

Boost Women's Economic Empowerment

Facts, Solutions, Case Studies, and Policy Recommendations

OVERVIEW

Women around the world are resilient and resourceful economic agents, overcoming persistent, gender-based barriers to advance the health, education, and economic security of their families. Women's full participation in the economy drives better performing and more resilient businesses as well as supports economic growth and wider development goals. Every day, women demonstrate they can build informal and formal businesses out of very little capital, create networks to maximize limited resources, and shoulder disproportionate care-taking responsibilities, which often include cooking, fetching water, growing food, cleaning, and caring for children, the sick, and the elderly. Women succeed in spite of laws, policies, social norms, and institutions that hold them back. This Policy Brief examines opportunities to create an enabling environment for women to thrive economically.

SECTION 1: FRAMING THE ISSUE

The Sustainable Development Goals (SDGs) address obstacles that continue to hinder women's economic progress, advancing a new paradigm of economic empowerment. Building on multiple international agreements and platforms, the SDGs call for greater funding, equal access to productive resources, and accountability to boost women's economic empowerment.¹ A major systemic constraint to women's economic empowerment are the adverse social and cultural norms that dictate the unequal status of women, their roles in society, and control over their sexual and reproductive rights. Adverse norms drive expectations around women's role as primary caretakers and perpetuate gender bias and stereotypes in the workplace.² Subtle gender bias impacts women's own attitudes and preferences toward work, professional advancement, and even their perceptions and sometimes acceptance of violence and appropriate behavior at work and at home.^{3,4}

Another major roadblock that women face is limited or insecure access, control, or ownership of vital assets, such as land, housing, financial services, capital, agricultural inputs, and transportation, generating a host of economic challenges.⁵ Without secure rights to their land, women have less say over what gets planted and when, how soil and water sources are treated, and what gets sold. Not only does this impact a woman's ability and decision-making in how proceeds should be used to support her family's livelihood, but it also restricts the potential quality and quantity of agricultural output and can have a negative impact on global food security.⁶ Lack of tenure rights and ownership restricts women's ability and undercuts incentives to make needed costly improvements. Without property, such as land, often required for collateral to obtain a formal loan, women face difficulty trying to finance entrepreneurial or land-based investments.⁷ Limited property ownership, insecure land rights, and unequal inheritance rights also bar many women from having a legal claim to their home. When their husbands die, they may be forcibly evicted and stripped of their assets.⁸ Even in countries where women's legal property rights are in place, oftentimes customary laws or practices, and biased social norms still restrict control or ownership of land and property.⁹

➔ *For more, please reference the brief focused on [Accelerating Access to Resources – Land, Clean Energy, Water, and Sanitation](#).*

Having a bank account and access to credit is a crucial step towards rising above poverty, granting women greater control over their finances. Yet the gender gap in bank account ownership persists, despite an overall increase. In developing countries women are 20% less likely than men to have an account at a formal financial institution.¹⁰ In 2011, 47% of women and 54% of men worldwide had an account; in 2014, 58% of women had an account, compared with 65% of men.¹¹ Low financial literacy also challenges the ability of women to access and optimally use financial services.¹²

Low internet connectivity and remaining gaps in mobile phone usage are another barrier limiting women's economic potential. Mobile phones allow women in remote areas to access banking and credit, get paid, receive market information, and grow their networks; yet in low- and middle-income countries around the world, more than 1.7 billion females do not own phones, and 200 million more men own phones when compared to women.¹³ Access to mobile phones can enable women to receive their wages digitally, which in turn can increase their financial independence and influence over household financial decision-making.

Even when women are able to secure formal employment, they face considerable setbacks securing stable positions and earning decent wages that are equal to those of men. Globally, only half of all



Meeting the demand to boost women's economic empowerment is linked to the achievement of several SDG goals and targets, including:

SDG1: End poverty in all its forms everywhere

- **1.4** By 2030, ensure that all men and women, in particular the poor and the vulnerable, have equal rights to economic resources, as well as access to basic services, ownership and control over land and other forms of property, inheritance, natural resources, appropriate new technology, and financial services, including microfinance

SDG 2: End hunger, achieve food security and improved nutrition, and promote sustainable agriculture

- **2.3** By 2030, double the agricultural productivity and incomes of small-scale food producers, in particular women, indigenous peoples, family farmers, pastoralists, and fishers, including through secure and equal access to land, other productive resources and inputs, knowledge, financial services, markets, and opportunities for value addition and non-farm employment

SDG 4: Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all

- **4.4** By 2030, substantially increase the number of youth and adults who have relevant skills, including technical and vocational skills, for employment, decent jobs, and entrepreneurship

SDG 5: Achieve gender equality and empower all women and girls

- **5.a** Undertake reforms to give women equal rights to economic resources, as well as access to ownership and control over land and other forms of property, financial services, inheritance, and natural resources, in accordance with national laws

Disclaimer: The views and opinions expressed in this technical paper are those of the authors and do not necessarily reflect the official policy or position of all partnering organizations.



women of working age are in the work force, compared to three-quarters of their male peers.¹⁴ This is not only due to unequal opportunities for quality education or vocational training, but also to the greater burden placed on women of unpaid work caring for children and households, which is estimated to be three times more than men.^{15,16} The estimated value of unpaid work done by women is US\$10 trillion annually.¹⁷

Even when women are able to access formal employment, gender stereotypes and cultural norms often limit women to certain positions, which tend to be lower status or lower-paid positions than men.¹⁸ In many countries, women face official job restrictions and are barred from working in certain factory jobs or taking a night shift; in some countries, a woman is not allowed to get a job without permission from her husband.¹⁹ There is a risk that these gender inequalities will become more pronounced as digital technologies and automation replace lower-skilled labor-intensive sectors that have a large share of female workers.²⁰

Furthermore, women who are employed earn on average 24% less than men.²¹ Not one country has gender parity in pay,²² and pay gaps exist for women doing the same type of work as men. Also, women make up close to two-thirds of family workers, or workers who contribute to family business, but do not receive any direct monetary compensation.²³ Globally, women spend up to ten times more time on unpaid care work than men.²⁴ Within this informal economy there is little or no oversight, and exploitation is common.²⁵ The majority of women in South Asia (82%) and sub-Saharan Africa (66%) work in the informal sector²⁶ where they are vulnerable to predatory lending, fraudulent pricing, and other injustices that rob them of needed revenue and their rights.²⁷ Another vulnerable sector is agriculture, which is still the most important employment opportunity for women in low- and lower-middle-income countries.²⁸ In Southern Asia and sub-Saharan Africa, 60% of working women are in agriculture, where they often participate in time- and labor-intensive activities while receiving little payment.²⁹

Governments' lack of adherence to international labor standards and social protections also restricts women's access to decent work.³⁰ Decent work is both productive and offers a fair income; workplace security and social protection for families; prospects for personal development and social integration; freedom to express concerns, organize, and participate in decisions that affect one's life; and equality of opportunity and treatment.³¹ As part of decent work, women must be able to access training and skill building, pregnancy and maternity safeguards, family leave, and protections against hazardous work environments, sexual harassment, and violence.³² The unequal distribution of care duties can largely be explained by discriminatory social institutions that perpetuate stereotypical gender roles.³³ And as a result of the "motherhood penalty," which discriminates against mothers more than fathers, women are pushed toward the informal economy, where they are faced with a lack of regulation and job protection.³⁴ Even women who do not have children could experience gender discrimination, as employers still hold antiquated assumptions about women and motherhood.³⁵ The wage gap between men and women is exacerbated once a woman has a child, jumping from a 7% average difference to a 22% difference among OECD countries.³⁶ There continues to be a blurred line between formal and informal work in women's employment: an increasing amount of labor is being outsourced to women on an ad hoc basis, without enforceable contracts.³⁷ In fact, as of 2012, 50% of the world's working women were in vulnerable employment situations, unprotected by labor laws.³⁸ This might involve a company paying a woman low wages to sew clothes in her home, or requiring a woman who had previously held a formal factory job to work part-time, or seasonally, offsite. In all of these cases, women lose out on needed pay, benefits, safety standards, and other protections, flying under the economic and labor radar where their rights are not upheld.³⁹

