



GENDER EQUALITY

Study Guide - IMPACT 4



Topic: Undertake reforms to give women equal and equitable rights to economic resources, financial services, access to ownership and control over land and other forms of property, inheritance rights and natural resources, in accordance with international and domestic laws

5th Sustainable Development Goal:

The 5th Sustainable Development Goal (Gender Equality) has been selected as the topic of the 2019 Summit held in Prague. Every single continent, every single nation, every single industry, and every single individual suffers from being treated differently than others—this is especially when considering the issue of gender. In recent years, gender equality has made a huge leap forward, however, the question is, are we at the level at which we would like to be? Simply, NO.

Gender equality is not only a fundamental human right but a vital value of a peaceful and sustainable society. According to research which has been conducted by the United Nations, currently 1 in 5 women and girls between the ages of 15-49 experienced physical or sexual violence by a trustful partner within a 12-month period. At the moment, almost 50 countries have no laws which would protect women and young girls from constantly suffering abuse and in many countries, when a woman reports that she has been raped, she is the one who carries the blame. Why? Because there is no law or authority to protect her from harm. When raped, women are banished from their society rather than offered help. This is the reason why we, the future generations, must act.

Introduction to the topic

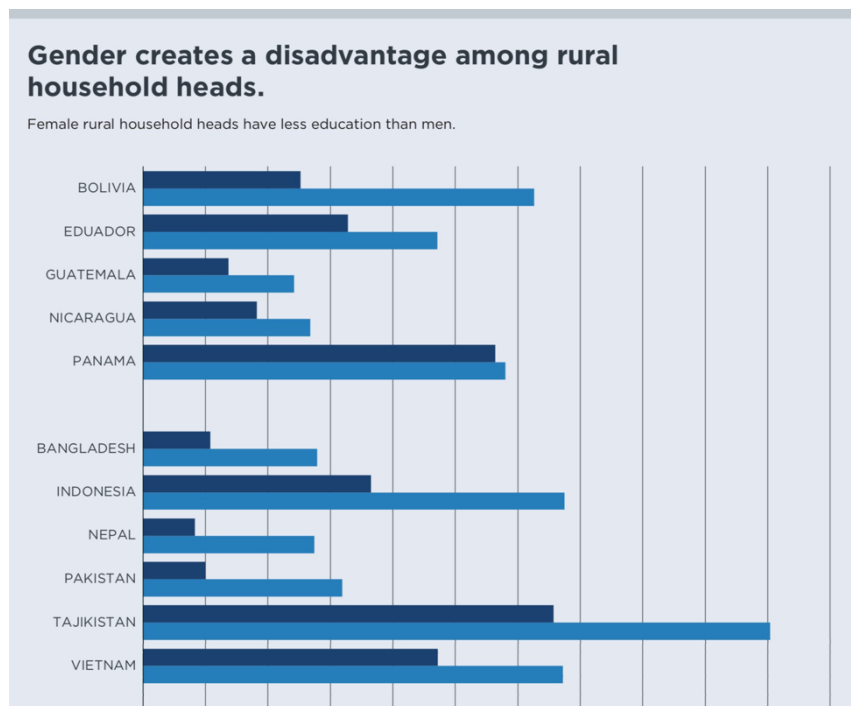
In spite of strong proof exhibiting the importance of women's empowerment to lowering the poverty line and index and promoting development and addressing the world's challenges, gender equality remains an unfulfilled promise in most countries of the world. An example can be taken from the African continent in which fifteen African states rank in the top 30 among world classification for women's participation in national parliaments. On the contrary, the seven lowest ranked countries in terms of gender equality according to the Gender Inequality Index (GII) are from Africa. Women represent less than 30% of the world's researchers, women journalists are exposed to more violence and discrimination all around the world, and women represent two-thirds of the world population without literary capabilities. Without change we will never be able to achieve sustainable development and economic improvement in many less economically developed countries.

