increase individual confidence in the global financial system. However, women are often absent from the negotiation table.<sup>131</sup> Since 1997, however, the Assistant Secretary-General and Special Adviser to the Secretary-General on Gender Issues and the Advancement of Women have been charged with the achievement of gender mainstreaming policies.<sup>132</sup> As a result of this mission, combined with the global effects of the financial crisis, the CSW has been charged with the promotion of women's equal access to employment, markets, property, capital, and other aspects of economic empowerment in 2011 during its annual meetings.<sup>133</sup>

In order to effectively promote women's economic empowerment in a time of financial crisis, members of the international community must evaluate and review the processes through which gender mainstreaming policies are implemented. Not only must the CSW and other UN organs engage in discussion on gender mainstreaming and the economic empowerment of women, but Member States are crucial in the evaluation and implementation of policies that effectively promote financial independence, equality, and representation of women to promote social and economic development. As such, Member States of the CSW should focus on the achievements, as well as challenges through the exchange of national and regional experiences and best practices of gender mainstreaming and economic empowerment.<sup>134</sup>

## **History**

Gender mainstreaming, as a concept, emerged in the 1990s after much UN discussion on the equality of women in policy and decision-making roles, as well as the effects that international policies have on women. The UN officially endorsed gender mainstreaming as a equality strategy at the Fourth World Conference on Women in Beijing in 1995. Economic and Social Council (ECOSOC) adopted Resolution 1997/2, which seeks to “mainstream the gender perspective into all policies and programmes in the United Nations system...”<sup>135</sup> The 1997 document defined gender mainstreaming as:

“the process of assessing the implications for women and men of any planned action, including legislation, policies and programmes, in all areas and at all levels, and as a strategy for making women's as well as men's concerns and experiences an integral dimension of the design, implementation, monitoring and evaluation of policies and programmes in all political, economic and social spheres so that women and men benefit equally and inequality is not perpetuated. The ultimate goal is to achieve gender equality.”<sup>136</sup>

Gender mainstreaming is a unique process as it distinguishes itself from previous policies that were more “gender blind” or “gender neutral.” Gender-blind is the approach that ignores gender by seeking to keep it outside the scope of consideration. This often results in a “lack of training in, knowledge of and sensitization to gender issues, leading

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<sup>129</sup> Ibid.

<sup>130</sup> “Gender Mainstreaming.” Report of the Economic and Social Council. 1997.  
<http://www.un.org/womenwatch/daw/csw/GMS.PDF>

<sup>131</sup> *Beijing Platform for Action*. Commission on the Status of Women. 1995.  
<http://www.un.org/womenwatch/daw/beijing/platform/educa.htm>

<sup>132</sup> “Gender Mainstreaming.” UN Women. <http://www.un.org/womenwatch/osagi/gendermainstreaming.htm>

<sup>133</sup> “Multi-Year Plan of Work.” Commission on the Status of Women. 2011.  
<http://www.un.org/womenwatch/daw/csw/critical.htm#implementation>

<sup>134</sup> “Follow up to Beijing.” The Commission on the Status of Women.  
<http://www.un.org/womenwatch/daw/csw/critical.htm#gender>

<sup>135</sup> “Gender Mainstreaming.” The Commission on the Status of Women.  
<http://www.un.org/womenwatch/daw/csw/critical.htm#gender>

<sup>136</sup> Ibid.

to an incomplete picture of the situation being addressed and, consequently, to failure.”<sup>137</sup> “Gender neutral” is used when a human element is not considered and thus is “neutral.”<sup>138</sup> Gender mainstreaming is distinct because it requires recognition and analysis of gender issues in order to make UN action more effective. The 1997 shift to gender mainstreaming policies was an attempt to stymie the effects of gender-blind policies that caused issues in sustainable development programs and equality efforts. Gender mainstreaming allows Member States to use a gendered lens that helps shape discussion as to the roles and effects certain policies have on each gender and how they can be better adapted to identify inequality, as well as meet both the needs of men and women.<sup>139</sup>

Gender mainstreaming has several key elements. Its main goal is to facilitate gender equality while promoting empowerment against inequality, poverty, human rights abuses, and violence against women.<sup>140</sup> This, however, is achieved through both institutional and operational policies that are enacted in governmental, international organizations (IOs), intergovernmental organizations (IGOs), nongovernmental organizations (NGOs), and regional bodies. The institutional policies are directed at ensuring that women are equally represented throughout the leadership and decision-making roles in an institution, while gender mainstreamed operational policies are conducted through the way that development policies are achieved. Operational policies could include programs that recognize a gender element in development policy.<sup>141</sup>

Proponents of gender mainstreaming argue that the international community must take an active role in creating equality among men and women by promoting policies that are gender-sensitive. The implementation of these policies is widely supported across the international community by not only Member States but NGOs, IGOs, regional bodies, and nonprofit organizations. Advocates of gender mainstreaming for social, cultural, political, and economic empowerment include: UN organs such as UN Women, United Nations Development Programme (UNDP) and United Nations Population Fund (UNPF); IGOs such as African Development Bank (ADB) and the European Union (EU); and nonprofits and NGOs including Gender Action, Women Police Officers Network (WPON), and the International Fund for Agricultural Development (IFAD). Each of these organizations provides advocacy work, research and data, or implements policies directed at gender mainstreaming.