A woman's ability to economically empower herself has a positive impact on the health and wellbeing of her family and community. Research shows that women typically reinvest more of their income into their children than men do, which in turn benefits entire households.⁴⁰ This includes improved access to education, nutrition, and healthcare. Good health is indeed a critical factor to supporting women's empowerment, as their economic performance suffers during health crises. The early years of the HIV/AIDS epidemic had a direct impact on the work force, including those in the agricultural sector, which saw declines of 3–10% in some of the countries most affected by HIV.⁴¹ If a woman cannot control her fertility and time her pregnancies using modern contraception, it can limit her access to education and employment.⁴² With each additional child, work force participation for women aged 20–44 drops by an average of 5% to 10%.⁴³

The same is true for gender-based violence, which takes a heavy toll in all countries. Freedom from gender-based violence in all its forms is crucial for women's economic empowerment; otherwise, the economic losses—to individuals, households, communities, and nations—can be severe.⁴⁴ For example, intimate partner violence and non-partner sexual violence directly impact worker productivity, which leads to a decrease in the effectiveness of the workplace and lost income for both the individual and the company.⁴⁵ This is one of the reasons that the UN Women's Empowerment Principles, a set of 7 principles—endorsed by more than 1,100 companies globally—includes freedom from violence for all employees, along with safety and health, as a key objective for businesses and the private sector.⁴⁶

SECTION 2: SOLUTIONS AND INTERVENTIONS



SDG 8: Promote sustained, inclusive, and sustainable economic growth, full and productive employment, and decent work for all

- **8.5** By 2030, achieve full and productive employment and decent work for all women and men, including for young people and persons with disabilities, and equal pay for work of equal value
- **8.6** By 2020, substantially reduce the proportion of youth not in employment, education, or training
- **8.8** Protect labour rights and promote safe and secure working environments for all workers, including migrant workers, in particular women migrants, and those in precarious employment
- **8.b** By 2020, develop and operationalize a global strategy for youth employment and implement the Global Jobs Pact of the International Labour Organization

SDG 9: Build resilient infrastructure, promote inclusive and sustainable industrialization, and foster innovation

- **9.3** Increase the access of small-scale industrial and other enterprises, in particular in developing countries, to financial services, including affordable credit, and their integration into value chains and markets

SDG 10: Reduce inequality within and among countries

- **10.1** By 2030, progressively achieve and sustain income growth of the bottom 40 per cent of the population at a rate higher than the national average
- **10.2** By 2030, empower and promote the social, economic and political inclusion of all, irrespective of age, sex, disability, race, ethnicity, origin, religion or economic or other status



When countries enhance women's access to education, healthcare, employment, financial services, and establish laws that create an enabling environment for the enjoyment of her rights such as land tenure, they generally see a decline in poverty, an increase in economic growth, and overall development.⁴⁷ Recommendations such as the United Nations Secretary-General's High-Level Panel on Women's Economic Empowerment's seven drivers of women's full economic participation can also result in significant benefits for the private sector.^{48,49,50} The interventions identified below reflect the cross-cutting nature and impact of enabling women's economic empowerment:

- Improve and enforce secure land and productive resources rights for women, including their legal rights to equitably access, control, own, and inherit
- Improve economic literacy and promote inclusive access to financial services, such as credit, savings, and insurance
- Promote women's control over assets, resources, and income and joint household decision-making to tackle adverse gender norms
- Invest in women's networks and organizing to strengthen women's visibility and representation

One important factor to keep in mind when implementing solutions is the need to engage youth. The world's population is trending young today. Globally, 14% of young people aged 15–24 were unemployed in 2016,⁵¹ and nearly 38% of the youth labor force was still living in poverty despite being employed.⁵²

Promoting equitable employment and economic opportunities for young men and women must be an integral part of economic development interventions. It is also important to ensure any work conducted by adolescents is not forced, sexually exploitative, or dangerous and does not interfere in their education.

To monitor progress, it is important to address the gender data gap that currently exists to measure women's versus men's economic participation, as well as their control and decision-making power over assets, resources, and income. Initiatives such as *Data 2X* are trying to bridge these gaps. A United Nations Foundation platform with support from the William and Flora Hewlett Foundation and the Bill & Melinda Gates Foundation's, *Data 2X* seeks to catalyze a data movement focused on gender and innovative solutions to enhance policy making and development in the post 2015 agenda.⁵³ Similarly, the Clinton Foundation *No Ceilings: The Full Participation Project* sets out to measure how far the world has come in realizing the equal participation of girls and women across sectors,⁵⁴ and *Equal Measures 2030* aims to engage decision makers with improved data, evidence, and analysis and advocate for better data collection to accelerate progress towards gender equality.⁵⁵

Improve and Enforce Secure Land and Productive Resources Rights for Women, Including Their Legal Rights to Equitably Access, Control, Own, and Inherit

Investing in ensuring women have secure land and property rights is one of the most effective long-term solutions to advancing women's economic empowerment. A study in Tanzania found that women who have the same property and inheritance rights as men earn up to four times more income than those women who do not.⁵⁶ Laws that protect equal rights for women in terms of inheritance and land tenure create a level playing field, allowing for more equal economic opportunities.⁵⁷ Yet formal and customary laws often conflict when it comes to gender equality across land and property regimes; and gender-biased social norms undercut legal equality guarantees. In low- and middle-income countries, national laws and regulations on the rights of rural and indigenous women to inheritance, community membership, and community dispute resolution are unjust, falling short of established international standards.⁵⁸

In 2014, the Millennium Challenge Corporation presented promising practices to advance women's land rights in four countries—Benin, Lesotho, Mali, and Namibia—based on supporting creative, context-appropriate, and locally owned ways of harmonizing laws with customary practice.⁵⁹ The approach seeks to understand gender gaps between law and practice, identifying the full spectrum of primary and secondary land and property rights holders, and working with communities to advance contextually appropriate solutions. These promising practices have a proven track record and show great potential for scale-up across sub-Saharan Africa and other regions.

Case Study: Women and Community Pasture Management in Kyrgyzstan

In 2013, *The Livestock and Market Development Program (LMDP)*, funded by the *International Fund for Agricultural Development (IFAD)*, launched a project which aimed to include women in the management of pasture resources in two provinces in Kyrgyzstan.⁶⁰ Its goals were to improve the productivity and accessibility of pastures, the health of livestock, and market partnerships along value chains.⁶¹ Assessment of the project found that recognizing all community members as members of the pasture users' unions was helpful in improving gender equality, because it meant that women's ability to manage pastures was not related to their marital or ancestral statuses.⁶² The project prioritized women's interests in investments and grants, engaged in outreach and mobilization to support women's decision making, and implemented quotas to secure women's participation in leadership roles.⁶³ Overall, the LMDP showed that including women's voices in pasture management is an iterative process, and varied methods are required to ensure women's participation and leadership.⁶⁴



- **10.3** Ensure equal opportunity and reduce inequalities of outcome, including by eliminating discriminatory laws, policies and practices and promoting appropriate legislation, policies and action in this regard
- **10.4** Adopt policies, especially fiscal, wage and social protection policies, and progressively achieve greater equality

Relevant International Agreements:

- International Covenant on Economic, Social and Cultural Rights (1966)
- Convention on the Elimination of All Forms of Discrimination Against Women (1979)
- Beijing Declaration and Platform for Action (1995)
- Several International Labor Organization (ILO) platforms, such as the ILO Convention Concerning Decent Work for Domestic Workers
- Sustainable Development Goals (2015–2030)
- Report of the High-Level Working Group on the Health and Human Rights of Women, Children and Adolescents (2017)



Case Study: The Greatest Predictor of Poverty in India is Landlessness

An estimated 18 million families in rural India are landless and tens of millions more have insecure rights to the land they rely on. Their long-term insecurity and inability to protect and secure the land they depend on is a major predictor of poverty, seeds conflict, and hinders economic growth.⁶⁵ Since 2000, Landesa has been working to change this reality. By partnering with state and central government leaders, Landesa strives to create opportunity, incentive, and security through strengthening land rights. Landesa supports the creation of policies that strengthen girls and women's land rights, raise legal awareness, and grant homestead and farmlands to rural women.⁶⁶ By working with Indian state government officials and central government leaders, Landesa has reached more than one million families.⁶⁷ Increasingly, leaders in India's poorest states are recognizing that insecure land tenure is a significant hurdle to development and stability. Already, the governments of Bihar, West Bengal, Odisha, Karnataka, Andhra Pradesh, Telangana, and Uttar Pradesh have launched programs to bolster women's and girls' land rights.⁶⁸

➔ For more, please reference the briefs focused on boosting women's economic empowerment and accelerating access to resources – land, clean energy, water, and sanitation.

