

# Boost Women's Economic Empowerment

Facts, Solutions, Case Studies, and Calls to Action

## OVERVIEW

Women's economic empowerment is a prerequisite for inclusive and equitable economic growth. 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. Evidence shows that women's full participation in the economy drives better performing and more resilient businesses and supports economic growth and wider development goals for nations. 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 caretaking responsibilities, which often include cooking; fetching water; growing food; cleaning; and caring for children, the sick, and the elderly. Women succeed despite laws, policies, social norms, violence, harassment, 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

Women's economic empowerment is a powerful lever for change and can drive gender equality and broader intergenerational benefits for women, their families, communities, and countries. The Sustainable Development Goals (SDGs) address obstacles that continue to obstruct economic justice for women, 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, sharing of unpaid care work, and accountability to boost women's economic empowerment.<sup>1</sup>

A major systemic constraint to women's economic empowerment is the adverse social and cultural norms that dictate the unequal status of women, define their roles in society, and limit their control over their own fertility and bodies. Adverse norms drive expectations around women's roles as primary caregivers, perpetuate gender bias and stereotypes in the workplace, and contribute to women's informal labor going largely unrecognized.<sup>2</sup> Subtle gender bias impacts women's own attitudes and preferences toward work, professional advancement, and perceptions and sometimes acceptance of violence and inappropriate behavior at work and at home.<sup>3,4</sup>

As of 2019, 53 economies did not have laws protecting women from sexual harassment in the workplace.<sup>5</sup> This lack of legal protection is compounded by the fact that some countries have discriminatory employment laws that limit female participation in the workforce.<sup>6</sup> A 2018 World Bank report found that 104 economies have laws preventing women from working in certain jobs.<sup>7</sup>

These challenges are exacerbated for women living as refugees or internally displaced persons. Humanitarian settings and fragile contexts are particularly difficult economic environments for women where restrictions on access to resources, lack of legal protections, and insecurity overlap to limit opportunities.<sup>8</sup> During crises, pre-existing patterns of violence and exploitation worsen, and new risks emerge.<sup>9</sup> Girls and women are often excluded from decision-making processes or prevented from accessing essential services due to harmful social norms.<sup>10</sup> Recovery efforts often unintentionally undermine women by focusing on community efforts that reinforce constrictive norms and are in response to needs of community leaders, who are predominately men and may not be considering the unique barriers faced by women.<sup>11</sup> Interventions that simultaneously target gender and economic inequalities in crisis situations can help reshape economic systems so that they work for, and are inclusive of, all girls and women.

The dangers of violence and exploitation are also present in countries where women have increasingly adopted jobs in the "gig-economy" through platform apps or otherwise, particularly in the ride-sharing sector. A 2019 report jointly produced by BSR and Women Deliver cited evidence that female drivers are more likely to endure sexual harassment than their male counterparts. In addition, safety concerns lead many women to limit the hours they work, which reduces their wages compared to male drivers.<sup>12</sup>

Another major roadblock that women face is limited or insecure access to, control over, and ownership of vital assets, such as bank accounts and deposits, capital, housing, land, agricultural inputs, and transportation, which generates a host of economic challenges.<sup>13</sup> 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 products get sold for profit to support the family's livelihood. Lack of tenure rights and ownership restricts women's ability to access financing, either to make the improvements needed to agricultural operations or for other family needs.<sup>14</sup> Without property to use as collateral to obtain a formal loan, women face difficulty trying to finance entrepreneurial or land-based investments.<sup>15</sup> 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

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

**SDG 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 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



assets.<sup>16</sup> This affects women's ability to maintain financial assets after the death of their husbands and limits their ability to build generational wealth. Even in countries where women's legal property rights are in place, customary laws or practices and biased social norms often still restrict control or ownership of land, property, and finances.<sup>17</sup>

Having a bank account and access to credit gives women greater control over their finances and is a crucial step toward rising above poverty.<sup>18</sup> But while women's access to bank accounts has increased, the gender gap in account ownership persists. In 2017, 65% of women had an account, compared with 72% of men, a gender gap of 7 percentage points.<sup>19</sup> Women's legal and marital status may also have an impact on their access to financing. For example, women living as refugees may not be able to access formal banking or credit systems because of their legal status.<sup>20</sup> Low financial literacy also challenges women's ability to access and optimally use financial services.<sup>21</sup> Low internet connectivity and gaps in mobile phone usage are other barriers limiting women's economic potential. Mobile phones allow women in remote areas to access banking and credit, receive market information, and grow their networks. These devices can also enable women to receive their wages digitally, which in turn can increase their financial independence and influence over household financial decision-making.<sup>22</sup> However, an estimated 197 million fewer women than men own a mobile phone in low- and middle-income countries.<sup>23</sup> This gap in mobile ownership is paired with a gap in the use of mobile internet, where there is a gender gap of 23%.<sup>24</sup>