### ***Current Situation***

Historically, periods of financial market recession and depression have limited the success of poverty reduction and women’s equality, which are two key Millennium Development Goals as outlined by the UN. While economic equality is not the only means of empowerment and gender equality, it is a crucial element of development programs. Recovery efforts are often directed at the industries that are likely to rebound—not informal or unpaid workers such as women. Therefore, as markets slow inequalities may be reinforced by policies that do not actively seek to promote equality.<sup>142</sup> Since the current global financial crisis, indicators have shown that gender mainstreaming policies have been critical to promote economic equality and empowerment for women. As with microfinance, one of the economic goals of gender mainstreaming is to promote empowerment through fair and equal access to banking, credit and loans, capital and business support, as well as involvement in decision-making processes.<sup>143</sup>

Unlike many developed Member States, many developing Member States are not exclusively market economies and as such, require a more dynamic approach to economic development and empowerment. Economies that are based in markets that include formal and informal private and public sectors, unpaid work, subsistence production etc, require deeper evaluation and recognition of the gender inequalities that have emerged as a result of the current

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<sup>137</sup> “Gender-Related Terminology.” United Nations Environment Programme.  
[http://www.unep.org/gender\\_env/Glossary/index.asp](http://www.unep.org/gender_env/Glossary/index.asp)

<sup>138</sup> Ibid.

<sup>139</sup> Ibid.

<sup>140</sup> Rehka Gupta. “Gender Mainstreaming: Making it Happen.” *International Centre for Research on Women*. February 2006.  
<http://siteresources.worldbank.org/INTGENDER/Resources/MehraGuptaGenderMainstreamingMakingItHappen.pdf>

<sup>141</sup> Ibid.

<sup>142</sup> “The Current Economic and Financial Crisis: A Gender Perspective.” UNDP Gender Team. March 2009.  
[http://content.undp.org/go/cms-service/stream/asset/?asset\\_id=3231031](http://content.undp.org/go/cms-service/stream/asset/?asset_id=3231031)

<sup>143</sup> “Gender Mainstreaming.” International Network of Alternative Financial Institutions.  
<http://www.inafi.org/what-we-do/gender-mainstreaming>

financial crisis as women are disproportionately affected.<sup>144</sup> Accordingly, varying market economies need varying economic approaches that incorporate appropriate gender mainstreaming policies. In societies where men tend to occupy higher paying jobs and women are contracted to lower paying occupations, gender mainstreaming policies are necessary to promote female economic empowerment to bring gender equality. By increasing the numbers of skilled female workers across agriculture, financial, trade, manufacturing, and service sectors may create a “more dynamic and higher productivity” for the economies.<sup>145</sup>

As shown in topic one, the global financial crisis has exponential effects on the economic and financial empowerment of women. Women, especially those in developing Member States, are the first to be laid off and often the first to suffer economic hardship. While financial and technical assistance are one method to stymie the effects of the present financial crisis, it has been shown that gender mainstreaming and gender-sensitive economic policies present not only a positive forum for dialogue between men and women but also promote the empowerment of women in the face of crisis.<sup>146</sup> Further, with recent news broadcasts that have uncovered flaws in lending and credit practices, policy makers should actively pursue empowerment mechanisms on a different level.<sup>147</sup> To respond to this, many Member States, from either necessity or to combat entrenched gender bias, have begun to implement mainstreaming policies to promote development.<sup>148</sup>

### *Liberia*

In the late 1980s, a peaceful Liberia erupted into a bloody, debilitating civil war when Charles Taylor of the National Patriotic Front of Liberia staged a coup and executed the sitting president. From the early 1990s to 2003, Liberia faced a civil war that destroyed the country, killed over 250,000 people, and displaced thousands.<sup>149</sup> During the war, Christian and Muslim women united to protest the war as well as the maiming and killings of individuals. This group of women, in signature white t-shirts, held daily protests and were finally recognized at the 2003 peace talks in Ghana where the women barricade themselves in the conference hall, refusing to move until a peace agreement was achieved. This act gained international recognition of the disenfranchisement and oppression that the civil war had over the population, especially that of women and children.<sup>150</sup>

Liberian women have traditionally held a historical role, but today, Liberia leads the region in the economic, political, and social roles of women. Women presently comprise 54 percent of the labor force in both formal and informal sectors, produce an estimated 60 percent of agricultural goods, and conduct 80 percent of the trading activities. As a result of the increasing burden on women, Liberia has partnered with the United Nations and other NGOs and IGOs to implement gender mainstreamed policies to better support the empowerment of women since 2004. Liberia leads the African continent by electing its first female president, Ellen Johnson Sirleaf, and taking an active role in achieving its “commitment to gender equality and women’s rights as a means of maintaining peace, reducing poverty, enhancing justice, and promoting sustainable development.”<sup>151</sup>

The Joint Program of the Government of Liberia and the United Nations has implemented a four step program that is specifically aimed at gender mainstreaming for empowerment and equality from 2009 to 2011. Its main focus is to strengthen and build capacity of gender mainstreaming policies, as well as provide accountability for those mechanisms by providing more national consensus and dialogue regarding gender policies. The joint program is also intended to increase women’s empowerment by breaking down barriers to increase “women’s earning potential, educational achievement, employment opportunities, and organizational capacities” through partnerships between the Government of Liberia and the UN.<sup>152</sup> This active pursuance of gender mainstreaming policies to promote the

<sup>144</sup> “The Current Economic and Financial Crisis: A Gender Perspective.” UNDP Gender Team. March 2009. [http://content.undp.org/go/cms-service/stream/asset/?asset\\_id=3231031](http://content.undp.org/go/cms-service/stream/asset/?asset_id=3231031)

<sup>145</sup> Ibid.

