

PACT FOR IMPACT

A GLOBAL ALLIANCE FOR A SOCIAL
AND SOLIDARITY ECONOMY



#3

Gender
Equality



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EDITORIAL



“Le développement et la réussite de l’Economie Sociale et Solidaire passe par la qualité et la pérennité de son financement”.

Gender equality issues have gone back in time and unfortunately the vagaries of the ages have only increased these inequalities, although there have been improvements in some areas. The last crisis, still relevant, has demonstrated the fragility of women, they have suffered the horrors of this pandemic, from domestic violence to the loss of their activity, the cause of women has challenged consciences across continents; if in the West as in other continents, the problem of domestic violence has arisen, in developing countries, the recession or the loss of their often fragile activity, and therefore, their income has been a reality experienced by several households. In Africa in general, women’s groups have helped to maintain an income and sometimes increase it through activities related to the management of the pandemic. These approaches specific to a Social Economy have allowed the maintenance of several households in fairly livable situations. The question posed by this guide is that of the inclusion of this Social and Solidarity Economy in the management of the gender issue for the resilience of economies after this pandemic so that everyone finds the place that is theirs in ecosystems starting from the territories, from the local to the global for an equally equitable sharing of good processes.

Pauline Effa, ONG PFAC, sponsor of the initiative
Women and Youth for Social and Solidarity Economy

PREAMBLE

A. INTRODUCING PACT FOR IMPACT

Launched in 2019 at the initiative of France, PACT FOR IMPACT is a global alliance that aims to connect public institutions at the local, national, regional and international levels with actors who are committed to a more just and sustainable world. The Alliance aims to bring the Social and Solidarity Economy (SSE) to the heart of the international political agenda and to accelerate its deployment, by promoting the existing initiatives already in place.

B. OBJECTIVES OF THE THEMATIC PROGRAMS

In line with the first discussions initiated within the International Leading Group on the Social and Solidarity Economy (GPIESS) and extended during the PACT FOR IMPACT meetings of 2019, the Alliance wished to launch a set of thematic programs to highlight the timely responses provided by the SSE to the Sustainable Development Goals.

These thematic programs aim to reveal mobilizable levers and propose concrete actions to support the development of the Social and Solidarity Economy (SSE) in response to the social and environmental challenges of the twenty-first century.

These challenges have been defined by several international cooperation frameworks adopted by the United Nations, such as the 2030 Global Agenda for Sustainable Development setting out the 17 Sustainable Development Goals (SDGs), the Paris Agreement to combat climate change and the New Urban Agenda (Habitat III) aimed at the renewal of urban development.

Through the deployment of these thematic programs, the PACT FOR IMPACT Alliance will make it possible to carry out a non-exhaustive inventory of the social and environmental innovation actors and initiatives at work to respond to these challenges, taking into account the diversity of local, national and regional contexts. It will thus seek to promote the diversity, value, impact and complementarity of the approaches carried out by ensuring that readers and actors are directed towards the available resources (toolboxes, technical and financial expertise, etc.) to inspire decision-makers and facilitate their reappropriation within the framework of innovative public policies.

In addition to this state of play, PACT FOR IMPACT's thematic programs will aim to put into perspective the challenges faced by Social and Solidarity Economy (SSE) actors to develop and

increase their impact in response to social, economic, and environmental challenges. They will make it possible to identify the development levers to be activated or the obstacles to be removed in the context of measures to support the Social and Solidarity Economy. These avenues can inspire public actors who wish to design, accelerate and/or evaluate the actions implemented at the scale of their territory.

C. PRESENTATION OF THE PRODUCTIONS OF EACH METHODOLOGICAL GUIDE, AND METHODOLOGY

The thematic programs of the PACT FOR IMPACT Alliance will lead to the development of several deliverables. On each program, will be developed:

- **A thematic guide** that will provide a preliminary working basis for the work of Alliance members. This guide, produced by the Permanent Secretariat of the Alliance based on a review of documentary resources and expert interviews (see list in annex), will present the main actors, initiatives, mechanisms, and innovative tools existing to support the development or scaling up of social, economic, financial, and environmental solutions on the given theme. Each guide will also propose analysis grids of the development challenges of the SSE in response to the theme targeted in order to feed the discussions of the members of the Alliance and their partners or interlocutors.
- **Proposals for commitments to inspire local, national, regional, and international public institutions to implement concrete and measurable actions** in favor of the Social and Solidarity Economy. These proposals will be co-constructed with the members of the PACT FOR IMPACT Alliance within the framework of working group n°2 «Coordination of thematic programs and monitoring of commitments». They will give rise to a call for commitment that will be relayed to public and private institutions at the local, national, regional, and international levels.



SYNTHESIS

As the necessary foundation for a peaceful, prosperous, and sustainable world, gender equality is one of the 17 UN Sustainable Development Goals (SDGs) at Horizon2030.

Yet, according to the UN, (in «reference year») women in the labor market earn on average, worldwide, still 24% less than men. One in five women has experienced physical and/or sexual violence by an intimate partner or sexual violence by another person. Women make up 70% of people whose income is less than \$1 a day, according to the UN's Women and Gender Constituency. They do not have the same access to health. They are still too little integrated into decision-making processes, whether in public administrations, private organizations, or the family circle. Far from being a given, gender equality is a current struggle.


While progress in the field of gender equality has been significant since the end of the 20th century, inequalities persist and generate many opportunities for action for Social and Solidarity Economy (SSEOs) Organizations.

Indeed, these organizations intervene in different fields of action - health, education, integration through economic activity, the fight against violence, etc. - which contribute to improving women's living conditions. They provide concrete and innovative solutions for women's economic empowerment, equal opportunities, effective access to care and better integration of women in climate change programs.

Moreover, Social and Solidarity Economy (SSEOs) organizations propose and experiment with governance models that should help forge a fully inclusive vision of society. Women are very present, going so far as to represent nearly 80% of the SSE workforce in some regions of the world [1]. While there are still many challenges within the sector to become exemplary, SSE can be a source of inspiration to inspire other sectors of the economy to make ambitious commitments to gender equality.

This thematic guide will be an opportunity to make a global inventory of the contribution of SSEOs to the reduction of gender inequalities based on the Sustainable Development Goals set by the international community. This observation will make it possible in particular to:

- **Examine practices** within SSE organizations and to highlight initiatives that advance gender equality
- **Identify sectors and activities** where SSE can contribute to the goal of gender equality and improved conditions for women
- **Reflect on the means and levers** that these organizations and public authorities can use to contribute to the goal of gender equality, and more generally, give keys to public authorities to promote and support the development of SSEOs as contributors to gender equality.



**1. HOW IS GENDER EQUALITY
A MORE CURRENT FIGHT
THAN EVER?**

The international community has set itself ambitious goals through the Beijing Declaration in 1995, the Istanbul Convention of 2011 or the 2030 Agenda. While these declarations of commitment make it possible to anchor gender equality in public policies and to structure action, the road to achieving real equality is still long. Gender-based inequalities persist and the COVID-19 pandemic is slowing its progression or even causing backtracking. It is more necessary than ever to profoundly change lifestyles, organization, production, involving all stakeholders in society, women as well as men, to build a more egalitarian society.

