

The economy through a women's perspective

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1. Feminisation of poverty and the informal economy

The economy represents the production, distribution and consumption of goods and services with the aim of increasing collective wealth. It is an eminently male sphere because its structure was built by and for men. Today, the combined wealth of the 22 wealthiest men in the world is greater than that of the entire female population of Africa.¹

Poverty appears to be gender determined. In developing countries, 70% of those living in poverty are women, including single mothers heading households. The evolution of the poverty level is to the detriment of women. They are the poorest and most likely to become poor. It is called the feminisation of poverty.² Women and girls represent the largest labour force in developing countries and rarely get decent working conditions (lower pay, no contract, no social protection, etc.). This is due to their hindered access to the mainstream economic sphere. As a result, men hold 50% more wealth than women in the world.³

However, women are present in the informal economy as 75% of them have an informal activity that is not declared or that does not respect the fixed framework designated by the classical economy. Within this economy, the domestic economy occupies a large part. This includes free services performed in the household (housework, home maintenance, childcare, care of the elderly, etc.) which are poorly recognised and unequally distributed between men and women. Indeed, according to Oxfam, "women do 2 to 10 times more unpaid domestic work or care work⁴" depending on the country. In some societies, women's individuality is less: culturally, she is immediately attached to her role as a wife and mother. In 18 countries, women must ask their husband's permission to work.⁵ This is how they define themselves in relation to each other. The time that girls and women could devote to education, training,

¹ OXFAM. « Why the majority of the world's poor are women », 2020, available on:

<https://www.oxfam.org/en/why-majority-worlds-poor-are-women>

² Genre en Action. « Féminisation de la pauvreté », 2006. Available on: <https://www.genreenaction.net/Feminisation-de-la-pauvrete.html>

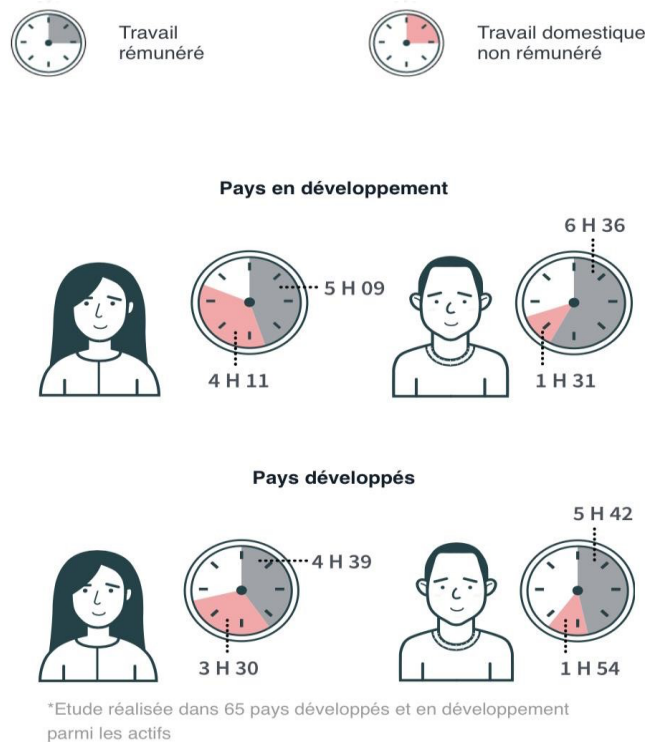
³ *Ibid.*

⁴ OXFAM, "Time to care: Unpaid and underpaid care work and the global inequality crisis", available on: <https://oxfamilibrary.openrepository.com/bitstream/handle/10546/620928/bp-time-to-care-inequality-200120-en.pdf>