Case Study: The Yaajeende Nutritional Value Chain Project in Senegal

The Yaajeende Nutritional Value Chain Project, which started in 2010 in Senegal, was a five-year USAID Feed the Future project to counter deeply entrenched cultural biases against women owning land. The project was recently extended due to its successful holistic model, making it a seven-year program which will be underway through 2017.⁶⁹ The project works to harmonize legal regulations and customary practice by engaging local leaders to identify culturally-appropriate means for women to gain land ownership. Local leaders identify degraded land that was thought unprofitable and allowed women's groups—as opposed to individual women—to own the land as a collective. The Yaajeende project works with the women's groups to make the land profitable, following an integrated approach that incorporates nutrition, economic empowerment, and environmental sustainability. Now, men in the local communities recognize the value of this reclaimed land, as well as the importance of women's collectives to have ownership and decision-making power over it.⁷⁰

➔ For more, please reference the brief focused on Accelerating Access to Resources – Land, Clean Energy, Water, and Sanitation.

Improve Economic Literacy and Promote Inclusive Access to Financial Services, Such as Credit, Savings, and Insurance

When the Grameen Bank began in 1976 in Bangladesh, it launched a world-wide movement towards financial inclusion of women, especially those living in poverty.⁷¹ The focus on micro-credit has evolved considerably over the years, recognizing a need for more comprehensive and systemic financial services for women in poverty that include, but are not limited to, cash transfers, loans, credit, savings, insurance, and corresponding capacity building support. A more expansive line of financial services—such as risk-sharing facilities, equity, and larger credit lines—has also been made available to women at higher economic levels with the help of institutions like the World Bank's International Finance Corporation (IFC) and private sector banks.⁷² Hence, multiple models exist that cater to the target audience and emanate from a range of local, national, and multi-national banks and credit unions, payment companies, micro-credit institutions, foundations, governments, non-government organizations, and even unofficial local groups.

Case Study: Village Savings and Loan Associations

The need for comprehensive, well-tailored financial services for women starts at the most local level. One innovative model that is well suited to local women is the Village Savings and Loan Associations (VSLAs).⁷³ Introduced by CARE in Niger in 1991, VSLAs target women living in poor, often rural communities with little or no access to financial institutions. Savings is a first step to financial security, and the next step is low-cost loans.⁷⁴ After years of engaging in weekly savings and loans and gaining financial literacy and confidence, the VSLAs integrate more formal institutional engagement, such as official bank accounts and credit.⁷⁵ Overall, the model has demonstrated consistent positive results increasing women's access to financial tools and income, as well as improving individual and household welfare, such as nutrition, access to health services, and quality of housing.⁷⁶ Another model that works with women at various levels is BRAC, one of the world's largest international development organizations.⁷⁷ Founded in Bangladesh, BRAC created multiple intervention points for women and men to move from extreme poverty, to poverty, to self-sufficiency.⁷⁸ Multiple organizations around the world have now used and adapted BRAC's model.

Financial inclusion is key to developing a vibrant community of women entrepreneurs and women-owned businesses, which in turn can provide jobs. The International Finance Corporation's (IFC) Banking on Women Program, for example, helps IFC partners and financial institutions invest in women-owned businesses in sustainable and profitable ways⁷⁹; another example is UN Women's Fund for Gender Equality, which has supported over 10 million beneficiaries through economic empowerment projects.⁸⁰ Multiple private sector companies have also taken on this charge. Goldman Sachs, in partnership with the IFC, raised \$600 million in capital to support 100,000 women entrepreneurs, which was an extension of the Goldman Sachs 10,000 Women Initiative.^{81,82} The success of such financial inclusion ventures requires an approach that opens access to financing while building women's financial literacy and management capacity. Examples built upon a multi-tiered approach to supporting women entrepreneurs include those spearheaded by multi-lateral banks—such as the African Development Bank (AFDB) or Inter-American Bank (IDB)—as well as by financial services corporations and private companies.

Case Study: Promoting Entrepreneurship among the Youth of Paraguay

Fundación Paraguaya is a non-governmental organization founded in 1985 that has spearheaded microfinance and entrepreneurship, helping youth to acquire the skills necessary to launch their own rural enterprises, access decent work in the agriculture/livestock sector, or continue their studies. The model, which is easily replicated, includes: 1) a microcredit program for 86,000 small and emerging micro-entrepreneurs who are largely ignored by other microfinance institutions; 2) entrepreneurial and financial education for children and youth; 3) financially self-sustaining farming high schools that train children of poor farmers to become their own rural entrepreneurs.⁸³

Case Study: The Shakti Foundation's Mobile Money Model

Shakti Foundation, through USAID's Mobile Solutions Technical Assistance and Research (mSTAR) program, is partnering with Airtel Bangladesh Limited to disburse micro-credit to farmers and salary payments to Shakti Foundation employees using mobile money. Under this project, Shakti Foundation for Disadvantaged Women disburses a total of 5 million Bangladeshi Taka (BDT) per month (about USD \$63,500) to 1,000 staff and farmers. This mobile money model is advantageous to women for three reasons. First, both female staff and farmers have greater control over their money directly, as it is held in a mobile wallet offering greater privacy than cash payments. Second, it reduces the risk of gender-based violence often associated with carrying cash. And third, it reduces transactional and opportunity costs associated with traveling and waiting for cash payments, thereby allowing for greater investments in each recipient's agricultural production.⁸⁴

Promote Women's Control over Assets, Resources, and Income and Joint Household Decision-Making to Tackle Adverse Gender Norms

Evidence shows that it is not merely a woman's increased income, but also her control over that income that helps her achieve economic empowerment. This includes a woman's ability to reinvest income into sustainable assets, livelihood expenditures, and her family's and community's overall health, education,



safety, and well-being. These key economic decisions, however, are intricately wrapped into cultural norms around gender, age, ethnic background, health or physical status, and overall social hierarchy.⁸⁵ Gender norms can be deeply entrenched in a society, resulting in gender-segregated occupations, gender discrimination, and violence.⁸⁶ Often times this translates into a woman needing to hand over part or all of her income to someone else with more decision-making power in her home or community. Training for men and women can also be an effective way to improve women's influence over decision-making.⁸⁷ Training should include critical reflections of gender norms as well as equip men and women with soft skills such as effective communication, confidence-building, and negotiation techniques.⁸⁸

Working directly with dominant group stakeholders is a promising approach to help address gaps in women's economic decision-making. For example, the male engagement organization, Pro-Mundo, working in partnership with CARE, identified this as a key strategy within a women's economic empowerment program in Rwanda in 2012. They created a new model of working with local communities to set up separate discussion groups for men that were connected to already existing Village Savings and Loans (VSL) Groups for women.⁸⁹ Men's participation in separate groups was extremely helpful, as the education sessions encouraged them to reflect on rigid gender norms, examine their personal attitudes and beliefs, and question traditional ideas about household decision-making and division of labor, childcare, and sharing household tasks. It helped the men to better accept their wives' participation in VSL groups, support their goal of economic empowerment, and share more in household tasks, care, and economic decisions.⁹⁰ As a result, both women and men were happier and more economically successful.