A. AMBITIOUS GOALS SET AT THE INTERNATIONAL, REGIONAL, AND NATIONAL LEVELS

For several decades, and particularly the end of the Second World War, equality between men and women has been enshrined as a principle and an objective in numerous treaties, declarations, and charters at the international, regional, or national level.

a. International agreements

The Charter of the United Nations of June 26th 1945 states in its preamble «We peoples of the United Nations, resolved to proclaim our faith in fundamental rights, in dignity and human worth, in the equal rights of men and women». It places gender equality at the center of fundamental principles.

At the end of the World Conference on Women in Beijing on 15 September 1995, the international community undertook to promote women and gender equality and called upon States to implement all means towards genuine equality between men and women, ensuring that a «gender-specific» perspective was applied to all policies and programs at the national level, regional and international. These commitments are formalized in the Beijing Declaration and Platform for Action.

In 2015, UN Member States adopted 17 Sustainable Development Goals (SDGs) by 2030, including one dedicated to gender equality (SDG 5). This sub-goal aims, inter alia, to «End all forms of discrimination against women and girls everywhere», «Eliminate all forms of violence against women and girls in the public and private spheres, including trafficking and sexual and other types of exploitation» and «Enhance the use of enabling technologies, in particular information and communications technology, to promote empowerment of women».

Focus on the 12 critical areas of focus of the 1995 Beijing Declaration and Platform for Action:

- The persistence of poverty, which increasingly weighs on women
- Education and training of women
- Women and health
- Violence against women
- Women and armed conflict
- Women and the economy
- Women in power and decision-making
- Institutional mechanisms for the advancement of women
- Human rights of women
- Women and the media
- Women and the environment
- The girl child

Source : <https://www.unwomen.org/fr/digital-library/publications/2015/01/beijing-declaration>

b. Regional agreements

Some regions have also adopted legislation to raise their ambitions and set targets: for example, in Africa, 49 States have signed the Maputo Protocol (2003) to guarantee women's rights, including the right to participate in the political process, social and political equality with men, improved autonomy in their health decisions and an end to female genital mutilation. Similarly, in Europe, the Convention of the Council of Europe on Preventing and Combating Violence against Women and Domestic Violence (2011) has been signed by 45 countries and the European Union. It is the first legally binding instrument at pan-European level, providing a comprehensive legal framework for the prevention of violence, the protection of victims and the end of impunity for perpetrators of violence. This convention is based on 4 pillars: prevention, protection, prosecution, and policy coordination.

c. National texts

At the national level, an increasing number of States are including the principle of equality between men and women in their respective constitutions. In 2014, there were 143 countries [2]. Here are a few examples:

- In France, the principle of equality between women and men in all fields is enshrined in the preamble to the Constitution in 1946: «The law guarantees women, in all areas, equal rights with those of men».
- Similarly, the principle of equality between men and women in Morocco was established in the 2011 Constitution and more specifically at the level of Article 19: «Men and women shall enjoy, on an equal basis, the rights and freedoms of a civil, political, economic, social, cultural and environmental nature, set out in this Title and in the other provisions of the Constitution, as well as in international conventions and covenants duly ratified by the Kingdom, in compliance with the provisions of the Constitution, the constants and the laws of the Kingdom. The Moroccan State is working to achieve parity between men and women. To this end, an Authority for Parity and The Fight against All Forms of Discrimination is established. »
- In Tunisia, on January 27, 2014, the role of Tunisian women in nation-building is recognized in the preamble to its Constitution by proclaiming that the representatives of the people, members of the National Constituent Assembly are «faithful [...] to the sacrifices of Tunisians over the generations.» In addition, Article 21 states that «citizens are equal in rights and duties. They are equal before the law without discrimination. The State guarantees citizens individual and collective rights and freedoms. He assures them of the conditions for a dignified life.».

B. PROGRESS STILL INSUFFICIENT TO ACHIEVE THE OBJECTIVES SET

In recent decades, gender-based inequalities have declined in many areas of economic and social life. In the field of education, the enrolment rate of girls in secondary school worldwide increased from 69% to 84% between 2000 and 2012, almost catching up with boys, 85% of them in school in 2012 [3]. In the area of health, rates of female genital mutilation among girls aged 15-19 in the 30 countries where the practice is concentrated decreased from 1 in 2 girls in 2000 to 1 in 3 girls in 2017 [4].

However, this progress remains weak in relation to the objective pursued, and the scope of political commitment to gender equality differs between countries and regions. On the one hand, international conventions do not bring together all the States throughout the world, some States having not participated in the negotiations, ratified the agreement, or having terminated their commitment early. On the other hand, some States remain at the margins of these commitments, and have discriminatory legal measures that run counter to the objective of gender equality, for example by establishing differentiated access to property or by restricting women's reproductive rights and sexual health. At present, 49 countries still do not have laws protecting women from domestic violence.

In addition, there is sometimes a gap between the commitments made by States in terms of gender equality, their implementation in national law, and the means actually put in place to implement them. Many States present themselves as being very committed to combating sexual assault, gender-based rape and even femicide, even though complaint mechanisms, legal remedies and security means change very little, leaving victims and potential victims alone. Social, religious, or cultural norms still very much imbued with patriarchy also reduce the autonomy of girls and women with regard to their reproductive choices and effectively restrict their rights (to property, to the free choice of spouse, etc.). These few examples clearly show that while the signing of a law, a declaration or a convention can move the lines and initiate action in favor of gender equality, it is not always enough to limit and eradicate inequalities or even simply reduce their progression to certain dimensions. There is indeed work to change the norm to be carried out in parallel [4].

C. A DETERIORATION IN WOMEN'S CONDITIONS LINKED TO THE COVID-19 PANDEMIC

The World Economic Forum's Global Gender Gap Report 2021 shows that while men and women have all been severely affected by the pandemic, women have suffered a greater impact because they are more numerous in the so-called «care» professions, that they have suffered more than men the various lockdown measures and have assumed an overload of family tasks, and even suffered more violence. Following the current trajectory, it would now take 135.6 years (compared to 99.5 years projected in the 2020 report) to close the economic and social gap between men and women worldwide.

This is primarily since women are more employed in sectors directly disrupted by lockdown and social distancing measures, such as catering, sales, or personal services. They have experienced higher unemployment rates (according to ILO estimates, 5 per cent of all employed women have lost their jobs worldwide, compared with 3.9 per cent of employed men) and a slower return to work. Women are more employed in the sectors most affected by the current recession, which contributes to the gender asymmetry in unemployment.

Second, women's participation in the labor market fell more than men's at the beginning of the pandemic. School closures, nurseries and changes in childcare habits are among the main factors contributing to the widening of gender gaps in labor market participation, showing that childcare remains an important factor in women's ability to participate in the labor market on an equal footing.

Third, the re-employment of women has been slower, with lower hiring rates and a delay in hiring to management positions. It also appears that among women who have continued to work throughout the pandemic, some have reduced their working hours more than men and some have given up promotions and leadership roles.

In general, even temporary exclusion from the labor market can have long-term effects on the economic opportunities of both men and women, leading to a persistent effect on labor markets. Job losses can not only affect livelihoods during the current economic recession, but also future income opportunities.

D. ACHIEVING THE GOAL OF GENDER EQUALITY REQUIRES THE INVOLVEMENT OF ALL

Achieving the goal of gender equality requires a profound transformation of our societies and ways of living together. This requires a real alignment of all stakeholders around the common ambition to build an egalitarian, inclusive and diverse society.