⁵ Costil, Mathilde; Holzinger, Flavie; Dumas, Eugénie; Lagadec, Audrey. « Les femmes, moteurs de la croissance », *Le Monde*, 8 mars 2018, available on: https://www.lemonde.fr/economie/visuel/2018/03/08/les-femmes-moteurs-de-la-croissance_5267542_3234.html

participation in political and social activities is reduced. Finally, for 42% of women, care work is such a burden that it prevents them from having paid work.⁶

In developing countries, women spend an average of 4 hours 11 minutes on domestic work compared to 1 hour 31 minutes for men. Where possible, paid work amounts to 5 hours 09 minutes compared to 6 hours 36 minutes for men. Overall, women work more in developing countries because their jobs require them to work uncompensated overtime, such as in the textile industry. In developed countries, women also do more domestic work (3.5 hours versus 1.54 hours).



Source: « Les femmes, moteurs de la croissance - Le poids du travail domestique », *Le Monde*, 2019.

Available on :

https://www.lemonde.fr/economie/visuel/2018/03/08/lesfemmes-moteurs-de-la-croissance_5267542_3234.html

⁶ *Ibid.*

2. Origins of the male economic structure

Gender stereotypes

In all societies, women define themselves according to stereotypes, social roles, qualities intrinsically linked to their gender and which become a need in the shaping of their identity by being internalised. Fighting spirit, ambition, charisma and authority are innately attributed more to men and are synonymous with success and power. Moreover, work is hierarchical: men's work has a higher value than women's work. Roles and social interactions are determined by this and are therefore hierarchical.

"Self-confidence is a complex concept that affects both how women perceive their abilities and their actual level of competence."⁷ Cheston and Kuhn's study highlights that women have a poor self-image. This image is due to gender socialisation, the media, culture, and also reveals that women are less confident when they do not have the necessary skills for a job for example. Unlike a man, a woman is more likely to evaluate herself and voluntarily deprive herself if she knows that she does not have the required expectations. She will often think that she is not up to the task and will make her choices based on preconceived ideas in order to avoid a kind of "psychic cost" that would put her in a weak position.⁸ As a result, feeling less legitimate, women tend to censor themselves. They therefore turn to sectors considered to be "feminine": services, health and education, trade in developed countries, or the agricultural world in middle- and low-income countries. Moreover, this difficult professional integration leads to financial dependence on the husband or family, and these difficulties go hand in hand with a lack of self-confidence in economic activity and a lack of autonomy in decision making. Financial exclusion leads to social exclusion because of the isolation of women.

⁷ Cheston, Susy and Kuhn, Lisa. « Empowering women through microfinance », 2002. Available on:

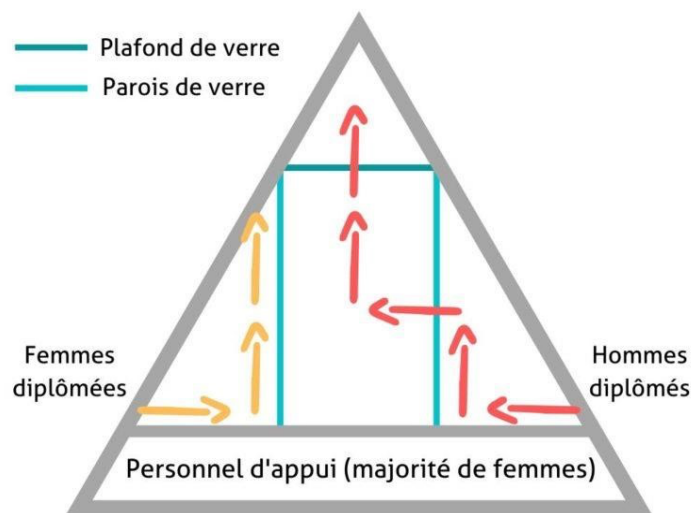
https://www.academia.edu/1185408/Empowerment_of_Women_through_Microfinance

⁸ Halpern, Catherine. « Peut-on en finir avec le plafond de verre ? », *Sciences Humaines*, 10 June 2008. Available on:

https://www.scienceshumaines.com/peut-on-en-finir-avec-le-plafond-de-verre_fr_22408.html#:~:text=Catherine%20Halpern&text=Malgré%20leur%20place%20croissante%20dans,résiste%20à%20toute%20explication%20simpliste.

