

# Boost Women's Economic Empowerment

Prepared by: Elise Young, FHI 360

**Reviewed by:** Genine Babakian, Consultant; Juliana Bennington, Women Deliver; Mary Crippen, 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; Liuba Grechen Shirley, Consultant; Petra ten Hoop-Bender, Women Deliver

## OVERVIEW

Women around the world are resilient and resourceful economic agents, overcoming persistent, gender-based barriers to advance the health, education, and economic survival of their families. Every day, women demonstrate they can build informal and formal businesses out of very little capital, create networks to maximize limited resources, and shoulder the care-taking responsibilities, which often include cooking, cleaning, and caring for children, the sick, and the elderly. Women succeed in spite of laws, policies, and institutions that hold them back. This brief examines opportunities to create a supportive 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 and accountability to boost women's economic empowerment.<sup>1</sup>

Major roadblocks women face include limited access, control, or ownership of vital assets, such as land, housing, capital, agricultural inputs, and transportation, generating a host of economic challenges.<sup>2</sup> Without land, women have less say over what gets planted, how soil and water sources are treated, and what gets sold. In non-agricultural businesses, lack of rights and ownership restricts women's ability to make needed capital improvements, as they do not possess collateral to obtain a formal loan. Limited property ownership, land rights, and inheritance rights also bar many women from having a legal claim to their home. When their husbands die, they are often forcibly evicted and left with nothing. And in many countries where women's property rights are in place, customary laws or practices still restrict their control or ownership of land and property.<sup>3</sup>

→ For more, please reference the briefs focused on [improving maternal and newborn health and nutrition and 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 regarding bank account ownership remains stagnant. In developing countries women are 20% less likely than men to have an account at a formal financial institution.<sup>4</sup> 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.<sup>5</sup> Low financial literacy also challenges the ability of women to access and optimally use financial services.<sup>6</sup>

Another key asset that women lack is technology. Low internet connectivity and remaining gaps in mobile phone usage are 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.<sup>7</sup> In many cases, even when women do own phones, a noticeable gender difference is evident in the amount of usage. This may be due to other family members using the phone or male family members controlling when and how it is used.<sup>8</sup>

Women face considerable setbacks securing long-term, decent wages at equal pay rates. Globally, only half of all women of working age are in the work force, compared to three-quarters of their male peers.<sup>9</sup> This is not only due to unequal opportunities for quality education or vocational training, but also to women's greater burden of unpaid work caring for children and households.<sup>10</sup> In some regions, such as South Asia, the Middle East, and North Africa, women shoulder up to 90% of unpaid care work, which has a strong negative correlation with work force participation rates.<sup>11</sup> 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.<sup>12</sup> Lack of adherence to international labor standards and social protections also restricts women's access to decent work.<sup>13</sup> Women need equal access to training and skill building, maternity safeguards, and protections against hazardous work environments, sexual harassment, and violence.<sup>14</sup>

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.



**Meeting the demand to boost women's economic empowerment is linked to the achievement of several of the Sustainable Development Goals (SDGs) and targets, including:**

**SDG Goal 1: 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 Goal 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



Women who are employed earn on average 24% less than men.<sup>15</sup> Not one country has gender parity in pay,<sup>16</sup> and 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.<sup>17</sup> Within this informal economy there is little or no oversight, and exploitation is common.<sup>18</sup> The vast majority of women in South Asia (82%) and sub-Saharan Africa (66%) work in the informal sector,<sup>19</sup> where they are vulnerable to predatory lending, fraudulent pricing, and other injustices that rob them of needed revenue and their rights.<sup>20</sup>

One precarious trend for women's employment involves a mix between formal and informal work, as an increasing amount of labor is being outsourced to women on an ad hoc basis, without enforceable contracts.<sup>21</sup> In fact, as of 2012, 50% of the world's working women were in vulnerable employment situations, unprotected by labor laws.<sup>22</sup> 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.<sup>23</sup>

