



PARLIAMENTARY OVERSIGHT OF GENDER EQUALITY

Handbook

The handbook was prepared by the World Bank Institute in collaboration
with the Parliamentary Centre.

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INTRODUCTION



Gender equality is not only a democratic right, but a necessary pre-condition for sustainable development as it facilitates the utilization of all available resources in order to promote development. The marginalization of some groups on the basis of social roles implies inefficiency. Unless women and men have equal opportunities, capacities and voice, gender equality will not be achieved.

The concept of gender equality emerged first in 1948 in the Universal Declaration of Human Rights¹, which prohibits discrimination on the basis of sex. However, the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW),² adopted by the United Nations General Assembly in 1979, is often described as an international bill of rights for women. Although the notion of gender equality emerged earlier, it is the Platform for Action at the United Nations Fourth World Conference on Women in Beijing in September 1995³ that provided a global mandate for change. The document made it clear that there was a need to ensure that attention should be paid to the gender perspective as an integral part of interventions in all areas of societal development. For each of the strategic objectives identified in Beijing, specific reference was made to the importance of implementing a mainstreaming strategy. The chapter on women in power and decision-making (paragraph 189) specifically states:

¹ The Universal Declaration of Human Rights

² The UN Convention on the Elimination of All Forms of Discrimination against Women (CEDWA)

³ Declaration from the Fourth World Conference on Women Beijing Declaration

“In addressing the inequality between men and women in the sharing of power and decision-making at all levels, Governments and other actors should promote an active and visible policy of mainstreaming a gender perspective in all policies and programs so that before decisions are taken, an analysis is made of the effects on women and men, respectively”.

As the supreme law-making body, parliament has an obligation to ensure equal treatment of all citizens. Through its oversight function, parliament has a mandate to demand equal treatment of citizens irrespective of sex. Thus parliamentary oversight on gender issues is crucial to achieving gender equality. An understanding of the definition of gender, which is a social construct, as opposed to biological differences between men and women is essential for the adoption of appropriate policies. Achieving gender equality extends beyond getting women into positions of power. However, significant presence of women in decision making positions combined with a range of enabling factors including political environment, history of struggle, democratic processes and dynamic links with civil society bring change to institutional cultures, attitudes, laws and policies.

This handbook is designed to assist parliamentarians in carrying out their oversight role on gender by developing a better understanding of the concept, providing a summary of the budget cycle process, discussing gender budgeting, and examining the gender dimensions of parliamentary committees, as well as suggestions for changing attitudes as a strategy for achieving gender equality.

OVERVIEW

Chapter one discusses the definition of gender by making a distinction between biological differences which determine sex and gender as a social construct, that makes use of biological differences to justify the assignment of different roles to men and women. The definition is essential for critical analysis of the aspects of gender inequality, and for formulation of laws and policies necessary for achievement of gender equality.

Chapter two identifies some of the topical gender issues for clarification, including the unequal treatment of some members of society based on the social roles as opposed to their biological differences. The issue of poverty, which affects both sexes, will be discussed at length to illustrate how it affects men and women differently. The diverse sources of poverty and its implications for gender based violence will be analyzed so as to identify appropriate strategies and policies.

Chapter three provides an overview of microfinance, which has been widely accepted as an effective strategy for poverty reduction. Lack of access to resources, such as credit facilities necessary for widespread economic activities, poses a challenge for women.

Chapter four focuses on security issues, singling out conflict as one of the causes of poverty in Africa. Conflict prompts displacement, collapse of social services, and violation of human rights resulting in high incidence of HIV/AIDS, which affect the most vulnerable groups - women and children. The chapter also talks about consequences of gender based violence.

Chapter five addresses the question of poverty from the perspective of the Millennium Development Goals (MDGs), with emphasis on the contribution parliament's oversight role can make to achieving gender equality in Sub-Saharan Africa.

Chapter six focuses on the budget as a mechanism for allocating resources in society. The chapter begins with a definition of the budget, followed by a discussion on the budget process with the aim of identifying different policy intervention points and ascertaining ways of measuring the impact of policy changes. The chapter concludes with examples of policies that can be implemented in order to achieve gender equality.

Chapter seven establishes the link between gender issues and the role of parliamentarians as representatives of the people. The composition and functioning of committees will be discussed for the purpose of illustrating the gender dimension and how it affects the capacity of men and women to function differently in society.

Chapter eight examines the origins of attitudes, discusses reasons for change and how such change can be achieved. The chapter identifies some of the change agents and discusses the statistical measurement of such change.

CHAPTER ONE: DEFINITION OF GENDER

1.1 Gender Terminology

Gender

Gender refers to the social attributes and opportunities associated with being male and female and the relationships between women and men and girls and boys, as well as the relations between women and between men. These attributes, opportunities and relationships are socially constructed and are acquired through socialization processes. They are context/time-specific and changeable. Gender determines what is expected, allowed and valued in a women or a man in a given context. In most societies there are differences and inequalities between women and men in responsibilities assigned, activities undertaken, access to and control over resources, as well as decision-making opportunities. Gender is a part of the broader socio-cultural context.

Gender Equality (Equality between Women and Men)

Gender equality refers to equal rights, responsibilities and opportunities between women and men and girls and boys. Equality does not imply that women and men will become the same but that women's and men's rights, responsibilities and opportunities will not depend on whether they are born male or female. Gender equality implies that the interests, needs and priorities of both women and men are taken into consideration, recognizing the diversity of different groups of women and men. Gender equality refers to equal opportunities for all people and equally valued work done by all, irrespective of their sex. Equality between women and men is seen as a precondition for and indicator of sustainable people-centered development.

Gender Equity

Unlike gender equality which demands equal treatment of people, gender equity refers to an acknowledgement that some groups in society are marginalized. Equity is the process of minimizing the unfairness. An example is the under-representation of women in politics. Equal representation cannot be instantly achieved without proactive policies, such as quotas, which are an attempt to minimize the inequality gap.

Gender Blindness

The confusion of gender with sex often leads to an assumption that only men are gender blind, but some women are equally gender blind because of the socialization process (discussed below) which conditions them to accept roles, assigned by society, as a justifiable basis for unequal treatment. The language used is often an indicator of gender blindness. In the past, people often referred to the person leading discussions as “Chairmen,” irrespective whether the individual was a man or a woman. The underlying assumption was that only a man could lead discussion, but there is no biological reason why a woman cannot assume that responsibility. The terminology here reflects the conditioning process whereby women are expected to be subordinate to men. Gender blindness has implications for policies, which can continue to widen the gender equality gap unless it is explicitly recognized and addressed.

Gender Based Discrimination

Gender equality refers to the equal treatment of people, but in most societies there are groups that are discriminated against on the basis of age, disabilities and sex. Gender based discrimination in the workplace is illustrated by such practices as the division of labor, which denies some people the opportunity to perform certain tasks they are capable of purely on the basis of the roles assigned by society. Access to and control over resources, which many women are denied, is a good indicator of gender based discrimination and exacerbates the numbers of women who are poorer than men.

Glass Ceiling

The concept refers to the disproportionately large presence of groups of people, such as women, at lower levels in the workforce and their absence at higher levels. The nursing and teaching professions are often examples of where the glass ceiling occurs. Women are employed in large numbers at the lower levels, but they are often noticeably absent at the decision-making level. This is, in part, a reflection of the family socialization and conditioning process, which defers the decision-making responsibility to the man in the family.

Gender Analysis

Gender analysis entails a process of studying information to ensure that benefits of policies are equally distributed to all target groups. The study requires an understanding of the meaning of gender and the availability of gender disaggregated statistics.

Gender Mainstreaming

This is a process of ensuring that programs and projects in all institutions reflect the important priority of achieving equal opportunity for all people and acknowledge the existence of gender inequality. It is a deliberate effort to reverse the level of inequality through allocation of resources and policies in order to provide greater benefits to the disadvantaged groups.

1.2 Socializing Institutions on Gender Difference

Gender can be defined as a social construct created and nurtured by culture, religion, laws and administrative practices. The different sexes are socialized by institutions, such as family, school, church, and in the workplace, to fulfill specific roles, which they accept as given, although, they are not. These socializing institutions determine the attitudes society forms about men and women. Examining these institutions assists in helping understand the attitudes that determine gender differences.

Family

Family is the first institution that one is born into and provides a strong foundation for attitudes that individuals will develop. Historically, some roles have been defined as male or female, but have changed with time. Household work is often considered the domain of women, and girls are trained and expected to perfect their domestic skills while boys are encouraged to experiment with tools. This socialization process shapes and conditions different approaches to life that boys and girls will adopt.

Family governance also includes decisions over intra-household resource allocation, inheritance and endowments. It is here where gender relationships of unequal power can have the most day to day impact on women - particularly for poor women and those who are not employed in income-generating activities outside the home.⁴

The changing family structure, which requires both husband and wife to be engaged in full time employment, can provide the family with increased financial resources and subsequent improvement in the quality of life. By maintaining the traditional structure, which requires woman to stay home, the family can fail to benefit from the improved life style that comes with two incomes. However, it may be argued that the working wife structure has a negative impact on the family since the mother will be absent and cannot care for her children personally and to take care of the house. The decision will clearly depend on the different family values, but childcare is not necessarily a biological role. The introduction of paternity leave in some high income countries allows fathers to assume co-responsibility of caring for their new born babies.

⁴ Charlie Sever. 2005 The Gender, Poverty, Governance Nexus: Key issues and current debates. Development Cooperation Ireland (DCI).

Another aspect affecting family structure, which poses a challenge to maintenance of gender based privileges, is the increasing number of female-headed households. While in some cases the decision for a female-headed household is by choice, in other cases such war affected countries e.g. Rwandan or Afghanistan, is a necessity. In Rwanda, an estimated 50 percent⁵ of households are female-headed as a result of the decimation of the male population.

Workplace

The division of labor that starts at home extends to the workplace, where women are often expected to perform different functions than men. A perception of the man being a head of the household can also affect hiring policies and decisions in the workplace. When competing for employment, a man may have a greater chance of being offered a full time position than a woman, especially if she is of childbearing age. Women are often discriminated against not because of their competence, but on the basis of the perception of possible family-related disruption to the employment, such as maternity leave. As a result, many women may be employed as part-time workers and in lower paid positions. Less demanding responsibilities in the workplace could be viewed as a positive form of engagement because it frees up the time to attend to the needs of the family. However, the concomitant remuneration may actually account for much of the income differential between men and women. According to parliamentary staff in Ghana.⁶, gender based discrimination was one of the reasons for a large proportion of Ghanaian women opting for self-employment. However, self-employment may also imply long working hours without health and pension benefits.

The horticulture industry in some countries provides examples of gender based division of labor. For example, women are employed to plant, weed and pick flowers, while men typically drive tractors, weigh and pack flowers. Restricting women to less skilled tasks denies them access to the social mobility available to their male counterparts, thereby reinforcing their position in society and inhibiting their ability to move out of poverty. Furthermore, the exclusion of women from decision-making at higher levels perpetuates these gender-based differences in the work place. However, this discrimination is not biologically determined. Pressure from international and domestic groups seeking more equality resulted in women in the horticulture industry in Kenya undertaking work traditionally reserved for men, such as weighing and packing flowers and being recruited for management positions. This is illustrative of the fact gender roles are made by society and can be changed by society.

⁵ Internally Displaced Persons (IDP) data base

⁶ Parliamentary staff training in Ghana a joint activity of the World Bank Institute and the Parliamentary Centre in Ottawa. November-December 2004.

