

EKIN SNY MUN BACKGROUND GUIDE

Committee: United Nations Entity for Gender Equality and the Empowerment of Women

Topic: The Feminization of Poverty: Bridging the Gender Wealth Gap

2026



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Letter from the Chairboard

New York

Fellow Delegates,

It is with great pleasure and a strong sense of responsibility that we welcome you to the UN Women Committee of the 2026 EKIN SNY MUN Conference.

As you prepare to assume your roles as representatives of the international community, you are entrusted with addressing one of the most persistent and structural challenges of our time: the feminization of poverty and the need to bridge the gender wealth gap.

Poverty is not gender-neutral. Behind global statistics lie the lived realities of millions of girls and women who continue to face systemic barriers to economic independence. From the disproportionate burden of unpaid care work to legal and institutional obstacles in property ownership, access to credit, and participation in the digital economy, the pathways to wealth accumulation remain deeply gendered. Addressing these inequalities requires more than short-term assistance; it demands structural, inclusive, and sustainable change.

Throughout this committee, we encourage you to engage in diplomatic collaboration grounded in rigorous research, critical analysis, and creative problem-solving. Your task is not only to identify the causes of gendered poverty but also to propose realistic and forward-looking solutions that reflect the diverse realities of the global community.

We look forward to witnessing your debate, leadership, and commitment as you work toward a more equitable economic future for girls and women worldwide.

The floor is now yours.

The Chairboard of UN Women in New York

Ms. Fatima Mosawi, Chair

Mr. Jacob Kamen, Co-Chair

Mr. Spiro Cataldi, President-Chair



Letter from the Chairboard

Izmir

Fellow Delegates,

It is an honour to serve as your chairboard for the United Nations Entity for Gender Equality and the Empowerment of Women (UN Women) Committee during the 2026 EKIN SNY JMUN Conference!

We are very excited to meet all of the delegates in this committee and we hope that we will share a great experience together for the duration of the conference.

Please read the background guide thoroughly: it will serve as your roadmap throughout the conference.

That said, this does not mean that only reading the background guide will be sufficient for your preparation. Make sure to do additional research on the topic and the policies of the nations that you will be representing.

Wishing you the best of preparations and see you soon at the conference!

Sincerely,

The Chairboard of UN Women in Izmir

Ms. Luna Sanem van Leeuwen, Chair

Ms. Fatima Mosawi, Co-Chair



1. Committee and Topic Introduction



United Nations Entity for Gender Equality
and the Empowerment of Women

UN Women, formally known as the United Nations Entity for Gender Equality and the Empowerment of Women, is the UN body responsible for promoting gender equality and advancing girls' and women's rights across the UN system. It was established in 2010 through the merger of four previously separate UN entities, with the objective of strengthening institutional coordination and effectiveness on gender-related issues.

UN Women supports Member States in developing gender-responsive laws and policies, produces global research on gender inequality, and works with civil society and international partners to implement programs that advance girls' and women's political, social, and economic participation. Within the UN framework, the agency plays a key role in norm-setting, policy guidance, and accountability for global commitments on gender equality.

The issue of feminized poverty lies at the heart of UN Women's global agenda. The term "feminization of poverty" refers to the disproportionate representation of women among the world's poor, a trend driven by socioeconomic inequalities, discriminatory policies, and structural barriers that affect income, employment, wealth ownership, and access to social protection. Currently, one in every ten women globally lives in extreme poverty, with more than 10 percent of women trapped in a cycle of extreme poverty, living on less than USD 2.15 per day. The "gender wealth gap" further highlights how women consistently possess fewer economic assets, lower savings, and reduced access to credit, pensions, and property compared to men. This gap does not only reflect income disparities but also long-term inequalities in economic security, financial independence, and intergenerational wealth transfer.

The feminization of poverty is most visibly expressed through women's unequal position in labour markets and employment systems. Globally, women are consistently underrepresented in formal and secure employment while remaining overrepresented in informal, low-paid, and precarious work.