If the construction of this common vision is underway, it requires to rely on an approach that is both transversal and co-constructed with everyone:

- **A transversal approach:** Gender inequalities are a global problem, resulting from a long historical process of social and cultural construction of our societies. Dealing with one of its consequences, for example the precariousness of women, without integrating it into a global approach would be reductive. Thus, if the topics of poverty, health, environment, or innovation are addressed separately in Part 3 of this guide, it is only to facilitate the understanding of each of these problems. However, all of them are inextricably linked to each other, a problem that can have several causes and can itself be the source of other problems.

- **A co-constructed approach, involving everyone.** Achieving the goal of gender equality depends on engaging all members of society. It thus presupposes a better awareness of men and women of gender-based inequalities, and the levers to provide effective and sustainable responses. The fight against gender stereotypes and attitudes is a priority in particular in education and in the workplace.





**2. GENDER EQUALITY
IN SSE ORGANIZATIONS :
WHAT PLACE FOR WOMEN
IN THE SECTOR?**

SSE aims to bring about an ethical approach to economic development that prioritizes the well-being of people and the planet. The values on which SSEOS are based – the values of humanism, solidarity, respect and equality, democratic governance among others – are particularly aligned with the goal of gender equality. While the sector is aware of the issue of women and the forefront of many initiatives in favor of gender equality, it still faces challenges of diversity and governance. The sharing of tools, methods and good practices aims at a constant improvement of the conditions of women within the sector.

A. SHARED VALUES ALIGNED WITH THE GOAL OF GENDER EQUALITY

SSE organizations, through the social missions and values they embody, are well positioned to innovate, and implement virtuous practices in favor of gender equality. Indeed, they adhere to a system of values that puts women and men at the heart of their activity. From these values flows a commitment to equality between men and women within governance.

Gender equality within RIPESS

The RIPESS Charter reaffirms the values:

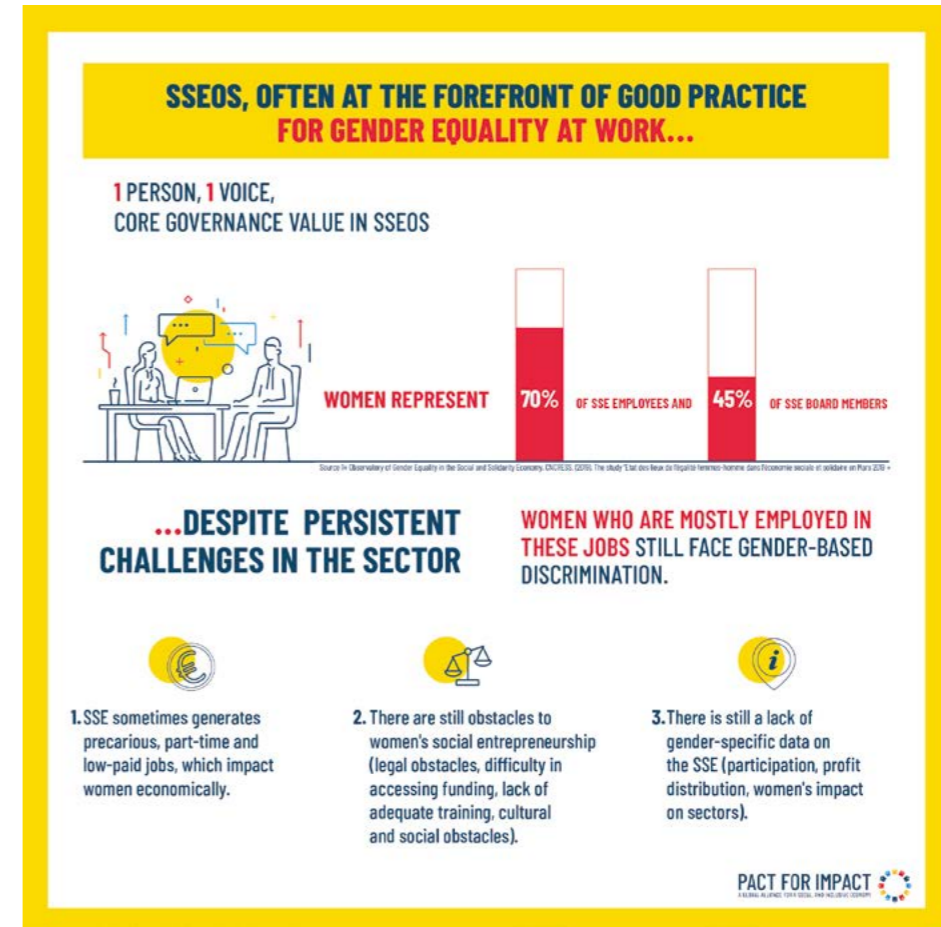
- **Humanism:** We put human beings, and their dignity, culture, and full development at the center of our efforts. We are committed to the construction and promotion of projects aimed at building capacities for the individual and the collective development and well-being of people.
- **Democracy:** We believe that the world, with its diverse societies, work and living environments, and organizations, should be built in a participatory manner, based on the respect for the right of individuals and peoples to decide on their own development (...)
- **Solidarity:** (...) This implies mobilizing resources and establishing relations with other social collectives and movements in an effort to form an extensive network of people and organizations geared toward building a fairer, more democratic and equalitarian world.

- **Diversity:** We promote respect for ethnical and cultural diversity, and sexual identity (...)
- **Equality, equity, and justice for all:** We take our stand as part of the fight against all forms of discrimination and domination. Especially, discrimination and oppression against women, children, young people, elderly people, indigenous peoples, the poor and the disabled, must be eradicated.

At the 5th Meeting of the Social and Solidarity Economy in Manila (2013), RIPESS approved a [Declaration on SSE with a gender perspective](#), in which it commits to «gender is a key issue of SSE and women's work is recognized.» [1].

SSEOs have often been at the forefront of good practices and initiatives for gender equality at work, with the establishment of mechanisms to allow better access to key management positions or more advantageous conditions than the legal framework on paternity leave. By deploying and scaling up these practices, SSE organizations are giving substance to their values and can advance mentalities and practices at the level of society as a whole.

According to a survey conducted by the Observatory of Inequalities of the European Union establishing a comparative study on Gender and SSE in EU countries, women represent 70% of SSE employees and represent 45% of SSE board members. The Guide «Accompagnement à l'entrepreneuriat social et solidaire avec perspective du genre» published by Quartiers du Monde and RIPESS draws the same balance sheet, on a global scale [5].