Informal employment also contributes to challenges in women's economic empowerment. Women in the informal economy, such as domestic work, home-based work, and work in a family business, are more likely to find themselves in vulnerable situations.<sup>25,26</sup> Participation in informal employment that is typically low-skilled and comes with poor working conditions is higher among women than men. In 2018, this was the case in more than 90% of sub-Saharan African countries, 89% of South Asian countries, and 75% of Latin American countries.<sup>27</sup> Because they fly under the economic and labor radar where their rights are not upheld, these women lose out on needed pay, benefits, safety standards, and other protections.<sup>28</sup> Women also make up close to two-thirds of family workers, or workers who contribute to a family business but do not receive any direct monetary compensation.<sup>29</sup> Within this informal economy, there is little or no oversight, and exploitation is common.<sup>30</sup> Another vulnerable sector is agriculture, which is still one of the most common employment opportunities for women in low- and lower-middle-income countries.<sup>31</sup> In Southern Asia and sub-Saharan Africa, 60% of working women work in agriculture, where they often participate in time- and labor-intensive activities while receiving little payment.<sup>32</sup>

Women's overrepresentation in the informal economy may hinder their ability to transition into higher-skill, higher wage-premium jobs, according to the McKinsey Global Institute. It is estimated that 40 million to 160 million women may need to make the transition to a better job by 2030, yet will be hindered by structural impediments, including the opportunity cost that unpaid care work imposes on women seeking opportunities in the compensated economy.<sup>33</sup> Illustratively, a 2019 Organisation for Economic Cooperation and Development (OECD) Policy Paper employed time-use surveys to measure unpaid care work and found that it represents a significant share of countries' GDP. For example, unpaid care work was 14% of GDP in South Africa and Canada; 23% in Argentina, France and New Zealand; and 33% in China.<sup>34</sup>

Even when women secure formal employment, gender stereotypes and cultural norms often limit them to lower-status and lower-paid positions than those offered to men.<sup>35</sup> Employed women earn, on average, 23% less than men.<sup>36</sup> Not one country has gender parity in pay,<sup>37</sup> even when both genders perform the same type of work. The gender wage gap is driven by a variety of factors, including vertical segregation, where women have difficulty advancing to manager and senior positions, and horizontal segregation, where women are concentrated in lower-paid sectors.<sup>38</sup> The concentration of women in lower-paid sectors has been estimated to account for more than 50% of the overall gender pay gap.<sup>39</sup> This gap also extends to developed economies, where women tend to be less represented in fields such as machine learning and pattern recognition, which are likely to drive future progress in technology and the economy more broadly.<sup>40</sup>

The wage gap is exacerbated once a woman has a child, jumping from a 4.8% difference between men and women without children, to a 22.6% difference for men and women with children in OECD countries.<sup>41</sup> The implicit penalty that women pay for having children increased by 38.4% between 2005 and 2015, and the attendant pay gap (as compared to childless women) ranges from about 1% or less in Canada, Mongolia, and South Africa, to as much as 30% in Turkey.<sup>42</sup>

Only 63% of the wage gap and 50% of estimated earned income gap have been bridged as of 2018.<sup>43</sup> Workplace disparities in terms of management opportunities and mentorship also drive income gaps, making it more difficult to bridge the divide, for example, the wage and opportunity gaps differ greatly from country to country – women and men have the same likelihood of reaching managerial positions in the Bahamas, Colombia, Jamaica, Lao People's Democratic Republic and the Philippines, while the gap is at least 90% in Syria, Lebanon, Algeria, Egypt, Saudi Arabia, Yemen and Pakistan.<sup>44</sup>

Governments' lack of adherence to international labor standards and social protections also restricts women's access to decent work.<sup>45</sup> Decent work can be defined as offering 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.<sup>46</sup> Women must be able to access training and skill building; pregnancy and maternity safeguards; family leave; and protections against hazardous work environments,



## 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

## 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



sexual harassment, and violence.<sup>47</sup> Corporations can play a role in promoting women's equality in the workforce and economic empowerment. However, fewer than one in three companies sets diversity targets for hiring and promotions, fewer than one in four companies has processes or tools for reducing bias when reviewing résumés, fewer than half of companies require diverse candidates for external hiring, and only a quarter require diverse candidates for internal promotions.<sup>48</sup>