<sup>146</sup> Ibid.

<sup>147</sup> “India’s Micro-finance Suicide Epidemic.” BBC New Corporation. 2010. <http://www.bbc.co.uk/news/world-south-asia-11997571>

<sup>148</sup> “The Current Economic and Financial Crisis: A Gender Perspective.” UNDP Gender Team. March 2009. [http://content.undp.org/go/cms-service/stream/asset/?asset\\_id=3231031](http://content.undp.org/go/cms-service/stream/asset/?asset_id=3231031)

<sup>149</sup> “Liberia: Country Profile.” BBC. 2011. [http://news.bbc.co.uk/2/hi/africa/country\\_profiles/1043500.stm](http://news.bbc.co.uk/2/hi/africa/country_profiles/1043500.stm)

<sup>150</sup> “About the Film.” *Pray the Devil Back to Hell*. <http://www.praythedevilbacktohell.com/synopsis.php>

<sup>151</sup> “Fact Sheet: Gender Equality and Women’s Empowerment.” A Joint Program of the Government of Liberia and the United Nations. <http://www.unliberia.org/doc/genderemail.pdf>

<sup>152</sup> Ibid.

economic empowerment of women is the first step to combating the effects of the global financial crisis on individuals in a post-conflict zone.

### *The Philippines*

Unlike Liberia, a civil war did not spark the introduction of successful gender mainstreaming in the Philippines. Instead, a long history of gender bias and inequality provided the foundation for gender sensitive policies to promote economic, social, and political empowerment. In 1989, the first Filipino development plan for women took effect to address inequality in the economy, infrastructure, and science and technology.<sup>153</sup> In 1992, the Filipino government then introduced the Women in Development and Nation-Building Act of 1992 which “mandated all government agencies to “review and revise all their regulations, circulars, issuances and procedures to remove gender biases therein.”<sup>154</sup>

Since 1992, the Republic of the Philippines has actively worked within the scope of the Beijing Platform for Action by implementing national programs directed at gender mainstreaming and gender equality. The Filipino government has created and built gender sensitive programs and goals within existing agencies and ministries to promote economic empowerment, human rights, and gender responsive policies for women.<sup>155</sup> The Philippine Commission on Women is the lead agency tasked with promoting gender-responsive policies in the country. Their work includes the creation of the Gender Mainstreaming Resource Kit, complete with training guidebooks, the development of the Harmonized Gender Development Guidelines for Project Development which is used to gauge the gender responsiveness to national and local policies, as well as more policies that specifically promote economic, social, cultural, and political empowerment of women. Additionally, eight gender resource centers have been established through the country to provide education and assistance to women in their communities. Resource center programs include: modules on micro-enterprise, reproductive health, and anti-violence against women among other topics.<sup>156</sup>

Since the implementation of gender-sensitive policies, the Philippines has lowered domestic violence and the numbers of human trafficking victims, increased the number of female school enrollment to levels higher than that of men, raised the number of women in the workforce, and created 3 million micro-finance and micro-enterprise jobs. These policies have created a stronger cooperation between local, national, regional, and international sectors in the Philippines for development. For 2003-2004, the percentage of girls in school was 2 percent higher than that of boys. Also, the numbers of women in male-dominated industries, such as agriculture and science and technology, have significantly increased.<sup>157</sup> The Filipino government has actively implemented gender sensitive policies that are specifically focused on promoting the social, cultural, economic, and political empowerment of women. As noted, the numbers of women with better access to economic resources, jobs, and education is characteristic of the success of mainstreaming for equality and empowerment.

### *Actions taken by the UN*

Since the 1970s, the UN and the wider international community have recognized that gender equality is the first step to achieving development and economic empowerment. In 1997, however, the CSW and the international community established gender mainstreaming as the primary means through which women would be incorporated in the international community—socially, politically, and economically. Since, the CSW has recognized how women and economic empowerment are a critical juncture in development policies. Each Beijing Review conference has discussed this crucial point and has motivated an international implementation of gender mainstreaming policies throughout the UN system. The Beijing +5, 10, and 15 conferences have actively addressed the intersection between gender issues and the economy by recognizing intersection of women and the economy as a “critical region.”<sup>158</sup> The Beijing +10 and +15 conferences, however, have taken a more extensive look at the role of gender

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<sup>153</sup> Myrna T. Yao. “Gains in Gender Mainstreaming: The Philippine Experience.” National Commission on the Role of Filipino Women. 2006. pp. 3. <http://www.gender.go.jp/eastasia/2006-07-07.pdf>

<sup>154</sup> Ibid.