Religion

Since religion is often the source of cultural beliefs about leadership, authority and values, it can offer a rationale for explaining cultural constraints on the role of women. The changing roles of women, both inside religious communities and in broader public spheres, offers hope that these traditional constraints can be overcome. According to some cultures, women should be subservient to their husbands. Decision-making at home or in religious organizations is often reserved for men based on this tenet. The religious requirement for men to protect their families, including their wives, often excludes women from the right to own or control the use of family property. In some respect, protection of the family by the head of the household is in the interest of the protected, however, it denies women an opportunity to acquire decision-making experience, which, in turn, acts as a further hurdle to women taking up decision-making positions within the family or in society more broadly.

1.3 Conclusion

Understanding the sources of unequal treatment of people in society and the need for gender equality are essential preconditions to tackling the ongoing inequity experienced by women. Biological differences are static, but social roles are dynamic and change with time. For instance, most cultures are changing due to globalization, but biological differences remain the same. These changing dimensions of gender are important for policy formulation because what society has made, society can change; what hampers change, though, in many instances is the fear of loss of benefits by those presently in privileged positions.

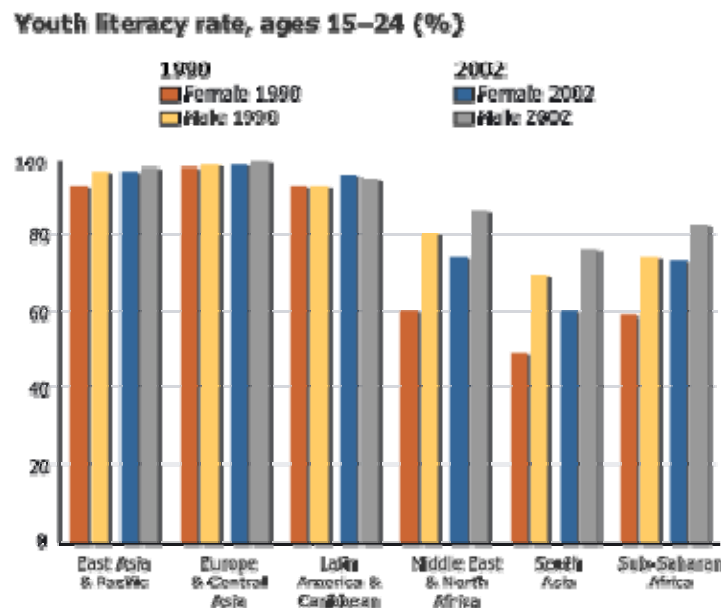
CHAPTER TWO: GENDER EQUALITY ISSUES

2.1 Access to Resources

Women often have limited access to resources, not necessarily because of their biological composition, but on the basis of roles determined by society. While many women experience unequal access to resources, the magnitude of the problem varies with the level of development. In some African and Middle Eastern countries, inheritance laws discriminate against women. The patriarchal nature of some societies means that in the event of a husband's death, the family's property, including land, is automatically inherited by the deceased's male relatives or by his eldest son. The widow in such a situation is divorced from ownership of the family's property and the decision-making is considered the preserve of men. Many women work on the land, which is their main source of economic activity; their exclusion from land ownership and inability to contribute to decision-making about the use of the land is a factor in the continuing high rates of poverty amongst women. Women are poorer than men not only because they are often denied equal rights, do not have access to education and opportunities and, generally, do not have the same entitlements as men, but because they also carry the burden of reproductive and care work, which is the majority of unpaid labor.

2.2 Education

Education is a prerequisite for better employment opportunities but, in most developing countries, the illiteracy rate is higher among women than men. The socialization process in some societies conditioned people to accept that a male child is the natural heir in the family; therefore, the educational needs of a boy child take precedence over that of a girl child when family resources are limited. Girls' education and the promotion of gender equality in education are critical to development and policies and actions that do not address gender disparities miss critical development opportunities. Mothers' education is a significant variable affecting children's education attainment and opportunities. A mother with few years of formal education is considerably more likely to send her children to school. In many countries, each additional year of formal education completed by a mother translates into her children remaining in school for an additional one-third to one-half year. Education also has flow-on implications for access to decision-making positions. The table below is an indicator of the disparities in access to education.⁷



⁷ From the World Bank Gender Statistics for 1990-2002.

Example: Plan to Increase Girl's School Enrolment in Pakistan

The World Bank Report “Country Gender Assessment (CGA)”⁸ on Pakistan found that concern about family honor was a major factor preventing many parents from sending their girls to school — particularly in rural areas where villages did not have local school facilities and the girls had to travel outside of their communities. The report found that concerns about security and reputation was restricting women’s movement outside the home, thus limiting their access, not only to education, but also to medical care, opportunities for paid work, voting, and other forms of community and political participation.

Educating girls provides the shortest route to bridging the gender gap and to realizing the development dividends in Pakistan. The net primary enrolment rate for girls is still only about 42 to 45 percent. As the girls transition to middle school, the drop-out rate increases; thus, very few girls complete middle school and even fewer go onto secondary or high school. The report said it was a myth to suggest parents were unwilling to send their girls to school. All parents valued education but they were concerned about allowing a girl to walk outside her community alone. This fear stems, not necessarily from concern that they might be kidnapped, but is related to cultural practices. Identifying the reason for the reticence to allow girls to attend school opened possibilities for overcoming the problem by constructing more schools in local communities.

However, the report pointed out, there was a clear financial constraint to building more new schools and there were simply too few educated women in many Pakistani villages to staff schools for girls. Thus, the report suggests offering stipends for those who have to travel a distance to go to school as a means of encouraging girls into the classroom. Parents were very supportive of this idea. The program could offer a stipend, which is pegged to the distance the school is away from where a girl lives with her family or actually propose some kind of safe method of transportation be supplied by the local governments.

⁸ Vishwanath, Tara, 2006. Country Gender Assessment (CGA) report for Pakistan. World Bank, Washington, DC.

2.3 Gender and Decision-making

In addition to basic inequalities in women accessing education and resources, as well as shouldering an unequal burden when it comes to poverty, women continue to be under-represented in formal decision-making structures. Although, women are increasingly active in community support systems, gender disparities persist in public administration at all levels: local, regional and national. Research has shown that women's participation and representation in decision-making can lower levels of female poverty.⁹ Women are not always poorer than men, but are generally more vulnerable to poverty as a result of gender inequality.

Parliament represents the highest law-making institution, but women who constitute the majority of the population are often marginalized from that decision-making process. Women's representation in parliaments worldwide is usually much lower compared with men. Within parliament, women often occupy less powerful positions, which is a reflection of an unequal access to education (in developing countries) and social roles assigned to women in general. The socialization process tends to steer women along the study of subjects related to their expected roles and hence their involvement in parliamentary committees or appointment to ministries often reflects those roles. However, there has been some good news and notable changes in women adopting higher level decision-making positions. Recently Ellen Johnson-Sirleaf became the first woman President of an African country, Gloria Portia Simpson was elected the first female Prime Minister of Jamaica and Khaleda Zia became the Prime Minister of Bangladesh.

Women's share of seats in parliament has been steadily increasing since the early 1990s. Nevertheless, women still hold only 15.7 per cent of parliamentary seats worldwide (only Rwanda and the Nordic countries have come close to parity). As of 1 January 2005, only 17 countries had met the target of at least 30 percent representation by women in parliament, which was set by the United Nations Economic and Social Council in 1990. By the end of 2004, 81 countries had adopted some form of affirmative action, such as party quotas or reserving seats for women in parliament to ensure their political participation.

Some of the obstacles to women's participation in politics are rooted in culture, religion and administrative practices. Instead of being flexible with regard to the scheduling of parliamentary business, gender blindness can lead administrators to insist on traditional business hours, which discriminate against women with young children who cannot stay late. Gender equity implies the recognition of the important function that is performed by those assigned certain social roles

⁹ Baden, S., 2000. *Gender, Governance and the Feminization of Poverty, Women and Political Participation: 21st Century Challenges*. New York: United Nations Development Program.

and the flexibility to accommodate them in the decision-making or development process.

Women in Politics Situation as of January 1, 2005¹⁰

World and regional averages of women in Parliament

	Single or Lower House	Upper House or Senate	Both Houses combined
World average	15.9%	14.7%	15.7%
Regional averages			
Regions are classified by descending order of the percentage of women in unicameral parliaments or the lower house of parliament. The regional groupings used herein are those of the IPU.			
Nordic countries	40.1 %	—	40.1 %
Europe OSCE (Nordic countries included)	18.9 %	16.6 %	18.4 %
Americas	18.6 %	18.5 %	18.6 %
Europe OSCE (Nordic countries not included)	16.8 %	16.6 %	16.8 %
Asia	15.1 %	13.5 %	15.0 %
Sub-Saharan Africa	14.9 %	14.0 %	14.8 %
Pacific	11.2 %	26.5 %	13.2 %
Arab States	6.7 %	5.6 %	6.5 %

According to the qualitative study¹¹ of women in decision making in Southern Africa, women make a marked difference to governance where they are represented in politics in significant numbers and work in enabling environments. The key findings of the study showed that significant presence of women in politics combined with a range of enabling factors including background and history of struggle, democracy, and dynamic links with civil society had impact on institutional culture, attitudes, laws, policies, and service delivery.

¹⁰ Source: International Parliamentary Union (IPU)

¹¹ Colleen Lowe Morna ed. 2004. "Ringings up the Changes - Gender in South African Politics". South Africa.

2.4 Legal Environment and Access to Justice

Poor and marginalized groups including women may also encounter problems and discrimination within legal systems. The obstacles faced by woman in the legal environment occur at three levels:

- (i) Laws - discriminatory laws pertaining to property ownership or the absence of anti-violence legislation
- (ii) Legal systems - information requirements or evidence procedures that make access to justice inaccessible; and
- (iii) Cultural attitudes - male bias exhibited by judges, lawyers and court officials.

Legislative reform along with reforms to the legal system can help ensure the protection of women's rights and equal access to justice. However, additional obstacles remain despite significant progress, thereby limiting the ability of many women to realize equality. For instance, poor women lack information, education and access to legal processes, resulting in a gap between having equal right conferred on them by legislation and the ability to enforce and enjoy those rights.

Also in some countries, legislative reform and making the legal system more accessible for women may result in women participating in "parallel" legal systems, whereby these new sets of legal rights and legal system co-exists alongside pre-existing informal or customary laws and legal systems. The use of customary law is more common in some places and is able to be accessed locally, therefore, it will more likely to be used and applied by marginalized groups, such as women, than formal law. Customary law is particularly significant for women's access to justice as it tends to govern family or domestic issues such as marriage, divorce, adultery and gender-based violence. Research indicates that when cases are tried through customary law there may be even less chance of women receiving justice than in the case of formal legal systems.¹² Therefore, legal and legislative reform is vital; however, equal access to justice will not be attained unless the formal legal system becomes accessible at the local level and is favored over customary mechanisms of justice. Alternatively, efforts need to be made to ensure that customary law develops in a fashion that reinforces equity, so as to compliment the legislative reforms in the formal system.

2.5 Division of Labor

The different roles that men and women assume at home translate into the division of labor, which in many cases is unequally distributed. Due to the differences, which bear no relationship to biological make up, women assume

¹² Nyamu-Musembi, C. 2005. *For or Against Gender Equality? Evaluating the Post-Cold War "Rule of Law" Reforms in Sub-Saharan Africa*. UNRISD Occasional Paper 7, UNRISD, Geneva.

most of the responsibilities for the family's wellbeing. Some jobs are considered to be typically women's responsibility and are often paid less.

Even when men and women perform the same tasks with the same entry conditions, a woman is often paid at a lower rate than men. The disparity in pay is based on and justified by an assumption that men are breadwinners. Such role-based unequal remuneration is disadvantageous to women and to the employer, as employees who are not rewarded equally for their toil can be less motivated and are discouraged from performing to their maximum potential.