Invest in Women's Networks and Organizing to Strengthen Women's Visibility and Representation

Women's groups – including cooperatives, collectives, farmer groups, business associations, and trade unions – are the bedrock of sustainable economic development for many women around the world.⁹¹ They vary greatly in shape, size, and focus from region to region, yet many provide common advantages. They can offer a safe haven in which women of limited means can pool and maximize resources, manage risk, innovate and experiment, build skills and capacity, mentor and learn from one another, organize and advocate for rights, share in care responsibilities, build confidence, and receive key information on everything from market information to nutritional guidance, family planning, and reproductive health. Despite their great economic, social, and political benefits, however, very little money is invested in women's groups, and there remain constraints on the freedom and space for women's civil society organizations to act at the national, regional, and global level.⁹² In order to improve women's voice and representation, men must take part in actively promoting women's leadership in social, cultural, and political spaces.⁹³

Case Study: WIEGO Organizing

Evidence from the global research and policy network WIEGO (Women in Informal Employment: Globalizing and Organizing) illustrates why it is important to invest in women's organizations and to help them build capacity.⁹⁴ Under a grant from the Dutch Ministry of Foreign Affairs, the WIEGO network implemented the "Fair Trade for Women Producers" project through partner organizations in Asia, Africa, and Latin America.⁹⁵ The project resulted in increasing access to financial services, training, and markets and the majority of participating collective enterprises saw significant increases in financial access and income for their membership base. The project also increased membership and economic networks. The Indian women's handicraft enterprise Sadhna, for example, was able to grow from a group of 15 women to nearly 700 organized into 49 sub-groups.⁹⁶ Additionally, by promoting stronger leadership roles within mixed male-female enterprises and cooperatives, the mixed 7,000-member Gumutindo Coffee cooperative in Uganda changed its policies to require 50% of board members to be women.⁹⁷ The program achieved greater solidarity, formalization, and capacity. The Baraka Women's Group in Kenya, through registration with the Ministry of Gender, was able to access agricultural extension services for the first time, resulting in increased production and profit.⁹⁸

Case Study: HomeNet Thailand

A member of Bangkok's Foundation for Labor and Employment (FLEP), HomeNet Thailand implemented a successful project called "Organized Strength for Home-Based Workers" (2009-2011). Building a federation of home-based worker organizations throughout the country—with 3,000 paying members—the project focused on key workers' issues, such as social protection, legal status, and labor rights.⁹⁹ Its objectives were to: improve the livelihood security of home-based workers in the informal economy through collective organizing; grant access to social protection schemes for poor working women, with an emphasis on Occupational Health and Safety (OHS); and enhance the economic empowerment of the working poor.¹⁰⁰ The project had significant impact, not the least of which was the government's adoption of the Home-Workers Protection Act, which helps protect an estimated two million women by ensuring legal frameworks are in place for equal pay and occupational health and safety.¹⁰¹ In addition, the government adopted a policy to provide a 30% social security co-payment for informal workers, benefiting an estimated 24 million informal workers in Thailand.¹⁰²

SECTION 3: THE BENEFITS OF INVESTMENT

From an economic standpoint, increasing female labor force participation would serve to increase productivity and provide a diversification of the skill sets seen within the global economy.¹⁰³ Although women's economic empowerment is crucial from a human rights standpoint, national economic growth is a direct benefit of ensuring that this right is realized. For example, if countries matched the rate of improvement in gender parity to that of the best-performing country within the region, it would boost GDP globally by \$12 trillion annually by 2025.¹⁰⁴

Women undertake the vast majority of the world's unpaid work, including crucial tasks like childcare, caring for the elderly, cooking, and cleaning. Women's unpaid work has been found to be the equivalent of \$10 trillion dollars of output per year, which correlates to around 13% of the global GDP.¹⁰⁵ By decreasing women's unpaid care work, an increase of 10 percentage points would be seen in the women's labor force participation rate.¹⁰⁶ Investing 2% of global GDP in the care sector could increase total employment by 4 to 7 percentage points, with women filling the majority of those new jobs.¹⁰⁷ Fully closing gender gaps in work would add up to \$28 trillion in global annual GDP by 2025.¹⁰⁸

The private sector also has a critical role—and a vested interest—in providing decent work for women. Companies that invest in family-friendly, gender-responsive policies have found high returns on their investments including reduced absenteeism and increased productivity. Offering childcare support is one way that gender equality in employment can be worked toward.¹⁰⁹ And by providing healthcare for women and their children at the workplace, studies in Bangladesh and Egypt point to a three- to fourfold return on investment.^{110,111} However, the simplest way that the private sector can improve gender equality is by regularly auditing business practices all along the value chain; this means assessing pay equity, gender balance among employees and leaders, relationships with women-owned companies, and gender equality initiatives.¹¹² Managers can be held accountable and given incentives to meet measurable targets for gender diversity, and company leadership can set targets for sourcing from women-owned businesses.¹¹³

The government also has a role to play: social investment in childcare, disability, and elderly care programs creates a cycle of redistribution and reduction



in unpaid care work, as well as an increase in paid care work opportunities, which ultimately supports economic growth, minimizes the transgenerational transfer of poverty, and improves social inclusion.¹¹⁴

Another way to boost women's economic empowerment is to propel more women into leadership positions, where they remain underrepresented in the political, financial, and academic sectors. Investing in women's quality, lifelong education and training, particularly in science, technology, engineering, and math (STEM), is essential for women's success.¹¹⁵ And in the private sector, gaps in leadership styles between men and women are common, making it harder for women to attain management positions. A 2015 study conducted by McKinsey, *Women in the Workplace*, observed that women believe they are disadvantaged by workplace bias. When compared to men, women are close to three times more likely to report having missed out on opportunities, such as a promotion or a raise, specifically because of their gender.¹¹⁶ Furthermore, women conveyed that they are consulted less often than men on important decisions. Evidence shows that corporations with more women in leadership and decision-making positions show better financial performance than those with low female representation.¹¹⁷ Therefore it is critical to ensure that women are equally represented in leadership positions in a variety of businesses, work places, trade unions, and other social movements and that women's rights issues are prioritized in collective bargaining processes. Quotas also serve as valuable transitional tools to increase women's representation in male-dominated work environments.¹¹⁸

➔ *For more, please reference the brief focused on Strengthening Women's Political Participation and Decision-Making Power.*

Increasing women's control over land, and household income, either through their own earnings or cash transfers combined with other services, has a ripple effect that, in turn, improves their children's access to and performance in school; increases access to and quality of healthcare for family members; enables women to have greater control over their reproductive health; improves women's ability to make climate-smart, environmentally friendly choices; increases the likelihood of women reinvesting money into capital improvements to help advance businesses; and has the potential to improve women's status within families, communities, and entire countries.¹¹⁹ Another sound investment to boost women's economic empowerment involves initiating social services, such as childcare, which has been proven to increase a woman's earning levels.¹²⁰

In terms of maximizing access to technology, by providing internet to 600 million women, the GDP in 144 developing countries would see an estimated annual increase of US\$13 to US\$18 billion dollars.¹²¹ Ensuring that women own and can use their phones would provide an estimated \$170 billion increase in the market for the mobile industry.¹²² This boost would subsequently have far reaching socio-economic benefits.¹²³

➔ *For more, please reference the brief focused on Accelerating Access to Resources – Land, Clean Energy, Water, and Sanitation.*

SECTION 4: CALLS TO ACTION

In the push to empower women, everyone has a role to play—governments, donors, multilateral organizations, civil society, and the private sector. Governments, for example, should support women's development, access, control, ownership, benefit, and inheritance of land and assets such as, productive resources, capital, and technology. This includes collaborating with local and national groups to advance culturally appropriate solutions that harmonize laws with discriminatory social norms and customary practices. National authorities should also invest in social infrastructure, public service delivery, and social protection to create an enabling environment for women to enter the formal labor market and reform economic policies so that they recognize and financially support women's unpaid work. Governments should protect women as members of the informal labor market, preventing exploitation by enforcing contracts and labor laws.¹²⁴

Civil society groups are well placed to build the financial literacy and management skills of women and adolescents and strive to open up access for women to more equitable financial services, including credit and loans, savings, and insurance. Women's combined strength through collective action and representation plays a central role in achieving legal reform, changing adverse gender norms, and encouraging accountability.¹²⁵ As society's watchdogs, civil society groups are also well positioned to monitor and evaluate women's economic empowerment initiatives, as well as collect and analyze gender-disaggregated data, including on women's secure land rights.