B. PERSISTENT CHALLENGES WITHIN THE SECTOR

While SSE organizations seek to establish virtuous governance because of their social mission, they still face challenges to guarantee gender diversity within the sector, ensure participation and equal representation of women in decision-making bodies, guarantee equal treatment (equal pay) or the security of working conditions.

a. The issue of gender diversity, within a sector largely occupied by womens

Women are largely in the majority in SSE, which cover areas of activity related to social action, health or personal services, sectors that are highly feminized. According to RIPESS, in Europe, 66% of the people involved in the movement are women; in Canada, this involvement amounts to 70% and in Africa to 80% [1]. There is a challenge to ensure a gender balance in the sector, by attracting more men to organizations.

b. Challenge to combat precariousness and wage inequalities

The SSE generates a lot of jobs, sometimes sustainable but unfortunately still too often precarious, part-time, and low wage. Women who hold most of these jobs are more often exposed to situations of underemployment. In France in 2014, women suffered a pay gap in the SSE of 8% for equivalent positions and conditions of employment. However, the gap varies according to the families of SSE organizations. In associations, this gap is 6% while it rises to 15% in cooperatives and 25% in mutual [6].



c. The challenge of integrating women into governance

In addition, while women occupy a large share of jobs, they occupy relatively few key positions in these structures, especially when they are developing:

- **In France in 2019**, while 22% of men in the SSE are executives, this proportion reaches only 13% among women (against 15% in the private sector excluding SSE and 16% in the public sector) [7]
- **In the UK, in 2011**, women accounted for 41% of board members of social enterprises [8]
- **In Africa**, for example, women are at the forefront in the construction of this sector, which is tending to become formalized. Thus, many cooperatives are created by women. These cooperatives are often little valued in the eyes of men at the time of their creation. However, as they develop, men begin to take an interest in them and to take over the most strategic positions on their own.

d. Limits to social entrepreneurship for women

Women also face many challenges when it comes to entrepreneurship, especially in the SSE sectors. Even if the work of Zahra, Gedaljovic, Neubaum and Shulman [9] shows that social entrepreneurs, creators of companies whose objective is to be able to combine societal and ecological well-being and economic imperatives are mainly women, they face many obstacles whether legal, cultural, or financial.

These challenges include:

- **Legal obstacles to be completed:** The legal framework of the SSE, which could include criteria for regulating the remuneration of members, rules for the redistribution of profits and assets, and governance obligations, is still very vague regarding gender equality in the structures of the Social and Solidarity Economy. A review and analysis of these different legal frameworks is being carried out by the OECD.
- **Difficulties in accessing financing:** women have more difficulty than men in obtaining financing. The report published in 2019 by Empow'her shows that in Europe, access to finance is the main difficulty for 47% of women social entrepreneurs [10]. A study on the «Portrait of Women's Entrepreneurship in the Social Economy in Quebec» shows that women suffer more discrimination during the stage for access to financing: «Prejudices seem to be based on age, gender and on the social nature of the company.» According to the company Pitchbook, funds granted to women entrepreneurs in general are not only scarce but decreasing. While before 2016, founders received 14% of all venture capital funds on the continent, this figure has fallen to 11% in 2017 and 9% in 2018. Globally, only 2% of global venture capital was invested in

women-led initiatives in 2018, even though women account for a third of entrepreneurs.

- **Lack of training in entrepreneurship** and the skills needed to run a business due to more limited access to education and higher education.
- **Generally, cultural obstacles:** entrepreneurship retains a very masculine connotation in the collective imagination. These gender stereotypes have an impact on the sense of self-confidence when starting a business.

It should be remembered that these obstacles concern all women, but manifest themselves according to women, in addition to other forms of discrimination that racialized women or women from racialized minorities, women belonging to LGBTQIA+ minorities must also face. This intersectional perspective must therefore be taken into account in the governance and funding criteria.

C. WHAT LEVERS, TOOLS AND GOOD PRACTICES EXIST TO PROMOTE BETTER CONSIDERATION OF WOMEN WITHIN THE SECTOR?

Aware of these challenges, the SSE sector is mobilizing to improve the place of women within organizations and thus move towards the goal of gender equality.

Several lessons are emerging at the sector level. Organizations that have put in place ambitious approaches to gender equality insist in particular on two prerequisites. On the one hand, strong support from management is needed to ensure that gender equality is identified as an issue and is effectively integrated into the organization's strategy. On the other hand, changing internal models and practices involves taking stock of the existing situation to identify the priority projects to be carried out to improve the integration and status of women within the organization. Diagnostic methods and tools are emerging to support organizations in this process. This is the case, for example, of the guide designed by the association Coordination Sud (France) [11].

Different internal levers can be mobilized by organizations to make progress on the issue of gender equality and the improvement of employment conditions and inclusion of women, including:

- **The adjustment of working conditions** (time flexibility, parental leave, childcare facilities) to better consider the personal and family obligations of employees
- **Raising awareness and training in gender perspectives among leaders and managers** is an effective way to make everyone aware of the existence of these issues and to provide appropriate responses.
- **The management of human resources** through recruitment policies: the formulation of job descriptions can also be questioned to address everyone. Incentive schemes can be put in place to recruit women to management positions (e.g., quota) or better support women in taking up their posts and exercising a mandate (mentoring).
- **Systematic assessment of differences in wage treatment:** as imposed in France by law, wage gaps in equal positions and skills must be identified and corrected.
- **The establishment of a charter for the prevention of violence and harassment as well as a clear mechanism for denouncing risky situations (hotline, legal and psychological support, etc.)**
- **The creation of a working group or referents in an organization**, subject to benefiting from human and financial capacities, also makes it possible to highlight gender perspectives within the organization. These referents can play a leading role in producing concrete deliverables that can be mobilized by teams, thinking about how to integrate gender issues into existing activities and integrate them into new projects. This is the case, for example, of the toolkit set up by Action Contre la Faim which proposes ways to take gender into account in the daily activities of the organization, but also when managing a project cycle [12]
- **Rethinking budgets in such a way as to condition them on the reduction of gender inequalities** (gender-responsive budgeting) because this makes it possible to allocate resources in such a way as to correct more effectively the systemic discrimination that affects most women and people from minorities.
- **Internal communication (internal newsletter) and external communication** (website, publications, etc.) can also be adapted to be as inclusive as possible, to ensure that everyone recognizes themselves and even to value the potential of women.

Finally, external levers can be mobilized by the actors who accompany, support or finance the organizations of the SSE. Thus, some international donors have set up financing conditional on the consideration of gender issues. The French Development Agency (AFD) has thus chosen to have 50% of the volume of gender-sensitive commitments, rated 1 or 2 according to DAC criteria (see below) and 700 million euros of projects whose primary objective is the reduction of gender inequalities (DAC 2 marker) [13].