Examples of women's wages relative to men's in selected countries¹³

Country	Year	Women wages in manufacturing as a percentage of men's wage	Notes
Africa			
Botswana	2003	52	Citizens only excluding governmental sector
Egypt	2002	68	Establishments with 10 or persons employed
Eritrea	1996	66	
Kenya	1997	123	Including the value of payments in kind
South America			
Brazil	2002	61	
Colombia	2003	65	
Paraguay	2003	53	
Asia			
Mongolia	2003	87	
Singapore	2003	61	
Sri Lanka	2003	81	
Thailand	2003	72	

Poverty can be traced to certain types and patterns of work, and to the exclusion of certain groups from opportunities to partake in decent work. Gender is one major determinant of rights, access and patterns of productive work. Hence, gender shapes how individuals and households experience and break out of poverty.

¹³ United Nation's Demographic and Social Statistics:
<http://unstats.un.org/unsd/demographic/products/indwm/ww2005/tab5g.htm>

Due to unequal access to decision-making positions, women are often employed in capacities which limit their employment benefits. As representatives of all people, parliamentarians have a responsibility to recognizing the contribution of women to the economy and encourage and facilitate the passage of legislation that ensures the private sector, as well as the public sector, provides at least low level benefits for women working part time.

2.6 Gender Based Poverty

Poverty is generally defined as a state of inadequacy, which is often perceived in terms of basic human needs of food, clothing, shelter, safe water, sanitation, education, health and information. The World Bank defines it further as a state of deprivation of opportunity, security, capability and empowerment.¹⁴

Regional Levels of Poverty	Percentage of People Living on Less Than \$1.00 Per Day
East Asia and Pacific	14.9%
Europe and Central Asia	3.7%
Latin America and the Caribbean	9.5%
Middle East and North Africa	2.45 %
South Asia	31.3%
Sub-Saharan Africa	49.9%

The table above indicates the extent of poverty in the world and shows that almost 50 percent of the poorest people live in the Sub-Saharan Africa. This region has a total population of 681.1 million people and an estimated 50 percent live below the poverty line. Although poverty affects both men and women, it is often experienced differently by the two sexes because of the different social roles assigned to men and women. The social roles allotted traditionally allocated to women often translates into reduced opportunities, security, and capability as well as disempowerment.

Education is undoubtedly a prerequisite for better employment opportunities, but the high illiteracy rate among women in Africa curtails their access to better and well paid employment. High illiteracy rates result in a greater proportion of women being engaged in the agricultural sector, but most of their agricultural activity is designed for household consumption. Commercial agriculture requires ownership of assets to enable farmers to borrow, but many women in Africa neither own nor control the use of the land.

¹⁴ World Bank Operational Policy 1.00, October 2004

CHAPTER THREE: MICROFINANCE

3.1 Overview of Microfinance

Microfinance is the supply of loans, savings, and other basic financial services to the poor. Financial services needed by the poor include working capital loans, consumer credit, savings, pensions, insurance, and money transfer services.

The poor rarely access services through the formal financial sector. They address their need for financial services through a variety of financial relationships, mostly informal. Providers of financial services to the poor include donor-supported, non-profit non-government organizations (NGOs); cooperatives; community-based development institutions like self-help groups and credit unions; commercial and state banks; insurance and credit card companies; wire services; post offices; and other points of sale. NGOs and other non-bank financial institutions have led the way in reaching out to and developing workable credit methodologies for the poor. Throughout the 1980s and 1990s, these programs improved upon the original methodologies. They have shown that the poor repay their loans and are willing and able to pay interest rates that cover the costs of providing the loans. The clients of microfinance consist of female heads of households, pensioners, displaced persons, retrenched workers, small farmers, and micro-entrepreneurs.

3.2 Microfinance and Gender

Micro finance has been widely accepted as an effective strategy for poverty reduction, thus can be used to economically empower women. The concept originated from individuals' inability to raise adequate funds to meet specific needs. This prompted individuals who know and trust each other to form groups for resource pooling and saving for a desired goal. This is the basis of SuSu in Ghana and what is known as the Round in other countries. Every month, group members collect an agreed amount from each member and give to the group member whose turn it is to receive the collected funds. A more formal type of micro finance

involves group savings, which serve as collateral for group members. A stipulated amount is collected from each group member, collectively banked and used as collateral for members wishing to secure loans. Loan repayment is on a group or individual basis, depending on the level of micro finance in question.

There are five levels of micro finance and knowledge of the different levels is essential for policy recommendations.¹⁵

Level One: Activities undertaken to meet basic human needs, which are not income generating.

Level Two: Involves some form of pre-entrepreneurship with Income Generating Activities (IGAs) conducted on a part-time basis and usually collectively. This group has low entrepreneurial characteristics and the income generated is normally for immediate consumption. These households are also poor but with some potential, which micro-finance service providers can improve. Participants at this level of micro finance are referred to as “the Bankable Poor,” and require more entrepreneurial skills training.

Level Three: IGAs are temporary or seasonal and conducted on a part-time basis, with short-term objectives, therefore, are conducted without an eye to economic expansion. For example, micro finance could be utilized during an agricultural harvest season to raise funds to meet school fee costs. This group is categorized as the “economically active poor” and in need of supportive entrepreneurial skills.

Level Four: Participants are micro-entrepreneurs with established premises and employing 0-5 persons. They are also characterized by a limited asset base (about US\$ 3,500) and usually make use of family labor for economic security. This group is much more attractive to Micro Finance Institutions (MFIs).

Level Five: These are more established small scale entrepreneurs, who are profit and growth-oriented. They possess sufficient entrepreneurial capabilities and operate on a full time basis. They have plans and potential for further expansion.

While repayment capacity, collateral availability, and data availability vary across these categories, sustainable methodologies and operational structures have been developed that meet the financial needs of these client groups.

Parliamentarians should advocate for more and better access to credit. Instead of insisting on group borrowing, MFIs could explore ways of extending credit to individuals without compromising the repayment risk. The concept of public works programs, which entail identification of a project by a community and then employing members of that community to execute the project and receive remuneration, was suggested as a better form of empowering women on individual

¹⁵ Honorable Mary Amajo : Paper delivered at Mali workshop on Micro finance organized by the Parliamentary Centre in March 2004.

basis. The remuneration from public works program would also obviate the burden of frequent repayments, which were time consuming and deprived a recipient of the time to engage in IGAs.

Example: Group borrowing in Mali

The Parliamentary Centre conducted a workshop in Mali, which included a visit to two groups of women receiving micro finance. One group was at level two and the other was at level four. Both groups borrowed on a group basis as a way of circumventing the collateral problem. The positive impact of micro finance was more evident among the group engaged in micro-enterprises, but both groups reported working very long hours because of the need to balance family needs with the income generating activities. In both cases women were not concerned about working long hours, which they perceived as necessary for repayment of the acquired loan. The level two group repaid the loan on a group basis, and the level four members made individual repayments.

In light of women's citizenship status in Malian society, group borrowing was concluded to be the best option to overcome the problem of collateral. According to the workshop, the group approach was more effective because participants had intimate knowledge of each other and thus, were able to assist other members with repayments when necessary. However, there was risk of failure due to the fact that the group was formed without a project in mind. The need for education in project identification and financial management is a pre-requisite for women to benefit from micro-projects and is critical condition for their success. Education was also emphasized within the context of training women in basic financial analysis to assess the existence of real profit. It was also deemed more prudent for credit suppliers to provide a line of credit for purchase of equipment and payment of related costs, instead of advancing cash in order to maintain women's financial independence from their overbearing spouses.

3.3 Microfinance as Tool to Reduce Poverty

Financial services for the poor have proved to be a powerful instrument for poverty reduction that enables the poor to build assets, increase incomes, and reduce their vulnerability to economic stress. However, with nearly one billion people still lacking access to basic financial services, especially the very poor, the challenge of providing financial services remains. Convenient, safe, and secure deposit services are a particularly crucial need.

Although governments are not usually good at lending, they play an important role in setting appropriate policies. The key things government can do for microfinance is to maintain macroeconomic stability and avoid interest-rate caps that prevent MFIs from covering their costs and operating sustainably. According to the World Development Report 2006,¹⁶ increasing poor people's access to credit helps open up opportunities for people living in poverty. Studies in India, Kenya, and Zimbabwe, among others, show that the poor pay much higher interest rates than the rich. This means the poor invest less in small businesses than they would if credit markets functioned properly.

3.4 The Role of Parliamentarians in Microfinance

The extent of poverty among women is usually perceived as being a problem of access to financial resources, but access alone is not sufficient to economically empower women. Instead, it is the utilization of micro finance that determines whether poverty reduction can be achieved. Economic activities with sustainable demand have a greater potential to reduce poverty in real terms. In Bangladesh micro finance was effective in reducing poverty because recipients engaged in projects with ongoing viability, such as manufacturing LCD batteries, which are in constant demand for lighting in rural areas.¹⁷ Control over the use of resources determines the balance of power; therefore gender equality requires the victims of poverty to control the use of micro finance.

The lack of access to resources, such as credit facilities, which are necessary for economic activities on a large-scale, pose a challenge for women. It is necessary for government policies to recognize and address this challenge, but the low representation of women in decision-making positions results in this issue receiving less attention than it deserve.

Parliamentarians are able to assist women access resources and credit facilities by:

- Monitoring the performance of institutions dealing with micro-finance to ensure funds reach the intended recipients
- Verifying the credibility of micro-finance institutions to ensure transparency and accountability in the disbursement and management of micro finance
- Ensuring the existence of mechanisms for dissemination of information on sources of micro finance and training opportunities; and
- Monitoring the government's implementation of the various international conventions on gender equality and lobbying for a quota system for appointments to senior positions in the public and private sector, including micro-finance institutions.

¹⁶ World Bank. 2006. *World Development Report 2006: Equity and Development*. Washington, DC: World Bank

¹⁷ World Bank. January 2001. *Engendering Development*. World Bank Policy Research Report 2177, Washington, DC

CHAPTER FOUR: POVERTY AS DEPRIVATION OF SECURITY

4.1 Impact of Conflict on Vulnerable Groups

Conflict is one of the causes of poverty in Africa due to displacement, destruction of infrastructure, collapse of social services, and violation of human rights resulting in high incidence of HIV/AIDS. As a result of the 1994 genocide in Rwanda, 64 % of the population now lives in poverty.¹⁸ While conflict affects all people, women and children are the most vulnerable, which is a reflection of the social roles expected of such groups. Just as women are subjected to sexual violence, children are abducted and forced to assume the role of soldiers against their will. In Rwanda, rape was used as a weapon of destruction and women now constitute the majority of the people living with HIV/AIDS, which affects their ability to effectively engage in productive activities. In 2004, most countries in the Great Lakes region were placed in the bottom 30 of 177 countries measured in the Human Development Index.¹⁹ The extent of poverty and high incidence of HIV/AIDS in the region persuaded women parliamentarians in that region to convene a workshop on the Fight Against Poverty in Post-Conflict Countries. The workshop endorsed a resolution recommending:

- Establishment of regional network of MPs for the prevention and resolution of conflicts and fight against HIV/AIDS
- Regulations of microfinance by Central Banks to involve both stakeholders and beneficiaries in negotiations

¹⁸ Rwanda Government Policy document “Vision 2020”

¹⁹ United Nations Human Development Index for 2004

- Respective governments include microfinance in NEPAD strategies for poverty eradication; and
- Establishment of a Regional Commission on HIV/AIDS

A conference on “The Protection of Civilians” held at Wilton Park in February 2005, raised some thought provoking questions on the issue of child soldiers. Demands for justice imply prosecution of the perpetrators of crimes against humanity, which includes fighters who may have been abducted at a young age. This raises the question as to whether or not child soldiers, who are victims of human rights violations themselves because of their forced recruitment into paramilitary services, should be prosecuted and, furthermore, how can children be protected from this gender based violation of human rights?