<sup>155</sup> “The Philippines: Gender Mainstreaming.” United Nations Children’s Fund. [http://www.unicef.org/philippines/aboutus\\_13424.html](http://www.unicef.org/philippines/aboutus_13424.html) .

<sup>156</sup> Ibid, pp. 4-7.

<sup>157</sup> Ibid, pp. 8.

<sup>158</sup> E/CN.6/2005/2, “Review of the Implementation of the Beijing Platform for Action.” Commission on the Status of Women. February-March 2005.

mainstreaming and the economy by recognizing the success of Member States in achieving various levels of gender mainstreaming policies.<sup>159</sup>

In addition to the work by the CSW and its Member States that has highlighted its success, gender mainstreaming policies have been implemented system-wide under the support of the Under Secretary General for Gender and the Advancement of Women, Michelle Bachelet. Under-Secretary Bachelet is the executive director of UN Women, a newly created organization that seeks to unite both UN organs and Member States to promote gender equality and the empowerment of women.<sup>160</sup> UN Women promotes programs and technical assistance to Member States to assist in the implementation of gender-sensitive policies. Among others, UN Women works to promote the economic empowerment of women through policies that are gender responsive to the needs of women, promoting the role of women in economic policy-making, and providing practical economic skills, such as technical assistance, to promote sustainable development efforts. Further, UN Women actively collects sex-disaggregated data to examine how national economic policies strengthen women's access to land, credit, employment, as well as empower workers.<sup>161</sup>

Another notable UN success has been the World Bank's extensive work to provide economic opportunities for women. In 2001, it implemented its first gender mainstreamed policies through its Gender Mainstreaming Strategy (GMS). The GMS is critical because it implemented the first gender-responsive policies into World Bank development assistance programs. Since 2001, it has been reviewed annually. In 2006, the World Bank's Gender Team discovered that women's economic growth and gender equality was greatly lagging. In 2007, to combat this inequality, the Bank launched the Gender Action Plan: Gender Equality as Smart Economics (GAP) to promote gender-responsive opportunities in productive industries. This four-year plan has established partnerships and technical assistance by providing economic opportunities for women in developing countries, such as employment opportunities, trainings, partnerships, and guidance, as well as provide measurable documentation of its success.<sup>162</sup>

### ***Conclusion***

Gender mainstreaming is an important part of promoting the involvement of women in social and economic development policies. As the global financial crisis persists and many women are disproportionately affected, it is crucial that the international community recognize the steps necessary to achieve gender equality and economic empowerment as outlined in the MDGs. The CSW actively supports the role of a gendered lens to understand how women are affected by global economic crises by highlighting the role of gender mainstreaming as a development policy. The international community, however, must recognize that gender mainstreaming is not a fix-all solution to achieving gender inequality. Member States should actively pursue gender-focused policies that are intended to combat inequality and thereby providing opportunities for women to pursue sustainable lifestyles. Not only should women be afforded the opportunity to be actively involved in decision-making roles but they should also be provided with access to credit, loans, capital, and other tools in order to promote social and economic development and equality.

The UN, international community, and this committee should actively pursue gender mainstreamed policies, similar to those found in the Philippines and Liberia. This is necessary for increased gender equality and empowerment but to also promote the type of productivity increases seen in these Member States. As vulnerable employment for women sits at a global average of 52.7 percent, policies should be enacted to help stymie the effects of the global financial crisis on markets, as well as individuals.<sup>163</sup> Continued gender mainstreaming will help achieve these efforts but it is up to the international community to promote empowerment, equality, and the MDGs.

### ***Committee Directive***

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<sup>159</sup> Ibid.

<sup>160</sup> "About Us." UN Women. <http://www.unwomen.org/about-us/>

<sup>161</sup> "Women, Poverty & Economics." UN Women. [http://www.unifem.org/gender\\_issues/women\\_poverty\\_economics/](http://www.unifem.org/gender_issues/women_poverty_economics/)

<sup>162</sup> "World Bank Steps Up Efforts to Promote Economic Empowerment of Women." World Bank. <http://web.worldbank.org/WBSITE/EXTERNAL/TOPICS/CSO/0,,contentMDK:21570289~pagePK:220503~piPK:264336~theSitePK:228717,00.html>

<sup>163</sup> "The Current Economic and Financial Crisis: A Gender Perspective." UNDP Gender Team. March 2009. [http://content.undp.org/go/cms-service/stream/asset/?asset\\_id=3231031](http://content.undp.org/go/cms-service/stream/asset/?asset_id=3231031)



When beginning research on this topic, delegates should review all documents from the 1995 Fourth World Conference on Women held in Beijing. This will give delegates a foundational introduction to the use of gender mainstreaming and its implementation. Delegates should also review materials presented and implemented in the subsequent +5, 10, and 15 review conferences to further understand gender mainstreaming and UN action on the topic. Delegates should be familiar with all CSW documents that pertain to Women and the Economy as this is the critical focal point of this topic. Documents from other UN bodies, such as the World Bank, International Labour Organization (ILO), United Nations Women's Fund (UNIFEM), UN Women, UNDP, UNPF, and ECOSOC are also important to understand the impact and role of gender mainstreaming in the international system.