Figure 1: UN Women Headquarters in New York.



1. Committee and Topic Introduction (Continued)



Figure 2: "Poverty has a woman's face" signifies the disproportionate (and often higher) rate of poverty among women compared to men, known as the feminization of poverty.

In 2024, only 46.4 percent of working-age women were employed, compared to 69.5 percent of men, a gap that has narrowed only marginally over the past three decades. Women are also more likely to work without access to social protection, stable wages, or legal safeguards, limiting their ability to accumulate savings, assets, or long-term financial security. These structural labour market inequalities form the economic foundation of the gender wealth gap and play a central role in sustaining women's disproportionate exposure to poverty worldwide.

The global relevance of this topic continues to grow as new crises intensify socioeconomic divides. Although extreme global poverty has decreased over the past decades, progress has been uneven and fragile. At the current rates, it will take a staggering 137 years to lift all girls and women out of poverty.

Women in many regions remain concentrated in insecure, low-wage, or unpaid forms of labor. Gender-based violence, discriminatory inheritance laws, lack of education, and unequal access to resources further exacerbate their vulnerability. Crises such as the COVID-19 pandemic, economic recessions, armed conflict, and climate change have further reversed development gains for millions of girls and women. According to the UN Women's 2024 World Survey on the Role of Women, recent trends have shown that global poverty rates for women have either stagnated or worsened in several regions, particularly among young and elderly women.

Historically, the concept of feminized poverty gained prominence in international policy discussions during the late twentieth century, as research started highlighting the growing number of women living in poverty, especially in female-headed households and in informal employment sectors. This recognition led to a broader understanding that poverty is not gender-neutral and that economic inequality is closely linked to social, legal, and institutional discrimination.

Addressing the feminization of poverty is therefore essential not only for achieving sustainable development but also for promoting social stability, inclusive growth, and long-term peace. For UN Women, this issue requires coordinated international action that addresses both immediate economic needs and the structural barriers that limit women's access to resources and opportunities.

2. The Youth, Peace, and Security Agenda

The Youth, Peace, and Security (YPS) Agenda, established through UNSCR 2250 (2015) and reinforced by later resolutions, highlights that young people's inclusion and participation are crucial for building and sustaining peace.

Today's generation of youth is the largest in history, with young women and men often forming the majority of the population in many countries. The Agenda defines youth as individuals between the ages of 18 and 29 and is structured around five pillars: Participation, Protection, Prevention, Partnerships, and Disengagement and Reintegration. These pillars provide a framework for empowering youth to play an active role in peacebuilding and governance.

The feminization of poverty among young women is closely linked to the YPS Agenda. Young women face compounded inequalities due to both age and gender, which increases their risk of economic exclusion. Globally, nearly 30% of young women are not in education, employment, or training (NEET), compared to just 13% of young men. This economic vulnerability affects the Participation pillar, as young women struggling to meet basic needs are often excluded from leadership roles in peacebuilding initiatives and decision-making processes. Economic insecurity also threatens the Protection pillar. Young women without access to employment, social protection, or financial independence are more vulnerable to exploitation, trafficking, and other forms of violence. According to the Women, Peace, and Security (WPS) Agenda, women in conflict-affected areas are 7.7 times more likely to live in extreme poverty than those living in stable environments. From a Prevention perspective, addressing gendered economic inequality is key to reducing the risk of conflict. Ensuring that young women have equal access to land, credit, and vocational training strengthens their resilience and enables them to contribute meaningfully to sustainable peace and inclusive development.

Addressing the feminization of poverty among youth is therefore not only a matter of social justice but also a critical strategy for advancing peace, stability, and gender equality worldwide. By linking economic empowerment to the YPS pillars, young women can be recognized as active agents in shaping more secure and equitable societies.