Since women and children are some of the most vulnerable groups in society, particularly when there is conflict, parliament should use their oversight responsibility to ensure these vulnerable groups are protected and taken care of. Unwanted pregnancy, resulting from sexual violence in a conflict situation is a gender issue affecting both boys and girls. In Rwanda, children born out of sexual violence were reported to have been left to the state by their mothers to be adopted out, raised by the state or left to fend for themselves

4.2 Gender-Based Violence

Article 1 of the United Nations Declaration on Violence Against Women defines violence against women as being: “Any act of gender-based violence that results in, or is likely to result in physical, sexual, or psychological harm or suffering to women including threats of such acts as coercion or arbitrary deprivation of liberty, whether occurring in public or private life.”

Facts about Violence against Women²⁰

- Among women aged 15 – 44 years, gender based violence accounts for more deaths among women than the combined effects of cancer, malaria, traffic injuries and war
- An estimated 90 percent of the people killed or wounded in armed conflict are civilians and of the 50 million displaced people worldwide, 80 percent are women and children; and
- An estimated 85 to 114 million women and girls have been subjected to Female Genital Mutilation (FGM)

²⁰ United Nations Development Fund For Women (UNIFEM). Masculinity and Gender-Based Violence. UNIFEM Gender Fact Sheet No. 5

The introduction to this handbook examined the use of biological differences to justify gender roles. Violence is not only a human rights issue, but a development issue due to its effects on victims. Although violence is experienced by both men and women and both can be perpetrators of violence, women and girls constitute the majority of victims of violence because of biological differences between the two sexes.

Gender-based violence indicates an unequal balance of power between men and women. The perception of men as strong, courageous, aggressive and dominant puts pressure on men to live up to such expectations, sometimes to the detriment of the people around them. While few of these characteristics are biological, the rest are determined by society.

4.3 Consequences of Gender-Based Violence

Whether violence is physiological or psychological, it has an effect on the victim's productive capacity. Over 50 percent²¹ of people living with HIV/AIDS in Africa are women. Conflict situations accelerate the spread of HIV/AIDS, particularly through the use of sexual violence as a weapon. This form of violence presents a major challenge for organizations responsible to protect civilians. In Tanzania people spend 60 percent less time on agricultural activities due to the demand on their time to care for family members and relatives who are sick and suffer from HIV/AIDS. Since women are mostly engaged in agriculture, the inability to produce to one's maximum potential is one of the explanatory reasons for the prevalence of malnutrition and poverty, particularly in a post-conflict situation.

If a mother has been subjected to domestic violence, therefore, is physically unable to cope with the welfare needs of the family, it is the girl child that is expected to drop out of school to assume family responsibilities. The gender issue here is that a withdrawal of the girl child from school is not based on biological differences between boys and girls, but on society's perception of who should perform the domestic welfare duties. Dropping out of school at an early age increases the girl's vulnerability to starting a family at an early age and the potential for a large family. All of these outcomes become a burden to society, which compound and exacerbates the level of poverty.

4.4 Protecting Victims of Gender Based Violence

It is clear that gender based discrimination is prevalent. A specific instance of gender based discrimination is the requirement that abused women must first complete a

²¹ The Joint United Nations Programme on HIV/AIDS (UNAIDS), July 2004. *Report on the global AIDS epidemic*. Geneva: UNAIDS

form at a police station before they can seek medical attention. Police stations in most cases are non-existent or far away, thereby requiring abused women to travel long distances to complete this requirement before seeking and obtaining any form of medical treatment. Women are discouraged from reporting cases of abuse not only because of these administrative practices, but also due to administrators often being male. Even when administrative authorities are female, the victims' privacy is not guaranteed. One way of enforcing the CEDAW could be the introduction of privacy acts prohibiting the divulging of personal information by police officers or public officials, as well as ensuring the provision of adequate resources for enforcement of the laws. The establishment of a Commission on the Status of Women or a Commission on Gender Equality, which would deal with gender-based violence and appointment of a woman Commissioner can assist in encouraging women to report such abuses. As part of their oversight responsibility, MPs could develop a system to monitor the establishment and effectiveness of the proposed Commission.

4.5 Role of Parliamentarians

Parliamentarians are able to minimize the impact of conflict on vulnerable groups, particularly women, by:

- Analyzing the budget to ensure resources allocated to law enforcement agencies responsible for responding to cases of violence against women
 - Investigating the implementation of CEDAW by gender sensitizing the reporting mechanisms for women subjected to sexual violence
 - Thoroughly reviewing the laws and policies designed to ensure privacy of women who report cases of sexual violence
 - Investigating child protection mechanisms and policies to determine whether they are robust enough to protect children, especially considering the ongoing threat of boys being abducted against their will and forced to fight as child soldiers
 - Exploring legislative and policy options to deal with cases of unwanted children born out of sexual violence
 - Analyzing the budget to ensure an appropriate allocation of resources targeted toward ameliorating the impact of violence against women, such as funding women's shelters
 - Monitoring the effectiveness of the gender focal points and that of the Commission on the Status of Women or Commission on Gender Equality where such an organization exists
 - Initiating or adopting laws that guarantee protection of people living with HIV/AIDS, particularly the most vulnerable of this vulnerable group, namely women and little girls
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CHAPTER FIVE: MILLENNIUM DEVELOPMENT GOALS (MDGS)

5.1 What are the MDGs?

In September 2000, 147 heads of State and Government, and 189 nations in total, pledged to uphold the principles of humanity by adopting the United Nations Millennium Declaration, which in essence is a commitment to eradicate poverty. The New Partnership for Africa's Development (NEPAD) is the continent's strategy for eradicating poverty and has adopted the Millennium Development Goals (MDGs) as benchmarks for measuring progress. Adoption of the MDGs as targets establishes the link between expenditures and outcomes, which simplifies the oversight role of parliamentarians. Since the MDGs are specific, measurable and time bound, they allow for parliamentary oversight through quantitative analysis, monitoring and evaluation of policies and programs. They are also important in the context of achieving gender equality.

The Declaration calls for halving the number of people who live on less than one dollar a day by the year 2015. This effort also involves finding solutions to hunger, malnutrition and disease, promoting gender equality and the empowerment of women and guaranteeing a basic education for everyone. Direct support from the richer countries, in the form of aid, trade, debt relief and investment is to be provided to help the developing countries.

In order to maintain a focus, the *United Nations Millennium Declaration* was scaled down to 8 goals and 14 targets:

GOALS	TARGETS
1. Eradicate extreme poverty and hunger	<ul style="list-style-type: none"> • Reduce by half the proportion of people living on less than a dollar a day • Reduce by half the proportion of people who suffer from hunger
2. Achieve universal primary education	<ul style="list-style-type: none"> • Ensure that all boys and girls complete a course of primary schooling
3. Promote gender equality and empower women	<ul style="list-style-type: none"> • Eliminate gender disparity in primary and secondary education, preferably by 2005, and at all levels by 2015
4. Reduce child mortality	<ul style="list-style-type: none"> • Reduce by two thirds the mortality rate among children under five
5. Improve maternal health	<ul style="list-style-type: none"> • Reduce by three quarters the maternal mortality ratio
6. Combat HIV/AIDS, malaria and other diseases	<ul style="list-style-type: none"> • Halt and begin to reverse the spread of HIV/AIDS • Halt and begin to reverse the incidence of malaria and other major diseases
7. Ensure environmental sustainability	<ul style="list-style-type: none"> • Integrate the principles of sustainable environment into country policies and programs; reverse losses of environmental resources • Reduce by half the proportion of people without sustainable access to safe drinking water • Achieve significant improvement in lives of at least 100 million slum dwellers by 2020
8. Develop a partnership for development	<ul style="list-style-type: none"> • Develop further an open and trading that is rules based, predictable and non-discriminatory. Include a commitment to good governance and poverty reduction nationally and internationally. • Address the least developed countries' special needs. This includes tariff-free and quota-free access for their exports; enhance debt relief to heavily indebted poor countries; cancellation of official bi-lateral debt; and more generous official

	<p>development assistance for countries committed to poverty reduction.</p> <ul style="list-style-type: none"> • Address the special needs of land locked and small island developing states. • Deal comprehensively with developing countries' debt problems through national and international measures to make debt sustainable in the long term. • In cooperation with the developing countries, develop decent and productive work for youth. • In cooperation with pharmaceutical companies, provide access to essential drugs in developing countries. • In cooperation with the private sector, make available the benefits of new technologies, especially information and communications technologies.
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5.2 Achieving the MDGs

The target year to achieve the MDGs is 2015. However, according to the report “Progress towards Good Governance in Africa” undertaken by the Economic Commission for Africa (ECA)²², insufficient progress has been made. The United Nations report²³ on the progress the world is making towards meeting the MDGs concluded:

- In all regions except Sub-Saharan Africa, the income of people living on less than \$1 per day has increased from 72 cents to 83 cents; whereas in Africa the income decreased from 64 cents to 60 cents per day, thus increasing poverty
- All regions are moving towards achieving the universal primary education target, except Sub-Saharan Africa and South Asia, which will not achieve the target by 2015 unless there is a concerted effort

²² United Nations Economic Commission for Africa (UNECA). 2005. *Striving for Good Governance in Africa*. New York: UNECA

²³ United Nations (UN). 2005. *The Millennium Development Goals Report 2005*. New York: United Nations

- The gender gap in primary school enrolment is narrowing, however, South Asia and Sub-Saharan Africa are lagging behind, though individual countries in Africa are on track
- Sub-Saharan Africa is lagging behind the rest of the world with respect to attaining the child mortality and maternal mortality rate goal and in some instances the mortality rate is increasing
- There is potential for achieving the sustainable environment target and Sub-Saharan Africa is performing better than other regions in some aspects
- On the whole, the current flow of financial resources is not sufficient to achieve the goals, thus there is a need for a dramatic increase in assistance from both developed and developing countries.

5.3 The MDGs and Gender Equality

The identification of gender equality as a specific goal is a step forward and recognizes the importance of utilizing all available human resources and social capital for development. However, as previously discussed, gender relates to social roles and these permeate all aspects of the development process, hence the goal cannot be achieved in isolation from other MDGs. The goals are not mutually exclusive, but interrelated. A more thorough assessment of what needs to be done in order to attain greater gender equality, from the perspective of the MDGs is detailed below.

Goal 1: Gender and Eradication of Extreme Poverty and Hunger

- High economic growth rates might be essential in order to achieve this goal. In East Asia, where per capita GDP grew at an average of 6% between 1990 and 1999, the proportion of people living in extreme poverty declined from 27.6 percent to 14.2 percent.
 - East Asia has experienced the highest female labor market participation rate, but large gender disparities still exist; for example, women employed in most garment factories are paid less for the same work undertaken by men, which reflects society's attitudes towards women and the value of their contribution.
 - The HIV/AIDS pandemic has reduced agricultural production as women now have to spend more time caring for ailing relatives. While compromising food security and increasing potential for hunger, women have become poorer due to unpaid services rendered to family members.
 - Much of the work done by women is unpaid and hence benefits to women from high growth rates are lowered. Growth rates need to be complemented by gender sensitive income distribution policies, which recognize the different benefits accruing to men and women.
 - Conflicts and economic failures are an increasing source of food crises. Since 1992, the proportion of food emergencies due to human-induced causes,
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rather than drought, has doubled. In 2004, of the 35 countries requiring emergency assistance – the majority of them in Africa – most were in conflict or post-conflict situations.

