




WOW // Work and
Opportunities
for Women

What Works to Promote Women's Economic Empowerment

Overcoming barriers to women's economic participation, progression, voice and agency

Chris Hearle

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Query Questions:

1. What are the main barriers to women's economic empowerment?
2. What works to promote transformational women's economic empowerment outcomes?

There should be indications on what barriers exist in certain sectors/contexts, and an appreciation of how what works can vary according to sector/context.

Authors and institutional affiliations: Chris Hearle, Social Development Direct

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Table of contents

Acronyms	4
Executive Summary.....	5
1. Introduction and Methodology.....	10
2. Barriers and what works for women’s economic empowerment	11
3. Driver: Tackling adverse norms and promoting positive role models	12
Barriers.....	12
What works.....	14
4. Driver: Ensuring legal protection and reforming discriminatory laws and regulations.....	15
Barriers.....	15
What works.....	16
5. Driver: Recognizing, reducing and redistributing unpaid care work.....	18
Barriers.....	18
What works.....	19
6. Driver: Building assets – Digital, financial and property.....	20
Barriers.....	21
What works.....	22
7. Driver: Changing business culture and practice	23
Barriers.....	23
What works.....	24
8. Driver: Improving public sector practices in employment and procurement.....	25
Barriers.....	26
What works.....	27
9. Driver: Strengthening visibility, collective voice and representation	28
Barriers.....	28
What works.....	29
References.....	31

Acronyms

AHSS	Arts, Humanities and Social Sciences
BSR	Business for Social Responsibility
CEO	Chief Executive Officer
DFAT	Department of Foreign Affairs and Trade
FCDO	Foreign, Commonwealth and Development Office
ILO	International Labour Organisation
LMIC	Low- and Middle-Income Countries
SEWA	Self-Employed Women's Association
STEM	Science, Technology, Engineering and Mathematics
UNHLP	United Nations High Level Panel
VSLA	Village Savings and Loan Association
WFW	Women For Women
WOW	Work and Opportunities for Women
WRO	Women's Rights Organisation

Executive Summary

The purpose of this report is to provide an evidence review of the literature on the barriers to women's economic empowerment, and what works to overcome these challenges. The query is structured according to the United Nations High Level Panel (UNHLP) drivers of women's economic empowerment. The UNHLP was launched in 2016, supported by UN Women in collaboration with the UK government, and had the purpose of leading the discussion on closing the persistent gaps in women's economic empowerment.

Barriers and what works for women's economic empowerment

The scale of the challenges facing women globally requires collaborative solutions that draw on the expertise, resources, and networks of multiple partners. Some cross-cutting evidence on what works are: investing in collection of sex-disaggregated data to inform policy, policies that result in economic growth, strategies that are rooted in a deep understanding of the context, and inventions that are tailored to women in all their diversity. Multi-component programmes are more likely to result in transformative women's economic empowerment outcomes ([Kabeer 2018](#)).

Driver: Tackling adverse norms and promoting positive role models

Barriers: Harmful social norms can restrict women to invisible and poorly paid jobs, which are common in the informal economy. Harmful social norms include the expectation that women are the primary caregivers and their segregation into lower-wage jobs. In many countries gender gaps in education are almost closed but this has often not translated into equality in access to economic opportunities or to reducing gender pay gaps. Women often have less self-confidence than men, which means they do not negotiate as strongly on issues such as pay and have lower expectations when starting a business ([UN Women 2017](#), [UNDP 2019](#)). Violence against women directly impacts women's labour force participation and business productivity. ([Women Deliver 2019](#)).

What works: Vocational or business skills training that responds to market demand, in combination with the acquisition of soft skills, and internships or subsidies for employers, can increase economic opportunities for young women. However there is insufficient evidence to suggest that these interventions increase wage employment for older women ([CGD 2016](#)).

Strategies that disrupt harmful social norms directly on multiple fronts and different levels are more likely to result in impact. Individual views on women's economic empowerment, and violence against women, etc. are more effectively changed — and change is more effectively supported — when other dynamics in the environment support this change ([Pacific Women 2021](#)). Working with children and adolescents to change social norms, and engaging male leaders and spouses in social norms change work, are often useful strategies.

Driver: Ensuring legal protection and reforming discriminatory laws and regulations

Barriers:

- **Legal restrictions on women's mobility negatively impact their roles in the labour market.** Where women's physical mobility is legally restricted, women are likely to be less attractive as potential employees ([Muñoz Boudet et al. 2013](#)).
- **Discriminatory workplace laws negatively affect women's labour force participation.** In countries where women are restricted in getting a job and pursuing a profession, the female labour force participation rate is lower ([Gonzalez et al. 2015](#); [Amin and Islam 2015](#)).

- Countries which do not explicitly mandate equal remuneration for work of equal value have higher gender pay gaps.
- Women’s economic agency is likely to be lower where there are basic restrictions on women’s legal capacity in family and personal status law.
- **The effects of laws on parental leave on women’s economic empowerment are complex.** Maternity leave has been found to significantly increase female labour force participation and reduce gender gaps in earnings ([Gonzalez et al. 2015](#)). However, longer periods outside the labour market risk reducing women’s short-run earnings ([Gonzalez et al. 2015](#)).
- For entrepreneurship, a lack of legislation ensuring women can sign a contract and open a bank account is associated with lower female labour force participation rates ([Gonzalez et al. 2015](#)).
- Not having control of land or housing can deprive women of greater financial security, access to formal credit, and engaging in self-employment such as farming or home-based work ([Gonzalez et al. 2015](#)).
- **Gender neutral pension policies can discriminate against women.** Women are more likely to leave the job market for several years due to social norms around childcare, and during this time will not receive a pension. Women also tend to outlive men, and therefore will need to rely on a pension for longer.

What works:

- **Women’s political representation:** Increased women’s political representation increases the likelihood that discriminatory laws are removed ([Hallward-Driemeier and Gajigo 2013](#)).
- **Progressive shifts in legal reforms:** Progressive step changes in laws may have a ‘magnet effect’ by changing social norms along with legal reform.
- **A focus on family and personal status laws:** This is because in LMICs there are large numbers of women working in the informal economy, for whom labour laws and parental leave laws have less relevance than marriage laws ([Htun et al. 2019](#)).
- **International conventions:** International conventions on women’s rights can put peer pressure on countries to reform discriminatory laws.
- **A focus on implementation:** Implementation requires allocating sufficient human and financial resources to implementing bodies, sound mechanisms to monitor implementation, coordinating with civil society and other regional/international organisations, and mainstreaming gender throughout policy areas ([OECD 2018](#)).
- **Working through women’s rights organisations (WROs):** Recently, WROs have been playing a key role in the ratification of the International Labour Organisation (ILO) Convention No. 190 (C190), an international treaty on violence and harassment in the world of work.