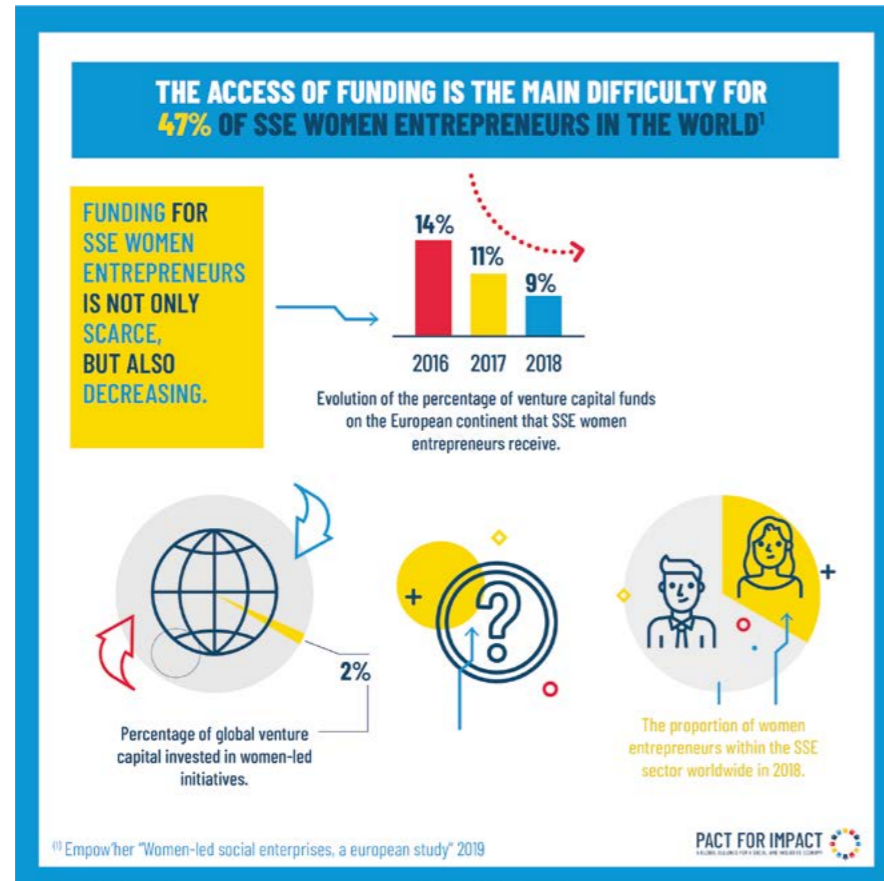
Examples of initiatives

- **The Inter-Agency Standing Committee (IASC)** Gender Rating for Humanitarian Assistance ensures that women/girls and men/boys benefit equally from activities/services and/or how it advances gender equality.
To learn more : [iasec_le_guide_des_genres_pour_les_actions_humanitaires.pdf](https://www.interagencystandingcommittee.org/sites/default/files/2019-05/iasec_le_guide_des_genres_pour_les_actions_humanitaires.pdf) (interagencystandingcommittee.org)
- **The GIIN (Global Impact Investing Network)** worked to align IRIS+ Metrics with a gender perspective, with IRIS being a system for assessing the impact of impact investments. This ensures that part of the investments will actually go to the fight for gender equality.
To learn more : [How-to-measure-the-gender-impact-of-investments.pdf](https://www.giin.com/wp-content/uploads/2019/05/How-to-measure-the-gender-impact-of-investments.pdf)
- **To help humanitarian and development teams understand their approach to gender**, CARE has developed a conceptual tool called the Gender Continuum. This tool categorizes each program according to how gender norms and inequalities are addressed in design, implementation, and evaluation.
To learn more : [3418.CARE-International-Note-explicative.pdf](https://www.carefrance.org/fr/ressources/3418-CARE-International-Note-explicative.pdf) (carefrance.org)



**3. WHAT CONTRIBUTIONS
TO GENDER EQUALITY
CAN SSE ORGANIZATIONS HAVE?**

SSE organizations, through their local presence and their intervention in different key sectors of the economy, are well positioned to advance gender equality in terms of economic integration, education, health, and the fight against climate change. Many are already proposing promising solutions for scaling up.



A. THE CHALLENGE OF WOMEN'S ECONOMIC AND FINANCIAL EMPOWERMENT

a. Report:

Today, poverty still affects women much more than men: **women represent 70% of the poorest in the world** [14].

Several factors explain this phenomenon:

- **First, women are less well integrated into the labor market, and are less often paid than men.** On average, only 55% of adult women are in the labor market compared to 78% of men [15]. In several regions, particularly in sub-Saharan Africa and South Asia, most working women are self-employed, and a high proportion are family workers (34.9% in sub-Saharan Africa and 31.8% in South Asia). The percentage of women engaged in family work far exceeds that of men (17.9 percentage points in

sub-Saharan Africa and 22.9 percentage points in South Asia). Similarly, globally, even though fewer women than men are in informal employment, there is a majority of countries (55.5%) in which the proportion of women in informal employment is higher than that of men. Indeed, women are more exposed to informal employment in more than 90% of sub-Saharan African countries and 89% of South Asian countries, and in nearly 75% of Latin American countries. Thus, in Africa, 89.7% of women are in informal employment, compared to 82.7% of men [16]

- **Women are more affected by underemployment than men and are over-represented in low-paying jobs.** In addition to working part-time more frequently than men, women are also more likely to work those hours than they would like. For example, female underemployment accounts for 52.4% of women in Madagascar and 35 to 40% in Bangladesh, Ethiopia,

and Indonesia. In addition, women are more likely to have low-paying jobs. According to the European Union statistics on income and living conditions (EU-SILC), 23.6% of them are poorly paid, compared to 17.8% of men. It should be noted, however, that even if the movement is slow, fewer and fewer women are in this category.

- **Secondly, women represent a large proportion of the unemployed. In 2015, the global unemployment rate was estimated at 5.5% for men and 6.2% for women.** This differential seems relatively stable over time. However, this phenomenon is not the same in all regions of the world. For this case, in Western Europe, men are slightly more likely to be unemployed than women. In South-East Asia and the Pacific, Northern, Southern and Western Europe or North America, the unemployment rate is broadly the same for women as for men. However, in the Arab States, the unemployment rate for men is close to the global average, but that for women is over 20 per cent, three times higher than that for men. In North Africa, the unemployment rate for women is almost twice that of men. In Tunisia, for example, the unemployment rate of women with tertiary education in Tunisia in 2013 was 41.9% compared to 21.7% of their male counterparts.[17]

- **Inequalities between men and women, both at work and at home, result in inequalities in access to social protection.** Indeed, because women are at a higher risk of being in informal employment, they are more often deprived of the social protection that employment confers: retirement pensions, unemployment, maternity. According to the International Labor Organization (ILO), globally, the proportion of women over retirement age who receive a pension is lower than men (on average 10.6 percentage points lower) [16]. However, in most regions, this gap has narrowed since the 1990s, particularly in Latin America and the Caribbean, as well as in East Asia and Central and Western Asia, as well as in Northern, Southern and Western Europe, as well as in Eastern Europe. In addition, pensions paid to women are also lower, due to the lower wages received by women throughout their working lives, career breaks, shorter contribution periods, higher frequency of part-time work, etc. In addition, regarding maternity protection, nearly 60% of women workers worldwide, almost 750 million women, have no legal right to maternity leave; and 65.9% have no replacement income during their maternity leave.

- **Finally, more generally and largely as a result of the factors noted above, women face inequalities in pay** (ratio between the salary of a woman and that of a man in a similar position) and income (ratio between the total income, wage and non-wage, of women and men) respectively according to the Global Gender Gap Report 2020 at more than 40% and more than 50% [15]. Among the other causes not mentioned above, discrimination in employment also contributes to widening these income and wage gaps.

Although they are not the only ones, all these factors have a strong impact on women's incomes and therefore on the level of poverty they face [18]. Gender economic inequality represents a shortfall of \$9 trillion a year for women in developing countries, according to Oxfam. Empowering women economically would then increase their purchasing power and benefit their families and communities, but it would also boost the economy [18]. It is also an opportunity for emancipation on health or education issues since they would have the means, for example, to leave a violent home or to send their children, girls and boys, to school. Thus, tackling this problem of poverty is a necessity and requires answers on several sides at once, some to be treated by the public authorities, others can be the subject of an intervention of the organizations of the SSE.

b. Formalize economic activities that generate work for women

The first challenge is the recognition of income-generating activities for women that contribute to their economic empowerment. Indeed, the formalization of these activities would contribute to better access for women to labor rights and social protection (unemployment insurance, benefits during maternity, retirement pensions, etc.) and thus limit the risk of falling into poverty. Recognizing the work of women in the informal economy is also a recognition of the value of their work, and therefore indirectly of women, as drivers of the economic development of society.