Goal 2: Achievement of Universal Primary Education

- Most developing regions have made progress towards universal primary education, but some 115 million children are still out of school. More than half of these children (65 million) are girls, with a disproportionate number in sub-Saharan Africa and Southern Asia.
- In the least developed countries, in spite of progress in enrolment, a large proportion of girls do not complete primary school and less than 60 percent of young women are literate.
- Primary education is, indeed, an important foundation, but the age of completion in most countries is 13 or 14 years. Dropping out of school after primary education increases the vulnerability of a girl child to early marriage and pregnancy, with implications for infant and maternal mortality due to teenage pregnancy complications.
- The high fertility rate of a teenage mother implies larger family and, in turn, greater population growth rates than corresponding economic growth rates, outstripping any benefit that might be garnered from improved economic development. Prolonged schooling increases marital age and the quality of motherhood.

Goal 3: Promote Gender Equality and Empower Women

- In most of the developing world, women's access to paid employment, which is secure in terms of income and social benefits, is still lower than men's. Despite some progress, women in Southern Asia, Western Asia and Northern Africa still only hold approximately 20 percent or less of the paid jobs, in sectors outside of agriculture, than men.
- Women's share of seats in parliament has been steadily increasing, nevertheless, women still hold only 16 percent of parliamentary seats worldwide
- One of the indicators of empowerment identified by the Beijing Conference is freedom from violence, however, one in every three women globally has been physically assaulted or forced to perform certain chores against her will.
- To date, only 40 percent of countries are on target to eliminate gender disparity at primary school level and 9 percent at the tertiary level by 2015. However, achievement of the target does not itself guarantee empowerment of women.
- Education can facilitate access to resources, but control over utilization of resources is sometimes denied on the basis of customary inheritance law and culture. According to a study by International Fund for Agricultural Development (IFAD)²⁴, Female Headed Households (FHH) in Zambia,

²⁴International Fund for Agricultural Development (IFAD). 1999. *Human Enterprise Ecology: Supporting the Livelihoods of the Rural Poor in East and Southern Africa*. Main Report and Working Paper No. 2. Rome.

Zimbabwe and Namibia are poorer than the Male Headed Households (MHH) due to unequal ownership of land. However, in Rwanda the differential between men and women is minimal where the circumstantial change of attitudes was dictated by the genocide.

Goal 4: Reduce child mortality

- In Sub-Saharan Africa, where almost half of all deaths in children under five occur, progress has slowed. The reasons are many, including lack of preventive care and treatment, fragile health systems, and socio-economic stagnation due to conflict, instability and AIDS.
- Five diseases, including AIDS, account for half of all deaths in children under five. Among diseases that can be eradicated through immunization, measles is the leading cause of child deaths.

Goal 5: Improve maternal health

- 2003 data suggests that progress has been made in South-Eastern Asia and Northern Africa on the proportion of births attended by skilled health personnel. Unfortunately, there has been no change in Sub-Saharan Africa, where maternal mortality is highest.
- Denial of women's rights to determine the size and spacing of children compromises the health of both mother and child.

Goal 6: Combat HIV/AIDS, malaria and other diseases

- Despite high mortality rates in Sub-Saharan Africa due to HIV/AIDS, the population growth is reported to be growing at the fastest rate.
- 57 percent of people living with HIV/AIDS in Sub-Saharan Africa are women. As a result, there are 12 million orphans in Sub-Saharan Africa. This situation threatens to reverse the gains from progress on all other MDGs. The problem is compounded by the increase in the number of Child Headed Households (CHH), which mainly is run by girls. The addition of girl parents to the poverty scene creates challenges for the achievement of the MDGs within the stipulated time frame, unless there is an urgent response to the problem.

Goal 7: Sustainable Development and Relevance to Women

- The shortage of fresh water around the world affects mostly women due to their presumed role as providers of water for the family. If more time is spent in search of water, it reduces time to engage in income-generating activities, thus increasing poverty.
- Without renewable sources of energy, women will continue to travel long distances in search of firewood, but without any compensation.

Goal 8: Developing a Global Partnership for Development

- Seeking to create a non-discriminatory trading and financial system unintentionally discriminates against women by focusing economic policies on the formal sector, thereby excluding informal sectors in which most women operate.
- The removal of tariffs to meet WTO conditions exposes women to unfair competition due to them lacking access to the credit necessary to acquire the inputs to compete effectively.
- The world labor market will only be able to absorb the roughly 514 million additional people, which are expected to enter into world labor markets between 2003 and 2015, if policymakers prioritize employment policies and fully integrate them into macroeconomic policies.

5.4 Oversight Role of Parliamentarians for Achievement of Gender

It is evident from the UN report mentioned above that most Sub-Saharan countries will not achieve the MDGs within the expected timeframe, unless there is a concerted effort by both developing and developed countries. Thus, it is the responsibility of parliamentarians to ensure that government policies achieve the intended objectives. Legislatures can ensure coherence between policy pronouncements and action by:

- Mainstreaming gender in the development process, which will require a change of attitudes towards women. Attitudes will only begin to evolve when all change agents are involved in making policies and resources are devoted to bringing about change; parliaments have a role to play in ensuring all stakeholders and change agents, specifically women, are consulted and participate in the development process.
 - In order to attain the MDGs, most countries implement Poverty Reduction Strategy Process Papers (PRSPs). Parliament has an important role to play in the PRSP oversight, through a PRSP or Budget Standing Committee. Through these committees parliaments can also ensure the poverty reduction objectives of the PRSP are prioritized as well as coordination and monitoring of poverty outcomes.
 - The MDG on education focuses on primary education, but extension beyond primary school level is hampered by obstacles such as high secondary school fees and cost of required uniforms. Parliamentarians can seek to ensure there are sufficient budget allocations for scholarships targeted at girls living in very poor families so as to remove such impediments.
 - Despite the ratification of CEDAW by governments, women continue to suffer from discrimination. Parliamentarians should ensure those tasked with implementing CEDAW and any affiliated policies have received gender sensitivity training and have adequate resources to enforce implementation.
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- Since women are major victims of HIV/AIDS, parliament should ensure legislation and policies are in place, which provide women with the information they need about how they can prevent contracting HIV, along with information about treatment and drugs.
- The majority of women are still employed in agriculture, but often do not own the land. Parliamentarians can urge the introduction of legislation and recommend policies that promote equal ownership of land, such as requiring land registration certificates bear the names of both spouses.
- Parliaments can also seek to oversee the APRM process, which is designed to assess country's performance in attaining the NEPAD goals, to ensure it will bring about greater gender equity.

CHAPTER SIX: GENDER BUDGET ANALYSIS

6.1 Definition of Budget

The budget is a document detailing financial plans for a specified forthcoming period. In most countries the national budget is drafted by the government. The formulation process and the period covered varies between countries, but in all cases, it is drafted at regular intervals. Generally, the budget has two components: revenue and expenditure. Besides being an instrument for specifying revenue measures and distribution of resources; the budget is employed as a mechanism for macroeconomic stabilization. An understanding of how the budget is formulated is essential when parliamentarians seek to identify points of entry where they can advocate for more resources for gender equality policies.

The revenue side of the budget is comprised of income tax, corporate tax, sales tax, any excise duty and aid inflows. The expenditure side is made up of capital and recurrent expenditure. In developed countries, capital expenditure may form a small part of the budget, while in developing countries it might be the opposite. Capital expenditure refers to construction of infrastructure such as roads, schools, hospitals, dams and the cost of relevant equipment. Recurrent expenditure covers salaries and all other running expenses. Since the government is the major employer in most developing countries, the recurrent expenditure budget thus tends to be greater than capital expenditure.

6.2 Revenue Side of Budget

When projected expenditure exceeds anticipated revenue, the difference is the budget deficit. A government can plan for a budget deficit and introduce measures to finance that deficit or can borrow on the local money market. In the post World War II, era until the early 1990s, budget deficits were encouraged as a mechanism for

stimulating economic growth, but they became unsustainable in the aftermath of the oil price increase in the late 1970s. This pushed up production costs such that companies had to either curtail production or retrench some of their employees. Maintaining budget deficits also implied that government, which is a service provider, was pushing up the cost of borrowing. This resulted in high interest rates and discouraged borrowing by the private sector, which would normally have been used to stimulate economic growth. This phenomenon is referred to as “crowding out”. Instead of stimulating economic growth, the budget deficits were stifling it since the private sector was reducing the level of production due to the high interest rates.

Some governments have tried to finance the budget deficit through introduction of revenue measures such as sales tax and excise duties on luxury goods like cigarettes and alcohol and on items with inelastic demand such as gas or petrol, which consumers still purchase even at very high prices. While income tax is progressive (implying that those with high salaries pay more tax) and is supposed to be sensitive to vulnerable groups, revenue measures such as sales tax which is payable at the same rate by the rich and poor, can have a negative impact on the very vulnerable groups being protected by the progressive income tax system. A tax on items considered luxury goods which are consumed by those with higher incomes such as gas or petrol can also have a negative impact on the poor as high production costs are passed on to consumers in price increases of even the basic goods demanded by the poor.

Some tax policies provide for a lower tax rate for a man with a specified number of children and this is rooted in the assumption that the man is the head of the household, but this policy discriminates against female headed households. Discriminatory tax policies can discourage groups, such as women, from actively participating in the labor market or they may do so on a part-time basis, which affects their potential for being promoted to senior or decision-making positions or accumulating enough savings for investment in expensive capital equipment necessary for income generation.

6.3 Expenditure Side of the Budget

Expenditure allocations in a national budget provide specified amounts to line ministries to deliver services and develop infrastructure. The expenditure side indicates the number of people who are presently employed or are to be employed by a line ministry, along with the services and infrastructure to be provided during the budget period. Without disaggregated statistics, it is not possible to determine how different groups in a society will benefit from the proposed expenditure. In most countries, budget allocations to health, education and defense account for the major proportion of the budget, but the impact on the different groups is not evident due to absence of disaggregated statistics Parliamentary involvement is necessary at the formulation stage of the budget, (whether formal or informal) in

order to assess whether the proposed expenditures reflect equitable benefits to men and women.

6.4 Budget Formulation and Cycle

The formulation and process of the budget involves seven key players: Ministry of Finance, line ministries, the cabinet, the legislature, internal and external audit, the media and aid donors, as they are a source of revenue. The Ministry of Finance is the major participant in the process of budget formulation and control of expenditure in most countries. In consultation with revenue agencies such as the Department of Taxes, Department of Customs, the Central Bank (or Reserve Bank), the Ministry of Finance will determine the macroeconomic projections and guidelines, and provide budget limits to line ministries. Line ministries are responsible for collection of the proposed sectoral expenditures through a process of consultation between them and the public. In some countries, line ministries will negotiate with the Ministry of Finance on the specific expenditure line items and on the basis of the agreed expenditures, the Ministry of Finance will produce the draft estimates of expenditure which must be approved by the cabinet. The consultation process between the Ministry of Finance and line ministries may or may not involve parliamentarians. In Uganda, the budget law gives the Parliamentary Budget Committee authority to be involved in the budget planning process prior to the tabling of the estimates of expenditure in the Parliament. The process in other countries is such that parliamentarians have no input until the budget is tabled in Parliament when they are expected to debate and approve the proposed expenditures. In Canada, there are formal budget consultations that take place prior to the estimates of expenditure being tabled in the Parliament. Even in countries where there is no formal intervention by parliamentarians, there are some informal consultations between parliamentarians and the officials from the Ministry of Finance responsible for preparation of the budget.