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.<sup>24</sup> 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. During the early years of the AIDS epidemic, work forces were directly impacted, including those in the agricultural sector, which saw declines of 3-10% in some of the countries most affected by HIV.<sup>25</sup> If a woman cannot control her fertility and time her pregnancies using modern contraception, it limits her access to education and employment.<sup>26</sup> With each additional child, work force participation for women aged 20-44 drops by an average of 5% to 10%.<sup>27</sup>

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 can be severe.<sup>28</sup> 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.<sup>29</sup> This is one of the reasons that the UN Women's Empowerment Principles, a set of 7 principles that over 1,100 companies globally have endorsed, includes freedom from violence for all employees – along with safety and health – as a key objective for businesses and the private sector.<sup>30</sup>

➔ For more, please reference the brief focused on dramatically reducing gender-based violence and harmful practices.

## SECTION 2: SOLUTIONS AND INTERVENTIONS

When countries enhance women's educational opportunities, access to healthcare, employment, and financial services, they generally see a decline in poverty, an increase in economic growth, and overall development.<sup>31</sup> The interventions identified below reflect the cross-cutting nature and impact of enabling women's economic empowerment:

- Improve and enforce secure land rights and inheritance rights for women
- Improve economic literacy and promote inclusive access to financial services, such as credit, savings, and insurance
- Promote women's control over income and joint household decision-making
- Invest in women's networks and organizing

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, 73.3 million young people aged 15-24 were unemployed in 2014.<sup>32</sup> Currently, nearly 43% of the youth labor force is either unemployed or working but still living in poverty.<sup>33</sup>

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 completed by adolescents is not forced, sexually exploitative, or excessively 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.<sup>34</sup> 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.<sup>35</sup>



### SDG Goal 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

### 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



## Improve and Enforce Secure Land Rights and Inheritance Rights for Women

Investing in women's secure land tenure and property rights is one of the most effective long-term solutions to advancing women's economic empowerment. Women who have the same property and inheritance rights as men earn up to four times more income than those women who do not.<sup>36</sup> Yet formal and customary laws often conflict when it comes to gender equality within property tenure; customary law is more exclusive of women.

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.<sup>37</sup> The approach seeks to understand gender gaps between law and practice, identifying the full spectrum of primary and secondary 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.

➔ For more, please reference the brief focused on accelerating access to resources – land, clean energy, water, and sanitation.

### 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.<sup>38</sup> 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.<sup>39</sup> By working with Indian state government officials and Central government leaders, Landesa has reached more than one million families.<sup>40</sup> 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.<sup>41</sup>

### 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 until 2017.<sup>42</sup> 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.<sup>43</sup>

➔ For more, please reference the briefs focused on accelerating access to resources – land, clean energy, water, and sanitation and improving maternal and newborn health and nutrition.

## 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.<sup>44</sup> 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.<sup>45</sup> 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).<sup>46</sup> 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.<sup>47</sup> 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.<sup>48</sup> Overall, the model has demonstrated consistent positive results increasing women's access to financial tools and



### 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
- **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 that promote women's economic empowerment:

- 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)



income, as well as improving individual and household welfare, such as nutrition, access to health services, and quality of housing.<sup>49</sup> Another model that works with women at various levels is BRAC, one of the world's largest international development organizations.<sup>50</sup> Founded in Bangladesh, BRAC created multiple intervention points for women and men to move from extreme poverty, to poverty, to self-sufficiency.<sup>51</sup> 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 ways<sup>52</sup>; another example is UN Women's *Fund for Gender Equality*, which has supported over 10 million beneficiaries through economic empowerment projects.<sup>53</sup> 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.<sup>54,55</sup> 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.*<sup>56</sup>

#### **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.*<sup>57</sup>

### **Promote Women's Control over Income and Joint Household Decision-Making**

Evidence shows that it is not merely a woman's increased income, but rather 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.<sup>58</sup> 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.

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.<sup>59</sup> 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.<sup>60</sup> As a result, both women and men were happier and more economically successful.