The private sector has a critical role to play advancing in gender equality and women's economic empowerment. Beyond the obligation to respect women's rights, integrated and holistic investments in women's economic empowerment is necessary to build healthy and resilient businesses and it can result in significant benefits in the form of cost savings and productivity improvements, innovation, and market growth.¹²⁶ In considering its role, business should assess where it can act in areas where it has direct control to benefit women in its operations and value chain, as well as enable and influence others to drive change by incentivizing, partnering, and communicating with business partners and other stakeholders.¹²⁷

In order to power progress for all, many different constituents must work together –governments, civil society, academia, media, affected populations, the United Nations, and the private sector—to take the following actions for girls and women:

- Ensure women have the tools to fully participate in the economy through increased access to comprehensive and equitable financial services, including credit, loans, savings, and insurance.
(Most relevant for: governments, civil society, and the private sector)
- Invest in women's organizations and cooperatives to strengthen their visibility and representation.
(Most relevant for: governments, the United Nations, and the private sector)
- Prioritize women's asset development, including capital; secure equitable laws that protect land and inheritance rights; offer skill building programs, including financial literacy and management skills; and encourage gender-disaggregated data collection to monitor and enforce these initiatives.
(Most relevant for: governments, civil society, the United Nations, and the private sector)
- Include sexual and reproductive health and rights in programming on women's economic empowerment in order to support women's access to decent work.
(Most relevant for: governments, civil society, the United Nations, and the private sector)
- Invest in policies and social protection systems to create an enabling environment for women to enter and thrive in the formal and informal labor markets, such as family leave, daycare, flexible work hours, and social security.
(Most relevant for: governments, civil society, the United Nations, and the private sector)
- Champion the tenets of decent work for women, including equal access to employment, benefits, training, and leadership positions; equal pay; and a safe and harassment-free work environment.



(Most relevant for: affected populations, governments, civil society, academia, media, the United Nations, and the private sector)

- Create economic policies that recognize and financially support women's unpaid household and care work, while reducing and redistributing its burden on women. (Most relevant for: governments)
- Invest in women's Small and Medium Enterprises (SMEs) and women entrepreneurs through inclusive financing and comprehensive training. (Most relevant for: governments and the private sector)
- Incorporate gender-based violence prevention and response strategies into women's economic empowerment initiatives. (Most relevant for: governments, civil society, and the United Nations)
- Tackle adverse gender norms and promote positive role models. (Most relevant for: governments, civil society, and the private sector)
- Regularly audit business practices for gender equality initiatives throughout the organizational structure and value chain. (Most relevant for: the private sector)

Last Reviewed and Updated: August 2017

Prepared by: Elise Young, FHI 360

Reviewed by: Genine Babakian, Consultant; Mary Crippen, Consultant; Juliana Bennington, Women Deliver; Maria DeVoe, Women Deliver; Tatiana DiLanzo, Women Deliver; Louise Dunn, Women Deliver; Katja Iversen, Women Deliver; Jessica Malter, Women Deliver; Tzili Mor, Landesa Center for Women's Land Rights; Susan Papp, Women Deliver; Savannah Russo, Women Deliver; Athena Rayburn, Women Deliver; Liuba Grechen Shirley, Consultant; Petra ten Hoope-Bender, Women Deliver; Elissa Goldenberg, BSR; Katia Araujo, Landesa Center for Women's Land Rights

Disclaimer: The views and opinions expressed in this technical paper are those of the authors and do not necessarily reflect the official policy or position of all partnering organizations.

These briefs are intended to be used by policymakers, decision-makers, advocates, and activists to advance issues effecting girls and women in global development. These materials are designed to be open-sourced and available for your use.

➔ **To learn about the Deliver for Good campaign, visit deliverforgood.org.**

ENDNOTES

- ¹ "Sustainable Development Goals Knowledge Platform." United Nations. 2015. Web. <<https://sustainabledevelopment.un.org/sdgs>>.
- ² Ibarra, Herminia, Robin J. Ely, and Deborah M. Kolb. "Women Rising: The Unseen Barriers." Harvard Business Review. Sep. 2013. Web. 14 Aug. 2017. <<https://hbr.org/2013/09/women-rising-the-unseen-barriers>>.
- ³ LEAVE NO ONE BEHIND: TAKING ACTION FOR TRANSFORMATIONAL CHANGE ON WOMEN'S ECONOMIC EMPOWERMENT. UN Secretary-General's High-Level Panel on Women's Economic Empowerment, 2017. Web. 30 May 2017. <<https://www.unscn.org/uploads/web/news/UNSG-HLP-WEE-2nd-Report-.pdf>>.
- ⁴ Ibarra, Herminia, Robin J. Ely, and Deborah M. Kolb. "Women Rising: The Unseen Barriers." Harvard Business Review. Sep. 2013. Web. 14 Aug. 2017. <<https://hbr.org/2013/09/women-rising-the-unseen-barriers>>.
- ⁵ "2009 World Survey on the Role of Women in Development: Women's Control over Economic Resources and Access to Financial Resources, Including Microfinance." United Nations. 2009. Web. <<http://www.un.org/womenwatch/daw/public/WorldSurvey2009.pdf>>.
- ⁶ Sanjak, Jolyne. "GUEST COMMENTARY – WOMEN'S LAND RIGHTS AS A FOUNDATION FOR FOOD SECURITY." The Chicago Council on Global Affairs. 8 Mar. 2016. Web. <<https://www.thechicagocouncil.org/blog/global-food-thought/guest-commentary-womens-land-rights-foundation-food-security>>.
- ⁷ "2009 World Survey on the Role of Women in Development: Women's Control over Economic Resources and Access to Financial Resources, Including Microfinance." United Nations. 2009. Web. <<http://www.un.org/womenwatch/daw/public/WorldSurvey2009.pdf>>.
- ⁸ "2009 World Survey on the Role of Women in Development: Women's Control over Economic Resources and Access to Financial Resources, Including Microfinance." United Nations. 2009. Web. <<http://www.un.org/womenwatch/daw/public/WorldSurvey2009.pdf>>.
- ⁹ "2009 World Survey on the Role of Women in Development: Women's Control over Economic Resources and Access to Financial Resources, Including Microfinance." United Nations. 2009. Web. <<http://www.un.org/womenwatch/daw/public/WorldSurvey2009.pdf>>.
- ¹⁰ Demircuc-Kunt, Asli, Leora Klapper, and Dorothe Singer. "The Global Findex Database: Women and Financial Inclusion." Findex Notes. Washington: The World Bank, 2013. Web. 8 Apr. 2016. <<http://siteresources.worldbank.org/EXTGLOBALFIN/Resources/8519638-1332259343991/N9gender.pdf>>.
- ¹¹ Demircuc-Kunt, Asli, et al. "The Global Findex Database 2014 - Measuring Financial Inclusion around the World." World Bank Group. Policy Research Working Paper 7255. Apr. 2015. Web. <http://www-wds.worldbank.org/external/default/WDSContentServer/WDSP/IB/2015/10/19/090224b08315413c/2_0/Rendered/PDF/The0Global0Fin0ion0around0the0world.pdf#page=3>.
- ¹² "2009 World Survey on the Role of Women in Development: Women's Control over Economic Resources and Access to Financial Resources, Including Microfinance." United Nations. 2009. Web. <<http://www.un.org/womenwatch/daw/public/WorldSurvey2009.pdf>>.
- ¹³ Santosham, Shireen and Dominica Lindsey. "Bridging the Gender Gap: Mobile Access and Usage in Low and Middle Income Countries." GSMA Connected Women Global Development Alliance. 2015. Web. <<http://www.gsma.com/mobilefordevelopment/wp-content/uploads/2016/02/Connected-Women-Gender-Gap.pdf>>.
- ¹⁴ "Leave No One Behind: A Call to Action for Gender Equality and Women's Economic Empowerment." UN Secretary-General's High-Level Panel on Women's Economic Empowerment. Sep. 2016. Web. <<http://www.womenseconomicempowerment.org/assets/reports/UNWomen%20Full%20Report.pdf>>.
- ¹⁵ "Progress of the World's Women Report 2015-2016: Transforming Economies, Realizing Rights." UN Women. Based on Analysis of International Labour Organization 2015 Data. 'Key Indicators of the Labor Market (KILM) Database.' 2015. Web. <<http://progress.unwomen.org/en/2015/pdf/SUMMARY.pdf>>.
- ¹⁶ "Leave No One Behind: A Call to Action for Gender Equality and Women's Economic Empowerment." UNHLP. N.p., 2016. Web. 30 May 2017. <<http://www.womenseconomicempowerment.org/assets/reports/UNWomen%20Full%20Report.pdf>>.
- ¹⁷ "The Power of Parity: How Advancing Women's Equality Can Add \$12 Trillion to Global Growth." McKinsey&Company. McKinsey Global Institute. Sep. 2015. Web. 30 May 2017. <<http://www.mckinsey.com/global-themes/employment-and-growth/how-advancing-womens-equality-can-add-12-trillion-to-global-growth>>.
- ¹⁸ "Leave No One Behind: A Call to Action for Gender Equality and Women's Economic Empowerment." UNHLP. N.p., 2016. Web. 30 May 2017. <<http://www.womenseconomicempowerment.org/assets/reports/UNWomen%20Full%20Report.pdf>>.
- ¹⁹ "Women, Business and the Law 2016." The World Bank Group. 2015. Web. <http://wbl.worldbank.org/~/_media/WBG/WBL/Documents/Reports/2016/Women-Business-and-the-Law-2016.pdf>.
- ²⁰ Chang, Jae-Hee, Gary Rynhart and Phu Huynh. ASEAN in Transformation: How Technology is Changing Jobs and Enterprises. Geneva: ILO, 2016. Web. <<http://www.ilo.org/public/english/>>



