

Boost Women's Economic Empowerment

Facts, Solutions, Case Studies, and Calls to Action

OVERVIEW

Women's economic empowerment is a pre-requisite 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 care-taking responsibilities, which often include cooking, fetching water, growing food, cleaning, and caring for children, the sick, and the elderly. Women succeed in spite of laws, policies, social norms, and institutions that hold them back. This policy brief examines opportunities to create an enabling environment for women to thrive economically.

SECTION 1: FRAMING THE ISSUE

A powerful lever for change, women's economic empowerment 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 hinder women's economic progress, advancing a new paradigm of economic empowerment. Building on multiple international agreements and platforms, the SDGs call for greater funding, equal access to productive resources, and accountability to boost women's economic empowerment.¹

A major systemic constraint to women's economic empowerment are the adverse social and cultural norms that dictate the unequal status of women, their roles in society, and control over their 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 their informal labor going largely unrecognized.² Subtle gender bias impacts women's own attitudes and preferences toward work, professional advancement, and their perceptions and sometimes acceptance of violence and inappropriate behavior at work and at home.^{3,4}

As of 2018, 59 countries globally do not have laws protecting women from sexual harassment in the workplace.⁵ This limited legal protection is compounded by the fact that some countries have discriminatory employment laws that limit female participation in the workforce.⁶ A 2018 World Bank report found that 104 countries have at least one law impeding women's economic opportunities; 65 countries do not allow women to apply to mining jobs; and that in 18 countries, women cannot get jobs without their husbands' permission.⁷ 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 because of the persistent overlap between gender inequality, resource accessibility, poverty, and legal status.⁸

Another major roadblock that women face is limited or insecure access, control, or ownership of vital assets, such as land, housing, financial services, capital, agricultural inputs, and transportation, generating a host of economic challenges.⁹

Without secure rights to their land, women have less say over what gets planted and when, how soil and water sources are treated, and what gets sold. Not only does this impact a woman's ability to determine how proceeds should be used to support her family's livelihood, it also restricts the potential quality and quantity of agricultural output and can have a negative impact on global food security.¹⁰ Lack of tenure rights and ownership restricts women's ability and undercuts incentives to make needed costly improvements. Without property, such as land — often required for collateral to obtain a formal loan — women face difficulty trying to finance entrepreneurial or land-based investments.¹¹ Limited property ownership, insecure land rights, and unequal inheritance rights also bar many women from having a legal claim to their home. When their husbands die, they may be forcibly evicted and stripped of their assets.¹² Even in countries where women's legal property rights are in place, oftentimes customary laws or practices and biased social norms still restrict control or ownership of land, property and finances.¹³

Having a bank account and access to credit is a crucial step toward rising above poverty, granting women greater control over their finances. Yet the gender gap in bank account ownership persists, despite an overall increase. In 2011, 47% of women and 54% of men worldwide had an account¹⁴; in 2017, 65% of women had an account, compared with 72% of men, a gender gap of 7 percentage points.¹⁵ Women's legal or marital status may also have an impact on their access to financing. Women living as refugees, for example, may not be able to access formal banking or credit systems because of

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Meeting the demand to boost women's economic empowerment is linked to the achievement of several 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



their legal status.¹⁶ Low financial literacy also challenges women's ability to access and optimally use financial services.¹⁷ Low internet connectivity and remaining 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. In low- and middle-income countries around the world, more than 1.7 billion females do not own phones and 200 million more men than women own phones.¹⁸ Access to mobile phones can enable women to receive their wages digitally, which in turn can increase their financial independence and influence over household financial decision-making.

Even when women are able to secure formal employment, they face considerable setbacks obtaining stable positions and earning decent wages that are equal to those of men. Globally, only half of all women of working age are in the formal work force, compared to three-quarters of their male peers.¹⁹ This is not only due to unequal opportunities for quality education or vocational training, but also to the greater burden placed on women to care for children and households without pay.²⁰ Girls and women worldwide bear the disproportionate burden of unpaid domestic and care work. Women's unpaid weekly labor is more than three times that of men, which serves as an enormous constraint to their potential for economic empowerment.²¹ ²² The estimated value of this unpaid work is \$10 trillion, which is equal to 13% of the global GDP.²³

In addition, even when women are able to access formal employment, gender stereotypes and cultural norms often limit women to lower status or lower-paid positions than men.²⁴ There is a risk that these gender inequalities will become more pronounced as digital technologies and automation replace lower-skilled, labor-intensive sectors that have a large share of female workers.²⁵