Driver: Recognizing, reducing and redistributing unpaid care work

Barriers: Social norms are strong in assigning women roles for cooking, child rearing, and other household tasks, and gender-assigned tasks are rarely adjusted when women take on work roles. This can create practical, psychological and physical challenges, with negative consequences on their health and wellbeing ([Peters et al. 2019](#)). There is also evidence of a “motherhood pay gap” between mothers and non-mothers. Motherhood can cause labour market interruption, reduction of women’s working time, or entering “family-friendly” jobs which are insecure and poorly paid. Women’s unpaid labour is often undervalued, poorly measured and seldom recognised ([Women Deliver 2019](#)). Labour done within the confines of the home is not counted in most national accounts, which reinforces gender roles and renders unpaid care work invisible for policymaking ([UNESCAP 2018](#)).

What works: Research that recognises the different levels of unpaid care responsibilities and the benefits of providing social care infrastructure vis-à-vis the costs. Time-use analysis helps to highlight the nature, consequences and full contributions that unpaid care work entails. In addition, conducting studies to impute monetary value to unpaid care work, particularly its share in Gross Domestic Product, can be valuable ([UNESCAP 2018](#)).

Once the level of unpaid care work by women is recognised, efforts can be made to reduce the burden. Quality and affordable care services can reduce women’s unpaid care burdens, whilst working with men and boys to shift social norms on responsibilities and time dedicated to unpaid care can work well. Gender-sensitive transport improvements and providing access to piped water and electricity frees up women’s time for paid work.

Driver: Building assets – Digital, Financial and Property

Barriers: Gendered social norms such as those governing inheritance, ownership and decision-making are the most pervasive barriers to accessing resources. For example, there is strong evidence to suggest that social norms that expect husbands to earn more than their wives lead women to divert their financial resources to other household members’ businesses. Women also tend to have less secure tenure rights to land and property, even if their legal property rights are in place. Low internet connectivity and gaps in mobile phone usage among women are other barriers limiting economic potential.

What works: 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. In addition to legal rights, it is also important to have complementary interventions addressing additional constraints defined by the context of women’s work in agriculture such as access to agricultural information and reducing time constraints ([CGDEV 2016](#)). For access to finance, design features that give women more control over their finances, and protect them from the demands of others, are more likely to result in women’s economic empowerment ([JPAL 2021](#)). For very poor women, combined “bundled” provision of services are more impactful for increasing incomes and starting new businesses ([CGD 2016](#)).¹

Driver: Changing business culture and practice

Barriers: Women-owned businesses face many challenges in accessing private procurement contracts. Companies may not see a business case for making the extra effort to reach out to women-owned businesses, which tend to be smaller and not as capital intensive ([IFC and World Bank 2018](#)). Women-owned businesses may struggle to meet procurement requirements for major companies such as all the services requested when contracts are bundled together. Smaller companies also might not want to accept a job when the contract terms involve delays between completion of work and time of payment ([IFC and World Bank 2018](#)).

There is an absence of women leaders in senior positions in the private sector, and women disproportionately work in support functions. Many women face career breaks, interruptions and concessions in their careers, particularly for childbirth and parenthood. They may leave the labour market entirely following childbirth, whether by choice or not. Sexual harassment in the workplace is widespread and is a major barrier to women’s economic empowerment. It has a devastating impact

¹ Capital delivered in-kind (such as purchase of livestock or inventory) rather than cash works for women-owned microenterprises that are above subsistence level in size, as it nudges recipient women to keep a future business orientation and not divert the money to more immediate uses. Cash alone, as a small cash loan or grant, boosts the performance of women’s larger-sized SMEs ([Buvinic and Furst-Nichols 2016](#)).

on women workers' health, wellbeing and performance at work. Enterprise cultures that predominantly require "anytime, anywhere" availability create an unfair impact on women, who generally carry greater household and family responsibilities ([ILO 2019](#)).

What works: In dialogue with private sector actors, it is important to make the business case for women's economic empowerment. A business case can help firms understand why women's inclusion and empowerment is important for their mission and values, business model and stakeholders.

Once the business case is known, then measures can be put in place to ensure a gender-inclusive culture. This requires a critical mass of women in management, senior leadership and on boards of directors. To recruit and promote women to senior levels, it is important to offer remote or hybrid work if possible, set boundaries over personal life and offer transparency in promotion and appraisal systems. There are a range of measures that can be developed to prevent violence, encourage and respond to reports, and monitor progress, such as strengthening leadership and company culture. Developing a gender-inclusive procurement policy is a way to improve the identification of and contracting with women-owned businesses.

Driver: Improving public sector practices in employment and procurement

Barriers

Challenges faced by women-owned and women-led businesses:

- **Gender biases, norms and gender division of labour:** Women are concentrated in certain sectors that are valued less, and this is deeply intertwined with the unequal division of care work, which is undervalued or unpaid. Norms often justify gender discrimination in public sector procurement ([UN Women and Open Contracting Partnership 2021](#)).
- **Limited access to finance:** Women entrepreneurs' limited access to finance complicates their ability to acquire the working capital needed to apply for government contracts ([World Bank 2022](#)).
- **Operating on a smaller scale and in the informal economy:** The smaller scale and informal nature of women's entrepreneurship, caused by structural gender inequalities, hinders their capacity to meet the often stringent requirements of large government contracts which require suppliers to be formally registered ([UN Women and Open Contracting Partnership 2021](#)).
- **Limited participation in networks and awareness of tender opportunities and how to bid:** Women often experience challenges related to access to, and inclusion in, business and information networks, which limits their access and exposure to investors and opportunities ([World Bank 2022](#)).
- **Corruption or bias:** Biased decision making is more likely to occur where officials can exercise a higher level of discretion, such as when there are negotiated procedures ([World Bank 2022](#)).

Challenges faced by government reformers:

- **Inadequate legislation and policies make it difficult to identify and track spend on qualified women-owned businesses:** Many governments do not have a complete registration of women-owned businesses ([ITC 2020](#)). Also there is often a lack of preferential policies for women-owned businesses ([ITC 2020](#)).

- **Weak feedback loops to engage diverse groups:** Many procurement officials lack formal and informal mechanisms to inform, engage and act on the feedback of women's business groups and cooperatives to make procurement more gender responsive ([UN Women and Open Contracting Partnership 2021](#)).
- **Gender-role perceptions impact bids:** Gender norms that assign unpaid care work as mainly women's responsibility can have an impact on their capacity to participate in the procurement market ([UN Women and Open Contracting Partnership 2021](#)).