The glass ceiling

The difficult rise of women in the economic sphere falls under the concept of the "glass ceiling".



Source: LUCIE, « Liberté, égalité, parité - Les « progrès » du 21ème siècle », 2020. <https://www.labellucie.com/liberte-egalite-parite>

First coined by feminist sociologists in the 1970s in the United States, and then developed and popularised in 1986 by two journalists, the metaphor refers to the invisible barriers women face in the hierarchical progression of their careers, and more generally, of power. This concept is associated with those of "sticky floor" and "glass walls" indicating that women are immobilised in the hierarchical order and often occupy so-called "feminine" skills. Indeed, with the same degree and status, men climb the ladder, while women see it as a barrier that they cannot overcome because of their gender. The sociologist Catherine Marry speaks of a "leaden sky" due to the increasingly poignant visibility of these inequalities in access to high hierarchical positions and the stagnant and out-of-phase nature of the situation. In developed countries, women have greater access to the labour market, yet they face great inequalities. These inequalities are visible in part-time contracts, which are occupied to a greater extent by women, and also in remuneration and in the difficult climb to a position of high responsibility.

Finally, according to Jacqueline Laufer⁹, this "observation of the glass ceiling calls into question the idea that merit determines promotion in organisations that are nevertheless based on this principle"⁹. The explanation for this phenomenon is complex but is based on

⁹ Jacqueline Laufer, Jacqueline and Muller, Pierre, « Le plafond de verre dans l'administration, enjeux et démarches de changement », *Politiques et management public*, Vol. 28, No 2, 2011. Available on: <https://journals.openedition.org/pmp/3340#quotation>

psychological factors linked to the norms and stereotypes anchored in predominantly patriarchal societies. Women's difficult rise to the top is the result of unconscious elements; it is not intended but is de facto noticed. According to the economist Esther Duflo, if a woman is both a careerist and available, she no longer conforms to the traditional female model of the family mother. Conversely, if the woman behaves like this female ideal, she has neither the place nor the competence to be a leader. This is a vicious circle.¹⁰

3. Positive consequences of women's economic independence

Improving the living conditions of individuals in precarious situations through personal economic development would have an impact on the fight against poverty. Indeed, it has been shown that the countries with the lowest poverty rates are those where the social and economic status of women is emphasised.¹¹ This is the case in the Nordic countries, for example.

Changes in women's economic status no longer force them to marry for financial stability. It gives them independence from family obligations, and the sexist and unequal context is gradually changing. Women are increasingly able to find a balance between work, family life and personal development. In developing countries, women are more present in other forms of economy, such as the social economy and social entrepreneurship. Microfinance is popular in some parts of the world and favours women, particularly for their reliability in repaying loans.

When women manage to divide their time between the domestic and professional spheres, they experience a "negotiation"¹² that is put in place thanks to a multi-appearance, i.e. the covering of several social roles. This shows that the woman has a choice of roles to take on and that she can hold several completely different ones. Financial independence is likely to change the parameters of women's choices in what are often closed and conservative worlds. This is a step forward in terms of equality and future decision-making. This consolidates bargaining power and influences the slow modification of social norms and embedded stereotypes.

However, it is sometimes difficult to change one's way of life and to manage to find the balance between these new roles when society is opposed to it. Immediately, the woman is drawn back to the domestic sphere she has always known and which would be safer.