There is a risk that these gender inequalities in employment will become more pronounced as digital technologies and automation replace lower-skilled, labor-intensive jobs in sectors that have a large share of female workers.<sup>49</sup> Women accounted for a mere 22% of artificial intelligence professionals globally.<sup>50</sup> Women working in the hospitality and restaurant industries, which employ 4.9% of women and 2.8% of men globally, are particularly at risk, with almost 73% of all jobs in these sectors being susceptible to automation.<sup>51</sup> At the same time, education and health, which are similarly dominated by female workers, exhibit a low risk of automation due to the interpersonal abilities required.<sup>52</sup>

A woman's ability to economically empower herself has a positive impact on the health and wellbeing of her family, community, education, nutrition, and healthcare. Good health is a critical factor to supporting women's empowerment, since their economic performance suffers during health crises. If a woman cannot control her fertility and time her pregnancies using modern contraception, it can limit her access to education and employment.<sup>53</sup> Women's health is also jeopardized because of the disproportionate share of time women spend doing unpaid care work. Women who work for pay are often said to work a "second shift" once they get home. This has negative consequences on their health and wellbeing in the form of sleep deprivation and anxiety.

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 both women's economic empowerment and the economic stability of nations. Without it, the economic losses to individuals, households, communities, and nations can be severe.<sup>54,55</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>56</sup>

This is one of the reasons that the United Nations Women's Empowerment Principles (WEPs), a set of seven principles endorsed by more than 2,600 companies globally, include the enforcement of zero-tolerance policies for violence and sexual harassment and the inclusion of measures to ensure workplace safety and health for all employees as key objectives for businesses and the private sector.<sup>57,58</sup> The 2019 International Labour Organization's Convention Concerning the Elimination of Violence and Harassment in the World of Work asks for a commitment from each member state, in consultation with representative employers' and workers' organizations, to seek to ensure that violence and harassment in the world of work is addressed in policies, resources, guidance, training and tools, and awareness-raising campaigns.<sup>59</sup>

## SECTION 2: SOLUTIONS AND INTERVENTIONS

The scale of the challenges facing women globally requires collaborative solutions that draw on the expertise, resources, and networks of multiple partners in the women's economic empowerment ecosystem. Governments, donors, multilateral organizations, civil society, and the private sector collectively have a role to play in removing barriers, challenging norms, and creating context-specific policies and interventions to protect women's rights and support their economic advancement in communities across the globe.

When countries expand women's access to education, healthcare, employment, and financial services, and establish laws that create an enabling environment for the enjoyment of women's rights, they generally see a decline in poverty, an increase in economic growth, and greater overall development.<sup>60</sup> 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.<sup>61</sup> 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 encourage joint household decision-making to tackle adverse gender norms.
- Recognize, reduce, and redistribute unpaid domestic and care work.
- Cultivate women's leadership in the public and private sectors.
- Invest in women's networks and organizations to strengthen women's visibility and representation.
- Create a safe, supportive, and violence-free workplace in line with the 2019 ILO Violence and Harassment Convention.



### 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% 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



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

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 women who do not.<sup>62</sup> 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.<sup>63</sup> Yet formal and customary laws often conflict when it comes to gender equality across land and property regulations, 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.<sup>64</sup> While 164 countries around the world recognize women's rights to own, manage, use as collateral, and make decisions about land, implementation remains a challenge due to discriminatory social norms and customs and low levels of legal literacy among women.<sup>65</sup> Thus, even when women have equal rights, they may not be aware of them or able to exercise them.<sup>66</sup>

### Case Study: Ensuring Women's Property Rights Through Data and Collaboration<sup>67</sup>

From 2013 through 2016, the United Nations High Commissioner for Refugees (UNHCR) conducted research to document promising practices to advance gender equality, including advancing women's land rights in Sri Lanka. Working with the Legal Aid Commission of Sri Lanka (LAC), UNHCR successfully assisted women and female-headed households to obtain their land rights. The approach relied on a thorough analysis and application of data covering housing, land, and property disaggregated by sex and age; full participation and accountability through community listening groups and mobile land clinics; and a strong focus on building collaborative relationships with and strengthening the processes of local government. Laws and policies enacted by local government are critical to the achievement of gender equality. In August 2016, a national policy was published giving women, including displaced and refugee women, the rights to own property, be listed on titles, and utilize and dispose of property. This promising practice shows great potential for scale-up across the region and beyond.

### Case Study: Women and Community Pasture Management in Kyrgyzstan<sup>68</sup>

In 2013, the Livestock and Market Development Program (LMDP), funded by the International Fund for Agricultural Development (IFAD), launched a project that aimed to include women in the management of pasture resources in two provinces in Kyrgyzstan. Its goals were to improve the productivity and accessibility of pastures, the health of livestock, and market partnerships along value chains. Assessment of the project found that recognizing everyone in the community 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 status. 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. 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.