- dialogue/actemp/downloads/publications/2016/asean_in_transf_2016_r1_techn.pdf. Accessed 30 August 2016>.
- 21 Cichon, R. "A Long Way to Go Towards Equality: An Actuarial Estimation of Gender-Specific Lifetime Income Gaps in Selected European Countries." Background paper for Progress of the World's Women 2015–2016. UN Women. 2014.
 - 22 "The Global Gender Gap Report 2015." World Economic Forum. 2015. Web. <http://reports.weforum.org/global-gender-gap-report-2015/>.
 - 23 "Progress of the World's Women Report 2015-2016: Transforming Economies, Realizing Rights." UN Women. Based on Analysis of International Labour Organization 2015 Data, 'Key Indicators of the Labor Market (KILM) Database.' 2015. Web. <http://progress.unwomen.org/en/2015/pdf/SUMMARY.pdf>.
 - 24 Ferrant, Gaëlle, Luca Maria Pesando, and Keiko Nowacka. Unpaid Care Work: The missing link in the analysis of gender gaps in labour outcomes. OECD Development Centre, Dec. 2014. Web. <https://www.oecd.org/dev/development-gender/Unpaid_care_work.pdf>.
 - 25 "Progress of the World's Women Report 2015-2016: Transforming Economies, Realizing Rights." UN Women. Based on Analysis of International Labour Organization 2015 Data, 'Key Indicators of the Labor Market (KILM) Database.' 2015. Web. <http://progress.unwomen.org/en/2015/pdf/SUMMARY.pdf>.
 - 26 Vanek, Joann, et al. "Statistics on the Informal Economy: Definitions, Regional Estimates & Challenges." Women in Informal Employment Globalizing and Organizing. WIEGO Working Paper No. 2. Apr. 2014. Web. <http://wiego.org/sites/wiego.org/files/publications/files/Vanek-Statistics-IE-WIEGO-WP2.pdf>.
 - 27 "Transitioning from the informal to the formal economy." International Labour Office. 2013. Web. <http://www.ilo.org/wcmsp5/groups/public/-ed_norm/-relconf/documents/meetingdocument/wcms_218128.pdf>.
 - 28 Women at Work: Trends 2016. International Labour Office, 2016. Web. <http://www.ilo.org/wcmsp5/groups/public/-dgreports/-dcomm/-publ/documents/publication/wcms_457317.pdf>.
 - 29 Ibid.
 - 30 "Gender Equality and Decent Work." International Labour Organization. n.d. Web. <http://www.ilo.org/moscow/areas-of-work/gender-equality/WCMS_249141/lang--en/index.htm>.
 - 31 "Decent work." International Labour Organization. 2017. Web. <http://www.ilo.org/global/topics/decent-work/lang--en/index.htm>.
 - 32 "Gender Equality and Decent Work." International Labour Organization. n.d. Web. <http://www.ilo.org/moscow/areas-of-work/gender-equality/WCMS_249141/lang--en/index.htm>.
 - 33 Ferrant, Gaëlle, Luca Maria Pesando, and Keiko Nowacka. Unpaid Care Work: The missing link in the analysis of gender gaps in labour outcomes. OECD Development Centre, Dec. 2014. Web. <https://www.oecd.org/dev/development-gender/Unpaid_care_work.pdf>.
 - 34 "Equal pay for work of equal value." UN Women. n.d. Web. <http://www.unwomen.org/en/news/in-focus/csw/equal-pay>.
 - 35 Samee Ali, Safia. "Motherhood Penalty' Can Affect Women Who Never Even Have a Child." NBC News. 13 Feb. 2017. Web. <https://www.nbcnews.com/better/careers/motherhood-penalty-can-affect-women-who-never-even-have-child-n548511>.
 - 36 Rampell, Catherine. "The 'Mommy Penalty,' Around the World." The New York Times. 17 Dec. 2012. Web. <https://economix.blogs.nytimes.com/2012/12/17/the-mommy-penalty-around-the-world/?_r=0>.
 - 37 Sharma, Ritui and Elise Young. "Less Than Two Dollars A Day: Creating Economic Opportunity for Women and Men Living in Extreme Poverty in Developing Countries." Women Thrive Worldwide. 2014. Web. <http://womenthrive.org/sites/default/files/docs/resources/less_than_2-a-day_wtw_report.pdf>.
 - 38 "Global Employment Trends for Women." International Labor Organization. International Labour Office, 2012. Web. 23 Mar. 2016. <http://www.ilo.org/wcmsp5/groups/public/-dgreports/-dcomm/documents/publication/wcms_195447.pdf>.
 - 39 Ibid.
 - 40 Borges, Phil. Women Empowered: Inspiring Change in the Emerging World. New York: Rizzoli, 2007.
 - 41 "UNAIDS Report of the Global AIDS Epidemic." UNAIDS. 2006. Web. <http://data.unaids.org/pub/Report/2006/2006_gr_en.pdf>.
 - 42 Bloom, David E., et al. "Fertility, female labor force participation, and the demographic dividend." Journal of Economic Growth 14.2 (2009): 79-101. Web. 22 Mar. 2016. <http://link.springer.com/article/10.1007/s10887-009-9039-9>.
 - 43 Ibid.
 - 44 "GBV Definition, Prevalence, and Global Statistics." USAID. Web. <https://www.usaid.gov/sites/default/files/documents/1865/USAID%20Toolkit%20GBV%20EG%20Final%20Section%202.pdf>.
 - 45 Ibid.
 - 46 "Women's Empowerment Principles." UN Global Compact. 2016. Web. <http://weprinciples.org/Site/PrincipleOverview/>.
 - 47 "Background paper: Gender Equality and Pro-Poor Growth." Women's Economic Empowerment Series. 2010. Web. 22 Mar. 2016. <https://www.oecd.org/dac/gender-development/47566333.pdf>.
 - 48 "Background paper: Gender Equality and Pro-Poor Growth." Women's Economic Empowerment Series. 2010. Web. 22 Mar. 2016. <https://www.oecd.org/dac/gender-development/47566333.pdf>.
 - 49 "Investing in Women: NEW EVIDENCE FOR THE BUSINESS CASE." International Finance Corporation. Mar. 2017. Web. <http://www.ifc.org/wps/wcm/connect/dc30bd0e-392a-4d05-b536-81e3afdd1a25/Investing+in+Women+April+2017A.pdf?MOD=AJPERES>.
 - 50 LEAVE NO ONE BEHIND: TAKING ACTION FOR TRANSFORMATIONAL CHANGE ON WOMEN'S ECONOMIC EMPOWERMENT. UN Secretary-General's High-Level Panel on Women's Economic Empowerment, 2017. Web. 30 May 2017. <https://www.unscn.org/uploads/web/news/UNSG-HLP-WEE-2nd-Report-.pdf>.
 - 51 "Unemployment, youth total (% of total labor force ages 15-24) (modeled ILO estimate)." World Bank. n.p., n.d. Web. 15 Aug. 2017. <http://data.worldbank.org/indicator/SL.UEM.1524.ZS>.
 - 52 "Global Youth Unemployment is on the Rise Again." United Nations. 25 Aug. 2016. Web. <http://www.un.org/youthenvoy/2016/08/global-youth-unemployment-rise/>.
 - 53 "Data2X." United Nations Foundation. 2014. Web. <http://data2x.org>.
 - 54 "No Ceilings: The Full Participation Report." n.d. Web. <http://noceilings.org/about/>.
 - 55 "Equal Measures 2030." Equal Measures 2030. n.d. Web. 16 Aug. 2017. <http://www.equalmeasures2030.org/>.
 - 56 Peterman, Amber. "Women's Property Rights and Gendered Policies: Implications for Women's Long-term Welfare in Rural Tanzania." The Journal of Development Studies 47.1 (2011): 1-30. Web. 8 Mar. 2016. <http://www.tandfonline.com/doi/abs/10.1080/00220381003600366>.
 - 57 LEAVE NO ONE BEHIND: TAKING ACTION FOR TRANSFORMATIONAL CHANGE ON WOMEN'S ECONOMIC EMPOWERMENT. UN Secretary-General's High-Level Panel on Women's Economic Empowerment, 2017. Web. 30 May 2017. <https://www.unscn.org/uploads/web/news/UNSG-HLP-WEE-2nd-Report-.pdf>.
 - 58 Power and Potential: A Comparative Analysis of National Laws and Regulations Concerning Women's Rights to Community Forests. Rights and Resources Initiative, 24 May 2017. Web. <http://rightsandresources.org/wp-content/uploads/2017/05/Power_and_Potential_Final_EN_May_2017_RRI-1.pdf>.
 - 59 Giovarelli, Renee, et al. "Gender and Land: Good Practices and Lessons Learned from Four Millennium Challenge Corporation Compact-Funded Land Projects." Landesa Center for Women's Land Rights and Millennium Challenge Corporation. Dec. 2013. Web. <http://www.landesa.org/wp-content/uploads/Landesa-Gender-Land-Report-MCC-2014.pdf>.
 - 60 Scalise, Elisa, and Asyl Undeland. Kyrgyz Republic: Women and Community Pasture Management. Landesa, Aug. 2016. Web. <http://www.landesa.org/wp-content/uploads/2016-Best-Practices-Case-Kyrgyzstan.pdf>.
 - 61 Ibid.
 - 62 Ibid.
 - 63 Ibid.
 - 64 Ibid.
 - 65 "Landesa in India." Landesa. 2015. Web. <http://www.landesa.org/what-we-do/india/>.
 - 66 Ibid.
 - 67 Ibid.
 - 68 Ibid.
 - 69 "U.S. Ambassador to Senegal Visits NCBA CLUSA's USAID | YaaJeende Project at the Beginning of its Two-Year Extension." NCBA CLUSA. n.d. Web. 9 Mar. 2016. <https://www.ncba.coop/ncba-media/press-releases/1339-u-s-ambassador-to-senegal-visits-ncba-clusa-s-usaid-yaaJeende-project-at-the-beginning-of-its-two-year-extension>.
 - 70 "YaaJeende! Integrating Nutrition in Agriculture and Food Security in Senegal." NCBA CLUSA International. n.d. Web. <http://csis.org/files/attachments/130109_Coughenour_presentation.pdf>.
 - 71 "About Us." Grameen Bank. n.d. Web. <http://www.grameen-info.org/about-us/>.
 - 72 "Africa: The Power of the Private Sector." IFC: Telling Our Story 6.4 (2012). Web. <http://www.ifc.org/wps/wcm/connect/832f31004b1f9746a7a6ef08d0338960/TOSAfrica.pdf?MOD=AJPERES>.
 - 73 Karlan, Dean, et al. "Impact Assessment of Savings Groups: Findings from Three Randomized Evaluations of CARE Village Savings and Loan Associations programs in Ghana, Malawi and Uganda." Innovations for Poverty Action. 20 Sep. 2012. Web. <http://www.seepnetwork.org/filebin/pdf/savings_led_working_group/library/VSLA_Impact_Final_Report_September_2012.pdf>.
 - 74 Ibid.
 - 75 Ibid.
 - 76 Gash, Megan and Kathleen Odell. "Story of Savings Groups: A Synthesis of Seven Randomized Control Trials." The SEEP Network, The Bill and Melinda Gates Foundation. Sep. 2013. Web. <http://www.seepnetwork.org/filebin/pdf/resources/FINAL_Evidence-Based_Savings_Web.pdf>.
 - 77 "Our Approach." Brac. n.d. Web. <http://www.brac.net/our-approach>.
 - 78 Ibid.