3. Topic Background

Women’s Ownership of Assets, Property, and Financial Resources

Women’s limited ownership of assets, property, and financial resources is a core driver of the feminization of poverty and a major contributor to the global gender wealth gap. While income inequality receives significant attention, disparities in property ownership and asset ownership often have more enduring consequences for economic security. According to the World Bank (2023), women globally own less than 40 percent of total wealth, and in many countries, particularly low- and middle-income states, women are significantly less likely than men to own land, housing, or productive assets. It must be noted that asset ownership is critical for long-term financial stability, as it enables individuals to generate income, access credit, and build intergenerational wealth.

Legal and institutional barriers play a major role in restricting women’s economic ownership. Despite progress in formal equality, over 90 countries still have laws that limit women’s economic rights, including inheritance, property ownership, or access to financial services (World Bank, 2023). Even where laws are gender-neutral, discriminatory practices and social norms often prevent women from exercising these rights in practice. As a result, women are less likely to inherit land, register property in their names, or hold the collateral required for loans.

Access to financial systems further illustrates this divide. According to the Global Findex Database, women are 7 percentage points less likely than men to have a bank account, and the gap widens further in fragile or conflict-affected states (World Bank, 2021). Limited access to savings, credit, and insurance restricts women’s ability to invest, start businesses, or recover from economic shocks. These structural inequalities leave women more vulnerable to poverty across their life cycles and reduce their capacity to accumulate wealth over time.

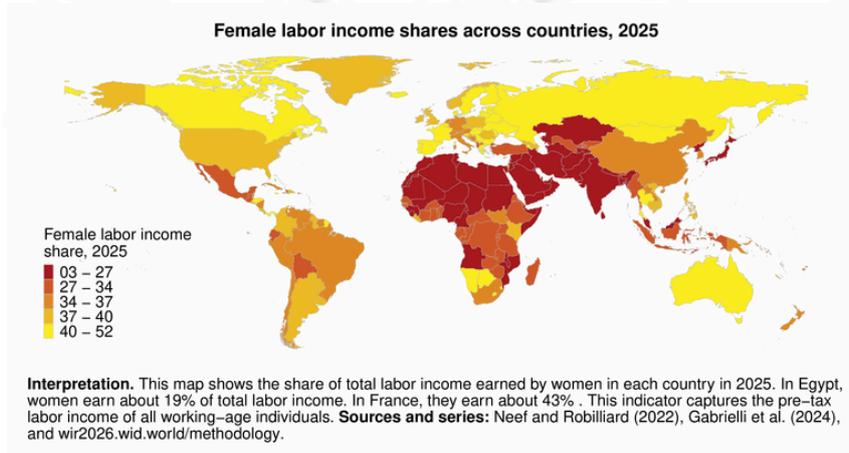


Figure 3: Gender Inequality - World Inequality Report 2026.



3. Topic Background (Continued)

Women in the Workplace and Employment Structures

Employment remains a critical pathway out of poverty, yet women continue to face systemic barriers in accessing labor markets worldwide. Women are less likely than men to participate in paid employment and more likely to work in low-wage, informal, or insecure jobs. The International Labour Organization (2024) reports that in 2024, only 46.4 percent of women of working age were employed, compared to 69.5 percent of men, reflecting a persistent global gender employment gap. This disparity has shown limited improvement over the past three decades, highlighting the structural nature of labor market inequality.

When women participate in the workforce, they are often concentrated in sectors characterized by lower wages and limited job security, such as domestic work, retail, agriculture, and informal services. Globally, nearly 60 percent of employed women work in the informal economy, where labor protections, social security, and legal safeguards are minimal or nonexistent (ILO, 2023). This informal employment increases women’s vulnerability to income instability and limits their ability to build pensions or long-term savings, therefore reinforcing their economic insecurity.

