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- Senegal has conducted gender training for senior decision-makers to mainstream a gender perspective into sectoral development planning.
- In 1998, the Palestinian Ministry of Social Affairs devoted resources to special projects for the development of entrepreneurial skills among women.
- Denmark's development assistance policy calls for the inclusion of a gender perspective in all programmes.
- Singapore has implemented the Small Families Improvement Scheme, the purpose of which is to help low-income families to get access to education and housing.

## Women and Globalization

The negative impact of the globalization of the world economy is borne disproportionately by women. As the economy becomes increasingly linked to global markets, it often leads to a reduction in public spending and social programmes, pushing the costs on to the family, where it is most often the women who shoulder the added burden.

- China has reported that due to its comprehensive approach to poverty eradication among women, the number of its citizens living in poverty has dropped from 65 million in 1995 to 42 million in 1998. Sixty per cent of those freed from poverty have been women.
- Zambia, like most African countries, is trying to cushion the negative impact of structural adjustment programmes on women. It is implementing a Social Action Programme that will provide payment for women's education and health services.
- The PROGRESEA programme, introduced in Mexico in 1997, offers assistance to poor women in the areas of employment, education, health and nutrition.
- The introduction of a minimum wage in the United Kingdom and the United States has benefited 1.3 million and 5.7 million women, respectively.
- In Georgia, an analysis of the impact of macroeconomic investments and taxation policies on women helped formulate policies to minimize the negative impact of economic transformations on women.
- In Germany, a pilot project called "Assistance for single homeless mothers" integrated women into society and provided them with employment.

## Key to Change

Empowering women is a critical factor in freeing the millions of people who are caught in the cycle of poverty and hunger. By providing women with access to economic and educational opportunities, as well as the autonomy needed to take advantage of such opportunities, an important obstacle to poverty eradication would be overcome.

The provision of credit, especially micro-credit, has become a very popular and successful strategy for poverty eradication. According to the United Nations Development Programme's Poverty Report 1998, at present some 10 million women around the world are reached by systems of small loans. Among the examples, since the Beijing Conference, are:

- In 1997, the United States granted more than 10,000 loans, totalling 67 billion dollars, to women business-owners.
- In Belize, the Small Farmers and Business Bank provided 29 per cent of its funds to women.
- Japan gave interest-free loans to 27,000 rural women.
- Since 1994, 96 per cent of Palestinian women who participated in agricultural projects benefited from the implementation of loan programmes.
- In Trinidad and Tobago, the Small Business Development Company has distributed 65 per cent of its loans to women.
- In Sudan, the United Nations Population Fund (UNFPA) has provided seed money for the establishment of commercial enterprises to raise the standard of living of low-income women.
- In Viet Nam, a project supported by the United Nations Children's Fund (UNICEF) has reached more than 60,000 poor women in 198 communes of 28 provinces, providing them with small loans and basic knowledge about income generation activities.

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	The Beijing Platform for Action also called on countries to "undertake legislative and administrative reforms to give women full and equal access to economic resources, including the right to inheritance and to ownership of land". However, progress in this area has been slow. Only a small number of countries — including Bolivia, Malaysia, Tanzania and Zimbabwe — have changed their laws to make it possible for women to inherit land.
	Female-headed Households
	In both developed and developing countries, there has been an increase in the number of female-headed households. Female-headed households that do not have access to remittances from male earners are generally assumed to be poorer than male-headed households. Female-headed households are more vulnerable to increased unemployment and reductions in social and welfare spending. Actions to counter this include:
	<ul> <li>In the 1988 Budget Law, Italy allocated 250 million lire to guarantee a basic income for poor families, most of which were headed by women.</li> <li>Iran and Japan have allocated funds to programmes that integrate rural female-headed households into productive employment.</li> <li>Singapore has implemented the Small Families Improvement Scheme designed to help low-income families, particularly those headed by women, gain access to education and housing.</li> <li>Greece has instituted allowances benefiting female-headed households.</li> </ul>
	This fact sheet is based on "Review and Appraisal of the Implementation of the Beijing Platform for Action: Report of the Secretary-General" (E/CN.6/2000/PC/2).
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