### Case Study: The Greatest Predictor of Poverty in India Is Landlessness<sup>69</sup>

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 own the land they depend on is a major predictor of poverty, seeds conflict, and hinders economic growth. 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 by 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. By working with Indian state government officials and central government leaders, Landesa has reached more than 1 million families. 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.

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

When Grameen Bank began in Bangladesh in 1976, it launched a worldwide movement toward the financial inclusion of women, especially those living in poverty.<sup>70</sup> Its 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.<sup>71</sup> 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 such as the World Bank's International Finance Corporation (IFC) and private-sector banks.<sup>72</sup>

Financial inclusion is key to developing a vibrant community of women entrepreneurs and women-owned businesses, which in turn can create jobs. The IFC's Banking on Women program, for example, helps IFC partners and financial institutions invest in women-owned businesses in sustainable and profitable ways.<sup>73</sup> Another example is UN Women's Fund for Gender Equality, which has supported more than 10 million beneficiaries through economic empowerment projects.<sup>74</sup> Multiple private-sector companies have also taken on this charge. Goldman Sachs, in partnership with the IFC, raised over \$600 million in capital to support 100,000 women entrepreneurs as an extension of the Goldman Sachs 10,000 Women Initiative.<sup>75, 76</sup>

Successful financial inclusion ventures require an approach that opens access to financing while building women's financial literacy and management capacity. Projects spearheaded by multilateral banks—such as the African Development Bank (AfDB) and Inter-American Development Bank (IDB)—as well as by financial services corporations and private companies, build upon a multitiered approach to supporting women entrepreneurs. The Bill & Melinda Gates Foundation has highlighted financial inclusion as one of the main pillars of its US\$170 million Gender Equality Strategy, which entails ensuring women have access to and are able to actively use a digital financial bank account.<sup>77, 78</sup> Hence, multiple models exist that cater to the target audience and emanate from a range of local, national, and multinational banks and credit unions, payment companies, micro-credit institutions, foundations, governments, non-government organizations, and even unofficial local groups.

### Case Study: Increasing Financial Inclusion for Low-Income Women Through Wage Digitization<sup>79</sup>

BSR's HERproject is a cross-sector collaboration that aims to empower low-income women in global supply chains through programs focused on health, financial inclusion, and gender equality. BSR's HERproject is partnering with the Bill & Melinda Gates Foundation to support garment factories in Bangladesh, which mostly employ women, to switch from cash to digital payroll as a way to onboard large numbers of low-income women into



the formal financial system. The program, known as HERfinance Digital Wages, advocates for wage digitization among garment manufacturers in Bangladesh, helps them select the right mobile financial service providers, manages the digitization process, and provides financial literacy and mobile money training to workers and factory management to ease their transition. Since its launch in 2015, the program has reached 100,000 workers, 60 percent of whom are women. The program has led to an increase in access to formal financial services for workers from 20% to 98% and a 53% reduction in payroll administrative time spent by employers. After having their wages digitized, the percentage of women who reported they were handing their salaries over to family members decreased by 69%.

### Promote Women's Control Over Assets, Resources, and Income and Encourage 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 wellbeing. These key economic decisions, however, are inextricably woven into cultural norms around gender, age, ethnic background, health and physical status, and overall social hierarchy.<sup>80</sup> Gender norms can be deeply entrenched in a society, resulting in gender-segregated occupations, gender discrimination, and violence.<sup>81</sup> Oftentimes, this translates into a woman needing to hand over part or all of her income to someone else in her home or community with more decision-making power. Where laws do not protect divorced women and widows, or where discriminatory customary laws and social norms prevail, this problem becomes exacerbated.<sup>82</sup>

Training for both men and women can improve women's influence over decision-making. Training should equip men and women with soft skills around gender issues, including effective communication, confidence-building, and negotiation techniques. Moreover, research has shown that investing in intra-household gender dynamics, alongside community and systems-level changes, leads to increases in women's economic empowerment and resilience.<sup>83</sup> Specifically, improvements were shown in women's agency, women's participation in household and community decisions, men's trust in women's activities outside the home, the sharing of household chores, and men's respect for women and their opinions.<sup>84</sup>

#### Case Study: Promundo's Approach to Working With Men and Boys for Gender Equality

Working directly with dominant group stakeholders is a promising approach to help address gaps in women's economic decision-making. The male engagement organization Promundo, working in partnership with CARE, identified this as a key strategy within a women's economic empowerment program in Rwanda in 2012.<sup>85</sup> It 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>86</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.<sup>87</sup> It helped the men to better accept their wives' participation in VSL groups, support their goal of economic empowerment and more participation in economic decisions, and share more in household tasks and caring for the family.<sup>88</sup> The families of men who participated saw a significantly higher gain in income compared to families of men who did not participate. Additionally, some men became more supportive of family planning, and many became more involved with childcare.<sup>89</sup>