Once delegates have a foundational understanding of gender mainstreaming and economic development, they should ask the following questions. How can gender mainstreaming policies be more effectively implemented to promote the economic empowerment of women in times of financial crisis? Has your Member State addressed the disproportionate effects of economic crisis on women? Was a gender mainstreaming policy implemented as a result? Have they been implemented since the beginning of the current global financial crisis? How, if they have been, were they implemented? Have gender mainstreaming policies specifically aimed at female economic empowerment been considered and/or implemented? Has your Member State or regional body utilized unique policies that promote female economic empowerment with regard to gender sensitivity? On an international scale, what can the international community do to better apply gender mainstreaming policies with regard to economic empowerment? Could policies like those instituted in the Philippines, Rwanda, or Liberia be translated to state, regional, or international-level policy making? What are the greatest strengths and/or weaknesses of the use of gender mainstreaming to promote economic development and the empowerment of women? How do active policies characterize these strengths and/or weaknesses? Delegates should not allow this topic to devolve into the merits of gender-based arguments or the relevance of gender-based policies. Instead, delegates should address the strengths and weaknesses of gender mainstreaming as a development policy specifically aimed at providing empowerment opportunities for women in the current global recession. Each delegate should consider these questions when conducting research and beginning work in committee.

## Technical Appendix Guide (TAG)

### Topic I: Beyond Micro-financing: Ensuring Diverse Sustainable Development Opportunities for Women

“Resource Guide on Microfinance.” International Labour Organization. January 28, 2011.

<http://www.ilo.org/public/english/support/lib/resource/subject/microf.htm>

This is a great resource for all things microfinance. The International Labour Organization provides links, data, definitions, UN documents and resources, related to microfinance. Links and resources are organized by theme, as well as region, to provide a comprehensive and valuable resource on the economic and labor side of microfinance and development.

“A Guide to Gender-Sensitive Microfinance.” Socio-Economic and Gender Analysis Programme (SEAGA): Food and Agriculture Organization (FAO). 2002.

<http://www.fao.org/sd/seaga/downloads/En/Microfinanceen.pdf>

The SEAGA guide to microfinance provides extensive and thorough definitions, strengths, and weaknesses to microfinance institutions (MFIs) and policy regarding microfinance and microcredit. This guide is especially helpful because it has a gendered focus in which it highlights the importance of microfinance in its socio-economic and gendered context on both a macro and micro-economic level. It also provides policy recommendation, as well as resources for policy making, on gender sensitivity and microfinance.

Jonathan Morduch. “The Microfinance Schism.” *World Development*. Volume 28. Number 4, 2000. pg. 617-629.

Morduch’s article takes an academic approach to the problems of microfinance by examining the “good banking” principles thought to alleviate poverty. He argues, however, that these principles are misguided. Using empirical evidence, Morduch argues that the principles guiding microfinance are limited and better understanding and analysis of these principles could better promote socio-economic development.

Habib Ahmed. “Frontiers of Islamic Banking: A Synthesis of Social Role and Microfinance” *The European Journal of Management and Public Policy*.

[http://info.worldbank.org/etools/docs/library/240136/paper\\_IBs%26Microfinance%28Dr.%20Habib%29.pdf](http://info.worldbank.org/etools/docs/library/240136/paper_IBs%26Microfinance%28Dr.%20Habib%29.pdf)

Ahmed’s article examines the problems with the microfinance industry but distinguishes this article by discussing the recent emergence of Islamic microfinance institutions that use Islamic banking principles that are often have a social dimension to promote economic development. The paper argues that the institutional strengths of the Islamic banking system, coupled with the foundational principles of microfinance are inherently connected and can, therefore, eliminate the problems currently facing MFIs. This article is extremely valuable because it provides delegates with a regional and religious focus on MFIs and highlights the potential for improvement in the field of microfinance.

E/CN.6/2005/2. “Follow-up to the Fourth World Conference on Women.” Commission on the Status of Women. December 6, 2005.

Also known as Beijing +15, this document reviews the progress of the Commission on the Status of Women’s (CSW) work since its Fourth World Conference on Women. This document provides the topics discussed most recently by the CSW, as well as analysis and reporting on the last fifteen years of CSW action. Delegates should pay specific attention to the sections on female economic empowerment, as well as microfinance, to understand how UN and CSW action has progress over the last fifteen years.

Irene Mutalima. "Microfinance and Gender Equality: Are We Getting There?" Christian Enterprise Trust of Zambia. [http://www.microcreditsummit.org/papers/Workshops/28\\_Mutalima.pdf](http://www.microcreditsummit.org/papers/Workshops/28_Mutalima.pdf)

This article examines the role of gender equality and microfinance by examining its practice in the African context. Mutalima looks at the problems of microfinance but recognizes the importance of compatibility and growth of MFIs in response to the global financial crisis. This article uses Zambia and Ethiopia as case studies to evaluate and improve the practice of microfinance on a local, regional, and international scale. This article is valuable as it examines microfinance from an African perspective with an emphasis on the importance of women in development.