The tabling of the estimates of expenditure is followed by budget review by committees and parliamentary debates. In most countries, once the budget has been approved by cabinet and submitted to parliament, the government is very reluctant to make any adjustments. However, parliament usually has the right to amend, reject or send back the budget to the government to redraft sections not acceptable to parliament. For example, in the United States, the Senate blocked the passage of the budget in the 1990s and government departments could not incur any expenditure until the impasse was resolved. Parliamentary budget review requires research, hearings and investigation by committees, particularly the Budget Committee (where such a committee exists). The Finance Committee also plays an important role in reviewing the impact of the proposed revenue measures. In the case of the government proposing to finance a budget deficit with loans, the Finance Committee can advise against ratification of such loans because of inflationary implications or the burden on future generations. The review process is not limited only to the two committees, but involves all parliamentarians and is a process by which the

legislature exercises its oversight role by requiring the government to explain any inconsistencies between government policies and the proposed expenditures. The review period varies in different countries, but generally is a lengthy process in almost all cases. If the budget is approved, expenditures can be incurred, but only to the limits set in the budget. Prior to the approval of the budget, some countries have a provision in the Audit and Exchequer Act, or similar legislation, which allows line ministries to incur expenditure not exceeding a given percentage of the budget. When the budget has been approved by parliament, implementation of programs will be in accordance with the provisions of the Audit Act or similar legislation.

6.5 Monitoring of Expenditure

The regular monitoring of expenditure is conducted through internal and external audits. Usually the Auditor-General will conduct an audit of the line ministries' accounts and produce financial statements at the end of the fiscal year. The Auditor-General's report is made public, thus assisting the media in its endeavors to keep the government accountable. The report is also tabled in parliament. The Public Accounts Committee, which also monitors the implementation of the budget, also actively uses the audit as the basis of keeping ministries accountable, notably by inviting ministries to explain any irregularities or occurrences where the ministries flout the regulations. The committee's recommendations are submitted to the government for incorporation in the next budget cycle. During implementation, some unanticipated expenditure may occur, for instance a by-election or national election. The line ministry responsible for such expenditure is required to seek parliamentary approval for the expenditure, through a supplementary budget. Any expenditure exceeding the original or supplementary budget constitutes unauthorized expenditure, which is subject to investigation by the Auditor-General.

A somewhat distinct, but related, system works in countries influenced by the French legal and parliamentary system, where the government has more independence from the parliament. A system of *cour des comptes* (courts of audit) reviews expenditures and budget implementation, in a context in which judicial decisions can be made against those responsible for irregularities. The reports from these *cours* are as a rule reported to the parliament, and help shape ongoing budget decisions, but parliaments themselves do not have to recommend specific actions against individual culprits, as in the Westminster system. Nor is a single Auditor-General responsible for financial review, instead a larger number of independent members of the audit courts make decisions collectively.

Independent audit reports are also of interest to donors, who require governments account for how the funds provided by donors were used. The donors will change or maintain their aid policies on the basis of the recipient country's accountability. Negative Auditor-Generals' reports may result in withdrawal or reduced levels of aid.

In order to enforce budgetary discipline, the World Bank imposed a cash budget system for Zambia, implying that the country could only spend up to the amount available in cash, a system which can make planning a difficult task.

Example of Ministry of Finance Control of Donor Funds

Instead of donor funds being received into the National Consolidated Revenue Fund, a separate account is opened as the "Vote of Credit." Ministries submit their expenditure proposals for donor funds to the Ministry of Finance. Upon approval of the proposed expenditure, authority is given to spend up to the specified limit. When expenditures are incurred from the National Consolidated Revenue Fund and the receipts, along with expenditure reports, are accepted by the Ministry of Finance, the funds are transferred from the Vote of Credit to the National Consolidated Fund. The ministry cannot continue to incur expenditure without the authority of the Ministry of Finance, thus, the system forces regular accountability on the part of the implementing ministry and enables the Ministry of Finance to provide the donor with regular reports on utilization of the donor funds.

6.6 Medium Term Expenditure Framework

Prior to the scrutiny of budget deficits, governments operated on incremental budgets which imply that the previous year's budget formed the basis of the next budget cycle. If budgeting is about efficient allocation of resources, then the incremental budget system encourages inefficiency. For example, ministries would purchase before the end of the fiscal year unnecessary items simply because any unspent funds are perceived as a sign of inadequate absorptive capacity and hence a reason for reduction of the next budget for that ministry. Once resources were allocated to one ministry, there was no mechanism for reallocating the funds to another ministry in need, thus triggering off unavoidable or unanticipated expenditure. The ministry in need of additional funds would go through the tedious process of seeking a supplementary budget approval while another ministry was carrying excess funds. Therefore, an efficient resource allocation was a major reason for the introduction of Medium Term Expenditure Framework (MTEF) budgets.

MTEF budgets provide an indication of resources available for a period of about three years (in most countries), although estimates of expenditures are approved on an annual basis. MTEF budgets are an improvement on incremental budgets in that a ministry has the flexibility to introduce new programs/projects and can also plan for a longer period than one year, which is impossible with incremental budgets. MTEF budgets allow parliamentarians to exercise their oversight responsibility by monitoring budget implementation and questioning budget allocations, which may be contradictory to government policy statements. An example of the advantage of MTEF is the South African Budget Initiative, which questioned the continued high

allocation of resources to the Ministry of Defense when the country was no longer operating under the threat posed by the apartheid era. As a result of this intervention, resources were re-allocated to the education and health sectors, which benefit women the most.

6.7 What is Gender Budgeting?

It is important to emphasize from the outset that a gender budget does not refer to a separate budget for women. As previously indicated, gender is not just about women. Gender budgeting takes into account the inequalities that arise due to the different roles assigned to different groups in society. National budgets are developed as gender-neutral, but there is increasing recognition by governments that budgetary policies have different impacts on men and women. The budget, as an instrument for allocation of resources in a society, is probably the most effective mechanism that can be employed towards the attainment of objectives such as gender equality. The national budget is also an indicator of a government's priorities and hence a tool for measuring the consistency between pronouncements on gender equality and the resources allocated to achieving it.

Case Study: Overcoming Illiteracy Among Women in Decision-Making

The poor are often excluded from the decision-making process on the grounds of illiteracy, but a community radio project in rural Ghana helped to involve, in an innovative way, women who were often excluded from decision-making. The radio station in a rural part of Ghana worked with the community to develop community consensus over priority projects for their area. The community was divided into three groups: men, women and youth. Each group had to rank five proposed projects in order of priority. The ranking system was conducted through the use of small sticks and each group would put the greatest number of sticks on the most desired project. The proposed projects included: water, roads, health clinic, school and sanitation. The men and youth groups ranked water as their number one priority, while women singled out roads as the highest priority, contrary to the presumption that women would choose water, since they often walk long distances in search of water. As it turned out the water in the area was salty and the fresh water was supposed to be delivered by trucks. However, trucks were not coming due to the poor status of the roads. The use of sticks in determining priorities allowed the illiterate to fully participate in the decision-making process. The discussion with the women revealed that the distortions in budget allocations, which arise as a result of the assumption that illiteracy impedes participation in poverty reduction, can be countered. Failure to consult widely, including with marginalized groups such as illiterate women, leads to the inefficient utilization of resources.

Case Study: South Africa Gender Budget Initiative

An example of an effective partnership between the parliament and civil society is South Africa's Women Budget Initiative, which was a coalition of parliamentary committees and two non-governmental organizations; the Community Agency for Social Enquiry (CASE) and the Institute for Democracy in South Africa. The Women Budget Initiative made a significant input into the budget reform by conducting analysis of the budget allocations from the gender perspective. One of the outcomes was a report prepared by the Ministry of Finance for the Parliamentary Committee on Improvement of Quality of Life and Status of Women. As part of its compliance with the implementation of CEDAW, the Ministry of Finance appointed a Tax Commission, which reviewed the tax system and found the tax policy was discriminatory on the basis of gender and marital status. The Pension Fund laws were also found to be discriminatory, with income differential implications between men and women. Women contributed 6 percent while men contributed 8 percent of their salary towards pension, which implied a higher pension income for men than women, but that has been amended, resulting in a uniform level of contribution. A widower's pension has also been introduced instead of just the widow's pension. The Women Budget Initiative also brought attention to the skewed budget allocation towards defense expenditures, which were no longer necessary, and the Ministry of Finance responded by reducing that expenditure from 9.1 percent of the budget in 1992/93 to 5.7 percent in 1997/98.

6.8 Gender Analysis of Budget

Analyzing the budget from a gender perspective provides a useful mechanism to assess the effects of government policies on men and women, boys and girls, and the real contributions all individuals make to the economy. In this way, government can evolve and implement policies that ensure equity.

Since poverty is most prevalent among women, gender budgeting is one of the components of the Ghana Parliamentary project, which commissioned the Centre for Social Policy Studies at the University of Ghana to conduct gender analysis of the Ghanaian 2005 budget. The analysis focused on access to productive resources and women's participation in public life. The analysis focused on the following four broad categories of the budget:

- Economic policy
 - Sector Expenditure and gender-sensitivity
 - Gender and revenue projections
 - Budget as an instrument for promoting Economic and Social Rights
-

Economic Policy

The language used by government officials indicated an absence of gender sensitivity. Language in economic policy and budget statements made no reference to gender considerations, implying that the policies have the same impact on men and women. However, in reality, there is a continued disparity between the two sexes. For example, the PRSP in Ghana is supposed to provide affordable access to healthcare, particularly for the poor and vulnerable. Once again, this statement assumes that women and children, who are the poorest of the poor, would automatically benefit from providing affordable health care.

Sector Expenditure Analysis

The budgetary allocation for water and sanitation was designed to increase facilities generally, so as to meet the MDG targets. Such an allocation, once again, assumes women would be direct beneficiaries. However, whether women would benefit from the allocation depends on the location of the water projects and type of sanitation. With respect to the agriculture sector, budgetary support was provided for cocoa and shea butter production, but there was no complementary allocation to shea nut production where most women are involved. Also, women only had limited access to agricultural finance, and there was no budget allocation for micro finance aimed at women's groups. Only education and health included statements about improvement of services to women, matched by the requisite resources.

Gender refers not only to women, but to men, boys and girls and yet the Ministry of Manpower, Youth and Employment has no program for welfare of girls or women. Responsibility for programs targeted toward women and girls is assumed to be under the portfolio of the Ministry of Women and Children's Affairs, but the allocation for Discretionary Expenditure to the Ministry only increased marginally.

Gender, Revenue and Budget Allocations

The personal tax relief proposed in the budget was intended to cushion the impact of higher petroleum prices on persons with relatively low incomes, but had no significant impact on women who are mostly engaged in the informal sector. The petrol tax, designed as a source of revenue for enhancing the provision of services to the poor, has a negative impact on women due to the subsequent increase in production costs, which are passed onto consumers thus making women, who are the majority of the poor, more vulnerable.

The Budget as an Instrument of Women's Rights

Public funds are collectively generated and citizens have a right to claim these resources. Inequity in the allocation of resources represents a denial of rights to some sections of the population. Gender responsive budgets provide a mechanism for reducing the disparities that exist between men and women.

6.9 Oversight Role of Parliamentarians in Gender Budgeting

Parliamentarians have a key role to play in ensuring that governments uphold the rights of all citizens. The budget is the most important mechanism for equitable distribution of resources and should be used to attain gender equality. Parliamentarians need to be conversant with the budget cycle process in order to effectively exercise their oversight role. It is often assumed that a national budget is gender neutral; that in its functions, a budget will benefit women and men, girls and boys equally. In fact, by failing to take account of the different roles, capabilities and needs of women and men, budgets can reinforce existing inequality.