### **Invest in Women's Networks and Organizing**

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.<sup>61</sup> 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 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.

#### **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.<sup>62</sup> 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.<sup>63</sup> 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.<sup>64</sup> 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.<sup>65</sup> 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.<sup>66</sup>*

#### **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.<sup>67</sup> 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.<sup>68</sup> 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.<sup>69</sup> 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.<sup>70</sup>

### 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.<sup>71</sup> 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.<sup>72</sup>

Women undertake the vast majority of the world's unpaid work, including crucial tasks like child-care, 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.<sup>73</sup> By decreasing women's unpaid care work, an increase of 10 percentage points would be seen in the women's labor force participation rate.<sup>74</sup> Fully closing gender gaps in work would add up to \$28 trillion in annual GDP by 2025.<sup>75</sup>

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. By providing healthcare for women and their children at the workplace, studies in Bangladesh and Egypt point to a US\$3:1<sup>76</sup> and US\$4:1<sup>77</sup> return on investment.

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. 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.<sup>78</sup> 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.<sup>79</sup> 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.<sup>80</sup>

→ For more, please reference the brief focused on strengthening women's political participation and decision-making power.

Increasing women's control over 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.<sup>81</sup> 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.<sup>82</sup>

→ For more, please reference the brief focused on accelerating access to resources – land, clean energy, water, and sanitation.

In terms of maximizing access to technology, by providing internet to 600 million women, the GDP in 144 developing countries would see an annual increase of around US\$13 to US\$18 billion dollars.<sup>83</sup> Ensuring that women own and can use their phones would provide an estimated \$170 billion increase in the market for the mobile industry.<sup>84</sup> This boost would subsequently have far reaching socio-economic benefits.<sup>85</sup>

### 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, control, ownership, and inheritance of assets – such as land tenure, natural resources, capital, and technology. This includes collaborating with local and national groups to advance culturally appropriate solutions that harmonize laws with customary practice. 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.

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. 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.

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; prioritize asset development, including capital, securing land and inheritance rights, and skill building programs, including financial literacy and management skills.  
(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 labor market, such as maternity leave, day care, 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 work.  
(Most relevant for: governments)
- Invest in women's Small and Medium Enterprises (SMEs) and women entrepreneurs through inclusive finance 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)