*Gender and rural Microfinance: Reaching and Empowering Women*. International Fund for Agricultural Development (IFAD). 2009. [http://www.ifad.org/gender/pub/gender\\_finance.pdf](http://www.ifad.org/gender/pub/gender_finance.pdf).

IFAD examines the intersection between gender mainstreaming and microfinance by providing analysis of financial products, non-financial assistance, as well as collective action as related to MFI action. Using a gender sensitive lens, IFAD seeks to highlight the importance of gender sensitivity when providing microfinance services. It also provides "gender checklists" for the creation of MFIs and policy analysis of microfinance. This is valuable for delegates who are examining microfinance from an international policy perspective.

Susan Johnson. "Gender and Microfinance: Guidelines for Good Practice." Centre for Development Studies. <http://www.gdrc.org/icm/wind/gendersjonson.html>

This site provides visual best practice assessments about the role of gender and microfinance. Johnson's matrices analyze the individual, household, and community level of analysis by looking at financial, economic, political/legal, and socio-cultural lenses. She outlines the underlying problems that lead to the creation of MFIs and interventionist policies. By looking through a gender perspective, it is important to understand the role of women in microfinance policy creation, as well as the impact of microfinance on female economic empowerment and sustainable development.

Anne Bunning. "A Microcredit Success Story: Women Make the Difference." *Development Bulletin*. pp. 63-66. [http://devnet.anu.edu.au/GenderPacific/pdfs/09\\_gen\\_status\\_bunning.pdf](http://devnet.anu.edu.au/GenderPacific/pdfs/09_gen_status_bunning.pdf)

Bunning's article highlights the successes of microfinance through an experience-based narrative that examines the factors that perpetuate poverty and how MFIs can alleviate economic and gender inequality. The article concludes the gender mainstreaming and sensitivity are important in providing context to the effectiveness of microfinance practices. This article is particularly interesting by providing a narrative analysis of microfinance with regard to a gendered perspective.

## **Topic II: Education and Empowerment: Reassessing Opportunities for Women after the Global Financial Crisis**

Beijing +5 – Women 2000: Gender Equality, Development and Peace for the 21<sup>st</sup> Century. Twenty-Third Special Session of the General Assembly. 5-9 June 2000. <http://www.un.org/womenwatch/daw/followup/beijing+5.htm>

In June 2000, the United Nations assessed progress in implementation of the Beijing Platform for Action, calling it "Women 2000: Gender Equality, Development and Peace for the Twenty First Century." Also known as "Beijing +5," the conference was established as a method for measuring national progress since the Beijing Platform for Action hosted in 1995 in Beijing, China. Thus, "Beijing +5" offers a strategic opportunity for women and girls to strengthen their efforts to hold government accountable, at the national, state and local levels, on issues they identify as priorities. By linking these efforts under the common umbrella of "Beijing +5" and beyond, there will be an enhanced ability for individuals and organizations to work together, increasing the potential for impact on policy.

Review and Appraisal of the Beijing Platform for Action and the Outcome Document of the Twenty-Third Special Session of the General Assembly. March 2005. <http://www.un.org/womenwatch/daw/Review/english/49sess.htm>

In 2005, the Commission on the Status of Women came together to further review the implementation of the Beijing Platform for Action and the Beijing+5 where the international community discussed the challenges, gaps, achievements and future perspectives of the conference. Some of the conclusions included the Strengthening of the International Research and Training Institute for the Advancement of Women and a proposed programme of work of the Office of the Special Adviser on Gender Issues and Advancement of Women and the Division for the Advancement of Women for the biennium 2006-2007.

15-year Review of the Implementation of the Beijing Declaration and Platform for Action (1995) and the Outcomes of the Twenty-Third Special Session of the General Assembly. 2000. <http://www.un.org/womenwatch/daw/beijing15/index.html>

At its fifty-third session in 2009, the Commission on the Status of Women came together to review the Beijing Platform for Action as well as Beijing +5 and Beijing +10 with an emphasis of the sharing of experience and good practices as well as review its impact it has posed on gender equality through the realization of the Millennium Development Goals.

International Conference on Financing for Development. Monterrey Consensus. 18-22 March 2002. <http://www.un.org/esa/ffd/monterrey/MonterreyConsensus.pdf>

The Monterrey Consensus was the outcome of the 2002 conference held in Monterrey, Mexico. Over 50 Heads of State and 200 Ministers of Finance, Foreign Affairs, Development and Trade participated in the event. Further, the conference was joined as well by United Nations officials and also that of the International Monetary Fund (IMF), the World Bank, and the World Trade Organization (WTO) as well as prominent business and civil society leaders. The conference was held in major part to embrace six areas of financing for development.

International Conference on Financing for Development. Doha Declaration. 29 November – 2 December 2008. [http://www.un.org/esa/ffd/doha/documents/Doha\\_Declaration\\_FFD.pdf](http://www.un.org/esa/ffd/doha/documents/Doha_Declaration_FFD.pdf)

In 2008, the international community came together in a follow-up conference of the Monterrey Consensus and developed the Doha Declaration held in Doha, Qatar. The two key messages of the conference were a strong commitment by developed countries to maintain their official development assistance (ODA) irrespective of the current global financial crisis and a decision to hold a UN Conference at the highest level on the impact of the current financial and economic crisis on development later to be known as General Assembly Resolution 63/303.