Furthermore, employed women earn, on average, 23% less than men.²⁶ Not one country has gender parity in pay,²⁷ even when both genders perform the same type of work. 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.²⁸ Within this informal economy, there is little or no oversight and exploitation is common.²⁹ The majority of women in South Asia (90.7%) and Central Africa (95.2%), for example, are engaged in informal employment,³⁰ where they are vulnerable to predatory lending, fraudulent pricing, and other injustices that rob them of needed revenue and their rights.³¹ Another vulnerable sector is agriculture, which is still the most important employment opportunity for women in low- and lower-middle-income countries.³² In South Asia and sub-Saharan Africa, 60% of working women are in agriculture, where they often participate in time- and labor-intensive activities while receiving little payment.³³

Governments' lack of adherence to international labor standards and social protections also restricts women's access to decent work.³⁴ Decent work is both productive and offers a fair income; workplace security and social protection for families; prospects for personal development and social integration; freedom to express concerns, organize, and participate in decisions that affect one's life; and equality of opportunity and treatment.³⁵ As part of decent work, women must be able to access training and skill building, pregnancy and maternity safeguards, family leave, and protections against hazardous work environments, sexual harassment, and violence.³⁶ The unequal distribution of care duties can largely be explained by discriminatory social institutions that perpetuate stereotypical gender roles.³⁷ And as a result of the "motherhood penalty," which discriminates against mothers more than fathers, women are pushed toward the informal economy that lacks regulation and job protection.³⁸ Even women who do not have children could experience gender discrimination, as employers still hold antiquated assumptions about women and motherhood.³⁹ 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 among Organization for Economic Cooperation and Development (OECD) countries.⁴⁰ There continues to be a blurred line between formal and informal work in women's employment: an increasing amount of labor is being outsourced to women on an ad hoc basis, without enforceable contracts.⁴¹ 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.⁴²

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.⁴³ This includes improved access to education, nutrition, and healthcare. Good health is a critical factor to supporting women's empowerment; their economic performance suffers during health crises. The early years of the HIV/AIDS epidemic had a direct impact on the overall workforce, including those in the agricultural sector, which saw declines of 3-10% in some of the countries most affected by HIV.⁴⁴ If a woman cannot control her fertility and time her pregnancies using modern contraception, it can limit her access to education and employment.⁴⁵

The same is true for gender-based violence, which takes a heavy toll in all countries. Freedom from gender-based violence in all its forms is crucial for women's economic empowerment, otherwise, the economic losses — to individuals, households, communities, and nations — can be severe.⁴⁶ 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.⁴⁷ This is one of the reasons that the United Nations Women's Empowerment principles, a set of seven principles endorsed by more than 1,100 companies globally, includes freedom from violence for all employees, along with safety and health, as a key objective for businesses and the private sector.⁴⁸



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

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



Inclusive and equitable economic growth requires women's economic empowerment. While the impact of women's economic empowerment includes broader benefits for children, households and communities, girls and women also face different economic barriers because of the deep interconnections between poverty and inequality.⁴⁹ Economic growth or progress is not automatically inclusive or equitable. Entrenched gender biases and unequal power dynamics in systems and communities can exclude girls and women from human and economic development, even as countries make progress on socio-economic indicators.⁵⁰ Interventions that target gender and economic inequalities together can help reshape economic systems so that they work for, and are inclusive of, all girls and women.

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 enhance women's access to education, healthcare, employment, financial services, and establish laws that create an enabling environment for the enjoyment of her rights, they generally see a decline in poverty, an increase in economic growth, and overall development.⁵¹ 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.^{52, 53, 54} The interventions identified below reflect the cross-cutting nature and impact of enabling women's economic empowerment:

- Improve and enforce secure land and productive resources rights for women, including their legal rights to equitably access, control, own, and inherit
- Improve economic literacy and promote inclusive access to financial services, such as credit, savings, and insurance
- Promote women's control over assets, resources, and income and joint household decision-making to tackle adverse gender norms
- Recognize, reduce and redistribute unpaid domestic and care work
- Cultivate women's leadership in the public and private sector
- Invest in women's networks and organizations to strengthen women's visibility and representation

One important factor to keep in mind when implementing solutions is the need to engage men and to engage youth. The world's population is trending young today. Globally, approximately 13.5% of young people aged 15-24 were unemployed in 2017⁵⁵ and nearly 16.7% of the youth labor force in developing and emerging economies was still living below the extreme poverty threshold, despite being employed.⁵⁶ Promoting equitable employment and economic opportunities for young men and women must be an integral part of economic development interventions. It is also important to ensure any work conducted by adolescents is not forced, sexually exploitative, or dangerous, and does not interfere in their education.