### Recognize, Reduce, and Redistribute Unpaid Domestic and Care Work

Women's share of unpaid care work is three times more than men.<sup>90</sup> This disproportionate burden of unpaid work is a critical constraint on girls' and women's economic empowerment. Potential time spent on education and formal work is redirected to unpaid labor that is undervalued and seldom recognized. This staggering gender gap in unpaid care work, coupled with large gaps in paid work, systematically produces a multitude of gender inequalities in market outcomes, including gender wage gaps, jobs segregation, and gaps in political representation.<sup>91</sup> The negative economic impacts of these inequalities go beyond individual girls and women, affecting households, communities, and national economies. Moreover, women's unpaid care work is conservatively estimated at 13% of global GDP,<sup>92</sup> and change is slow. To reach gender equality in unpaid care work by 2030, men would need to increase their time spent by 50 minutes a day.<sup>93</sup>

Addressing these inequalities requires national-level legislation and policy coordination on the care economy. The value and contribution of unpaid domestic and care work needs recognition. This recognition is possible with the inclusion of unpaid care in national statistics, which can illustrate the extent to which different groups contribute to unpaid labor. Improved data collection can help inform policies that are gender-sensitive and recognize the need to invest in social protection systems that are gender equitable and prioritize child and elderly care, as well as maternity and paternity leave.<sup>94</sup> Eighty-eight countries have conducted some type of time-use analysis, helping to highlight the hidden burden of unpaid care work.<sup>95</sup>

Publicly financed, high-quality early education and care services should be part of labor systems that support both men and women as domestic caregivers. Globally, only 45% of employed women are covered by mandatory maternity protection, including paid leave,<sup>96</sup> and few countries offer paid parental leave for spouses.<sup>97</sup> Social investment in childcare, disability, and elderly care programs reduces unpaid care work and fosters paid care work opportunities, which support economic growth, minimize transgenerational poverty, and improve social inclusion.<sup>98</sup> For example, the growing need for care will require new skilled workers. Although many of the existing jobs in this area currently have few, if any, benefits, meeting the need for care presents an opportunity to create quality work in a sector that is dominated by women.

#### Case Study: Valuation of Unpaid Care Work in Colombia

In 2010, Colombia passed a new law that regulated the inclusion of the economy of care in national accounting systems in order to measure women's contributions to the social and economic development of the country.<sup>99</sup> Passage of this law was followed by the formation of the Intersectoral Commission under the National Administrative Statistics Department (DANE).<sup>100</sup> Under the commission, the National Time-Use Survey (ENUT) and the Care Economy Satellite Account (CSEC) statistical mechanism, were created. ENUT was conducted initially in 2012 and then again in 2016–2017.<sup>101</sup> It showed that 35 billion hours were spent on unpaid work and that women did 79% of that work.<sup>102, 103</sup> In addition to highlighting inequality in the care economy, the work of the commission was also integrated into Colombia's 2014–2018 National Development Plan, laying the foundation for gender-responsive policy development for the future.<sup>104</sup>



### Case Study: Developing an Integrated Care System in Uruguay<sup>105</sup>

Uruguay's National Integrated Care System takes a rights-based approach to care, enshrining in national law the "right to care and be cared for" for all citizens, including children, the elderly, and persons with disabilities. The system was introduced after strong advocacy by women's organizations in the 1990s as an effort to bolster low female labor force participation rates, and in response to a rapidly aging population. The Care Act (2015) ensures funding for child, elderly and disabled care, while also recognizing the right of care workers (the majority of whom are women) to decent work through training and regulations.

### Cultivate Women's Leadership in the Public and Private Sectors

Women's economic empowerment requires addressing the structural barriers that impede girls' and women's access to economic opportunity. These barriers include inequalities in the care economy, restricted mobility, and limited access to employment and financing opportunities. Gender inequalities and biases in legal, financial, and economic systems can only be rectified when women are represented as decision-makers and leaders in these systems. Therefore, increased female leadership in the public and private sectors is a prerequisite for developing inclusive and gender-equitable economic policies.<sup>106</sup>

To implement gender equality commitments at the government level, investments in technical frameworks that support gender-sensitive planning, budgeting, procurement, and policy development are necessary. Embedding gender analysis into government legislation needs gender-equitable representation that includes women from diverse backgrounds and across multiple social groups and sectors.<sup>107</sup> With increased representation, women have the opportunity to advocate for gender-responsive policies and socio-economic reforms that account for the specific needs and challenges of women, young people, and other marginalized groups.