Millennium Development Goals 2011 Report. United Nations.  
[http://www.un.org/millenniumgoals/11\\_MDG%20Report\\_EN.pdf](http://www.un.org/millenniumgoals/11_MDG%20Report_EN.pdf)

The report coordinated and published by the Statistics Division of the United Nations Department of Economic and Social Affairs is released annually depicting the international, regional and national progress to date of the Millennium Development Goals. The link given above is for the latest report, released in July 2011.

Early Impact Assessment of the Global Financial Crisis on Education Financing: Country Case Studies.  
United Nations Educational, Scientific and Cultural Organization, Institute for Statistics. 2009.  
<http://www.uis.unesco.org/Library/Documents/financialcrisis-09-en.pdf>

The link given above shows an in-depth assessment that the global financial crisis has posed on education and financing of education. Not only does the link indicate the impact it has placed on certain Member States but as well gives a history of the financial crisis and how it has or has not impacted social programs like education. Some countries named in the case study include but are not limited to Bangladesh, Kenya, Sri Lanka, Guatemala, and Namibia.

Education for All (EFA) Global Monitoring Report 2010: Reaching the Marginalized.  
United Nations Educational, Scientific and Cultural Organization,  
<http://www.uis.unesco.org/Library/Documents/gmr10-en.pdf>

Reaching the Marginalized the 2010 report released by UNESCO under the EFA Program demonstrates how declining government revenues (due in part to the global financial crisis) and rising unemployment now pose a serious threat to progress everywhere. It depicts how government budgets are under great pressure as they see a decline in all financial areas and how governments have to rather than decrease social programs have to be increased and education has to remain at the forefront. This is a great report for students to read as it will give them not only a more current view on the topic but as well an overall view of the topic.

Comparing Education Statistics Across the World. United Nations Educational, Scientific and Cultural Organization. Institute for Statistics. Global Education Digest 2010.  
[http://www.uis.unesco.org/Library/Documents/GED\\_2010\\_EN.pdf](http://www.uis.unesco.org/Library/Documents/GED_2010_EN.pdf)

The report released by UNESCO Institute for Statistics is also another current report that delegates can study. The report Comparing Education Statistics Across the World describes how although there are a universal set of human rights there still remains barriers to girls education. The 2010 Global Education Digest focuses on gender and education marking the 15<sup>th</sup> anniversary of the Fourth World Conference on Women.

Barriers to Girls' Education, Strategies and Interventions. United Nations Children's Fund.  
[http://www.unicef.org/teachers/girls\\_ed/BarrierstoGE.pdf](http://www.unicef.org/teachers/girls_ed/BarrierstoGE.pdf)

This link gives delegates an in-depth description of the barriers to girls education as well as the strategies used to reaching a solution and possible intervention methods that can also be beneficial such as the use of social programs. The link includes barriers described in the background guide such as costs, violence, health and cultural reasons. This link is a great tool to understand the barriers to girls' education and how it pertains to their Member State.

### **Topic III: Gender Mainstreaming and Economic Empowerment: Evaluating Strategies for Gender Equality after the Beijing Conference**



### *Feminist Schools of Thought—Principles and Definitions*

“History of Feminism Theory and Feminist Thought.” Intellectual Takeout. 2011.

<http://www.intellectuالتakeout.org/library/affirmative-action/history-feminism-theory-feminist-thought>

This blog posting provides an easily digestible history of the waves of feminist thought in its “Appetizer” section. It provides an introduction to feminist philosophy, including its progression from 18<sup>th</sup> century “first wave” feminism to the radical feminist thought of the “third wave.” Additionally, Intellectual Takeout provides supplemental quotes, charts, graphs, articles/commentary, research and reports, podcasts, and lists of primary documents to provide the one-stop site for Introduction to Feminist Thought 101. This site is not intended to provide policy recommendations or topic research directly related to gender mainstreaming but to rather show the historical progression that has led to the acceptance of gender mainstreaming as a means for gender equality and development.

“Gender Mainstreaming.” United Nations Development Programme.

<http://www.undp.org/women/mainstream/GenderMainstreaming.pdf>

This resource is important as it provides an introductory look at gender mainstreaming, its definition, main components, and basic attributes. Delegates without a thorough understanding of gender-sensitive policies, gendered lenses, women’s empowerment, or the sex-versus-gender debate will find this document a good introduction to gender mainstreaming.

\*\* “Background Briefing on Intersectionality.” Center for Women’s Global Leadership: Working Group on Women and Human Rights. Rutgers University. 2011.

<http://www.cwgl.rutgers.edu/globalcenter/policy/bkgdbrfintersec.html>

Intersectionality provides a critique of the efforts of the UN and its Member States at implementing gender mainstreaming policies. Intersectionality emerged in the 1980s from radical, third wave feminism and continues to be instrumental in its criticism of traditional feminist thought. This feminist lens seeks to highlight the importance of “age, disability, health status, race, ethnicity, caste, class, national origin, and sexual orientation” within the gendered perspective. This briefing, again, provides further background to the schools of feminist thought from which gender mainstreaming emerged.