To monitor progress, it is important to address the gender data gap that currently exists to measure women's versus men's economic participation, as well as their control and decision-making power over assets, resources, and income. Initiatives such as *Data 2X* are trying to bridge these gaps. A United Nations Foundation platform, with support from the William and Flora Hewlett Foundation and the Bill & Melinda Gates Foundation, *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.⁵⁷ 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,⁵⁸ 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.⁵⁹

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

Investing in ensuring women have secure land and property rights is one of the most effective long-term solutions to advancing women's economic empowerment. A study in Tanzania found that women who have the same property and inheritance rights as men earn up to four times more income than those women who do not.⁶⁰ 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.⁶¹ Yet formal and customary laws often conflict when it comes to gender equality across land and property regimes, and gender-biased social norms undercut legal equality guarantees. In low- and middle-income countries, national laws and regulations on the rights of rural and indigenous women to inheritance, community membership, and community dispute resolution are unjust, falling short of established international standards.⁶²



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

SDG 10: Reduce inequality within and among countries

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



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.⁶³ The approach seeks to understand gender gaps between law and practice, identifying the full spectrum of primary and secondary land and property rights holders and working with communities to advance contextually appropriate solutions. These promising practices have a proven track record and show great potential for scale-up across sub-Saharan Africa and other regions.

Case Study: Women and Community Pasture Management in Kyrgyzstan

In 2013, the Livestock and Market Development Program (LMDP), funded by the International Fund for Agricultural Development (IFAD), launched a project that aimed to include women in the management of pasture resources in two provinces in Kyrgyzstan.⁶⁴ Its goals were to improve the productivity and accessibility of pastures, the health of livestock, and market partnerships along value chains.⁶⁵ Assessment of the project found that recognizing all community members as members of the pasture users' unions was helpful in improving gender equality because it meant that women's ability to manage pastures was not related to their marital or ancestral statuses.⁶⁶ 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.⁶⁷ 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.⁶⁸

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.⁶⁹ 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.⁷⁰ By working with Indian state government officials and central government leaders, Landesa has reached more than one million families.⁷¹ 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.⁷²

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 extended due to its successful holistic model, making it a seven-year program.⁷³ 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 identified 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 using 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.⁷⁴

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

When Grameen Bank began in 1976 in Bangladesh, it launched a worldwide movement toward financial inclusion of women, especially those living in poverty.⁷⁵ 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 such as the World Bank's International Finance Corporation (IFC) and private sector banks.⁷⁶ 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).⁷⁷ Introduced by CARE in Niger in 1991, VSLAs target women living in poor, often rural communities, with little or no access to financial institutions. The first step to financial security is savings and the next step is low-cost loans.⁷⁸ 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.⁷⁹ Overall, the model has demonstrated consistent positive results by increasing women's access to financial tools and income and improving individual and household welfare, such as nutrition, access to health services, and quality of housing.⁸⁰

Case Study: Increasing financial inclusion for low-income women through wage digitization

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%.⁸¹



Promote women's control over assets, resources, and income and joint household decision-making to tackle adverse gender norms

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.⁸² Another example is UN Women's *Fund for Gender Equality*, which has supported more than 10 million beneficiaries through economic empowerment projects.⁸³ 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 — an extension of the Goldman Sachs 10,000 Women Initiative.^{84,85} 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 Development 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; and 3) financially self-sustaining farming high schools that train children of poor farmers to become their own rural entrepreneurs.*⁸⁶

Case Study: Women entrepreneurs light the way for solar products in India

Lighting Asia/India, part of IFC's Lighting Global program, accelerates access to clean and affordable energy in rural India by promoting modern off-grid lighting products, home systems, and mini-grid connections. The program works with the private sector to address barriers to growth by providing market intelligence, fostering business-to-business connections, strengthening last-mile access, and raising consumer awareness of quality-assured lighting products in the states of Uttar Pradesh, Bihar, and Rajasthan. For distribution, Lighting Asia/India partnered with Frontier Markets, a clean-energy-products company, to develop a network of Solar Sahelis, a group of self-employed women recruited from self-help groups⁸⁷ that provides access to funds and technical assistance to help women in local villages improve their lives and start their own businesses. At the end of the 18 months' partnership between IFC and Frontier Markets, the Solar Sahelis network accounted for 30% of all sales. To date, Frontier Markets has sold 115,000 solar lamps and torches and 12,000 solar home-lighting systems — bringing the benefits of clean, safe, and affordable light to the homes of approximately 630,000 people and increasing sales by 30%, opening up the market for solar lighting products.⁸⁸ Based on initial results, Frontier Markets plans to expand the Solar Sahelis network from 250 women to 20,000 between 2016 and 2020.