## ENDNOTES

- <sup>1</sup> "Sustainable Development Goals Knowledge Platform." United Nations. 2015. Web. <<https://sustainabledevelopment.un.org/sdgs>>.
- <sup>2</sup> "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>>.
- <sup>3</sup> Ibid.
- <sup>4</sup> Demircug-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>>.
- <sup>5</sup> Demircug-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](http://www-wds.worldbank.org/external/default/WDSContentServer/WDSP/IB/2015/10/19/090224b08315413c/2_0/Rendered/PDF/The0Global0Fin0ion0around0the0world.pdf#page=3)>.
- <sup>6</sup> "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>>.
- <sup>7</sup> 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/connectedwomen/wp-content/uploads/2015/02/GSM0001\\_02252015\\_GSMAReport\\_FINAL-WEB-spreads.pdf](http://www.gsma.com/connectedwomen/wp-content/uploads/2015/02/GSM0001_02252015_GSMAReport_FINAL-WEB-spreads.pdf)>.
- <sup>8</sup> Ibid.
- <sup>9</sup> "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>>.
- <sup>10</sup> Ibid.
- <sup>11</sup> "The Power of Parity: How Advancing Women's Equality Can Add \$12 Trillion to Global Growth." The 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>>.
- <sup>12</sup> "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>>.
- <sup>13</sup> "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](http://www.ilo.org/moscow/areas-of-work/gender-equality/WCMS_249141/lang--en/index.htm)>.
- <sup>14</sup> Ibid.
- <sup>15</sup> 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.
- <sup>16</sup> "The Global Gender Gap Report 2015." World Economic Forum. 2015. Web. <<http://reports.weforum.org/global-gender-gap-report-2015/>>.
- <sup>17</sup> "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>>.
- <sup>18</sup> Ibid.
- <sup>19</sup> 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>>.
- <sup>20</sup> "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](http://www.ilo.org/wcmsp5/groups/public/---ed_norm/---relconf/documents/meetingdocument/wcms_218128.pdf)>.
- <sup>21</sup> 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](http://womenthrive.org/sites/default/files/docs/resources/less_than_2-a-day_wtw_report.pdf)>.
- <sup>22</sup> "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](http://www.ilo.org/wcmsp5/groups/public/---dgreports/---dcomm/documents/publication/wcms_195447.pdf)>.
- <sup>23</sup> Ibid.
- <sup>24</sup> Borges, Phil. *Women Empowered: Inspiring Change in the Emerging World*. New York: Rizzoli. 2007.
- <sup>25</sup> "UNAIDS Report of the Global AIDS Epidemic." UNAIDS. 2006. Web. <[http://data.unaids.org/pub/Report/2006/2006\\_gr\\_en.pdf](http://data.unaids.org/pub/Report/2006/2006_gr_en.pdf)>.
- <sup>26</sup> 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>>.
- <sup>27</sup> Ibid.
- <sup>28</sup> "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>>.
- <sup>29</sup> Ibid.
- <sup>30</sup> "Women's Empowerment Principles." UN Global Compact. 2016. Web. <<http://weprinciples.org/Site/PrincipleOverview/>>.
- <sup>31</sup> "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>>.
- <sup>32</sup> "Global Employment Trends for Youth 2015: Scaling up Investments in Decent Jobs for Youth." International Labour Organization. 2015. Web. <[http://www.ilo.org/wcmsp5/groups/public/---dgreports/---dcomm/---publ/documents/publication/wcms\\_412015.pdf](http://www.ilo.org/wcmsp5/groups/public/---dgreports/---dcomm/---publ/documents/publication/wcms_412015.pdf)>.
- <sup>33</sup> Ibid.
- <sup>34</sup> "Data2X." United Nations Foundation. 2014. Web. <<http://data2x.org>>.
- <sup>35</sup> "No Ceilings: The Full Participation Report." n.d. Web. <<http://noceilings.org/about/>>.
- <sup>36</sup> 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>>.
- <sup>37</sup> 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 Lands Rights and Millennium Challenge Corporation. Dec. 2013. Web. <<http://www.landesa.org/wp-content/uploads/Landesa-Gender-Land-Report-MCC-2014.pdf>>.
- <sup>38</sup> "Landesa in India." Landesa. 2015. Web. <<http://www.landesa.org/what-we-do/india/>>.
- <sup>39</sup> Ibid.
- <sup>40</sup> Ibid.
- <sup>41</sup> Ibid.
- <sup>42</sup> "U.S. Ambassador to Senegal Visits NCBA CLUSA's USAID | Yaaajeende Project at the Beginning of its Two-Year Extension." NCBA CLUSA. n.d. Web. 09 Mar. 2016. <<https://www.ncba.coop/ncba-media/press-releases/1339-u-s-ambassador-to-senegal-visits-ncba-clusa-s-usaid-yaaajeende-project-at-the-beginning-of-its-two-year-extension>>.
- <sup>43</sup> "Yaaajeende! Integrating Nutrition in Agriculture and Food Security in Senegal." NCBA CLUSA International. n.d. Web. <[http://csis.org/files/attachments/130109\\_Coughenour\\_presentation.pdf](http://csis.org/files/attachments/130109_Coughenour_presentation.pdf)>.