Wage inequality additionally exacerbates these challenges. UN Women (2023) estimates that the global gender pay gap stands at approximately 19 percent, meaning that women earn, on average, 77 cents for every dollar earned by men. Occupational segregation, limited access to leadership roles, and discrimination in hiring and promotion contribute to this gap. Women hold only around 30 percent of managerial positions globally, restricting their influence over economic decision-making and limiting their upward mobility. These workplace inequalities significantly reduce women’s lifetime earnings and contribute directly to the persistence of poverty among women.

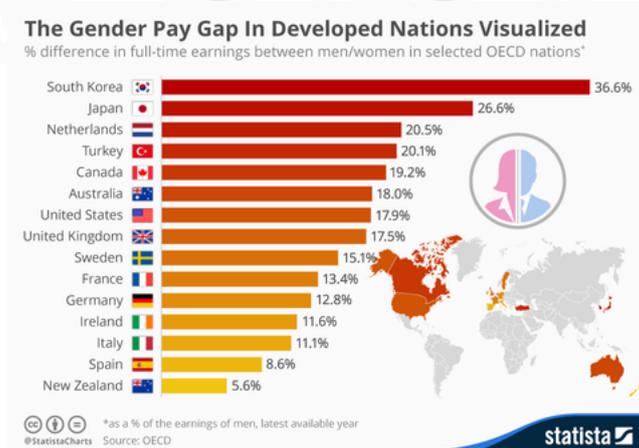


Figure 4: Gender pay gap in developed countries.



3. Topic Background (Continued)

Education, Social Norms, and Policy Frameworks Affecting Women's Economic Status

Education is widely recognized as a key determinant of economic opportunity; however, gender disparities in education, combined with restrictive social norms and inadequate policy frameworks continue to limit women's economic outcomes. Although global gender gaps in primary education have narrowed, disparities persist at the secondary and tertiary levels, particularly in low-income and conflict-affected regions. UNESCO (2023) estimates that over 119 million girls worldwide remain out of school, limiting their future employment prospects and their earning potential. Even where educational access has improved, social norms often continue to restrict women's economic participation. Gender expectations around caregiving, early marriage, and women's roles within the household reduce their educational attainment and their labor market engagement. UN Women (2022) reports that women perform three to four times more unpaid care work than men, significantly limiting their ability to pursue education, training, or full-time employment. These norms reinforce occupational segregation and constrain women's economic mobility.

Policy environments likewise play a decisive role in shaping women's economic opportunities. While many states have adopted gender equality commitments, implementation gaps are widespread. According to the World Bank (2023), only two-thirds of countries globally provide legal protections against gender-based discrimination in employment, and enforcement mechanisms are often weak. Limited access to childcare services, inadequate maternity protection, and insufficient investment in gender-responsive education policies further undermine women's economic participation. Without comprehensive legal, social, and policy reforms, gains in education alone are insufficient to close the gender wealth gap or prevent the feminization of poverty.

Countries with the highest and lowest gender gap

The Global Gender Gap Index examines the gap between men and women in four categories: Economic participation/opportunity, educational attainment, health/survival and political empowerment