- ⁷⁹ "Bank on Women Bonds." IFC. 2015. Web. <<http://www.ifc.org/wps/wcm/connect/92704680421785afbad7fe0678385eae/Banking+on+Women+Bonds+factsheet+November+2015+REV.pdf?MOD=AJPERES>>.
- ⁸⁰ "Fund for Gender Equality." UN Women. n.d. Web. <<http://www.unwomen.org/en/trust-funds/fund-for-gender-equality>>.
- ⁸¹ "Goldman Sachs 10,000 Women. IFC to Raise Up to \$600 Million to Support Women Entrepreneurs." Goldman Sachs. 5 Mar. 2014. Web. <<http://www.goldmansachs.com/citizenship/10000women/news-and-events/10000women-ifc.html>>.
- ⁸² "Goldman Sachs | 10,000 Women | An Initiative to Provide Business & Management Education to Female Entrepreneurs in Emerging Markets." Goldman Sachs 10,000 Women. n.d. Web. 9 Mar. 2016. <<http://www.goldmansachs.com/citizenship/10000women/>>.
- ⁸³ "Fundación Paraguaya." n.d. Web. <http://www.fundacionparaguaya.org.py/?page_id=77>.
- ⁸⁴ "Mobile Money Infosheet: DBBL Mobile Banking." USAID. 21 Feb. 2014. Web. <http://www.fhi360.org/sites/default/files/media/documents/mMoney%20Infosheet_DBBL_02212014.pdf>.
- ⁸⁵ "Women's Economic Empowerment." The OECD DAC Network on Gender Equality (GENDERNET). OECD, 2012. Web. 28 Mar. 2016. <<http://www.oecd.org/dac/povertyreduction/50157530.pdf>>.
- ⁸⁶ LEAVE NO ONE BEHIND: TAKING ACTION FOR TRANSFORMATIONAL CHANGE ON WOMEN'S ECONOMIC EMPOWERMENT. UN Secretary-General's High-Level Panel on Women's Economic Empowerment, 2017. Web. 30 May 2017. <<https://www.unscn.org/uploads/web/news/UNSG-HLP-WEE-2nd-Report-.pdf>>.
- ⁸⁷ "HERproject." HERproject. BSR, n.d. Web. <<https://herproject.org/>>.
- ⁸⁸ "HERproject." HERproject. BSR, n.d. Web. <<https://herproject.org/>>.
- ⁸⁹ Edström, Jerker, et al. "Engendering Men: A Collaborative Review of Evidence on Men and Boys in Social Change and Gender Equality." EMERGE Evidence Review, Promundo-US, Sonke Gender Justice and the Institute of Development Studies. Sep. 2015. Web. <<http://promundoglobal.org/wp-content/uploads/2015/09/EMERGE-Engendering-Men-Evidence-Review.pdf>>.
- ⁹⁰ Pawlak, Piotr, et al. "Journeys of Transformation: A Training Manual for Engaging Men as Allies in Women's." CARE International - Rwanda Promundo-US. 2012. Web. <<http://www.care.org/sites/default/files/documents/Rwanda%20Journey%20of%20Transformation.pdf>>.
- ⁹¹ "World Survey on the Role of Women in Development 2014: Gender Equality and Sustainable Development." UN Women. 2014. Web. <http://www.unwomen.org/~media/headquarters/attachments/sections/library/publications/2014/unwomen_surveyreport_advance_16oct.pdf>.
- ⁹² LEAVE NO ONE BEHIND: TAKING ACTION FOR TRANSFORMATIONAL CHANGE ON WOMEN'S ECONOMIC EMPOWERMENT. UN Secretary-General's High-Level Panel on Women's Economic Empowerment, 2017. Web. 30 May 2017. <<https://www.unscn.org/uploads/web/news/UNSG-HLP-WEE-2nd-Report-.pdf>>.
- ⁹³ LEAVE NO ONE BEHIND: TAKING ACTION FOR TRANSFORMATIONAL CHANGE ON WOMEN'S ECONOMIC EMPOWERMENT. UN Secretary-General's High-Level Panel on Women's Economic Empowerment, 2017. Web. 30 May 2017. <<https://www.unscn.org/uploads/web/news/UNSG-HLP-WEE-2nd-Report-.pdf>>.
- ⁹⁴ Jones, Elaine, et al. "Trading Our Way Up: Women Organizing for Fair Trade." WIEGO. 2011. Web. <http://wiego.org/sites/wiego.org/files/publications/files/Jones_Trading_Our_Way_Up_English.pdf>.
- ⁹⁵ Ibid.
- ⁹⁶ Ibid.
- ⁹⁷ Ibid.
- ⁹⁸ Ibid.
- ⁹⁹ "Home-Based Workers." WIEGO. 2016. Web. <<http://wiego.org/wee/home-based-workers>>.
- ¹⁰⁰ Ibid.
- ¹⁰¹ Ibid.
- ¹⁰² Ibid.
- ¹⁰³ Crebo-Rediker, Heidi, et al. "Women in the Economy: Global Growth Generators." CITI. May 2015. Web. <http://www.cfr.org/content/publications/Women_in_the_Economy.pdf>.
- ¹⁰⁴ Woetzel, Jonathan, et al. "The Power of Parity: How Advancing Women's Equality Can Add \$12 Trillion to Global Growth." McKinsey Global Institute. Sep. 2015. Web. <<http://www.mckinsey.com/global-themes/employment-and-growth/how-advancing-womens-equality-can-add-12-trillion-to-global-growth>>.
- ¹⁰⁵ Ibid.
- ¹⁰⁶ Ferrant, Gaëlle, Luca Maria Pesando, and Keiko Nowacka. Unpaid Care Work: The missing link in the analysis of gender gaps in labour outcomes. OECD Development Centre, Dec. 2014. Web. <http://www.oecd.org/dev/development-gender/Unpaid_care_work.pdf>.
- ¹⁰⁷ LEAVE NO ONE BEHIND: TAKING ACTION FOR TRANSFORMATIONAL CHANGE ON WOMEN'S ECONOMIC EMPOWERMENT. UN Secretary-General's High-Level Panel on Women's Economic Empowerment, 2017. Web. 30 May 2017. <<https://www.unscn.org/uploads/web/news/UNSG-HLP-WEE-2nd-Report-.pdf>>.
