

Dutch civil society's *draft* recommendations for the Agreed Conclusions

68th session of the UN Commission on the Status of Women, March 11-22, 2024

Empowering women and girls¹ is crucial in countering rising poverty and gender inequality in financing and (financial) institutions. Not only is gender equality a fundamental human right, research has shown that gender equality contributes to reducing poverty and creating peaceful societies.ⁱ

Where do we stand?

The global "cost-of-living crisis" in which livelihoods, fuel, energy, transportation, education, (mental) health care and social security, among others, are becoming increasingly unaffordable for many people is having an unequal impact on girls and women in all their diversity. Increasing poverty is linked to (the effects of) climate change, disasters and humanitarian crises. This particularly affects (marginalized) women and girls.ⁱⁱ

- Currently, the UN estimates that 388 million women live in poverty compared to 378 million men. In the worst-case scenario, the estimate is as high as 446 million women compared to 427 million men.ⁱⁱⁱ
- Women and girls have less access to financial resources, (quality) education, employment, good working conditions, a secure and livable income, assets, entrepreneurship, financial services and institutions and affordable and accessible (public) services.^{iv} As a result, women and girls are more likely to be dependent on a partner and are at greater risk of poverty and sexual and gender-based violence.
- Half of the world's population is under 30. Much of the youth population struggles with poverty, unemployment and lack of future prospects, with serious consequences for future generations.
- Women and girls are underrepresented in financial institutions and decision-making, even though they are important *change agents* in preventing and fighting poverty.

Crucial in this is the unequal distribution of power between and within societies, the unequal distribution of (un)paid employment, and the inability to address other prevailing forms of gender-based inequality that leave women and girls from marginalized communities furthest behind. Recognizing and addressing these systemic challenges from an intersectional perspective is critical in the fight against poverty and gender inequality.

In the light of increasing global poverty, the cost-of-living crisis and its unequal impact on women and girls, Dutch civil society formulates the following priorities for the Agreed Conclusions.

¹ Where we mention women and girls, we always refer to women and girls in all their diversity, including underrepresented, rural, indigenous, or displaced women and girls, widows, women with disabilities, and LGBTQI+ persons. This acknowledges the difference in experience and identities of women and girls of all ages, ethnicities, religions, cultural backgrounds, sexualities, gender identities, socio-economic status, disabilities, etcetera.

1. Ensure a rights-based, fair and just economic system, and a gender-transformative and intersectional approach to poverty alleviation.

Reducing inequality and poverty requires investing in a fair and just economic system, fighting unequal power relations, and preventing and countering the negative impact of crises, policies and programs on gender equality and human rights at all levels.

The agreed conclusions should therefore call on member states to:

- close the income and pension gender gap by ensuring equal pay for work of equal value and guaranteeing a basic income.^v
- install legislation to enforce the open publication of data on wages and general remuneration (pay transparency).^{vi}
- implement *gender-budgeting*^{vii} in all stages of budgeting and planning processes.
- invest in women's rights, gender equality and feminist organizations and women's networks in local communities, and recognize women and girls as *agents of change* in poverty reduction.
- implement a feminist foreign policy involving women's rights organizations and other stakeholders in (international) trade negotiations.
- end tax-related gender discrimination by regularly subjecting their tax policies to ex-ante and ex-post gender analyses and evaluations to prevent taxes, laws, programs or practices from further increasing gender inequality in income and wealth and from reinforcing existing patriarchal power structures and exclusionary mechanisms.^{viii}
- combat the risks of, and counter poverty among the poorest, most marginalized and stigmatized groups of women and girls, including migrant and refugee women and girls, women and girls in rural areas, the Global South and indigenous women and girls.
- End tax evasion by, and subsidies to multinationals so that countries can use these tax revenues to fight poverty and invest in education and healthcare, and in achieving the SDGs.

2. Increase the financial empowerment, independence, autonomy, and inclusion of women and girls in all their diversity.

Women globally participate less in the formal economy and earn less than men on average for the same work, while being overrepresented in low-paying, precarious and unsafe occupations.^{ix} Women also often take on more (unpaid) care responsibilities, leaving them with less time to work (more). Moreover, women have less access to (financial) institutions and services.