As we are swiftly moving through the 21st century, natural resources and usage of raw materials is becoming key to our prosperity and well-being. And who is in charge of this? 70% of rural women all around the world participate in management of natural commodities and formation of products from raw materials. Moreover, rural women play an essential role in the use and management of land, water, forests, and livestock. They are working for low wages and in terrible conditions just to survive and support their families as much as possible. In many countries of the world the acquisition of land is becoming more and more difficult due to the fact that natural resources are becoming globally more valuable. This does not only concern land but all forms of property ownership. This causes a lot of problem

for small communities and especially women who are denied the right to own their own land and property just because they are viewed as inferior, not well educated, and not suited for an ownership position. One of the biggest factors for this worldwide shared dispute is the lack of domestic and international laws that would defend women and give them equal opportunity to fight for their own property and access to it.

Access to land

In order to understand real situation of women in less economically developed countries and their difficult position in acquisition of land let's see the ration of women and men headed households.



As we can see, the light blue which represents men dominated households demonstrates that women do not get as much opportunity as men in many countries of the world. This is caused by many factors such as lower economic stability and culturally accepted stereotypes of gender roles.

In almost 75% of countries all around the world, land is owned by a large scale national and international business. This denies the access to local people who depend on it as through access and ownership of land they support their family with either finances or just basic nutrition needs. Nevertheless, if circumstances are set under which access to land and water is denied, their situation gets rapidly worse. This does not affect only individuals but groups, cultures and entire countries. The growing commercialization of land and the introduction of high input agriculture is leading to large-scale displacement of local communities, along with loss of biodiversity, seeds and livestock. Rural women are the most affected by this due to the fact that they share minority rights to land and they cannot rely on national laws which would protect them in many countries of the world.

Supported by the findings of the Women's Summit 4 we can see that, in most of today's societies, there are great gender inequities in access to land, housing and basic infrastructure. According to the *Discussion paper by New Field Foundation* the following must be secured as soon as possible to mediate and possibly dismiss the issue:

1. Documentation and protection of community lands, with specific mechanisms that secure the land rights of women
2. Information dissemination and monitoring of women's land use and rights at local and national level
3. Support for rural women to organize and advocate for secure access to land and prevent land takeovers

International and domestic laws: Access to land

After Beijing Declaration which was passed in 1985, we can still see that national and international laws infringe the right of women to Access land and have equal opportunities as man have to do so. Women often not only do not have inheritance laws, but their professional life is dictated by men.

According to the World Bank Report published in 2018, "About 155 countries have at least one law that limits women's economic opportunities, while 100 states put restrictions on the types of jobs women can do and 18 allow husbands to dictate whether their wives can work at all. Countries in the Middle East and north Africa had the most discriminatory laws, particularly around women's ability to work or move freely. But south Asian countries, including Afghanistan, Bangladesh and Pakistan, were also found wanting, having made the fewest reforms over the past two years."

Many countries in these regions deny the right of ownership for women. 35 countries in the world have rights which deny women to inherit property from men. Morocco is one of the strictest countries regarding inheritance laws for women. Many demonstrations take place in Morocco every year that always catch the eye of international public, however not much has changed in recent years.



Access of women to financial services

Nowadays, large amount of financial and economic growth depends on the workforce of women, especially in less economically developed countries. Women form over 40% of the entire workforce on planet Earth and without their work national and international economies would collapse. Yet women do not have equal rights in taking advantage of it. In many countries women cannot own bank account and cannot manage their own finances. They face significantly bigger difficulties in acquiring loans than men. According to the World Bank Global Research which was carried out in 2012; *“an estimated 2.5 billion women and men—more than 50% of the total adult population—have no access to the types of formal financial services delivered by regulated financial institutions.”*

Many researchers carried out all around the world prove that sufficient and fair access to financial services can not only improve the economic stability of women, but it can also increase their position in society. Access to credit can open up economic possibilities for women, and Access to the acquisition of bank accounts can secure the right for women to the use of additional financial services. According to the Global Findex In developing economies women are 20 percent less likely than men to have an account at a formal financial institution and 17 percent less likely to have borrowed formally in the past year. This shows us that women are not as financially active as men and the reason? They are discouraged from doing so by the unequal treatment and lack of education regarding this topic.