Recognize, Reduce and Redistribute Unpaid Care Work

Women's share of unpaid care work is three times more than men.⁸⁹ This disproportionate burden of unpaid work is a critical constraint to 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. The staggering gender gap in unpaid care work is paralleled with large gaps in paid work, which systematically produces a multitude of gender inequalities in market outcomes, including gender wage gaps, jobs segregation and gaps in political representation.⁹⁰ The negative economic impact of these inequalities go beyond individual girls and women, affecting households, communities and national economies.

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.⁹¹ Publicly financed, high-quality early education and care services should function in conjunction with labor systems that support both men and women as domestic caregivers. Social investment in childcare, disability, and elderly care programs, creates a cycle of redistribution and reduction in unpaid care work and an increase in paid care work opportunities, which ultimately supports economic growth, minimizes transgenerational transfer of poverty, and improves social inclusion.⁹²

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 the system of national accounting systems in order to measure women's contribution to the social and economic development of the country".⁹³ Passing of this law was followed by the formation of the Intersectoral Commission under the National Administrative Statistics Department (DANE). 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. It showed that 35 billion hours were spent on unpaid work and that women did 80% of that work.⁹⁴ 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.⁹⁵

Cultivate Female Leadership in the Private and Public Sector

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. Increased female leadership in the public and private sector is therefore a pre-requisite for developing inclusive and gender-equitable economic policies.⁹⁶

To implement gender equality commitments at the government level, investments in technical frameworks that support gender-sensitive planning, budgeting, 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.⁹⁷ With increased representation, women have the opportunity to advocate for gender-responsive policies and socio-economic reforms that



account for the specific needs and challenge 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.⁹⁸ A gender-equal leadership can prioritize workplace policies and practices that are free from gender discrimination and that ensure the health, safety, and well-being of all workers. UN Women's Empowerment Principles for business offer further guidelines on how organizations and companies can empower women in the workplace and promote their professional and personal development.⁹⁹

Case Study: L'Oréal implements a Gender Equity Action Plan

In 2013, while 70% of L'Oréal USA's workforce were women, 70% of leadership positions were held by men.¹⁰⁰ 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 2018.¹⁰¹ Additionally, the company increased both maternity and paternity leave by one week, encouraged flexible work hours for all employees, and as a whole, was able to cut the organizational gender pay gap by half.¹⁰²

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

Evidence shows that it is not merely a woman's increased income, but also her control over that income that helps her achieve economic empowerment. This includes a woman's ability to reinvest income into sustainable assets, livelihood expenditures, and her family's and community's overall health, education, safety, and well-being. These key economic decisions, however, are intricately wrapped into cultural norms around gender, age, ethnic background, health or physical status, and overall social hierarchy.¹⁰³ Gender norms can be deeply entrenched in a society, resulting in gender-segregated occupations, gender discrimination, and violence.¹⁰⁴ Oftentimes this translates into a woman needing to hand over part or all of her income to someone else with more decision-making power in her home or community. Training for men and women can be an effective way to improve women's influence over decision-making.¹⁰⁵ Training should include critical reflections of gender norms and equip men and women with soft skills, including effective communication, confidence-building, and negotiation techniques.¹⁰⁶

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.¹⁰⁷ 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.¹⁰⁸ As a result, both women and men were happier and more economically successful.

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.¹⁰⁹ 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 everything from market details to 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, and there remain constraints on the freedom and space for women's civil society organizations to act at the national, regional, and global level.¹¹⁰ A 2015-2016 OECD report showed that women's civil society groups received less than 2% of bilateral funding despite an overall growth in donor aid for women's rights issues.¹¹¹ 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.¹¹² To continue functioning successfully, women's groups require access to stable, long-term funding, to enable them to 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.¹¹³ 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.¹¹⁴ Working with women's groups to develop new data, investment practices, and accountability mechanisms can improve 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.¹¹⁵

In order to improve women's collective voice and representation, men and boys must take part in actively promoting women's leadership in social, cultural, and political spaces.¹¹⁶

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.¹¹⁷ 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.¹¹⁸ 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.¹¹⁹ 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.¹²⁰ 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.¹²¹

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, including social protection, legal status, and labor rights.¹²² 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.¹²³ The project had significant impact, particularly with 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.¹²⁴ 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.¹²⁵