Success in reducing inequality and poverty will entail the following action by parliamentarians:

- Ensure the allocation of sufficient funds to ministries and departments involved in programs and projects addressing gender equality issues.
 - Insist on transparency in the formulation of the poverty reduction programs and the budget in order to allow participation by grassroots based organizations, such as women's groups.
 - Request gender disaggregated statistics to assess the impact of proposed resource allocation on all groups in society.
 - Where necessary, recommend the introduction of MTEF budgets to allow sectoral analysis of expenditure line items to ascertain the impact on different groups.
 - Recommend reallocation of resources to expenditure items such as education and health that have a direct benefit to marginalized groups like women and children.
 - Insist on the use of language that affirms the political leadership's commitment to gender equality.
 - Encourage development of grassroots decentralized mechanisms to assist parliamentarians with monitoring of the budget preparation process and ensure involvement of people at community level so that the budget is truly responsive to their needs.
 - Examine tax laws with a view to recommending amendments or the introduction of new laws that are gender sensitive.
 - Analyze revenue measures, such as sales and fuel taxes, for its impact on vulnerable groups such as women.
 - Monitor the utilization of allocated resources, and whether the stated objectives have been achieved.
 - Collaborate with civil society groups to collect information on the impact of the resource allocation on different groups
 - Analyze whether resource allocations to particular sectors, undertaken in line with macroeconomic policies, benefit women.
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CHAPTER SEVEN: GENDER AND PARLIAMENTARY PARTICIPATION

7.1 Composition of Parliamentary Committees

Parliament undertakes much of its business using various parliamentary committees, which in most cases replicate or emulate government ministries. The number and size of committees are usually determined by the size of parliament. Large parliaments tend to have more committees than smaller parliaments. Committee membership varies with different parliamentary systems. In most parliaments, where there is a multi-party political system, committee members are appointed by the various political parties. The parliamentarians are usually appointed to committees based on their expertise or interest.

The choice of committees poses a challenge for new parliamentarians, particularly women who may feel intimidated by the perceived male members' wider knowledge of issues. As a result, most women parliamentarians end up joining committees related to social welfare issues. Money Committees such as the Public Accounts Committee require extensive knowledge of the Audit and Exchequer Act, or similar legislation, and the functioning of civil service functions. Due to the social roles adopted by women, which expects them to perform domestic roles, most women's experience lies in professions unrelated to finance. The lack of broad experience manifests itself in the low levels of female representation in committees requiring technical expertise; thus explaining the concentration of women in welfare committees such as education, health and gender. In developed countries there is greater women representation in the technical committees as the gender gap has narrowed in the education system. The changing level of representation in

committees confirms the importance, not only of education, but gender mainstreaming in all aspects of human relations in most developed countries.

7.2 Functioning of Committees

Committee operations can be compared to the functioning of a restaurant. Most of the work and food preparation takes place in the backroom - the kitchen. Committees are the back room of parliament where most of the work is conducted. Committees are a forum where the concerns of the constituency can be brought to the attention of parliament and through parliament to the government. National or community issues are brought to the attention of parliamentarians through meetings, political rallies, by civil society groups, the media and through audit reports. In some countries, it is the Clerk of Parliament's responsibility to draw up the committee calendar in consultation with the committee chairpersons, who in turn are responsible for consultation with the committee members. Some gender sensitive committee chairs will allocate more time to female members of the committee to speak during committee sessions due to women's low representation in parliament. It is also the chairperson's responsibility to ensure that women members are not discouraged by male counterparts.

The major role of committees is to scrutinize bills proposed by the government. The committee members, who put items on the agenda, are expected to lead the discussion on that issue, which requires research and in some cases may involve allowing relevant individuals or organizations to present to the committee. In order to gain a better understanding of a problem or issue, committee work may also involve on site investigations or visits. For instance, a Public Accounts Committee can visit a country's diplomatic mission to investigate the utilization of public funds or the competence of the staff representing the interests of the nation. On the basis of the committee's findings, a recommendation can be made to the Ministry of Foreign Affairs to increase or reduce staff at a specific mission or to increase the budget allocation.

The Public Accounts Committee's role is to ensure utilization of public funds in accordance with the budget law of the country. In most countries information is provided to the committee by the Office of the Auditor-General (where such an office exists) and the committee summonses the head of the ministry to respond to their questions. Some of the issues addressed by the Public Accounts Committee include: flouting of tender regulations, incurring of unauthorized expenditure by ministries, non-adherence to reporting procedures and the effectiveness of the accounting system. If the committee is not satisfied with the ministry's responses to the committee's inquiries, it can recommend that the ministry execute the policy or action as stipulated in the budget law or can demand the resignation of the minister in charge of the ministry concerned.

7.3 Gender Dimensions of Committee Operations

As discussed earlier, the low representation of women in parliament implies low representation in committees, particularly in the technical committees. Most of the technical committees are therefore chaired by men. Nordic countries attempted to raise women's confidence by requiring that a deputy chair of some of the technical committees be a woman and that the few women involved in such committees be allocated more debating time during the committees' meeting and during question time on the floor of the parliament.

The lack of or perceived lack of expertise of women in committees often results in their exclusion from delegations sent to acquire knowledge or to investigate issues of interest to such committees. This point was made strongly by some women parliamentarians during a workshop on lessons learned, which members of Ghanaian Parliamentary committees from one term of parliament, could pass onto the incoming committees after the national elections held in December 2004.²⁵ An example cited was the composition of delegations to the peace process negotiations. Despite women and children being the most affected by conflict situations, women parliamentarians were excluded from delegations discussing such pertinent issues.

Due to the distorted perception that gender is about biological differences as opposed to the social roles, most women are expected to be members of the Gender Committee. While the committee can assume a leadership role on gender issues, gender is multi-dimensional and women parliamentarians can identify and advance gender issues in any committee. It is more advantageous for women to be represented in the technical committees such as Public Accounts and Budget Committees (where applicable), which provide an opportunity to analyze and recommend changes to the budget in accordance with gender issues. Such committees may initially be intimidating, but working with their male counterparts and experiencing how technical committees operate can help women parliamentarians move beyond their initial hesitance.

7.4 Enhancing Effectiveness of Committees

Effective committee work entails a lot of research and keeping abreast with global issues. National newspapers are an important source of information on domestic issues, but international media, such as BBC World News, is a recommended source of information for international issues, such as trade issues and the World Trade Organization (WTO) discussions. Such issues affect all aspects of gender equality,

²⁵ From the Parliamentary Center's Ghana project workshop on Committee Lessons for new Parliament in April 2004.

which women parliamentarians are expected to be conversant with as representatives of the women in their constituencies. Furthermore, the internet provides a wealth of information. Almost every capital in Sub-Saharan Africa and Asia has internet cafés and their proliferation has greatly reduced the cost of such services. Some parliaments are fortunate enough to have computers and access to internet provided by their libraries. However, surfing the information highway can be time consuming, and hence the need to know the appropriate organizations and search engines to use.

Having obtained the relevant information, the challenge is to organize it in a way which is comprehensible and concise. In most cases, it is useful to define the problem, identify some key issues with practical examples, generate possible solutions with the possible trade-offs and then make some recommendations. Organizing information in this way provides a basis for a structured discussion and saves time. When presenting the information, it is important to always have an overview which quickly summarizes the structure of the presentation. The introduction should include some quotation or reference to something that the audience can identify with. This generates an interest, therefore, attracts and helps to maintain the attention of other members. Depending on the issue being discussed, generally the presentation should not exceed 30 minutes because psychological studies have shown that the concentration span for most people is no more than half an hour.

Psychological studies have also indicated that people have a better recollection as to what is said at the beginning and at the end of the presentation, hence the importance of retaining the audience's attention midway through the presentation with some memorable phrases or professional joke. A summary of the presentation is essential to remind the audience of the key points and end with a question or powerful quotation.

The presentation may be the easy part, but knowledge of the issue will be proven by the ability to answer questions and comment or clarify issues as requested by the audience. The presenter should be prepared to provide further references to assist those interested in acquiring more information. The presenter should always make him or herself available to discuss the issue further as confirmation of one's knowledge and interest in the issue. Presentation to the committee should be complemented by lobbying for support of the recommendations. Knowledge of the key decision-makers and ability to establish good relations with them will contribute to the committee member's success.

In some countries, committee reports are published, while in others they are kept secret. Where reports are published, it is essential for committee members to bring such information to the attention of their constituencies. Feedback to the electorate maintains the interest in governance issues and also helps to mobilize support for bills that may be introduced as a result of committee's discussions.

CHAPTER EIGHT: CHANGING ATTITUDES FOR GENDER EQUALITY

8.1 Defining Attitudes

Attitudes can generally be defined as a combination of feelings, beliefs and behavior; and are formed, nurtured and perpetuated by the socializing institutions discussed earlier. Attitudes also form the basis of one's perception of what is right or wrong and that distinction is acquired through observation, imitation and deliberate instruction. The way men and women relate to each other within the home and in society, reflect the beliefs and behavior they observe as children growing up and receive as instruction at school, in religious organizations or the workplace. For instance, children may learn through observation and behavior at home that a man is the head of the household and hence entitled to make decisions on behalf of the household. Such beliefs and behavior extends to the work place and relations within the religious organizations. It is therefore apparent that attitudes form the basis of gender inequality and any change towards equality will need to focus on changing attitudes that society has about different groups.

8.2 How Attitudes Change?

If an attitude is comprised of three elements: feelings, beliefs and behavior, then the change can occur at any one or all of the levels. According to psychological theory, feelings and beliefs are much easier to change than behavior. An example of this is a conversation with a gentleman who considered himself gender sensitive. In a bid to illustrate the difficulty in changing behavior, even though feelings and beliefs have changed, the gentleman was asked if he would carry his wife's handbag. The response was a definitive "no" because a man cannot be seen carrying a woman's handbag. In trying to persuade the gentleman to accept that he was not as gender sensitive as he thought he was, it was explained that a lady's

handbag is so small and presents no inconvenience and the refusal to carry it was a mere function of our socialization and conditioning. By carrying a woman's handbag, nothing would biologically change and alter the man's features. The gentleman eventually accepted the challenge to carry his wife's handbag, but could not visualize himself actually doing it. This exchange confirms the difficulty in changing behavior, though feelings and beliefs can easily change.

Attitudes can change due to changing circumstances forcing people to discard old beliefs and behavior. When abroad, men from some societies undertake domestic responsibilities because they live in a country where they cannot afford domestic help, but would probably not do so in their home country as they would often have domestic assistants. Such circumstances can force changes in people's attitudes at all levels, but the change is, at times, transient and there is regression to the original attitudes once people are back in their home country. On the other hand, change could be spontaneous through observation of the positive benefits of change, therefore, permanent. An example of lasting change in the African context is the issue of educating a girl child and the benefits to the family of the girl assuming the responsibility of caring for the family. The change in this case is at all levels: feelings, beliefs and behavior. A cost-benefit analysis could be used as a tool for assisting people to change long held attitudes. Changing the attitude towards educating a girl child will not only benefit the immediate family but society as a whole.

Attitudes can change as a result of acquiring new information, rendering old information redundant or obsolete.

Example: New information changing attitude

The Parliamentary Centre, in collaboration with the World Bank Institute, conducted a series of training for the Ghanaian parliamentary staff on gender awareness. During the first session, one participant commented on the notion of gender equality based on his experience while in Germany in the seventies, when women resorted to burning their bras as a sign of gender equality. It was encouraging to listen to the same participant, during the session on micro finance, comment that it was necessary to change men's attitudes so as to enable women to make decisions with respect to utilization of micro finance as an effective strategy for reducing poverty. This is an example of a change in attitude as a result of having received new information.