- <sup>44</sup> "About Us." Grameen Bank. n.d. Web. <<http://www.grameen-info.org/about-us/>>.
- <sup>45</sup> "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>>.
- <sup>46</sup> 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](http://www.seepnetwork.org/filebin/pdf/savings_led_working_group/library/VSLA_Impact_Final_Report_September_2012.pdf)>.
- <sup>47</sup> Ibid.
- <sup>48</sup> Ibid.
- <sup>49</sup> 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](http://www.seepnetwork.org/filebin/pdf/resources/FINAL_Evidence-Based_Savings_Web.pdf)>.
- <sup>50</sup> "Our Approach." Brac. n.d. Web. <<http://www.brac.net/our-approach>>.
- <sup>51</sup> Ibid.
- <sup>52</sup> "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>>.
- <sup>53</sup> "Fund for Gender Equality." UN Women. n.d. Web. <<http://www.unwomen.org/en/trust-funds/fund-for-gender-equality>>.
- <sup>54</sup> "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>>.
- <sup>55</sup> "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. 09 Mar. 2016. <<http://www.goldmansachs.com/citizenship/10000women/>>.
- <sup>56</sup> "Fundación Paraguaya." n.d. Web. <[http://www.fundacionparaguaya.org.py/?page\\_id=77](http://www.fundacionparaguaya.org.py/?page_id=77)>.
- <sup>57</sup> "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](http://www.fhi360.org/sites/default/files/media/documents/mMoney%20Infosheet_DBBL_02212014.pdf)>.
- <sup>58</sup> "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>>.
- <sup>59</sup> 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>>.
- <sup>60</sup> 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's%20of%20Transformation.pdf>>.
- <sup>61</sup> "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](http://www.unwomen.org/~media/headquarters/attachments/sections/library/publications/2014/unwomen_surveyreport_advance_16oct.pdf)>.
- <sup>62</sup> 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](http://wiego.org/sites/wiego.org/files/publications/files/Jones_Trading_Our_Way_Up_English.pdf)>.
- <sup>63</sup> Ibid.
- <sup>64</sup> Ibid.
- <sup>65</sup> Ibid.
- <sup>66</sup> Ibid.
- <sup>67</sup> "Home-Based Workers." WIEGO. 2016. Web. <<http://wiego.org/wee/home-based-workers>>.
- <sup>68</sup> Ibid.
- <sup>69</sup> Ibid.
- <sup>70</sup> Ibid.
- <sup>71</sup> 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](http://www.cfr.org/content/publications/Women_in_the_Economy.pdf)>.
- <sup>72</sup> 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>>.
- <sup>73</sup> Ibid.
- <sup>74</sup> 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. n.d. Web. Dec. 2014. <[http://www.oecd.org/dev/development-gender/Unpaid\\_care\\_work.pdf](http://www.oecd.org/dev/development-gender/Unpaid_care_work.pdf)>.
- <sup>75</sup> 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>>.
- <sup>76</sup> 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](http://pdf.usaid.gov/pdf_docs/pnaec188.pdf)>.
- <sup>77</sup> 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](http://www.bsr.org/reports/HERproject_Health_Enables_Returns_The_Business_Returns_from_Womens_Health_Programs_081511.pdf)>.
- <sup>78</sup> "Women in the Work Place." McKinsey & Company. 2015. Web. <[http://womenintheworkplace.com/ui/pdfs/Women\\_in\\_the\\_Workplace\\_2015.pdf?v=5](http://womenintheworkplace.com/ui/pdfs/Women_in_the_Workplace_2015.pdf?v=5)>.
- <sup>79</sup> 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>>.
- <sup>80</sup> 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](http://scholar.harvard.edu/files/rpande/files/gender_quotas_-_april_2011.pdf)>.
- <sup>81</sup> "Women, Work, and the Economy: Macroeconomic Gains from Gender Equity." IMF. 2013. Web. <<https://www.imf.org/external/pubs/ft/sdn/2013/sdn1310.pdf>>.
- <sup>82</sup> 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](http://www.womeneconroadmap.org/sites/default/files/WEE_Roadmap_Report_Final.pdf)>.
- <sup>83</sup> 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>>.
- <sup>84</sup> "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](http://www.gsma.com/connectedwomen/wp-content/uploads/2015/02/GSM0001_02252015_GSMAReport_FINAL-WEB-spreads.pdf)>.
- <sup>85</sup> Ibid.