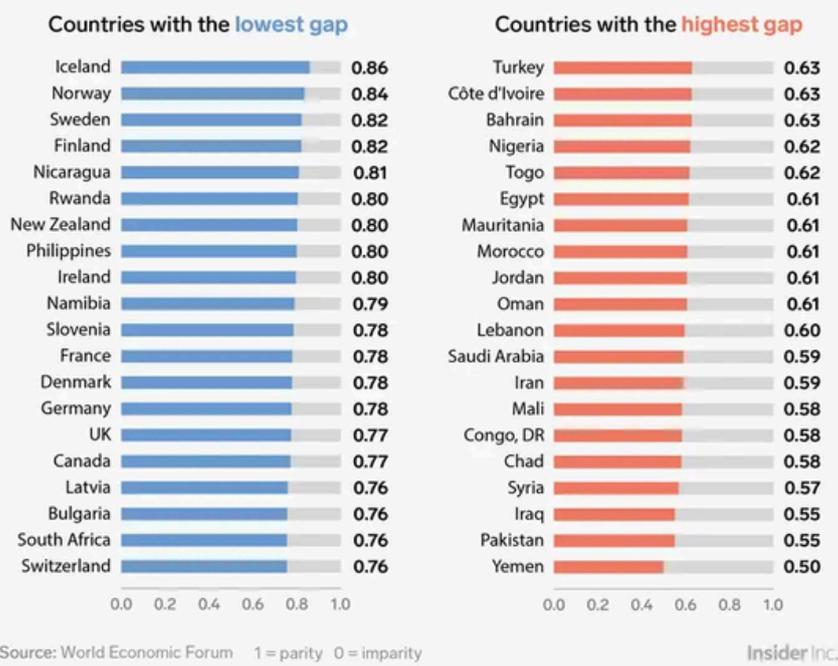


Figure 5: Gender pay gap in countries from highest to lowest.



4. Past International Actions

The international community has taken multiple steps to address gendered poverty, though progress remains uneven and implementation varies widely among Member States. For example, UN Women has led global efforts to build awareness, generate research, and support national governments in adopting gender-responsive social protection systems. Through landmark publications such as the World Survey on the Role of Women in Development in 2024 and the annual Gender Snapshot reports, UN Women has documented the relationship between economic inequality and gendered social structures, providing data to guide policy and inform global discourse.

Following the COVID-19 pandemic, UN Women and the United Nations Development Programme issued comprehensive analyses between 2020 and 2022 to illustrate how the pandemic disproportionately affected women and heightened the gender poverty gap. Their findings pushed Member States to integrate gender-specific measures into economic recovery plans, emphasizing the importance of expanding social protection for women in informal sectors and of supporting female-headed households. These actions built momentum for gender-responsive fiscal and social policies across various regions.

At the legislative level, numerous UN General Assembly resolutions have called on Member States to strengthen gender equality frameworks, combat discrimination, and expand women's access to economic resources. The Sustainable Development Goals (SDGs), adopted in 2015, represent one of the most important global commitments to address the feminization of poverty. SDG 1 (No Poverty), SDG 5 (Gender Equality), and SDG 8 (Decent Work and Economic Growth) all include targets that align directly with efforts to bridge the gender wealth gap. Target 1.4 specifically calls for ensuring that all people have equal rights to economic resources and access to basic services, while Target 5.4 calls for the recognition and valuing of unpaid care and domestic work through the provision of public services, proper infrastructure, and social protection policies.

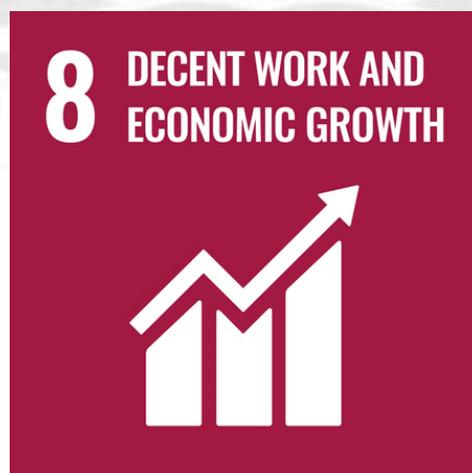


4. Past International Actions (Continued)

International frameworks such as the Beijing Platform for Action in 1995 and the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) in 1979 have established normative foundations requiring states to protect women's economic rights. The Beijing Platform identified women's poverty as one of twelve critical areas of concern and called for macro-economic policies that address structural causes of poverty. CEDAW Article 13 specifically addresses economic and social rights, requiring states to eliminate discrimination in economic life and to ensure equal access to family benefits, bank loans, mortgages, and other forms of financial credit.