¹⁰ Hullot-Guiot, Kim, « Qu'est-ce que le plafond de verre ? », *Libération*, 10 October 2016. Available on: https://www.liberation.fr/planete/2016/11/10/qu-est-ce-que-le-plafond-de-verre_1527503/

¹¹ Benicourt, Emmanuelle, « La pauvreté selon le PNUD et la Banque mondiale », *Études rurales*, 2001, pp. 159-160. Available on: <http://etudesrurales.revues.org/68>

¹² Laroussi, Houda. *Femmes et développement local en Tunisie : Acteurs et enjeux*. Paris, L'Harmattan, 2018, p. 32

Encouraging women to stay in the economic sphere helps to avoid the consolidation of stereotypes.¹³

In addition, domestic violence is reduced by the more stable egalitarian climate and the domestic environment becomes healthier.¹⁴ The aim is to break free from social norms and stereotypes that benefit men by breaking the existing subordination relationship. Moreover, all changes (personal, household, community) are linked. Women become role models for others and this would allow men to change their sometimes negative view of women's social and economic change.¹⁵

The feelings linked to financial autonomy are those of dignity, greater self-confidence, personal recognition, and more freedom. Women feel able to manage an economic activity and contribute to the needs of the household with their income. They more easily turn to collective spheres such as community networks that give them a voice. With economic and financial education and also more global knowledge, women are more aware of their rights and can defend them. They gain respect from their families, especially from the men around them, but also more power because they are more independent overall: financially, in decision-making and in action. Women provide for the well-being of their families and invest mainly in the education and health of their children, which by extension benefits the communities and societies in which they live, but also the economy as a whole.

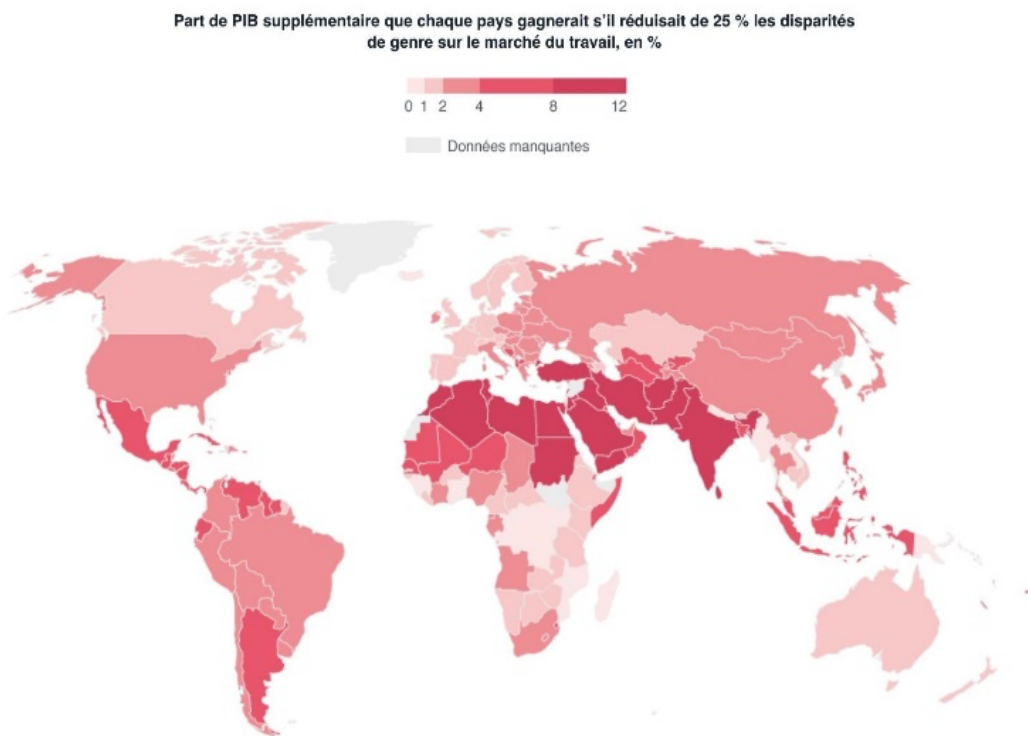
¹³ Guerin, Isabelle et Palier, Jane, « Microfinance et empowerment des femmes : la révolution silencieuse aura-t-elle lieu ? », *Finance & Bien Commun*, Feb. 2006, no 25, pp. 76-82. Available on: <https://www.cairn.info/revue-finance-et-bien-commun-2006-2-page-76.htm#:~:text=En%20bref%2C%20la%20«révolution%20»,pas%20grâce%20à%20la%20microfinance.>