What works: There is very little evidence on what works for improving public sector practices in employment and procurement. However there are some case studies will illustrative good practice examples. For example, in the Dominican Republic a new public procurement strategy led to an increase of 16 percentage points in contracts awarded to smaller businesses owned and led by women from 2012 to 2019. In Kenya, a regulation reserving 30% of government procurement for women-owned enterprises as well as youth and people with disabilities led to increased tenders awarded to women: 7.4 billion KSh (approximately USD 66.9 million) in 2015/16 to 15.5 billion KSh (approximately USD 140.2 million) in 2018/19 ([UN Women and Open Contracting Partnership 2021](#)).

Driver: Strengthening visibility, collective voice and representation

Barriers: There are many internal challenges that women's business groups face. These include gender norms that discourage women from participating, lack of time for women to participate given the expectations around their gender roles, and poor management ([Peters et al. 2019](#)). There can also be challenges in accessing finance ([ILO 2018](#)). Informal workers, and particularly those who operate in isolation, without any recognition as workers from an employer or from the state, have fewer opportunities to collectivise ([ILO 2019](#)).

Even if groups are internally functionally well, they can be various challenges in their interactions with external actors, with government officials often not understanding the nature of women's cooperatives and the products they sell. Women's cooperatives can also lose out on contacts to other groups who follow unethical practices, such as paying bribes ([ILO 2018](#)). Established trade unions have often overlooked and sometimes explicitly excluded the informal self-employed ([Chen and Carré 2020](#)).

What works: Gradual support to cooperatives, education on business and digital skills and cooperative values, as well as practical support to expand businesses, have seen some success. Digital technology has been an important enabler of labour organisation and collective action, especially for women in the informal economy and migrant workers. Micro-savings and saving groups are also particularly important for marginalised women, including for women in the informal economy. Evidence from India suggests that economic activities are best implemented as a pilot programme with external funding, before formalising into a cooperative ([ILO 2018](#)).

For trade unions, campaigns have not only been used to increase women's membership but also to reform national legislation. For instance, the International Trade Union Confederation, in cooperation with the International Domestic Workers Federation, the International Union of Food, Agricultural, Hotel, Restaurant, Catering, Tobacco and Allied Workers' Associations and other global federations launched the global "12 by 12" campaign, with the aim of securing 12 ratifications of ILO Convention No. 189 on the rights of domestic workers by the end of 2012. This activism resulted in significant reforms of national legislation across the world ([ILO 2020](#)).

1. Introduction and Methodology

The Work and Opportunities for Women (WOW) Helpdesk is a research, advisory and knowledge service. It was launched in March 2018 to support Foreign, Commonwealth and Development Office (FCDO) and wider HMG Economic Development programmes and policies to improve outcomes on women’s economic empowerment. This report is part of the demand-led technical assistance query service offered by the Helpdesk.

The purpose of this report is to provide an evidence review of the literature on the barriers to women’s economic empowerment, and what works to overcome these challenges. It is designed to be accessible to both FCDO Social Development Advisers and non-gender specialists. This rapid review has been undertaken through desk-based research of existing work in this area. Given its rapid nature, it does not take a comprehensive or systematic review standard. Existing evidence reviews (including from the WOW Helpdesk) and mixed-methods studies are prioritised, using a range of evidence across low- and middle-income countries. The strength of the evidence and any evidence gaps are stated.

There were strict criteria for publications to be selected for review. Research was conducted using Google to search for evidence using search terms such as “barriers” AND “women’s economic empowerment”, “what works” AND “women’s economic empowerment” and “lessons learned” and “women’s economic empowerment”. Only publications from the last ten years were selected (since 2013), and in the English language. Priority was given to evidence from low- and middle-income countries (LMICS), according to World Bank classification.² Evidence from high-income countries was selected if it was especially relevant and/or where the evidence from LMICs is particularly thin. Evidence was coded in a Microsoft Excel spreadsheet.

The query is structured according to the United Nations High Level Panel (UNHLP) women’s economic empowerment drivers. The UNHLP was launched in 2016, supported by UN Women in collaboration with the UK government, and had the purpose of leading the discussion on closing the persistent gaps in women’s economic empowerment. The Panel was made up of representatives from governments, international financial institutions and the private sector.

The seven drivers can be seen on the outside of the circle in

Figure 1. Evidence on barriers to women’s economic empowerment and what works to overcome them that cut across the different drivers are identified at the beginning of Section 2, whilst

² For the current 2023 fiscal year, low-income economies are defined as those with a Gross National Income (GNI) per capita, calculated using the World Bank Atlas method, of USD1,085 or less in 2021; lower middle-income economies are those with a GNI per capita between USD1,086 and USD4,255; upper middle-income economies are those with a GNI per capita between USD4,256 and USD13,205 ([World Bank 2023](#)).

evidence on barriers and what works to overcome them at the level of each driver are detailed in Sections 3-9.

Figure 1: The UNHLP Women's Economic Empowerment Drivers



Source: [UNHLP 2016](#)

2. Barriers and what works for women's economic empowerment

The scale of the challenges facing women globally requires collaborative solutions that draw on the expertise, resources, and networks of multiple partners. Governments, donors, multilateral organisations, 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 advancement in strong and stable economies worldwide ([Women Deliver 2019](#)). Some cross-cutting evidence on what works includes the following:

- **Investing in collection of sex-disaggregated data to inform policy:** A key barrier is the lack of reporting and accountability systems, meaning that gender statistics and sex-disaggregated data are far from complete ([ADB 2021](#)). Sex-disaggregated data reveals different needs, attitudes and practices that women face in comparison to men which can inform policy analysis and gender-responsive measures. Women's Rights Organisations (WROs), other Civil Society Organisations, as well as donor-funded programmes, can play a key role in gathering data to be used for advocacy and monitoring implementation. It is important to collect sex-disaggregated data even if the project does not have an explicit gender focus ([IDB 2021](#)).
- **Policies that result in economic growth:** Expanding the overall size of the economy is essential to improving the position of women as research shows that growth increases demand for labour, incentivising employers to hire female workers, especially if employment among men is already high ([Urban Institute et al. 2016](#)). Large increases in demand for female labour may be a powerful process to generate feedback effects on norms conducive to sustained closing of gender gaps in the labour market ([Pieters and Klasen 2020](#)). However jobs need to be adapted to meet women's needs, such as through safe transport, toilets/changing facilities, gender-based violence and harassment policies.
- **Strategies that are rooted in a deep understanding of the context:** The most successful programmes support women in their economic realities and are rooted in the knowledge of their particular country and cultural contexts. ([Peters et al. 2019](#)). This involves conducting extensive consultations with women during the design phase to identify their priorities and needs. Contexts can change, so women's economic empowerment programmes should be flexible and adaptive to meet women's changing financial, personal, political and environmental circumstances ([Pacific Women 2021](#)).
- **Inventions that are tailored to women in all their diversity:** Women's economic empowerment interventions are likely to have different effects for different groups of women. It is important to take an intersectional approach that recognise the women have multiple and overlapping identities, with special considerations for women that face greater exclusion and discrimination. These groups vary by location but often include poor women, women in rural areas, women with disabilities, women raising children on their own, migrants or ethnic minorities, those working in the informal economy, sexual and gender minorities, and older women.
- **Multi-component programmes are more likely to result in transformative women's economic empowerment outcomes,** as they address multiple and overlapping constraints on women's lives ([Kabeer 2018](#)). However it is important to question whether offering multiple components is necessary to achieve impacts, and if so, to what extent the benefits of delivering each component are greater than the costs ([JPAL 2020](#)). Lessons from randomised experiments suggest that these "big push" programmes may be less effective in raising employment and earnings of women at higher income levels ([Pieters and Klasen 2020](#)).