The agreed conclusions should therefore call on member states to:

- protect and promote women's right to work, and ensure equal access to decent paid employment, entrepreneurship and innovation, by, inter alia, combating gender stereotypes, discrimination and exclusion, countering gender segregation, promoting an equal division of care responsibilities through, inter alia, paid parental leave, adequate public and affordable childcare provision, and appropriate policies on flexible working hours.^x
- ratify the ILO 190 Convention, which requires member states to ensure accessible, safe, fair and effective procedures for violence and harassment in and around the workplace, and ILO Convention 189, for the protection of domestic workers, in addition to implementing the other ILO Conventions.
- invest in quality education for girls and women in all their diversity, including evidence-based sex education, and education on sexual and reproductive health and rights, to prevent forced labor, financial dependency and poverty.
- invest in programs that give women and girls insight in and understanding of, access to, and control over their finances, income, resources, credit, capital and assets at all levels.
- provide women and girls in all their diversity with equal, free and fair access to institutions and (financial) services, and full, meaningful and effective participation in decision-making, control and ownership at all levels within (financial) institutions.

3. Eliminate (online and technology-facilitated) sexual and gender-based violence (SGBV) and discrimination.

Poverty is linked to SGBV: women and girls living in poverty are more at risk of discrimination, exclusion, child marriages, domestic or intimate partner violence, sexual exploitation, and human trafficking, and have fewer

opportunities to escape these situations.^{xi} In addition, economic violence, such as not being allowed to work or to have access to a bank account, and financial oppression are forms of SGBV^{xii} with a significant impact on women's financial position and livelihood.^{xiii}

The agreed conclusions should therefore call on member states to:

- recognize economic violence and financial oppression as forms of SGBV.
- develop policies, systems and tools to identify and address risk factors and causes of (online) SGBV, without restricting the rights of women and girls. This includes countering (negative) stereotypes and power and dependency relations, and engaging men and boys.
- ensure that SGBV can be reported through safe, accessible, confidential and supportive mechanisms, including accessible legal mechanisms and the removal of barriers rooted in traditional and gender-stereotypical norms. Member States should also ensure safe access to shelters for all genders in all their diversity.
- Protect the poorest, most marginalized and stigmatized groups of women and girls in all their diversity from SGBV, including people from the LGBT+ community, and human rights defenders and WHRDs, while respecting their human rights, autonomy, privacy, safety and dignity.

4. Increase the visibility of poverty by collecting, analyzing and reporting high-quality gender-disaggregated and intersectional representative data.

To design, implement and evaluate effective policies, representative, gender-disaggregated and intersectional data on poverty at the individual level is necessary. Only then can the specific needs and barriers of women and girls be taken into account.^{xiv}

The agreed conclusions should therefore call on member states to:

- collect, analyze and report high-quality, gender-disaggregated and intersectional data, while ensuring privacy and human rights, and explicitly address differences and inequalities in the specific needs, opportunities and situations of women and girls in relation to poverty and finance.^{xv}
- ensure that supranational, international and national organizations and member states work together to (further) develop and implement standardized methodologies for data-collection and analysis, so that consistent, representative, qualitative data can be collected and compared at different levels and over time.^{xvi}

5. Involve youth in decision-making, policy and implementation at all levels in the fight against poverty and gender inequality.

Young people must have immediate access to tools and resources that enable their full, meaningful and effective participation in decision-making at all levels, so they can play a role in creating a better future for all.

The agreed conclusions should therefore call on member states to:

- invest in the capacity-building of young people and youth-led (feminist) organizations, and recognize and facilitate young people as leaders and *changemakers* in their communities.
- involve and empower young people in funding/grant processes and decision-making, especially those who benefit least from the existing patriarchal system², so that money flows to where it is needed most and makes most impact.
- enable youth and youth-led (feminist) organizations to access funding and grants by removing obstacles such as (gender) stereotypes and prejudices, language barriers, grant criteria, complicated procedures, costs, and compliance.
- ensure and facilitate the full, meaningful and effective participation and inclusion of youth in all their diversity in international decision-making, conferences and conventions, among others by removing barriers and providing financial support.^{xvii}

² Including girls, adolescent and young women in all their diversity, LGBTI+ youth, youth with disabilities, rural, native, displaced, migrant and refugee youth etc.

ⁱ McKinsey&Company (2015). [The power of parity. How advancing women's equality can add\\$12 trillion to global growth.](#) USAid (2021). [A briefer: gender inequality causes poverty.](#)

ⁱⁱ Crises exacerbate existing inequalities. Women and girls are hit harder in crises because, among other things, they are more likely to live in poverty, are more likely to be the (unpaid) caretakers of children, the elderly, the disabled and the vulnerable, thus having to cope with larger shocks, they have less access to resources to escape from their situation, are more likely to experience gender-based violence, and have less say in decision-making and peace negotiations. See among others:

- https://www.awid.org/sites/default/files/atoms/files/icw_trendsregions.pdf
- <https://www.ippf.org/blogs/why-are-women-and-girls-worst-affected-humanitarian-crises>
- <https://www.who.int/news/item/06-07-2023-women-and-girls-bear-brunt-of-water-and-sanitation-crisis---new-unicef-who-report>
- <https://interactive.unwomen.org/multimedia/explainer/covid19/en/index.html>
- <https://plan-international.org/un/our-priorities/girls-in-crises/>
- <https://www.unwomen.org/en/digital-library/publications/2022/09/policy-paper-global-gendered-impacts-of-the-ukraine-crisis>
- <https://actionaid.nl/2022/11/14/the-gender-face-of-the-climate-crisis/>

ⁱⁱⁱ <https://data.unwomen.org/features/poverty-deepens-women-and-girls-according-latest-projections>

^{iv} Less than half of women participate in paid labour, compared to 75 percent of men. Women's access to financial institutions is also disproportionately low. In sub-Saharan Africa, only 37 percent of women have bank accounts, compared to 48 percent of men, a gap that has only widened in recent years. In North Africa, the gap in access to finance rises to 18 percent.

^v Women, especially minority women, make up a large proportion of low-wage workers compared to men. Governments that establish a minimum living wage – a wage that enables workers to adequately cover living expenses (including food, clothing, housing and other essential needs) – have been shown to compress their income distribution and reduce income disparities among demographic groups, as demonstrated in Brazil and Costa Rica – World Bank, 2015: <http://documents1.worldbank.org/curated/en/636721468187738877/pdf/101596-REPLACEMENT-WP-PUBLIC-12-9-15-Box394816B-Balancing-regulations-to-promote-jobs-FINAL-web-version.pdf>

^{vi} Increased pay transparency exposes unjustified gender pay gaps for equal work or work of equal value and helps victims of pay discrimination to enforce their right to equal pay. https://commission.europa.eu/strategy-and-policy/policies/justice-and-fundamental-rights/gender-equality/equal-pay/gender-pay-gap-situation-eu_en

^{vii} Gender budgeting is an application of gender mainstreaming in the budgetary process. It involves conducting a gender-based assessment of budgets, incorporating a gender perspective at all levels of the budgetary process, and restructuring revenues and expenditures in order to promote gender equality. Gender budgeting is a strategy and a process with the long-term aim of achieving gender equality goals. – EIGE '[What is genderbudgeting?](#)'

^{viii} Countries in the Global South tend to make more use of indirect taxes such as VAT, but this mainly benefits men and affects women and people in poverty disproportionately. Dutch (tax) policies also have a harmful impact on the position of women in the Global South. See: https://actionaid.nl/wp-content/uploads/2019/03/ActionAid_BirefA4_lowres.pdf

^{ix} International Labour Organization (2023). Spotlight on Work Statistics n°12.

^x Empower Women (2020). [WEPs Guidance Note: Closing gender pay gaps.](#)

^{xi} UN Women (2014). [Women and poverty.](#)

^{xii} Council of Europe (2011), [Council of Europe Convention on Preventing and Combating Violence against Women and Domestic Violence](#) (Istanbul Convention)

^{xiii} Economic violence and financial oppression affect women's personal and professional development and independence, their physical and mental health, and creates economic insecurity (reduced savings, reduced access to income and pensions, increased dependence on social security, debt, etc). About 90% of women experience financial abuse as part of their experience of gender-related violence.

See also: https://eige.europa.eu/sites/default/files/documents/EIGE_Factsheet_EconomicViolence.pdf

^{xiv} Current data(collections) obscure the true gender dimensions of poverty because it is measured at the household level: all members of that household are calculated at the same poverty level. However, this is rarely the case: women, children, people with disabilities and the elderly, for example, often receive smaller portions of food and often have less access to education, health care, and social security. Without representative, gender-disaggregated and intersectional data at the individual level, effective and gender-sensitive policies and interventions cannot be designed, implemented and evaluated for poverty eradication because the specific needs and barriers of women and girls are not taken into account. ([World Bank, 2018](#)).

^{xv} Hardoon, D. (2023). [Improving gender data to leave no one behind.](#) Development Initiatives.

^{xvi} Round, J. I. (2012). [Aid and investment in statistics for Africa.](#) UNU-WIDER.

^{xvii} Best practices for supporting young people at (international) conferences include: offering pre-paid travel and accommodation, assistance with visa applications and fees, providing financial guidance and support by setting clear financial guidelines, language support including interpretation services or translated materials to ensure effective communication and

inclusion of young participants from different language backgrounds. And not burdening young people with additional costs or fundraising obligations. See: <https://www.wetrustyouth.org/post/best-practices-in-supporting-young-people-to-attend-conferences>