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 skillsets seen within the global economy.¹²⁶ 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 2025.¹²⁷

Women undertake the vast majority of the world's unpaid work, including crucial tasks like childcare, caring for the elderly, cooking, and cleaning. Women's unpaid work has been found to be the equivalent of \$10 trillion dollars of output per year, which correlates to around 13% of the global GDP.¹²⁸ Decreasing women's unpaid care work would increase women's labor force participation rate 10 percentage points.¹²⁹ 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.¹³⁰ Fully closing gender gaps in work would add up to \$28 trillion in global annual GDP by 2025.¹³¹

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 recent 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 net profit margin.¹³² Another study by McKinsey found that companies in the top quartile for gender diversity are 15% more likely to have financial returns above their respective national industry medians.¹³³ It is clear that companies with greater gender equality have higher returns on equity and better stock performance, but an even more compelling case exists around the opportunities that investing in women presents for future market growth, especially as women's incomes grow 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.¹³⁴ 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.¹³⁵ Offering childcare support is another way gender equality in employment can be worked toward.¹³⁶ A study in an Egypt factory points to a fourfold return on investment for providing healthcare to women and their children at the workplace.¹³⁷

The benefits of investing in women's advancement, access 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 women's quality, lifelong education and training, particularly in science, technology, engineering, and math (STEM), is equally essential for women's success.¹³⁸ 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 a promotion or a raise, specifically because of their gender.¹³⁹ 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.¹⁴⁰ Therefore 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. Quotas also serve as valuable transitional tools to increase women's representation in male-dominated work environments.¹⁴¹

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 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.¹⁴² 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.¹⁴³ Government policies need to emphasize the importance of investing in childcare and on reducing tax penalties for secondary earners. 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.¹⁴⁴

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 dollars.¹⁴⁵ Ensuring that women own and can use their phones would provide an estimated \$170 billion increase in the market for the mobile industry.¹⁴⁶ This boost would subsequently have far reaching socio-economic benefits.¹⁴⁷



SECTION 4: CALLS TO ACTION

In the push to empower 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, control, ownership, benefit, and inheritance of land and assets, such as productive resources, capital, and technology. This includes collaborating with local and national groups to advance culturally appropriate solutions that harmonize laws with discriminatory social norms and customary practices. Governments also should protect women as members of the informal labor market, preventing exploitation by enforcing contracts and labor laws.¹⁴⁸ 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 also 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 strive to open up access for women to more equitable financial services, including credit and loans, savings, and insurance. Women's combined strength through collective action and representation plays a central role in achieving legal reform, changing adverse gender norms, and encouraging accountability.¹⁴⁹ 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 is necessary to build healthy and resilient businesses, and it can result in significant benefits in the form of cost savings and productivity improvements, innovation, and market growth.¹⁵⁰ In considering its role, business should assess where it can direct control to benefit women in its operations and value chain, as well as enable and influence others to drive change by incentivizing, partnering, and communicating with business partners and other stakeholders.¹⁵¹

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, 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.¹⁵² (Most relevant for: governments, the United Nations, and the private sector)
- Prioritize women's asset development, including capital; secure equitable laws that protect land and inheritance rights; offer skill building programs, including financial literacy and management skills. (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. (Most relevant for: governments, civil society, the United Nations, and the private sector)
- 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 on women's economic empowerment in order to support women's access to decent work. (Most relevant for: governments, civil society, the United Nations, and the private sector)
- Invest in policies and social protection systems to create an enabling environment for women to enter and thrive in the formal and informal labor markets, such as family leave, daycare, flexible work hours, and social security. (Most relevant for: governments, civil society, the United Nations, and the private sector)
- Champion the tenets of decent work for 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.¹⁵³ (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 amongst both women and men.¹⁵⁴ (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)



Reviewed by: Genine Babakian, Consultant; Juliana Bennington, Women Deliver; Mary Crippen, Women Deliver; Masha DeVoe, Women Deliver; Tatiana DiLanzo, Women Deliver; Louise Dunn, Women Deliver; Katja Iversen, Women Deliver; Jessica Malter, Women Deliver; Tzili Mor, Landesa Center for Women's Land Rights; Susan Papp, Women Deliver; Savannah Russo, Women Deliver; Athena Rayburn, Women Deliver; Liuba Grechen Shirley, Consultant; Petra ten Hoope-Bender, Women Deliver; Saeeda Rizvi, Women Deliver; Arianna DeLorenzi, Women Deliver; Stuti Sachdeva, Women Deliver; Maggali Barraja, BSR.

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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