3. Driver: Tackling adverse norms and promoting positive role models

Challenging and transforming the negative and harmful norms that limit women’s access to work and that often devalue their work are core to achieving women’s economic empowerment. Social norms are the rules of behaviour that are considered acceptable in a group or society ([UNHLP 2016](#)). They influence social acceptability and perceptions about the roles that men and women should play in society, in the economic sphere, and at home.

Barriers

Harmful social norms can restrict women to invisible and poorly paid jobs, which are often in the informal economy. In a systematic review of 18 studies exploring the barriers to and facilitators of women’s participation in commercial agriculture, trade and mining spanning 17 low- and middle-income countries across sub-Saharan Africa, East Asia, South Asia and Latin America, evidence about the importance of social norms and culture were provided by 15 out of the 18 studies (eight were high quality, and seven were medium quality). The review specifically notes that *“one of the strongest and most consistent findings was the importance of considering the influence of social norms about gender”* (Peters et al 2019, p.v). Adverse social norms can drive expectations around women’s roles as primary caregivers to family members (see section 5 on unpaid care work) and contribute to the continued invisibility of women’s informal labour ([Women Deliver 2019](#)). Social norms can justify a gendered occupational segregation that often relegates women to jobs that are viewed as less valuable, and therefore pay lower wages ([Peters et al. 2019, Women Deliver 2019](#)). Research from FCDO’s WOW programme has found that women are the majority of informal workers in low income countries and are concentrated in precarious forms of work at the bottom of the informal ‘hierarchy’ with less choice or agency than men over what work they do ([Hearle et al. 2019](#)). In developing Asia, [ADB \(2015\)](#) highlights how women are underrepresented in managerial and legislative positions, possibly due to culture and tradition where women customarily have a less commanding voice within the household, which is carried over to the workplace.³

In many countries gender gaps in education are almost closed but this has often not translated into equality in access to economic opportunities or to reducing gender pay gaps. For example, using longitudinal data from 3,000 young people in Andhra Pradesh and Telangana in India, [Young Lives \(2022\)](#) finds that by 22 years old, women are 59% less likely to have regular salaried jobs than men, after controlling for education and other background variables such as wealth and location. The authors posit that this is due to early marriage and unpaid care work demands. Global data from [UNESCO-IESALC and THE \(2022\)](#) finds that although female students outnumbered male students (54% of students were female in 2019), there is a “humanities bias”; the share of women who take science, technology, engineering and maths (STEM) degrees is 24 percentage points lower than the percentage of female students taking arts, humanities and social science (AHSS) degrees. STEM jobs tend to be higher pay, and therefore this may be contributing to a gender pay gap globally. Latest evidence suggests that it will take 132 years to close the global gender pay gap ([World Economic Forum 2022](#)).

Violence against women directly impacts women’s labour force participation and business productivity. Evidence suggests that intimate partner violence causes worker absenteeism (Raghavendra et al. 2013) which results in economic losses (Lorenc et al. 2013). It results in reduction in wages and directly affects productivity of the entire economy ([Urban Institute et al. 2016, Women Deliver 2019](#)). For example, in the ridesharing sector, women across a wide variety of countries are more likely to experience sexual harassment from clients. Often only male drivers feel comfortable to work late-night or early-morning shifts, and therefore have increased pay because they can work longer and more unsociable hours ([BSR and Women Deliver 2019](#)). Social norms can sometimes result in women accepting violence and inappropriate behaviour at work and at home

³ Developing Asia comprises the developing member economies of the Asian Development Bank.

([Women Deliver 2019](#)). Worryingly violence does not reduce when women increase their income. Women may face criticism, restrictions on their mobility and violence because they are disrupting what is considered acceptable behaviour for women ([Pacific Women 2021](#)).

Services can also be delivered in ways that do not account for the needs of women, and can contain negative social and cultural stereotypes and biases about women. Supposedly gender-neutral services such as financial services, information technologies and agricultural advisory services, can reflect biased attitudes that women are not economic actors and are dependent on men ([CGD 2016](#)). Evidence from Latin America and the Caribbean suggests that business skills training can overload the mental bandwidth of women microentrepreneurs in particular, who not only have to meet the constant demands of running a business but also bear the burden for most of the unpaid care work in their households (see section 5 on unpaid care work) ([IDB 2021](#)).

Women often have less self-confidence than men, which means they do not negotiate as strongly on issues such as pay and have lower expectations when starting a business ([UN Women 2017](#), [UNDP 2019](#)). Less confidence about whether they have the knowledge, skills and experience required to start and run a new business generally results in lower growth and revenue ([UN Women 2017](#)). Much of the evidence on the “confidence gap” comes from high-income countries. In a Harvard Business Review study, [Exley and Kessler \(2019\)](#) recruited 1500 workers based in the United States from the labour-market platform Amazon Mechanical Turk. They found a large gender gap in self-promotion – with men rating their performance on an analytical test to be 33% higher than equally performing women. This confidence gap has implications in the labour market, as individuals who do more self-promotion often have greater chances of being hired, promoted or receiving a bonus.

What works

Vocational or business skills training that responds to market demand, in combination with the acquisition of soft skills, and internships or subsidies for employers, can increase economic opportunities for young women. It increases earnings, self-confidence, influence over decision making, communication, negotiation techniques, delays the age of marriage, delays pregnancy and reduces risky sexual behaviours. However there is insufficient evidence to suggest that these interventions increase wage employment for older women ([CGD 2016](#)). Women for Women International undertakes a market analysis on profitable sectors for women, offers this information to women and allows them to choose which vocational skill to develop ([Women for Women International 2018](#)). Training that works around women’s unpaid care duties is more likely to see higher attendance. In Kenya, simplifying agricultural training manuals to take account of women’s lower levels of literacy resulted in stronger positive impacts ([Kabeer 2018](#)). However, experimental studies of vocational and social empowerment training schemes often focus on short- to medium-effects, usually focus on attitudes rather than behaviours, and whilst some interventions are hard to scale up ([Pieters and Klasen 2020](#)).