One of the biggest factors for the lack of financial activity of women is that many of them do not have an official identification card or number. Therefore, they cannot be recognized by the bank and cannot receive loans or other services. This is a more complex issue than it might be seen, as women and girls face much higher barriers in obtaining identification cards than men in less economically developed countries. The barriers are:

1. Time constraints
2. financial cost
3. Illiteracy
4. Denied possibility to travel abroad or out of their communities
5. Lack of awareness and sufficient education
6. Discouragement from family members

Every single of the following factors creates a barrier which cannot be destroyed by a girl or women especially in more traditional cultures. Society status is often the most important thing for a girl in Africa or Asia and by violating the stereotypical gender role they are often banished from their cultures and societies. As a result, they are afraid to seek their opportunities in their private life.

Examples inheritance laws for women Botswana:

1. Section 15 of the Bill of Rights prohibits making any law discriminatory regarding:
 - Race
 - Tribe
 - Place or origin
 - Political opinion
 - Color
 - Ethnicity
 - **Gender is missing**
2. Statutory law contains similarly discriminatory clause for women
3. Customary law depends on the tribe; however, it always follows certain social principles which are generally accepted
 - Women are excluded from head positions
 - Father is the head of family
 - Married women belong to her husband's ethnic group
 - Inheritance laws- Father to son
 - Most of the property belongs to husband

Despite the fact that in Botswana there is no legal law which prohibits women from acquiring land, it is nearly impossible for them to do so under circumstances mentioned above. According to official reviews women in Botswana cannot use the same legal power as men in getting what they should own due to the fact that judges are often biased and courts are situated in urban areas which are not accessible for rural women.

Conclusion

In order to undertake reforms to give women equal and equitable rights to economic resources, financial services, access to ownership and control over land and other forms of property, inheritance rights and natural resources, in accordance with international and domestic laws it is important to ensure that women are treated in the same way in every single country in the world. Moreover, it is essential to create support for rural women who cannot use their legal right to inherit and have access to the ownership of land due to the fact that they do not have the financial resources to do so. The matter of an immediate action is necessary to solve this issue. Delegates of Impact 4 Committee are expected to create legal clauses which will give women access to financial services and which will balance the inequality of men and women regarding ownership of property. It is also important to take into account the ration of possibilities between rural and urban female population in less economically developed countries.

Questions to be discussed by delegates:

1. How can rural women get greater access to financial services in less economically developed countries?
2. How can we dismiss discriminatory clauses in legal systems of many countries in the world?
3. How can we monitor gender inequality regarding the inheritance laws?
4. What measures can be done to make more opportunities for women to get access to ownership of property?
5. How can we ensure that rural women in LEDC countries can get identification number or card in order to have the opportunity to get loans and open bank accounts?

Further reading and sources

New Field Foundation Paper on Women's Rights

https://www.newfieldfound.org/pdfs/Womens_Rights_to_Natural_Resources_Standard.pdf

The Chicago Council on Global Affairs

https://www.thechicagocouncil.org/sites/default/files/GirlsGrowReportFinal_v9.pdf

FAO, WOMEN IN AGRICULTURE Closing the gender gap for development

<http://www.fao.org/3/a-i2050e.pdf>

FAO Study, Gender and Access to land

<http://www.fao.org/3/a-y4308e.pdf>

The Guardian, Women's Rights and Gender Equality

<https://www.theguardian.com/global-development/2015/sep/09/women-business-and-the-law-2016-getting-to-equal-world-bank-report>

Fourth World Conference on Women, Beijing Declaration

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

The Conversation, Morocco's inheritance rights

<http://theconversation.com/moroccos-inheritance-laws-are-hurting-women-and-must-be-reformed-95446>

The World Bank, Women access to financial services

<http://www.worldbank.org/en/results/2013/04/01/banking-on-women-extending-womens-access-to-financial-services>

The Guardian, UN Report on access to justice in Botswana

<https://www.theguardian.com/global-development/poverty-matters/2011/jul/06/un-women-justice-botswana>