Similarly, in the corporate sector, women's representation at the directorate and management levels can help address barriers to women's economic empowerment, such as pay gaps and inequitable leave policies.<sup>108</sup> Gender-equal leadership can prioritize workplace policies and practices that are free from gender discrimination and ensure the health, safety, and wellbeing of all workers. The WEPs for business offer further guidelines on how organizations and companies can empower women in the workplace and promote their professional and personal development.<sup>109</sup>

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. With support from the United Nations Foundation, the William and Flora Hewlett Foundation, and the Bill & Melinda Gates Foundations, Data 2X is a collaborative technical and advocacy program working through partnerships to improve the availability, quality, and use of gender data to make a practical difference in the lives of girls and women worldwide.<sup>110</sup> Similarly, the Clinton Foundation's 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>111</sup> and Equal Measures 2030 aims to engage decision-makers with improved data, evidence, and analysis, and advocate for better data collection to accelerate progress toward gender equality.<sup>112</sup>

### Case Study: L'Oréal Implements a Gender Equity Action Plan<sup>113</sup>

In 2013, while 70% of L'Oréal USA's workforce were women, 70% of leadership positions were held by men. In 2014, based on feedback from an EDGE (Economic Dividends for Gender Equality) Certification analysis, L'Oréal USA prioritized efforts to increase female leadership at senior levels and facilitate gender-responsive policy reforms. The company implemented a gender-equity plan, through which the executive committee reached gender parity in 2018. Additionally, the company increased both maternity and paternity leave by one week, encouraged flexible work hours for all employees, and cut the organizational gender pay gap by half.

### Invest in Women's Networks and Organizations 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.<sup>114</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 learn from one another. Women's groups can be spaces to share in care responsibilities, build confidence, and receive key information on issues such as market prices, nutritional guidance, family planning, and reproductive health. At their core, these groups can provide girls and women with the opportunity to amplify their voices, organize, and advocate for their rights. They can help elevate girls and women to positions of leadership, catalyze action, and inspire political change.

Despite their great economic, social, and political benefits, very little money is invested in women's groups, which face constraints on the freedom and space to act at the national, regional, and global levels.<sup>115</sup> In 2016-2017, members of the Development Assistance Committee (DAC) provided an average of USD 44.8 billion per year, or 38% of their bilateral allocable aid, to gender equality and women's equality efforts, which was an increase from previous years.<sup>116</sup> However, support for programs specifically dedicated to gender equality and women's empowerment remains consistently low at just 4%, while 62% of aid remains gender blind.<sup>117</sup> In the economic and productive sectors, dedicated gender equality programming represented only 1% of total aid, a decrease from prior years.<sup>118</sup> This limited access to resources, combined with repressive laws and conditions in some countries, has increasingly restricted spaces for dialogue and engagement for women's rights organizations and civil society groups.

Despite operating in a shrinking financial and political space, women's groups have remained powerful catalysts for change.<sup>119</sup> Research on policy change to combat violence against women has shown that women's rights and feminist organizations have played a decisive role in whether or not countries have introduced comprehensive legislation and social policy to tackle this issue.<sup>120</sup> To continue functioning successfully, women's groups require access to stable, long-term funding so they can respond and adjust to emerging trends and conditions. With access to stable resources and support, groups can build greater capacity, be flexible and innovative in their work, and galvanize greater impact.<sup>121</sup> Moreover, for maximum sustained impact, women's groups need to be included as partners and stakeholders at every stage of the policy and decision-making process.<sup>122</sup> Working with women's groups to develop new data, investment practices, and accountability mechanisms can improve the design and implementation of initiatives across different sectors. Greater political representation of women's groups and the social justice movements they intersect with—including youth and other marginalized groups—can build inclusive spaces that emphasize the needs of vulnerable populations and hold governments and institutions accountable to their commitments.<sup>123</sup> In addition, men and boys must actively promote women's leadership in social, cultural, and political spaces in order to improve women's collective voice and representation.<sup>124</sup>



### Case Study: WIEGO Organizing<sup>125</sup>

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 help them build capacity. With 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. The project resulted in increased 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 in economic networks. For example, the Indian women's handicraft enterprise Sadhna was able to grow from a group of 15 women to nearly 700 organized into 49 sub-groups. Additionally, by promoting stronger leadership roles within mixed male-female enterprises and cooperatives, WIEGO encouraged the mixed 7,000-member Gumutindo Coffee cooperative in Uganda to change its policies to require 50% of board members to be women, which helped achieve 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.

### Case Study: HomeNet Thailand<sup>126</sup>

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, including social protection, legal status, and labor rights. Its objectives were to improve the livelihoods and financial 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. The project had significant impact, particularly with the government's adoption of the Home-Workers Protection Act, which helps protect an estimated 2 million women by ensuring legal frameworks are in place for equal pay and occupational health and safety. 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.