Engaging male leaders and spouses in women’s economic empowerment interventions. The Department of Foreign Affairs and Trade (DFAT)-funded Pacific Women Shaping Pacific Development programme found that involvement of men in gender equality and economic skills training increased men’s awareness of gender equality and increased the likelihood of women being able to make changes in their household dynamics. When male partners and family members are informed of activities undertaken by their wives and female relatives, and the collective benefits to the household and the community, there are reduced levels of violence and women’s access to economic opportunities is facilitated ([Pacific Women 2021](#)). In some contexts, it makes sense to work exclusively with men. In Women for Women’s Men Engagement Programme in Afghanistan,

Democratic Republic of Congo, Nigeria, South Sudan, Rwanda and Kosovo, training aims to improve men's understanding and attitudes on violence against women, the value of women's work, girls' education and women's participation in community activities. It tailored the training to the cultural and religious context, such as working with male religious and community leaders in Afghanistan who exert a strong influence on community social norms and practices ([Women for Women International 2018](#)).

Strategies that disrupt harmful social norms directly on multiple fronts and different levels are more likely to result in impact. Individual views on women's economic empowerment, and violence against women, etc. are more effectively changed — and change is more effectively supported — when other dynamics in the environment support this change ([Pacific Women 2021](#)). For example, partners in DFAT's Pacific Women Shaping Pacific Development successfully combined economic empowerment approaches with initiatives on ending violence, sexual and reproductive health and transforming unequal division of unpaid care work. [UNESCAP \(2018\)](#), drawing on evidence from Asia and the Pacific, found that workshops and dialogues at the community level in combination with corporate and public leadership were more likely to result in sustained engagement of male champions. Involving women's rights organisations and business networks ensures that messages are culturally appropriate and do not cause further harm to working women.

Work with children and adolescents to change social norms. Best practice suggests that it is important to start working with boys early in their lifetime and to work with girls and women at the same time. Examples of programmes to encourage girls to consider entering STEM occupations include the Girls Who Code programme and the Cisco Women's Action Network programme. The strategy of sharing information about the higher wages in these fields has shown success ([UNESCAP 2018](#)).

4. Driver: Ensuring legal protection and reforming discriminatory laws and regulations

Laws reflect society's expectations for gender roles. By guaranteeing equal opportunities and protections and by removing legal barriers, governments signal their commitment to achieve and enforce gender equality ([UNHLP 2016](#)).

Barriers

This sub-section is structured across the [World Bank's Women, Business and the Law indicators](#), which are chosen based on statistically significant associations with women's economic empowerment. These indicators are mobility, workplace, pay, marriage, parenthood, entrepreneurship, assets and pensions.

- **Legal restrictions on women's mobility negatively impact their roles in the labour market.** Where women's physical mobility is legally restricted, women are likely to be less attractive as potential employees ([Muñoz Boudet et al. 2013](#)). Even where they are as qualified as male applicants, women are seen as less reliable employees if they need a male relative's permission to work. There is a lower probability of female business ownership in societies where women cannot travel outside the home in the same way as a man ([Islam et al. 2019](#)).

- **Discriminatory workplace laws negatively affect women’s labour force participation.** In countries where women are restricted in getting a job and pursuing a profession, the female labour force participation rate is lower ([Gonzalez et al. 2015](#); [Amin and Islam 2015](#)). A higher number of workplace restrictions is associated with a lower female employment rate and a lower number of women in senior management positions ([Islam et al. 2019](#)). Discriminatory workplace laws are strongly correlated with a higher gender wage gap ([Htun et al. 2019](#)). Where there is a lack of legislation on violence and harassment, women are less likely to establish a formal business ([World Economic Forum 2018](#)).
- **Countries which do not explicitly mandate equal remuneration for work of equal value have higher gender pay gaps.** Even when these laws are in place, there is little protection for people working in the informal economy where women tend to be over-represented in lower tiers of the informal work hierarchy ([Hearle et al. 2019](#)). These women are often trapped in low-paying, unsafe working environments, and lack the legal rights to social protection. These poor conditions for women workers perpetuate the gender pay gap ([UN Women 2020](#)).
- **Women’s economic agency is likely to be lower where there are basic restrictions on women’s legal capacity in family and personal status law.** Based on research from 143 economies, [Gonzalez et al. \(2015\)](#) finds a negative relationship between restrictions placed upon women’s rights within their households and women’s labour force participation. A lack of legislation preventing and responding to domestic violence also hinders women’s economic empowerment, as women’s performance at work may be compromised because of the physical and emotional impact of domestic violence.
- **The effects of laws around parental leave on women’s economic empowerment are complex.** Maternity leave has been found to significantly increase female labour force participation and reduce gender gaps in earnings ([Gonzalez et al. 2015](#)). However, longer periods outside the labour market risk reducing women’s short-run earnings ([Gonzalez et al. 2015](#)). Improvements to maternity leave can contribute to employers discriminating against women, even where this is illegal ([Gonzalez et al. 2015](#); [Chopra and Krishnan 2019](#)). A focus on maternity leave without similar paternity leave provisions may reinforce the social norm around gendered division of care work.
- **For entrepreneurship, a lack of legislation ensuring women can sign a contract and open a bank account is associated with lower female labour force participation rates** ([Gonzalez et al. 2015](#)). Without being able to formally access credit, women business owners may need to rely on family and social networks, or informal lenders with prohibitively high interest rates. Laws that prevent women’s access to credit are strongly correlated with a firm having a male owner and weakly positively correlated with the probability of a firm having a male in senior leadership ([Islam et al. 2019 p. 835](#)).
- **Not having control of land or housing can deprive women of greater financial security, access to formal credit, and engaging in self-employment such as farming or home-based work.** Unequal property and inheritance rights are associated with higher gender gaps in labour force participation ([Gonzalez et al. 2015](#)). When divorce laws do not recognise non-monetary contributions, it can prevent women from accessing a share of the marital property. Due to their unpaid labour, women typically have fewer monetised contributions than men, and so acquire fewer assets during marriage ([World Bank 2019](#)). Customary laws may prevent women from owning assets in practice. In some cases, customary practice means only a husband’s name can be on a land use certificate even though women can legally jointly own the land ([Nesbitt-Ahmed and MacLean 2017](#)).