### *Gender Mainstreaming and the International Community*

“South Africa: The National Gender Machinery, Gender Mainstreaming, and the Fight Against Gender-Based Violence.” African Development Bank. March 2009.

<http://www.afdb.org/fileadmin/uploads/afdb/Documents/Project-and-Operations/South%20Africa%20-%20The%20National%20Gender%20Machinery%20Gender%20Mainstreaming.pdf>

The African Development Bank’s report on gender in South Africa provides an interesting supplemental case study to the process of gender mainstreaming in the context of a global financial crisis. The report, released in 2009, provides a gendered lens on the role of women in the political and economic arenas but also provides an intersectional lens\*\* between gender and race relations, as it relates to social, cultural, political, and economic empowerment.

Getaneah Gobezie. “Gender Mainstreaming and Empowerment of Women in Rural Microfinance.” *Microfinance Focus*. January 28, 2011. <http://www.microfinancefocus.com/content/gender-mainstreaming-and-empowerment-women-rural-microfinance>

This source is interesting because it provides an intersection between the first and third topics of this committee by making arguments for economic empowerment through the use of both micro-finance and gender mainstreaming as an essential development tool. Gobezie uses statistics, case studies, and scholarly analysis to show the successes and challenges of both approaches to economic empowerment for women,

with a special emphasis on rural women. This not only looks at poverty but also the extreme poverty and lack of infrastructure that some women face and how they can be empowered in the context of a financial crisis.

“Gender Mainstreaming in Local Economic Development Strategies.” International Labour Office. 2010. [http://www.ilo.org/wcmsp5/groups/public/@ed\\_emp/@emp\\_ent/@led/documents/publication/wcms\\_141223.pdf](http://www.ilo.org/wcmsp5/groups/public/@ed_emp/@emp_ent/@led/documents/publication/wcms_141223.pdf)

This document, produced by the ILO, provides a look at gender equality in local economic development (LED). This analysis provides an interesting supplemental examination of the role of gender mainstreaming not just at the international and national level by providing arguments for its importance at the local level to actively support LED by promoting a gender-sensitive approach to policy and decision-making. Delegates should find this document especially useful when thinking of creating new approaches to gender mainstreaming in the international community.

Susanne Schech and Mochamad Mustafa. “The Politics of Gender Mainstreaming Poverty Reduction: The Indonesian Case Study.” *Social Politics*. 2010. pp. 111-135.

Schech and Mustafa’s case study on gender mainstreaming is a well-thought analysis of the role of national gender mainstreaming policies and the attempts of the government, NGOs, and international organizations to incorporate gender into the national poverty reduction policies while combating the Asian economic crisis. This provides a translatable level of analysis for understanding the roles of gender mainstreaming in combating poverty and promoting empowerment by revealing economic, political, and social concerns during the process.

Stephanie Seguino. “The Global Economic Crisis, its Gender Implications, and Policy Responses.” Prepared for the *Gender Perspectives on the Financial Crisis* Panel at the 53<sup>rd</sup> Session of the Commission on the Status of Women (CSW). United Nations. March 5, 2009. [http://php53test.uvm.edu/~sseguino/pdf/global\\_crisis.pdf](http://php53test.uvm.edu/~sseguino/pdf/global_crisis.pdf)

Delegates should find Seguino’s article from the 53<sup>rd</sup> session of the CSW especially salient in understanding the context and breadth of this topic, as well as potential solutions that can be crucial to ensure gender equality as the global economy begins to improve. Seguino examines the macroeconomic consequences of the global financial crisis and its effects on gender, as well as provides several policy responses for the consideration of the international community. She examines a variety of different policies in order to provide alternative ways to promote economic equality beyond sole reliance on gender mainstreaming.

“Applying Gender Action Plan Lessons: A Three-Year Road Map for Gender Mainstreaming (2011-2013).” Gender and Development: Poverty Reduction and Economic Management Network, The World Bank. May 25, 2011. [http://siteresources.worldbank.org/INTGENDER/Resources/336003-1241561860207/GAPtransitionplan\\_may25.pdf](http://siteresources.worldbank.org/INTGENDER/Resources/336003-1241561860207/GAPtransitionplan_may25.pdf)

This document is the follow-up to the Gender Action Plan (GAP) implemented by the World Bank in 2007. It provides a compilation and analysis of the success and challenges of the GAP from 2007 to 2011, as well as provides proposals to improve gender and development policies in World Bank programs. This is especially important because it shows the challenges that the World Bank faced in gender mainstreaming for development but is also timely because it was written in the context of the global financial crisis. Delegates should look to this guide as a lens through which to examine all committee work.

*Women's Economic Empowerment*. United National Population Fund (UNFPA). 2007.  
<http://www.unfpa.org/gender/empowerment1.htm>

The UNFPA provides an analysis of the empowerment opportunities for women prior to the start of the global financial crisis by examining the role of both rural and urban women in the economy. It provides a literature review of existing programs and policies to promote sustainable development and economic empowerment of women but then proposes and prioritizes the role of poverty with economic disenfranchisement with regard to women. It also provides a visual matrix to explore female economic empowerment. This is an interesting perspective for delegates to begin thinking about how pre-financial crisis mechanisms can be adapted and improved to remain effective throughout our current situation.