## Create a Safe, Supportive, and Violence-Free Workplace in Line With the 2019 ILO Violence and Harassment Convention

Women's contractual arrangements and restrictive gender norms leave them vulnerable to discrimination, harassment, and violence in the workplace. Therefore, creating a safe, supportive, and violence-free workplace with strong, gender-sensitive codes of conduct and policies is required to promote women's economic empowerment. At the 108th annual International Labour Conference, ILO members adopted the Convention Concerning the Elimination of Violence and Harassment in the World of Work and a related recommendation, which was the first internationally agreed-upon standard and guidance for addressing violence and harassment in the world of work.<sup>127</sup> The convention is groundbreaking in its expansive definition of violence and harassment as a "range of unacceptable practices," its inclusion of gender-based violence and harassment covering all workers "irrespective of their contractual status," and its acknowledgement that violence and harassment can happen beyond the physical workplace.<sup>128</sup>

The convention requires governments to take legal and policy measures to prohibit and prevent all forms of violence and harassment.<sup>129</sup> Employers will also be required to take measures such as a workplace policy, risk assessments, training, and awareness-raising initiatives.<sup>130</sup> Many of the requirements are in line with the recent report on Gender Dimensions of the Guiding Principles on Business and Human Rights.<sup>131</sup>

Governments and businesses have a crucial role to play in preventing and responding to violence and sexual harassment in the workplace. Social movements like #MeToo are holding governments and companies accountable for taking urgent action to set up policies and systems that promote gender equality and prevent and respond to incidences of work-related violence and harassment.<sup>132</sup>

### Case Study: Supporting and Empowering 100,000 Women in ANN's Global Supply Chain<sup>133</sup>

Through its participation in BSR's HERproject, ANN, parent company of Ann Taylor, LOFT, and Lou & Grey, was able to achieve its commitment to support 100,000 women in its global supply chain community between 2012 and 2018. ANN became the first U.S. women's specialty retailer to commit to the WEPs. In 2018, it launched a revised code of conduct for suppliers that incorporates a gender lens, which ensures that specific solutions to challenges that women workers face are included as part of the company's expectations of suppliers. Through the implementation of the HERproject across six countries, more than 2,800 peer educators were trained, which led to a sharing of knowledge and skills with more than 104,000 women. The company also engaged its customers in this effort by communicating through stores, multimedia, and a microsite about the ongoing success of the project. ANN and HERproject have measured a 38 percentage point increase in breast cancer self-examinations, a 26 percentage point increase in the use of sanitary napkins rather than scraps of cloth, and a 25 percentage point increase in HIV prevention awareness.

## SECTION 3: THE BENEFITS OF INVESTMENT

From an economic standpoint, increasing female labor force participation would serve to increase productivity and diversify the areas in which women work.<sup>134</sup> While women's economic empowerment is crucial from a human rights standpoint, it also contributes greatly to national economic growth. For example, if countries matched their rate of improvement in gender parity to that of the best-performing country within the region, it could boost GDP globally by \$12 trillion annually by 2025.<sup>135</sup>

Women do most 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 of output per year, which correlates to around 13% of the global GDP.<sup>136</sup> Decreasing women's unpaid care work would increase women's labor force participation rate by 10 percentage points.<sup>137</sup> 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.<sup>138</sup> Fully closing gender gaps in work would add up to \$28 trillion in global annual GDP by 2025.<sup>139</sup> In Denmark, Iceland, Norway, and Sweden, the OECD estimates that increases in women's employment have boosted GDP growth by between 10% and 20% over the past 50 years.<sup>140</sup>

While the public sector has a critical role to play in terms of providing gender-sensitive infrastructure, employment and legal framework, the private sector plays a significant role as well. The private sector has a vested interest in boosting women's economic empowerment. Companies that prioritize gender equality have been shown to be good long-term investments. A 2016 study of 21,980 global, publicly traded companies in 91 countries found that having women occupy at least 30% of leadership positions added 6% to their net profit margin.<sup>141</sup> Another study by McKinsey found that companies in the top quartile for gender diversity are 21% more likely to have financial



returns above companies in the fourth quartile.<sup>142</sup> A 2019 study by the IFC found that private equity and venture capital funds with more gender-balanced senior management saw 10% to 20% higher returns.<sup>143</sup> Investing in women is an opportunity for future market growth as well as growth in women's incomes around the world.

Regularly assessing and reviewing business practices all along the value chain with a gender lens—including pay equity, gender balance among employees and leaders, relationships with women-owned companies, and gender equality initiatives—enables companies to identify where improvements are needed.<sup>144, 145</sup> 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.<sup>146, 147</sup> Offering childcare support is another way to improve gender equality in employment.<sup>148, 149</sup>

The benefits of investing in women's advancement, as well as their access to and control over resources and technology, are substantial. Propelling more women into leadership positions, where they remain underrepresented in the political, financial, and academic sectors, is another way to boost women's economic empowerment. Investing in high-quality, lifelong education and training for women, particularly in science, technology, engineering, and math (STEM), is equally essential for women's success.<sup>150</sup> It is critical to ensure that women are equally represented in leadership positions in a variety of businesses, workplaces, trade unions, and other social movements, and that women's rights issues are prioritized in collective bargaining processes.