- **Gender neutral pension policies can in fact discriminate against women.** Women are more likely to leave the job market for several years due to social norms around childcare, and during this time will not receive a pension. Women also tend to outlive men, and therefore will need to rely on a pension for longer. Care-related pension contribution credits, which are based on time spent out of the labour market for childcare, can have some positive impacts on women's pensions. However they are unlikely to close gender gaps in pension benefits on their own ([UN Women 2015](#)).

What works

Given extensive contextual differences, including in legal systems, social norms and religious beliefs, there is no single agreed understanding of how to eliminate discriminatory legal barriers worldwide ([OHCHR 2017](#)). Furthermore, social norms can mediate the effect of legal reform, and vice versa (see chapter 3 on adverse norms and positive role models). However, the literature points to some general enablers for the elimination of discriminatory laws:

- **Women's political representation:** Increased women's political representation increases the likelihood that discriminatory laws are removed ([Hallward-Driemeier and Gajigo 2013](#)). Quotas can be an important means to increase women's political representation. For example in Rwanda, the 2003 Constitution implemented a requirement that women should occupy at least 30 percent of positions in Parliament. The latest data suggests that over 50% of parliamentarians and ministers are women. Female parliamentarians have, in turn, been able to successfully push for key legal reforms aimed at strengthening gender equality. In the area of labour law, the parliament has enacted laws to establish equal working conditions and equal wages. In addition, legislation provides for specific rights and benefits related to childbearing, including maternity leave, maternity pay, guarantee of employment after maternity leave, and facilities for pregnant and breastfeeding women. Similarly in India, electoral quotas for women had positive impacts on women's electoral success in subsequent elections as well as increased girls' aspirations, improved attitudes toward female leaders and reduced child marriage ([JPAL 2020](#)).
- **Progressive shifts in legal reforms:** The Women, Business and Law report ([World Bank 2021](#)) suggests that usually legal reforms come before social norms change and improvements in women's economic opportunities and outcomes, with egalitarian laws often a necessary condition for social norm change ([Htun et al. 2019](#)). Progressive step changes in laws may have a 'magnet effect' by changing social norms along with legal reform, whereas where laws are in opposition to social norms, people are less likely to whistle-blow on lawbreakers. Particularly where resources for authorities to enforce the law are low, enforcement depends on some level on whistleblowing ([Aldashev et al. 2012](#)).
- **Family and personal status laws:** The evidence from LMICs suggests that there should be a balance between reducing gender discrimination in labour codes and equitable parental leave for mothers and fathers (which affect women already working in the formal economy) and eliminating restrictions on women's legal capacity embedded in family and personal status laws. This is because in LMICs there are large numbers of women working in the informal economy, for whom labour laws and parental leave laws have less relevance than family and personal status laws ([Htun et al. 2019](#)).
- **International conventions:** International conventions on women's rights can put peer pressure on countries to reform discriminatory laws. [Hallward-Driemeier et al. \(2013\)](#) find that the average pace of legal reform is almost double within the first five years after Committee on the

Elimination of Discrimination against Women ratification compared with fifteen years prior to CEDAW ratification, and this positive effect was stronger in countries with lower incomes. Ratification itself is strongly correlated with international events such as the 1985 Nairobi Third World Conference and the 1995 Beijing Fourth World Conference on Women.

- **Strategic litigation:** Strategic litigation can contribute to legal reform or the enforcement of existing laws. Successful cases of strategic litigation (which lead to reviews to improve legal rights for women) are often accompanied by advocacy initiatives and involve multiple stakeholders such as victims, lawyers, judicial operators, government authorities, Civil Society Organisations, United Nations entities, donors, academics, journalists, politicians, artists, etc. ([UN OHCHR 2019](#)). Strategic litigation often depends on sustained multi-year funding from donors.
- **A focus on implementation:** In addition to addressing inconsistencies in the laws themselves, to generate greater economic opportunities for women it is crucial to ensure that legal reforms are fully implemented. Implementation requires allocating sufficient human and financial resources to implementing bodies, sound mechanisms to monitor implementation, coordinating with civil society and other regional/international organisations, and mainstreaming gender throughout policy areas, including gender budgeting ([OECD 2018](#)).
- **Working through women’s rights organisations (WROs):** Throughout history, WROs have played a crucial role in eliminating legal barriers to women’s economic empowerment. Recently, WROs have been playing a key role in the ratification of the International Labour Organisation (ILO) Convention No. 190 (C190), an international treaty on violence and harassment in the world of work. In Fiji, after a 2016 study found that one in five women had experienced sexual harassment in the workplace, the Fiji Women’s Rights Movement initiated the ‘Not OK: Stop Sexual Harassment’ campaign which included publishing and disseminating infographic posters and resources on stopping sexual harassment ([Centre for Women's Global Leadership 2021](#)). This campaign was part of a successful lobby of the Fijian government to ratify ILO Convention 190.

5. Driver: Recognizing, reducing and redistributing unpaid care work

Increasing women’s economic empowerment depends on closing the gender gap in unpaid work and investing in quality care services and decent care jobs ([UNHLP 2016](#)). The term “unpaid care work” refers to unpaid time spent on activities within a household for its members including care of persons, housework and voluntary community work ([WOW 2020](#)).

“In every domain of the economy, whether enterprise or employment, formal or informal, the burden of caring for children– and now the elderly– is the biggest single barrier to women’s economic engagement” ([Scott 2017 p. 11](#)).

Barriers

Social norms are strong in assigning women roles for cooking, child rearing, and other household tasks, and gender-assigned tasks are rarely adjusted when women take on work roles. Women who work for pay are often said to work a “second shift” once they get home. This can create practical, psychological and physical challenges, with negative consequences on their health and

wellbeing ([Peters et al. 2019](#)). Studies in Kenya, India, Nepal, Tanzania and Rwanda found the “double burden” exhausts women, leaving them little time to rest ([Dowie et al. 2021](#)). In garment factories in Bangladesh, women reported constantly worrying about their children and thinking about the tasks they need to complete when they return home and therefore struggle to focus ([WOW 2020](#)). Anxiety, stress and exhaustion can create gender inequalities in market outcomes, including gender wage gaps, job segregation and gaps in political representation ([Women Deliver 2019](#), [ADB 2021](#)). It may also result in women’s segregation into the informal economy ([UNESCAP 2018](#)). These norms may also inhibit a family’s willingness to invest in their daughters’ education and human capital ([Dowie et al. 2021](#)). Where men do help their wives, they often face backlash from their community ([WOW 2020](#)).

There is also evidence of a “motherhood pay gap” between mothers and non-mothers.