This recognition largely requires a better consideration of the informal sector in public policies. A first axis is to better understand the characteristics and needs of the informal sector as a lever for local economic development and women's empowerment. The International Labor Organization (ILO) thus recommends «conducting an assessment and diagnosis of the factors, characteristics, causes and circumstances of informality in the national context, with a view to assisting in the design and implementation of legislation, policies and other measures to facilitate the transition to the formal economy.» Documenting informal sector practices, including on gender issues, is a first step in finding solutions that secure dignified working conditions for women [16].

c. Making education and training more accessible for women

The non-education of girls is a vector of precariousness of women, but also a brake on the economic and social development of countries. Indeed, with each additional year of schooling, a girl increases her future income by 10 to 20%. If girls attend school attendance is increased by 10 per cent each year, a country's gross domestic product (GDP) increases by an average of 3 %. However, this should not be the main vehicle for state involvement in this cause [19].

Today, several barriers to girls' and women's education exist. They are economic (tuition fees in countries where the offer of education is paid, economic loss of income for the family for the most modest backgrounds), material (lack of means of transport or collective accommodation for the most isolated areas, strong violence), social (premature exit due to early marriage or pregnancy, fear of violence) and cultural (gender stereotypes about education).

Through their local presence and community roots, SSE organizations can have a strong impact on the democratization of girls' schooling. Their areas of intervention are vast: missions to raise awareness among parents about the interest of sending girls to school, missions to support women who have left the education system prematurely, etc.

Examples of initiatives

• Plan international

The NGO Plan International works in nine rural areas of Ecuador where poverty rates are very high and carries out – among other things – awareness-raising among parents to encourage them to send their children to school, especially in secondary school where only 64% of children in the countryside benefit from it. It also offers danger-free zones. To this end, it organizes information and training workshops to enable communities to understand the issues to which children and adolescents are sensitive and it strengthens the transmission of protection tools to girls and adolescents in relation to the inequalities and situations of violence of which they are victims.

• The NGO Lega Pace

The NGO Lega Pace is working to make single-sex women's schools more accessible for girls in Senegal by trying to make the school independent in food by setting up a vegetable garden, to avoid parents having to impose the financial burden of several meals a day. They also work on trust through the establishment of football teams.

d. The challenge of developing women's entrepreneurship

Women's entrepreneurship also contributes to a better economic empowerment of women and therefore to the fight against poverty.

The recognition of cooperatives as a mode of economic organization plays a driving force to promote women's entrepreneurship, particularly in Africa. This system allows women to come together to increase their bargaining power with financiers, suppliers of raw materials or intermediate products and customers, to pool certain technical difficulties, including legal.

In parallel, structures and support programs dedicated to female entrepreneurship are being developed. These programs aim to encourage new vocations by promoting women entrepreneurs, by offering entrepreneurship training, by supporting women or by taking into account their specific needs and constraints: access to capital, time, visibility, skills development, etc. The public authorities may encourage the development of this offer within specialized and/or generalist structures.

Finally, access to financing, which is currently difficult to obtain, is an important lever to support the development of women's entrepreneurship. Many initiatives aim to finance 100% female entrepreneurship projects through dedicated funds. One of the major challenges remains, however, to strengthen women's access to bank loans to support the development of their activities. Indeed, most banking organizations require guarantees, especially in the form of land titles, to grant credit. However, the vast majority of owners are men. Globally, only 14% of farm owners are women. It is necessary to relax these rules on granting credit by making other forms of guarantee acceptable, or by allowing the guarantee to be shared between several women.

Examples of initiatives

• Tontines in West Africa

The tontine is a savings system in which members of the same community contribute collectively and periodically to the deposit of a sum of money, recovered in turn and without interest. This informal system is based on the mutual trust of contributors towards each other. The money collected, from a few thousand CFA francs (a few euros) to several million CFA francs (several tens of thousands of euros), allows some to pay health costs, others to create a business or develop it.

• Empow'Her

The Empow'Her association aims to support women around the world (France, Mali, Senegal, Ivory Coast, Latin America) in their social entrepreneurship journey through a training course over 6 months or a year to help them achieve their goals and pass the brakes on their paths. The association also creates promotions of women social entrepreneurs who support each other in their efforts.

• Pro Mujer

The collective system of credit to the company proposed by Pro Mujer in Latin America is a female microcredit system that allows a group of women to collectively borrow small sums and be able to repay collectively. The association also advises women through collective working groups.



B. WORK ON WOMEN'S ACCESS TO HEALTH AND BETTER CONSIDERATION OF SEXUAL, REPRODUCTIVE, AND MATERNAL RIGHTS

a. Report

Despite a strong improvement in women's health around the world, women's health, especially sexual and reproductive health, remains a central issue in promoting gender equality. Indeed, in many countries, they have unequal access to basic medical care throughout their lives. Girls often receive less attention than boys in terms of the prevention and treatment of childhood diseases. In adolescence and during their reproductive years, women cannot access adequate counselling or gynecological and reproductive care services. As a result, they are at risk of unwanted and early pregnancies, infection with HIV and other sexually transmitted diseases, as well as unsafe abortions and complications related to pregnancy or childbirth.

While sexual and reproductive health is well identified, women and girls face other health challenges. Suicide is one of the leading causes of death for women aged 20 to 59 worldwide and the second leading cause of death in low- and middle-income countries in the Western Pacific region. Mental health issues, especially depression, are an important public health issue for girls and women around the world. While the causes of poor mental health can vary from one individual to another, women's lower status in society, their workload, and the violence they experience are all contributing factors. Violence, both physical and sexual, also contributes to the deterioration of women's health. WHO estimates that 30% of women worldwide have experienced physical or sexual violence by a male intimate partner at some point in their lives, and that one in five girls has been sexually abused before the age of 15. This first figure rises to 46% in Afghanistan, 47% in the Democratic Republic of Congo, 50% in Bangladesh or 52% in Fiji. These situations impede women's ability to exercise control over their lives and health.

It should be noted, however, that, even if there are very different realities for women between the so-called developed countries and the so-called developing countries, priority actions in the two areas must be strengthened. Despite significant progress, especially in the so-called developed countries, women's rights remain questionable and can be overturned at any time, as shown by the example of the revision of women's rights in Poland at present. While in «rich» countries, the mortality rate of children and young women is very low, and while most deaths occur after the age of 60, much remains to be

done. In low-income countries, the findings are different and therefore the priority actions to be implemented as well. The most striking difference seems to us to be that of maternal mortality today. 99% of the more than half a million maternal deaths occurring each year occur in developing countries according to the WHO. The same goes for HIV, since 80% of all HIV-positive women in the world live on the African continent. This can be explained by weaker structures for support, advice, and care for women at all stages of their lives. This is sometimes coupled with a low level of awareness of women's health issues among women and men.

b. Raising awareness of women's maternal, reproductive, or sexual rights

Improving the health of girls and women depends first and foremost on understanding and recognizing their maternal, reproductive, or sexual rights, by both women and men. The difficulty for this is to reach the populations living in the most remote regions, which are also often the most rooted in certain traditions with little knowledge of these rights. For this, the organizations of the Social and Solidarity Economy, by their strong territorial anchorage, have the opportunity to move the lines by raising awareness among men and women.