¹⁴ According to Kabeer, Neila. (2000), quoted par O'Neil, Tam; Domingo, Pilar and Valters, Craig. « Progress on women's empowerment; From technical fixes to political action », *Development Progress*, Working paper 6, 2014, Available on: <https://www.odi.org/sites/odi.org.uk/files/odi-assets/publications-opinion-files/9282.pdf>

¹⁵ Mayoux, Linda, « L'empowerment des femmes contre la viabilité ? Vers un nouveau paradigme dans les programmes de micro-crédit », in Preiswerk, Yvonne, et Anne Zwahlen. *Les silences pudiques de l'économie : Économie et rapports sociaux entre hommes et femmes*, Genève, Graduate Institute Publications, 1998. Available on: <http://books.openedition.org/iheid/6023>

4. Towards a more equal economy

The latest gender report¹⁶ from the World Economic Forum determines that it will take 257 years to achieve equality in the world of work, participation and economic opportunities. In 2020, Benin is the most advanced country, while Iraq is in last place. One of the challenges lies in the automation of the jobs that women do and their low presence in the "new jobs" or in jobs that are growing, such as IT or engineering.



Source: « Les femmes, moteurs de la croissance - Le poids du travail domestique », *Le Monde*, 2019.

Available at: https://www.lemonde.fr/economie/visuel/2018/03/08/les-femmes-moteurs-de-la-croissance_5267542_3234.html

¹⁶ World Economic Forum, « The Global Gender Gap Report 2020 », 2019. Available on: <https://www.weforum.org/reports/gender-gap-2020-report-100-years-pay-equality>

Thus, the entire economic system should be rethought to be fairer. According to a report by the International Monetary Fund published in March 2019, the economic losses linked to these inequalities could represent between 10 and 30% of GDP depending on the country.¹⁷

The Indian economist and philosopher Amartya Sen, winner of the 1998 Nobel Prize for Economics, explained that the economy should be thought of in terms of the well-being and freedom of the population. The ethical dimension of the economy must be taken into account. But the economy must also take into account the ecology for the overall well-being of the human being and society.

According to Diane Elson, a feminist economy would focus more on the human being as a whole, by taking more interest in taking into account the invisible economy carried out mainly by women, especially care work through the 3Rs (Recognising, Reducing and Distributing).¹⁸ According to Oxfam, care work is valued at almost 11 trillion dollars per year.¹⁹

In conclusion, women around the world are likely to be excluded from the male economic world, even though they represent considerable economic potential. Gender equality would lead to a better standard of living for people and an improvement in the global economy.

¹⁷ Dabla-Norris, Era and Kochhar, Kalpana « Closing the Gender Gap », *Finance & Development*, March 2019. Available on: <https://www.imf.org/external/pubs/ft/fandd/2019/03/pdf/closing-the-gender-gap-dabla.pdf>

¹⁸ Elson, Diane, « Recognize, Reduce, and Redistribute Unpaid Care Work: How to Close the Gender Gap », *New Labor Forum*, vol. 26, no. 2. March 2017. Available on: https://www.researchgate.net/publication/315999890_Recognize_Reduce_and_Redistribute_Unpaid_Care_Work_How_to_Close_the_Gender_Gap

¹⁹ OXFAM, "Time to care: Unpaid and underpaid care work and the global inequality crisis", available on: <https://oxfamilibrary.openrepository.com/bitstream/handle/10546/620928/bp-time-to-care-inequality-200120-en.pdf>

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