Motherhood can cause labour market interruption, reduction of women’s working time or entering “family-friendly” jobs which are insecure and poorly paid occupations. Often these jobs allow young children to accompany mothers to work, however this situation exposes women to distractions that lower incomes (Rogan and Alferts 2019 in [ODI 2022](#)). The reduction of working time can also jeopardise promotion decisions for mothers ([ADB 2021](#)). While there are market substitutes for childcare that alleviate the burden, they are often at high cost and therefore inaccessible. Companies sometimes offer childcare services to employees but these programmes are limited and partial, as they do not cover rural or informal workers, those seeking employment, entrepreneurs, small business employees, and many others who need care assistance ([Scott 2017](#)).

Women’s unpaid labour is often undervalued, poorly measured and seldom recognised ([Women Deliver 2019](#)). Labour done within the confines of the home is not counted in most national accounts, which reinforces gender roles and renders unpaid care work invisible for policymaking ([UNESCAP 2018](#)). This contributes to a bias in public policy and investment that are key to addressing constraints on women’s time use, income and labour force participation. Currently there is insufficient investment in social protection to extend coverage to those providing unpaid care. In particular, scarce, expensive, and low-quality provision of childcare is a continued barrier to women’s employment opportunities globally, and inadequate investment in childcare infrastructure limits improvements in productivity of women’s paid and unpaid care work ([Folbre 2021](#)). The social protection that does exist, however, risks entrenching existing social norms of women as “natural” caregivers, as social protection often targets women in their role as mothers or carers ([OECD 2019](#)).

What works

As a first step, research and policy stimulations can recognise the different levels of unpaid care responsibilities and the benefits of providing social care infrastructure vis-à-vis the costs. [Women Deliver \(2019\)](#) found that 88 countries have conducted some type of time-use analysis, helping to highlight the nature, consequences and full contributions that unpaid care work entails. In addition, conducting studies to impute monetary value to unpaid care work, particularly its share in Gross Domestic Product, can be valuable ([UNESCAP 2018](#)). Policy simulations can allow governments to assess the potential costs of expanding social care infrastructure based on projected care needs, and returns on public investment. Studies to assess such policy interventions have shown that social care expansion has superior impacts on employment generation, poverty reduction and gender equality when compared, for instance, with similar investments in public infrastructure ([UNESCAP 2018](#)). Collecting and analysing this data may involve strengthening the capacity of and increasing funding to national statistical agencies ([UNESCAP 2018](#)).

Gender-sensitive transport improvements reduce the amount of unpaid care work for women.

This may involve collecting information which shows differences between women’s and men’s

movement patterns, and adapting transport infrastructure to meet the needs of women and rural populations. Convenient and gender-sensitive transport systems reduce safety concerns that discourage women from entering the labour force or limit them to working from home (see Box 1) ([Urban Institute et al. 2016](#), [IDB 2021](#)). Experimental studies have yielded evidence that providing women-only transport services can promote women's labour supply in particular settings (Clark et al. in [Pieters and Klasen et al. 2020](#)). Transport needs to be affordable. [Kabeer \(2018\)](#) finds that stipends for transport and childcare costs increased women's ability to participate in vocational programmes in Haiti and Colombia and that this was a simple and low-cost measure.

Box 1: The role of public transport in promoting women's employment in Lima, Peru

[IDB \(2018\)](#) found that infrastructural investments that make it more convenient and safer for women to use public transport can generate important labour market impacts for women who reside in the area of influence of the improved infrastructure. The authors found large gains in employment and earnings per hour among women, and not for men, due to a Bus Rapid Transit and elevated light rail investments in the metropolitan region of Lima, Peru. Most of the gains arose due to more women being employed, rather than employment becoming of a higher quality. There is also evidence of women's increased use of public transport.

Source: [IDB \(2018\)](#)

Providing access to piped water and electricity can free up women's time for paid work. Piped water access means that women do not need to spend time collecting safe drinking water and electrification enables the use of time-saving devices such as electric stoves. [CGD \(2016\)](#) finds that rural electrification reduces the time collecting alternative energy sources such as wood and gas, and lengthens the working day. It increases time spent on entrepreneurial work, business start-ups and growth in home-based enterprises relying on electrical appliances. Investing in alternative energy sources, such as solar, biogas and wind energy, is an important opportunity to reduce time burdens while at the same time promoting more sustainable energy consumption ([UNESCAP 2018](#)).

Quality and affordable care services can also reduce women's unpaid care work burdens. This has a particularly pronounced effect for women in urban contexts ([Kabeer 2018](#)). Care services include childcare centres, day care, preschools and after-school programmes, as well as residential care for older people and services for people with disabilities. Some governments have made important advances in providing childcare or subsidising and regulating private childcare services. There can also be tax regulations to reduce cost burdens. With safe and affordable care services, women can find better jobs and better hours (Clark et al. 2019 in [Dowie et al. 2019](#)). In a review of 232 empirical evaluations, [CGD \(2016\)](#) finds that provision of accessible childcare increases entrepreneurship, reduces stress and increases incomes and wellbeing. [Urban Institute et al. \(2016\)](#) states that it also creates jobs in the paid sector, although these jobs generally do not pay well and may reinforce the gender segregation of the workforce. However it is important for childcare provision to be designed in context-specific ways and to guard against potential negative effects such as employers passing childcare costs to female employees ([CGD 2016](#)).

Work with men and boys to shift social norms on responsibilities and time dedicated to unpaid care work well. For Oxfam, working with male 'care champions' and cultural or religious leaders has helped to cascade messages and provide positive examples, challenging existing perceptions of

masculinity. Creating spaces for discussion has enabled men and boys to reflect on unpaid care work roles and to commit to small and easy actions for change in their own lives ([Oxfam 2018](#)). Community-level interventions are most effective when reinforced by positive messages on unpaid care work in the mass media ([Oxfam 2018](#)). There can also be wider effects emanating from men taking a more active role in unpaid care work. For example a study in China shows that children whose fathers provide positive emotional support perform better academically, and several studies demonstrate a strong correlation between fathers spending time talking to their children and young children's development of language skills (Heilman et al. 2017 in [Oxfam 2018](#)).

6. Driver: Building assets – Digital, financial and property

Eliminating gender disparities in work and in society depends on eliminating gender disparities in access to key assets ([UNHLP 2016](#)). This can include access to digital technologies, financial products and services, and ownership of land and property.

Barriers

Gendered social norms such as those governing inheritance, ownership and decision-making are the most pervasive barriers to resources. Women are impeded in accessing and developing technical, business and management skills by illiteracy and low education, time limitations and gendered norms about the capacity of women to learn these kinds of skills. Social norms also affect service provision. For example, agricultural extension agents, who provide the latest industry information to farmers, often do not meet women farmers because of social, cultural and religious norms ([Peters et al. 2019](#)).