Examples of initiatives

• Afghanistan Libre

The association Afghanistan Libre acts in Panjshir, one of the most remote regions of this country where 90% of Afghan women have received some form of slavery, for example forced marriage or the «bad», a traditional practice of giving a girl in exchange for peace between two families. In this country, women's life expectancy is extremely low: 44 years in 2008 according to the United Nations Development Fund for Women (UNIFEM). It has set up basic health and hygiene education centers to raise awareness among local populations about physical, sexual, and reproductive health, but also mental health, which is still very taboo. But to achieve real improvement, it is necessary to involve men and especially the Shura, the advisors. For this purpose, the association has also organized workshops on women's rights and protection in the Shuras in some very conservative villages. To obtain their support, they first brought together all the men of each of these villages to offer them these workshops before offering them to women. This allowed everyone to surrender to existing problems first, and then to understand what practices could improve women's health.

• SASA!

SASA! is another way to raise awareness of women's and men's health. This African project, used by many organizations around the world, focuses on violence against women and HIV by showing their interconnectedness. Its objective is to mobilize as many individuals as possible through four phases:

- **Start** > This phase demonstrates the interconnection between violence against women and HIV
- **Awareness** > This phase seeks to raise awareness among all how men use force against women, generating violence against them and a spread of HIV
- **Support** > This phase shows how it is possible to support women and activists involved in these issues
- **Action** > This phase explains how to take action to combat violence against women and HIV



c. Creating safe places to limit violence against women

In addition to awareness-raising actions, SSE organizations are also strongly mobilized on the reception, accompaniment, and support for the reintegration of women victims of violence. There are many associations for the reception of women victims all over the world. Here are some examples:

- In France, the Fédération Nationale Solidarité Femmes is a network of associations specializing in the reception, support, and accommodation of women victims of violence.
- In Mexico, the DIARO Foundation is a private assistance institution that works in three lines of action: the prevention, detection, and management of domestic and gender violence.
- In Cameroon, the Association for the Fight against Violence against Women partners with clinics to welcome women victims of violence that allows them to talk about it safely. One of the clinics is located in a market to prevent women from being noticed and stigmatized by joining the center..

d. Develop citizen advocacy platforms and integrate them into public policy mechanisms.

Committed organizations, including associations or foundations, play an important advocacy role with public actors to support and improve the conditions of women. Through their direct role of support and awareness-raising, they have the ability to observe the realities on the ground and thus alert and enlighten public decision-makers who wish to act against violence against women.

In Cameroon, the Network of Parliamentarians of the Social and Solidarity Economy (RESSCAM) was created in 2017 and allows direct communication with political leaders. In Europe, the European Women's Lobby (EWL) regularly carries out awareness-raising campaigns on violence against women and produces follow-up publications and lobbying material on various aspects of violence against women in Europe, with the support of experts from the EWL Observatory on Violence against Women.

C. INTEGRATING GENDER PERSPECTIVES IN THE FIGHT AGAINST CLIMATE CHANGE

a. Report

Women and girls in the poorest and most marginalized communities are particularly affected by the consequences of climate change:

- **Women's access to land, already restricted, is being undermined by environmental degradation and land grabbing.** Food and water shortages, air pollution and increasingly severe disasters linked to climate change, such as droughts, floods, and forest fires, have a disproportionate impact on their health and rights. Indeed, the climate and environmental crisis will particularly affect those who have limited access to land, resources, or the means to support themselves. Globally, 39% of employed women work in the agricultural, forestry and fisheries sectors - this figure can reach much higher levels, as in Rwanda where 76% of working women work in the agricultural sector - but only 14% of farm owners are women [20].

- **Displacement and mass migration can create precarious living conditions, increased poverty, and isolation,** and expose women and girls to violence and abuse, as well as conflict generated by limited access to water or food resources [21] Finally, we can also address the issue of natural disasters. Women and children are 14 times more likely to die than men in a natural disaster. In Bangladesh, 80% of the victims of Cyclone Sidr in November 2007 were women and girls.

However, they are the ones that have contributed the least to the current climate emergency thanks to a much smaller carbon footprint than men, mainly due to less use of transport, consumption habits, etc.. [22] This gap was highlighted by the Women's Global Call for Climate Justice in 2015 (see box below) [22].

Examples of initiatives

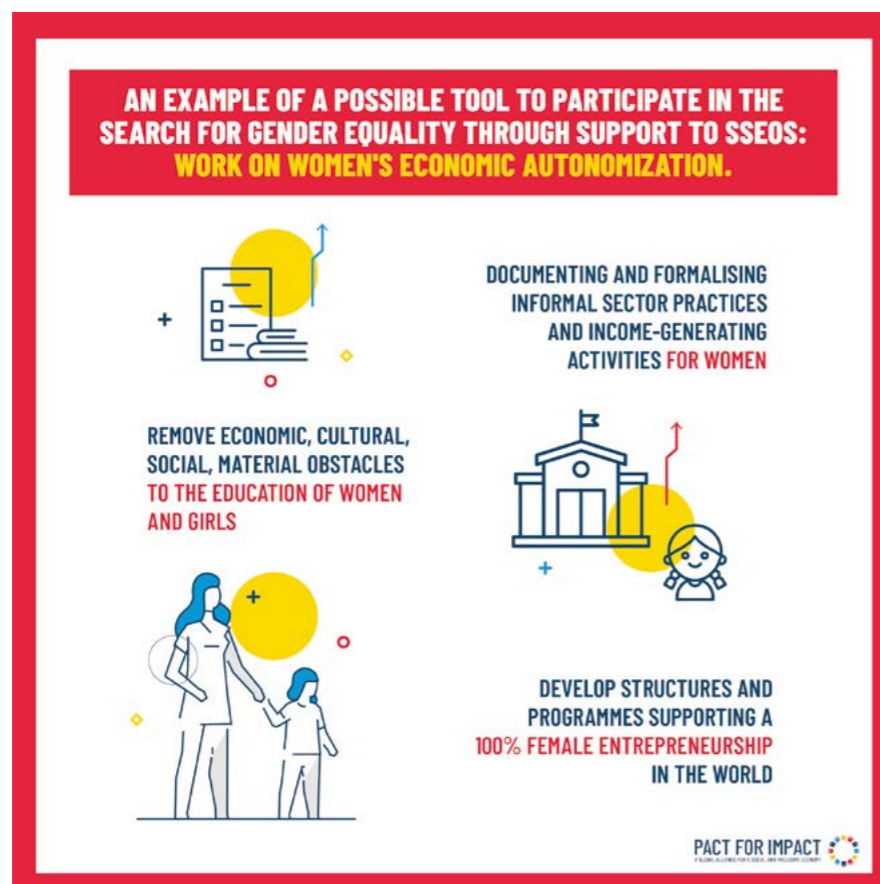
Launched in 2015 by 33 organizations, this call denounces this situation in which women have contributed the least to climate change but suffer the most serious effects. It calls for climate justice that considers gender issues.