- ¹⁰⁸ Woetzel, Jonathan, et al. "The Power of Parity: How Advancing Women's Equality Can Add \$12 Trillion to Global Growth." McKinsey Global Institute. Sep. 2015. Web. <<http://www.mckinsey.com/global-themes/employment-and-growth/how-advancing-womens-equality-can-add-12-trillion-to-global-growth>>.
- ¹⁰⁹ Closing the Gender Gap: Executive Summary. OECD, 2012. Web. <<http://www.oecd.org/gender/Executive%20Summary.pdf>>.
- ¹¹⁰ Chowdhury, Sorowar, et al. "Effects of a Workplace Health Program on Absenteeism, Turnover, and Worker Attitudes in a Bangladesh Garment Factory." USAID. Apr. 2007. Web. <http://pdf.usaid.gov/pdf_docs/pnaec188.pdf>.
- ¹¹¹ Yeager, Rachael. "HERProject: Health Enables Returns: The Business Returns from Women's Health Programs." BSR and Levi Strauss Foundation. Apr. 2011. Web. <http://www.bsr.org/reports/HERproject_Health_Enables_Returns_The_Business_Returns_from_Womens_Health_Programs_081511.pdf>.
- ¹¹² LEAVE NO ONE BEHIND: TAKING ACTION FOR TRANSFORMATIONAL CHANGE ON WOMEN'S ECONOMIC EMPOWERMENT. UN Secretary-General's High-Level Panel on Women's Economic Empowerment, 2017. Web. 30 May 2017. <<https://www.unscn.org/uploads/web/news/UNSG-HLP-WEE-2nd-Report-.pdf>>.
- ¹¹³ LEAVE NO ONE BEHIND: TAKING ACTION FOR TRANSFORMATIONAL CHANGE ON WOMEN'S ECONOMIC EMPOWERMENT. UN Secretary-General's High-Level Panel on Women's Economic Empowerment, 2017. Web. 30 May 2017. <<https://www.unscn.org/uploads/web/news/UNSG-HLP-WEE-2nd-Report-.pdf>>.
- ¹¹⁴ Jensen, J. "Redesigning citizenship regimes after neoliberalism. Moving towards social investment." What future for social investment? Ed. N. Morel, B. Palier, and J. Palme. Stockholm: Institute for Futures Studies, 2009. N. pag. Print.
- ¹¹⁵ LEAVE NO ONE BEHIND: TAKING ACTION FOR TRANSFORMATIONAL CHANGE ON WOMEN'S ECONOMIC EMPOWERMENT. UN Secretary-General's High-Level Panel on Women's Economic Empowerment, 2017. Web. 30 May 2017. <<https://www.unscn.org/uploads/web/news/UNSG-HLP-WEE-2nd-Report-.pdf>>.
- ¹¹⁶ "Women in the Work Place." McKinsey & Company. 2015. Web. <http://womenintheworkplace.com/ui/pdfs/Women_in_the_Workplace_2015.pdf?v=5>.
- ¹¹⁷ Desvaux, Georges, Sandrine Devillard, and Sandra Sancier-Sultan. "Women at the top of corporations: Making it happen." Women Matter. 2010. Web. 22 Mar. 2016. <<http://www.mckinsey.com/global-themes/women-matter>>.
- ¹¹⁸ Pande, R, et al. "Gender Quotas and Female Leadership: A Review." Background Paper for the World Development Report on Gender. 2011. Web. <http://scholar.harvard.edu/files/rpande/files/gender_quotas_-_april_2011.pdf>.
- ¹¹⁹ "Women, Work, and the Economy: Macroeconomic Gains from Gender Equity." IMF. 2013. Web. <<https://www.imf.org/external/pubs/ft/sdn/2013/sdn1310.pdf>>.
- ¹²⁰ Buvinic, Mayra and Rebecca Furst-Nichols. "A Roadmap for Promoting Women's Economic Empowerment." Exxon Mobile and United Nations Foundation. 2013. Web. <http://www.womeneconroadmap.org/sites/default/files/WEE_Roadmap_Report_Final.pdf>.
- ¹²¹ Watson Kakar, Yana, et al. "Women and the Web: Bridging the Internet Gap and Creating New Global Opportunities in Low and Middle-Income Countries." Intel and Dalberg Global Development Advisors. 2012. Web. <<http://www.intel.com/content/dam/www/public/us/en/documents/pdf/women-and-the-web.pdf>>.
- ¹²² "Connected Women 2015: Bridging the Gender Gap: Mobile Access and Usage in Low and Middle Income Countries." GSMA and Altai Consulting. 2015. Web. <http://www.gsma.com/connectedwomen/wp-content/uploads/2015/02/GSM0001_02252015_GSMAReport_FINAL-WEB-spreads.pdf>.
- ¹²³ Ibid.
- ¹²⁴ Sharma, Ritu and Elise Young. "Less Than Two Dollars A Day: Creating Economic Opportunity for Women and Men Living in Extreme Poverty in Developing Countries." Women Thrive Worldwide. 2014. Web. <http://womenthrive.org/sites/default/files/docs/resources/less_than_2-a-day_wtw_report.pdf>.
- ¹²⁵ Klugman, Jeni, et al. Voice and Agency: Empowering Women and Girls for Shared Prosperity. Sep. 2014. Web. <https://elibrary.worldbank.org/doi/abs/10.1596/978-1-4648-0359-8_ch6>.
- ¹²⁶ "Women's Empowerment in Global Value Chains: A Framework for Business Action to Advance Women's Health, Rights, and Wellbeing." BSR. Sep. 2016. Web. <<https://www.bsr.org/reports/BSR-Report-Womens-Empowerment-Supply-Chains.pdf>>.
- ¹²⁷ Ibid.
- ¹²⁸ "The UN Secretary-General's High-Level Panel on Women's Economic Empowerment." Empower Women. n.d. Web. <<https://www.empowerwomen.org/en/who-we-are/initiatives/sg-high-level-panel-on-womens-economic-empowerment>>.
- ¹²⁹ Ibid.
- ¹³⁰ Ibid.