The Equal Pay International Coalition (EPIC), established in 2017 and led by the International Labour Organization (ILO), UN Women, and the Organization for Economic Co-operation and Development (OECD), brings together governments, employers, workers, and civil society to accelerate progress toward equal pay for work of equal value. Many national governments have also implemented programs to improve financial inclusion, child allowances, and maternity benefits, and to support female entrepreneurship. Regional organizations such as the African Union, the European Union, and the Association of Southeast Asian Nations (ASEAN) have adopted gender equality strategies incorporating economic participation and social protection. For example, the EU Gender Equality Strategy for 2020-2025 includes specific commitments to close gender gaps in employment, pay, and pensions.

Although these measures have generated progress, gaps in implementation and inconsistent access to resources continue to challenge global equality efforts.



5. Recommendations and Solutions

- Expand gender-responsive social protection systems, including universal health coverage, maternity benefits, unemployment insurance, and pensions and ensure that they are accessible to women in both formal and informal sectors.
- Promote legislation enforcing equal pay, non-discrimination at work, and comprehensive labour protections for pregnant women, caregivers, and informal workers.
- Invest in national care infrastructures such as childcare centres, elder care facilities, and community support systems that reduce the burden of unpaid care.
- Support women's entrepreneurial endeavors through microfinancing, credit access, financial literacy programs, and reforms that guarantee equal rights to property, land, and inheritance.
- Provide gender-inclusive climate adaptation strategies that prioritize women in rural and agricultural communities.
- Ensure gender-sensitive crisis response mechanisms, including emergency cash transfers and livelihood support targeting women in vulnerable situations.
- Strengthen national data systems to collect sex-disaggregated statistics on employment, wealth, unpaid care work, and social protection coverage.
- Encourage multi-stakeholder partnerships between governments, UN agencies, civil society, and the private sector to implement sustainable gender equality programs.
- Promote educational and vocational training initiatives that expand women's access to technology, Science, Technology, Engineering, and Mathematics (STEM) fields, and emerging industries.
- Foster legal reforms that eliminate discriminatory laws and ensure equal access to economic resources and financial services.



GUIDING QUESTIONS TO CONSIDER

1. Which global and regional actors have the greatest influence on addressing the feminization of poverty, and how can their roles be strengthened?
2. What structural barriers within your country contribute most significantly to the gender wealth gap?
3. How can gender-responsive social protection systems be designed and sustainably financed?
4. What strategies can your delegation propose to recognize and redistribute unpaid care work?
5. How can labour market reforms promote equal pay and eliminate gender-based employment discrimination?
6. In what ways can global challenges, such as climate change and conflict, be addressed through gender-focused resilience policies?
7. How can financial inclusion and access to credit be expanded for women, especially in rural or informal sectors?
8. What data collection mechanisms need improvement in your country to better measure gender poverty?
9. How can your delegation strengthen cooperation among governments, NGOs, and UN agencies to support women's economic empowerment?
10. What principles should guide international intervention in addressing the feminization of poverty?



RESEARCH AIDS

Significance:

Having solid research and becoming confident in your knowledge before walking into the committee is the first step in the process. Research well, become well-versed in the topic and your country. Don't forget that during the conference, you will be playing the part of a knowledgeable and experienced diplomat. Do the research, act the part!

- International Labour Organization (ILO). "Statistics on Women." *ILOSTAT*. <https://ilostat.ilo.org/topics/women/>.
- Oxfam International. Research on Women and Poverty. <https://www.oxfam.org>.
- UN DESA. "Social Inclusion." <https://social.desa.un.org>.
- UNDP. "Development in Dollars and Sense." <https://www.undp.org>.
- UNESCO. "Priority Gender Equality." <https://www.unesco.org/en/gender-equality>.
- UN Women. "Women Count." <https://data.unwomen.org>.
- UN Women. "Economic Empowerment." <https://www.unwomen.org/en/what-we-do/economic-empowerment>.
- UN Women. "The Global Knowledge Hub on Gender Equality." <https://knowledge.unwomen.org>.
- World Bank. "Gender Data Portal." <https://genderdata.worldbank.org>.
- World Bank. "Women, Business, and the Law Database." <https://wbl.worldbank.org>.