A change in attitudes can also be forced on people by legislation. In the Muslim religion of Ghana, a man can have as many as four wives, but in Western countries polygamy is prohibited. Some Muslims, who have migrated to these countries, now regard polygamy as a retrogressive practice. This is the case when old behavior is deemed old fashioned.

Parliamentarians are expected to exercise their oversight role on conventions such as the CEDAW that most governments have signed and ratified, but implementation is very scant on the ground. The custom or practice of using a girl child for reparations, particularly in murder cases in a number of African countries, was historically designed as a form of punishment and a deterrent when there were no law courts. However, the times have changed, so the question is – should society still maintain this custom and should it be acceptable to give up a daughter in payment for a crime committed by someone else? This example of culture came to light during the gender awareness training for the parliamentary staff in Ghana. This is an indirect way of persuading people to support gender equality without creating a sense of competition between men and women or a sense of women challenging men.

8.3 Why Change Attitudes?

The previous discussion on the budget emphasized the need for efficient allocation of resources. Gender inequality implies inefficient utilization of resources while equality helps to attain sustainable development. Often women's participation in the development process is hampered by lack of access to resources. Changing attitudes towards women, not only benefits the individual, but society as a whole by allowing women to capitalize on their strengths.

Attitudes form the basis of our culture and culture determines who we are and distinguishes one group of people from another. By changing our attitudes we may subsequently change our culture and the question that arises is how beneficial is the change of one's culture? This is a fundamental question, which can only be answered through cost-benefit analysis. According to the African culture, the boy child is the natural heir of the family's inheritance and hence when education resources are low, preference should be given to the boy child over the girl child, irrespective of their academic performance. Is educating a girl child beneficial or detrimental to the family or society? It is acknowledged that a higher growth rate and lower population rate is a necessary condition for sustainable development, thus a prolonged stay in school for the girl child implies smaller and educated family. A smaller family size reduces the potential for maternal health problems while improving the quality of life for both mother and child, thereby reducing the health cost to society. HIV/AIDS is posing a great human resource challenge for some African countries and is affecting more women than men. An educated girl child is better equipped to make informed decisions about self-protection. Mobilization of all social capital, much of which is being lost through HIV/AIDS and poor health, can contribute to greater economic development and hence a benefit to the society.

8.4 Who are the Change Agents?

Parliamentarians

As representatives of the people, parliamentarians are the bridge between the electorate and the government. This unique position presents parliamentarians with an opportunity to be change agents through their representational, oversight and legislative roles. Change can be effected through the acquisition and articulation of new information by parliamentarians in the course of their representational duties. Through oversight and recommendations for change, laws can be amended and new bills introduced in order to bring about the desired change. As previously observed, in order to persuade people to change long-held attitudes, well researched and persuasive information may be necessary. Parliamentarians, thus, require the services of well trained parliamentary staff that are gender sensitized enough to identify gender issues and report on them in a manner, which assists parliamentarians in making convincing arguments for change.

The burden of changing attitudes cannot be achieved by the victims of gender inequality alone; the support of male parliamentarians is crucial since it is easier for men to be convinced about the benefits of change by other men than by women. Gender sensitivity training is, thus, important for both men and women parliamentarians. An attempt to change attitudes during an election campaign may not be pragmatic since both men and women parliamentarians will be competing for political office. It may be more advisable for parliamentarians to take advantage of the normal constituency meetings and political rallies to promote gender equality issues.

Civil Society

Parliamentarians can benefit largely from closer interaction with civil society groups that normally work at grassroots level who are in direct contact with the people who parliamentarians represent. The role of parliamentarians is often hampered by inadequate financial resources and support staff; therefore, collaboration with the civil society is crucial and can help to overcome those shortcomings. Some proposed changes may be met with resistance due to a difference of perception between the policy makers and the people. Due to their position, civil society organizations can clarify these misconceptions since they are in direct contact with people both at the grassroots level and at the level of policy development. Although not all civil society organizations enjoy the confidence of the people at grassroots level, most are trusted and considered more knowledgeable about the people in the communities in which they operate and hence have a greater probability of changing people's attitudes.

Civil Servants

As first line policy developers and implementers, the attitudes of civil servants can determine the success or failure of any changes proposed by the parliament. In

most countries, there is often a power struggle between civil servants and parliamentarians; the latter claim to be the legitimate representative of the people, while the former have a perception of superiority, which derives from being the policy implementing arm of the government. Without interaction and understanding between parliament and the civil service, policies or laws introduced as part of the parliament's oversight role can be met with resistance from those tasked with implementing the legislation. If gender equality is to be promoted through the various roles of parliamentarians, civil servants are undoubtedly some of the first candidates for gender sensitivity training.

The budget is a crucial tool for achieving gender equality and as illustrated in the discussion on budget cycle and process, the formulation and implementation is the responsibility of the government through civil servants. Unless parliamentarians have a mechanism for intervening during the budget formulation process, the demand for change after the process is completed and the estimates are tabled in parliament is often resisted by civil servants since it implies poor planning on their part. Even when changes are made to the budget, unless the civil servants are convinced about these changes they might not be put into effect. Therefore, dialogue between civil servants and parliamentarians is crucial if attitude change is to be effective.

Law Enforcement Agents

Laws, on their own, are insufficient for effective change. The essence of international agreements such as the CEDAW is often enacted into law by parliament, however, discrimination against women continues. In particular, the role of law enforcement agents is an integral part of the larger struggle to achieve gender equality. For the law enforcement agents to execute their role in a manner which achieves gender equality, knowledge about gender issues is essential and hence gender sensitivity should be part of their training.

Example: Gender insensitive enforcement of the law

Human trafficking is a problem often associated with women who are exported or imported against their will. When smuggled women are caught by authorities for entering a country without relevant documents, they are prosecuted for such a crime, although they are the victims, without the authorities investigating the circumstances surrounding the alleged crime. Gender sensitivity training can persuade law enforcement agents to investigate the human traffickers who are the real criminals and not the women.

The Media

Of all the change agents, the media is probably the most powerful and effective due to its ability to reach a wide audience through various channels. Since journalists have been born and raised in the same socializing institutions as everyone else, the media coverage of women reflects those attitudes. A gender

sensitized journalist can ensure that media coverage portrays stories involving women in a way that is not sexist.

Gender equality is central to citizenship, democracy and governance. By failing to give voice to women, the media denies women the right to citizenship. Women parliamentarians, who often struggle to retain or increase their level of representation in parliament, cite unfair media coverage as one of the reasons for their inadequate visibility in the society. Limited coverage by the media of the work undertaken by women implies that they either do unimportant work or less work. Furthermore, even if women parliamentarians are quite visible within their communities, they tend not to receive the same media coverage as men.

8.5 Measuring Results - Statistics and their Significance

The goal of changing attitudes with respect to women is ultimately achieving gender equality. An empirical evaluation of the impact of initiatives on attitudinal change is essential for deciding on the most appropriate policies. Unfortunately, the effectiveness of gender sensitive policies is often hampered by the unavailability of statistics and an analysis of implementation successes and failures.

Statistics are raw data grouped and reported as a single number. For effective use in decision-making, statistics have to be translated into indicators, for instance percentages and averages. Such indicators are used to analyze the impact of change which can serve as comparison between different sexes, countries or different age groups. For instance, women's representation in the parliament is referred to as a certain percentage. An assessment of the progress towards equity in parliamentary representation for women depends on some criteria or benchmark, such as a 30% quota for women. A country like Rwanda, with 48 percent female representation in parliament, is considered progressive in terms of gender equality. It is important to understand the circumstances as well as the statistics, though. For instance, the high representation of women in Rwanda's parliament does not necessarily translate into greater gender sensitivity because the result could be a reflection of other factors, such as the genocide, which pushed women into previously male dominated areas.

In order to determine whether or not progress is being made towards achievement of the objective, gender-disaggregated statistics are necessary. The disaggregation identifies the beneficiaries of the services and the gap. Policies are then designed to bridge the gap. For designing gender equality policies, the data has to be disaggregated by sex since policies have a different impact on men and women. Sex disaggregated statistics for Mali, set out below illustrates the gender disparities for a number of issues, which can be used to form better policy choices. For instance, the industry labor force is only made up of 29 percent women, which

suggests policies and actions are needed to increase women participation in the industry workforce.

Mali Country Statistics: ²⁶

Population:	11,626,219
Women in Parliament:	15 out of 147 MPs
Percentage of population aged 15–64:	49.8%(male: 2,771,532 female: 3,017,348)
Primary School Enrolment rate:	25% females, 38% males (1996 statistics)
Secondary school enrolment:	8% females, 17% males
Agricultural labor force:	88% females, 84% males
Industry labor force:	29% females, 71% males
Percentage of population with HIV/AIDS:	35% females, 29.5% males (aged 30-39)

The disaggregation by age can identify the age group with the greatest demand for certain services and the resources needed; for example, in the table above the percentage of population aged 30-39 living with HIV/AIDS in Mali are broken down between men and women. In this example, it is clear a high proportion of women aged 30 to 39 are living with HIV and resources and policies should be targeted, not just to women, but specifically to women in this age bracket. Women are considered the poorest of the poor, but they are not a homogenous group and disaggregation by socio-economic groups identifies the real poor women requiring specific poverty reduction policies.

While corruption in administration and the sustainability of micro finance are cited as the reasons for failure of finance to reach the real poor, the skewed proportion of beneficiaries can also be a result of the absence of statistics indicating who the real poor are. Even with availability of such statistics, the lack of disaggregated statistics would still distort the supply of micro finance due to demand among women for certain services being underestimated.

²⁶ The World Bank GenderStats <http://devdata.worldbank.org/genderstats/>

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Useful Websites

African Parliamentary Network on Poverty Reduction

http://www.parlcent.ca/africa/prnetwork/pr_network_e.php

Asian Forum of Parliamentarians on Population and Development (AFPPD)

<http://www.afppd.org>

Assemblée Parlementaire de la Francophonie

<http://apf.francophonie.org>

Center for Asia-Pacific Women in Politics (CAPWIP)

<http://www.onlinewomeninpolitics.org>

Commonwealth Parliamentary Association (CPA)

<http://www.cpahq.org>

Global Organization of Parliamentarians Against Corruption

<http://www.gopacnetwork.org>

The Great Lakes Parliamentary Forum on Peace

<http://www.amaniforum.org>

Inter-Parliamentary Forum of the Americas (FIPA)

<http://www.e-fipa.org>

Inter-Parliamentary Union (IPU)

<http://www.ipu.org>

Network of Women Parliamentarians of the Americas

<http://www.feminamericas.org>

The Parliamentary Centre

<http://www.parlcent.ca>

Parliamentarians for Global Action (PGA)

<http://www.pgaction.org>

The Parliamentary Network on the World Bank (PNoWB)

<http://www.pnowb.org>

Southern African Development Community (SADC) Parliamentary Forum

<http://www.sadcpf.org>

Forum for African Parliamentarians for Education

<http://portal.unesco.org/education/en/ev.php->

[URL_ID=31056&URL_DO=DO_TOPIC&URL_SECTION=201.html](http://portal.unesco.org/education/en/ev.php-URL_ID=31056&URL_DO=DO_TOPIC&URL_SECTION=201.html)

World Bank – Parliaments

<http://www.worldbank.org/parliaments>

World Bank Gender and Development

<http://www.worldbank.org/gender>