This imbalance is even more striking as women are still sufficiently integrated into the governance of environmental organizations and programs. Men still have the key roles in environmental decisions and the formulation of action programs. Indeed, at the time of the United Nations Framework Convention on Climate Change, 67% of decision-making roles were played by men [23]. Women hold only 7% of ministerial positions in the environment, natural resources, and energy, and only 3% in science and technology [14].

b. Including women and gender issues in environmental policies and programs

For environmental protection policies to benefit everyone, it is essential to review **the processes of more inclusive program design, implementation, and evaluation.** Only then will it be possible to develop new green models that focus on ecological and social well-being.

SSE organizations active in the agriculture and sustainable development sectors participate, through their territorial and community roots, in better considering gender perspectives in environmental policies. They help to raise the specific needs of women and communities most threatened by climate change. Through their actions, they play a role in raising awareness, training, and empowering women on environmental issues (see examples below).



Examples of initiatives

• **Climate Watch Thailand**

In southern Thailand, the non-profit organization Climate Watch Thailand supported local women in Pattani to build their capacity and deepen their understanding of the effects of the proposed coal-fired power plant in the Gulf of Thailand and the climate crisis on their lives and livelihoods. For this, Climate Watch Thailand used innovative participatory tools to identify priority objectives and indicators in the community on environmental and climate change issues. Capacity building and initiatives prompted them to come together to form a local women's movement for climate justice, the «Deep South Pattani Women Watching Climate», to resist the coal-fired power plant project. The long and powerful struggles of several popular movements, including the Deep South Pattani Women Watching Climate movement, led to the suspension of the coal-fired power plant project. Women have also participated in international climate discussions and developed their own campaigns, feeling empowered to appropriate knowledge and express themselves among men and in the media. This example shows how social organizations can help women take ownership of the design of environmental programs to ensure that they will benefit them.

• **Proyector sin Fronteras**

The association Proyector Sin Fronteras is another example of women's empowerment and reappropriation of the land. The association seeks to strengthen the commitment of Colombian peasant women in agroecological production to improve their financial autonomy and emancipate themselves from the patriarchal model predominant in the Colombian rural world and to give women access to decision-making positions, through agroecology. To do this, it uses agroecology to help vulnerable populations regain confidence while allowing them to develop their own capacities to adapt to climate change. It creates community greenhouses and urban vegetable gardens and trains the beneficiaries in responsible agricultural practices, more protective of the Andean Forest.

In addition to better inclusion of women in the processes of elaboration, implementation, and evaluation, **environmental conservation programs would benefit from integrating a gender perspective through the establishment of specific gender-based objectives** and appropriate impact measurement methods. This would make it possible to take into account the impact of the programs put in place in the field of gender equality.

D. HARNESSING TECHNOLOGICAL INNOVATIONS TO ADVANCE GENDER EQUALITY

a. Report

Innovations can accelerate changes towards a more egalitarian society and, more broadly, towards the achievement of the United Nations Sustainable Development Goals.

However, women are still under-represented in the world of research and innovation. Women represent only 30% of the world's researchers [24]. They also use the patent system less than men. Although up from 23% in 2007 to 30.5% in 2016, the share of women cited in international patent applications under the Patent Cooperation Treaty (PCT) remains very low compared to men [25]. This increase is also relatively slow since gender equality in the field would be achieved in 2076 according to the WIPO (World Intellectual Property Organization). Not all innovations result in a patent filing, for example open-source ones accessible by all, but it shows a more global trend on an international scale where women are excluded from this world of innovation.

One of the reasons for this low feminization of innovation is the unequal and limited access of women to education, higher education, and research, especially in STEM (science, technology, engineering & mathematics) fields compared to men. They represent only 35% of all students enrolled in these courses. More insidiously, gender biases and stereotypes can discourage girls and women from pursuing higher education or leadership positions.

It can also be noted that in some parts of the world, women have less access to resources useful for innovation. For example, in Africa, women have 24% less access to the Internet than men. However, this is not the only explanation. The development of innovations can also require very significant efforts in terms of capital, especially when they are highly concentrated in technology. However, women generally have lower incomes

than men (see Part 3.a.) and benefit less easily than men from external financing (see Part 2.b.), which limits their financial capacities [26].

b. Opening up training to all

The inclusion of women in research and innovation is essential to support economic and social development. In 2015, the McKinsey Global Institute estimated that if all countries improved at the same rate as the country with the fastest improvement in gender equality in their region, then it could generate global GDP growth of 11% or \$12 trillion. India and Latin America would benefit from the highest growth rates, at 16% and 14% respectively [27].

For this, it is necessary that everyone can understand and master the challenges of tomorrow to be able to position themselves on the job market and innovate, particularly in booming economic sectors such as the digital sector or the sustainable development sector. SSE and economic organizations specializing in professional integration offer innovative solutions to better orient women towards these sectors of activity and support them in training.

Making innovation accessible to all means driving cultural change. This includes deconstructing stereotypes from an early age, but also highlighting female role models that can allow young women to project themselves professionally. Today, public institutions, networks of actors and solidarity media have a role to play in carrying out this work. For example, UN Women regularly highlights women who have made scientific advances, such as this article on women scientists who are changing the situation during the pandemic.

<https://www.unwomen.org/fr/news/stories/2021/2/compilation-women-in-science-leading-during-the-pandemic>

Examples of initiatives

• **Technovation**

The non-profit organization Technovation created in 2006 seeks to empower girls and families to become leaders, innovators who can solve real problems. In partnership with UN Women in Kyrgyzstan, they launched the codification caravan to foster girls' leadership and entrepreneurial spirit in rural areas. This caravan is dedicated to girls and has taught more than 600 participants the basics of computer programming. The beneficiaries of this program practice the prototyping of mobile applications, and learn, while working in a team, to carry out market research, write business plans, make videos and presentations, and discuss how to solve the socio-economic problems of Kyrgyzstan through technology.

The Girls' Code Program at the Kalobeyi Institution, Kakuma Camp

In this refugee camp, a program allowing 150 girls from different countries and not speaking the same language to learn how to design websites, computer games, programming languages using HTML and Scratch. At the same time, the program allows you to resume language courses, and in particular English.

c. Supporting technological innovations for gender equality

SSE organizations in direct contact with communities and women in vulnerable situations are particularly well placed to design innovative solutions that meet the concrete needs of women, regardless of the sector of activity.

Examples of initiatives

• **Resonantes**

The Resonantes association fights against violence against girls and women. To do this, it has developed an application for victims, relatives, and witnesses of violence: App-Elles. This tool for the prevention, assistance, and support of victims of violence makes it possible to alert the relatives of victims of violence and any other interlocutor of their choice by sharing in real time their GPS position and the microphone of their phone, to contact the emergency services, associations, and specialized listening platforms and to learn about local and national assistance systems and resources. A connected alert bracelet has been specially designed to communicate via Bluetooth with the application.

• **My Agro – Chanel Foundation**

My Agro has developed an innovative savings program in Senegal that helps women farmers double their incomes in partnership with the Chanel Foundation. With a mobile application «Mobile Layaway», the system allows women farmers to buy seeds and equipment in very small quantities and to place orders with other women, in order to significantly reduce purchase prices.

Phumzile Mlambo-Ngcuka, Executive Director of UN Women, announced at the closing of the Generation Equality Forum, in which many SSE structures mentioned in this guide participated, an investment of \$40 billion paid for women's rights. If the lack of funding has been invested in this guide as a major reason hindering the progress of gender equality, this investment lays the foundations for a change that will be that of the 21st century in the world, both within the so-called developed countries and the so-called developing countries.





ANNEXES

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