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 improves their children's access to and performance in school; increases access to and the 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>151</sup> Another sound investment to boost women's economic empowerment involves providing social services, such as childcare, which has been proven to increase a woman's earning levels.<sup>152</sup> Government policies need to emphasize the importance of investing in childcare and on reducing tax penalties for secondary earners.<sup>153</sup> Investing in high-quality childcare could make women's re-entry into the workforce a quicker and easier process, and replacing family taxation with individual taxation could reduce any dual-earner marriage tax penalties.<sup>154</sup>

For developing countries, investments in quality infrastructure can alleviate women's unpaid domestic work and free up time for paid economic activities. In Ghana, for example, women who have access to electricity in their house are able to spend an extra hour a day on income-generating activities.<sup>155</sup> The International Energy Agency estimates that providing clean cooking options would not only prevent 1.8 million premature deaths per year, but would also free up 100 billion hours spent on collecting fuelwood every year, which is done for the most part by women.<sup>156</sup>

In terms of maximizing access to technology, by providing internet to an additional 600 million women, the GDP in 144 developing countries would see an estimated annual increase of \$13 billion to \$18 billion.<sup>157</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>158</sup> This boost would subsequently have far-reaching socio-economic benefits.<sup>159</sup>

## SECTION 4: CALLS TO ACTION

In the push to empower girls and women, everyone has a role to play—governments, the private sector, multilateral organizations, and civil society. Governments should support women's economic empowerment in its legal frameworks, including access to, control over, ownership of, benefit from, and inheritance of land and other assets, including productive resources and capital. This includes collaborating with local and national groups to advance culturally appropriate solutions. Governments should also protect women as members of the informal labor market, preventing exploitation by enforcing contracts and labor laws. Employers should deliver on commitments to gender equality by giving equal pay for equal work and reforming parental leave policies, including flexible work hours, among other initiatives. National authorities should invest in social infrastructure, public service delivery—like childcare, health services, 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 increase women's access to financial services, including credit, loans, savings accounts, and insurance. As society's watchdogs, civil society groups are also well positioned to monitor and evaluate women's economic empowerment initiatives and collect and analyze gender-disaggregated data, including on women's secure land rights.

The private sector has a critical role to play in advancing gender equality and women's economic empowerment. Beyond the obligation to respect women's rights, integrated and holistic investments in women's economic empowerment are necessary to build healthy and resilient businesses, and can result in significant benefits in the form of cost savings and productivity improvements, innovation, and market growth.<sup>160</sup> In considering their role, businesses should assess where they can leverage women's capabilities in their own operations and value chain, as well as influence peer companies to adopt these practices.<sup>161</sup>

Looking forward, the world of work is changing for women and men. Automation, artificial intelligence, new work models such as the gig economy, and demographic and social shifts are all contributing to massive changes in how we work. Some of these changes offer a window to advance women's economic empowerment, but in some instances, women may be at risk of falling even further behind.

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 all women have the tools to fully participate in the economy through increased access to comprehensive and equitable financial services, including credit, loans, savings accounts, and insurance. (Most relevant for: governments, civil society, and the private sector)
- Invest in and be inclusive of 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; and offer skill-building programs, including financial literacy and management skills. (Most relevant for: governments, civil society, the United Nations, and the private sector)





- Encourage gender- and age-disaggregated data collection to inform the design of gender-sensitive policies and programs and the monitoring and evaluation of their impact on women and gender norms, especially during humanitarian crises. (Most relevant for: governments, civil society, the United Nations, and the private sector)
- In humanitarian settings, work directly with crisis-affected communities to identify risks associated with participation in economic empowerment and livelihood programs and how best to mitigate those risks. (Most relevant for governments, civil society, United Nations)
- Prioritize the recognition and valuation of unpaid care work and invest in the care economy to promote girls' and women's economic empowerment. (Most relevant for: governments, the United Nations, and the private sector)
- Include sexual and reproductive health and rights in programming for 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 all 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 girls' and women's unpaid household and care work, while reducing and redistributing its burden. (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 among both women and men. (Most relevant for: governments, civil society, and the private sector)
- Promote women's leadership and strong gender equality policies in the private sector. (Most relevant for: governments and the private sector)
- Regularly assess and revise business practices for gender equality initiatives throughout the organizational structure and value chain. (Most relevant for: the private sector)

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*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.*

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