There is strong evidence to suggest that social norms that expect husbands to earn more than their wives lead women to divert their financial resources to other household members' businesses. For example, research by [JPAL \(2021\)](#) found that in households where there are multiple business owners, access to grants or loans had no effect on women's businesses in India and Sri Lanka and had small impacts in Ghana. Similarly, in a review of 35 randomised evaluations and quasi-experimental studies in LMICs, [JPAL 2021](#) found that access to financial resources or services did not consistently enhance women's economic empowerment. This was in part due to restrictive gender norms and household dynamics that limited women's ability to benefit from and direct the use of the funds. [Kabeer \(2018\)](#) also finds that women have capital stock and cash reserves depleted by family members.

Financial services are often inaccessible to women from poor and rural backgrounds. Application procedures are usually too complicated to understand and follow. Unbanked adults tend to have low educational attainment and less familiarity with technology. As a result, the complicated and lengthy application process pushes women to resort to informal credit, which is often risky and has unfavourable payback terms. As women living in poverty are generally assumed to have no or little capacity to pay, banks then apply additional requirements to these women for access to bank credit or loans, such as the need to provide property for collateral. These requirements could further push women out of the formal financial sector ([ADB 2021](#)).

Women also tend to have less secure tenure rights to land and property. 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. Without property to use as collateral to obtain a

formal loan, women face difficulty trying to finance entrepreneurial or land-based investments. When their husbands die, women may be forcibly evicted and stripped of their assets because they have unequal inheritance, poverty and land rights. For example, in Kenya, widows were evicted from their homes during the COVID-19 pandemic (Stanley and Prettitore 2020 in [ODI 2022](#)). Even in countries where women's legal property rights are in place, customary, traditional or religious laws or practices and biased social norms often still restrict control, inheritance or ownership of land and property ([UNESCAP 2018](#), [Women Deliver 2019](#)).

Low internet connectivity and gaps in mobile phone usage among women are other barriers limiting economic potential. Over 90% of jobs worldwide already have a digital component and most jobs will soon require sophisticated digital skills ([EIB 2022](#)). Also, when women do access the internet, they are more likely than men to face online harassment ([ICRW and BSR 2016](#)). There is a risk that gender inequalities in employment will become more pronounced as digital technologies and automation replace lower-skilled, labour intensive jobs in sectors that have a large share of female workers ([Women Deliver 2019](#)). A study by the Donor Committee for Enterprise Development found there were few efforts to support women entrepreneurs using information and communication technologies (Nguyen 2012 in [UNESCAP 2018](#)).

What works

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. Having land and property is important for women to exercise agency or control in their lives, leads to greater self-esteem among women, more respect from others, increased mobility and provides women with collateral to start a business. For example, a study in Tanzania found that women that have the same property and inheritance rights as men earn up to four times more income than women who do not (Peterman 2011 in [Women Deliver 2019](#)). Some countries have moved towards full community property regimes to promote gender equality in property ownership, which has promoted gender equality in property ownership. Where this is not possible, legislating non-monetary contributions is important so that wealth can be equally divided in case of divorce or death ([UNESCAP 2018](#)). In addition to legal rights, it is also important to have complementary interventions addressing additional constraints defined by the context of women's work in agriculture such as access to agricultural information and reducing time constraints ([CGDEV 2016](#)).

Design features that give women more control over their finances, and protect them from the demands of others, are more likely to result in women's economic empowerment ([JPAL 2021](#)). Examples of useful design features are direct deposits, mobile payments and commitment savings accounts. Accounts that restrict withdrawals and build in some kind of commitment, requiring women to keep and accumulate deposits for a particular goal, are especially useful for women who are more exposed than others to pressures to spend. Secure (private) individual savings account help label and protect money for specific business uses. By helping to protect the privacy of individual choices, mobile money can also provide women with sufficient autonomy and independence to invest cash in their businesses ([Buvinic and Furst-Nichols 2016](#)). Wages are also more protected if they are deposited into an online account rather than through cash, as a partnership between Business for Social Responsibility (BSR), Bill and Melinda Gates Foundation and garment factories in Bangladesh shows (see Box 2). The positive impacts of savings may not extend to extremely poor women who might be too poor to save or live too far away from a savings institution ([CGD 2016](#)).

Box 2: Increasing Financial Inclusion for Low-Income Women through Wage Digitisation

BSR's HERproject is partnering with the Bill and 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 programme, known as HERfinance Digital Wages, advocates for wage digitisation among garment manufacturers in Bangladesh, helps them to select the right mobile financial service providers, manages the digitisation process, and provides financial literacy and mobile money training to workers and factory management to ease their transition.

Since its launch in 2015, the programme has reached 100,000 workers, 60% of whom are women. The programme 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 digitised, the percentage of women who reported they were handing their salaries over to family members decreased by 69%.

Source: Better than Cash Alliance (2018) in [Women Deliver 2019](#)

For very poor women, combined “bundled” provision of services is more impactful for increasing incomes and starting new businesses. Services could include a large (often in-kind) capital transfer, asset-specific training and technical assistance, cash stipend and access to savings, and often health information and life skills coaching ([CGD 2016](#)).⁴ [Pieters and Klasen \(2020\)](#) draw on evidence from randomised evaluations to suggest that combining business training with access to capital is a promising practice, at least in the short run. Likewise, [JPAL \(2021\)](#) found that the multifaceted Graduation approach – a programme that combines a large asset transfer, trainings, consumption support and savings options to kick-start productive self-employment – increased women's incomes across eight countries spanning South Asia, sub-Saharan Africa and Latin America, although it did not have lasting impacts on women's household decision-making power ([JPAL 2021](#)).

To increase investment to women-owned Micro-, Small- and Medium-Sized Enterprises, investors can establish innovative lending methodologies and increase female participation in investment decision-making. Experience from the Inter-American Development Bank is that using low-cost alternative credit scoring approaches, such as psychometric tools that assess applicants' personality and character, is a viable way to evaluate a potential borrower's ability and willingness to repay loans, in the absence of formal credit history and collateral. A two-month grace period versus immediate repayment requirements for poor urban women borrowers in Kolkata, India, significantly raised long-run (three-year) business profits by encouraging risk taking (Field et al. 2014 in [Buvinic and Furst-Nichols 2016](#)). Those who can access venture capital often do so thanks to connections with women on the fund's investment team. Investors can play a key role in promoting the inclusion of more women on fund management teams by explicitly considering a fund's commitment to gender equality, both at the fund manager level and within investee companies, as part of their investment decision criteria ([IDB 2021](#)).

7. Driver: Changing business culture and practice

⁴ Capital delivered in-kind (such as purchase of livestock or inventory) rather than cash works for women-owned microenterprises that are above subsistence level in size, as it nudges recipient women to keep a future business orientation and not divert the money to more immediate uses. Cash alone, as a small cash loan or grant, boosts the performance of women's larger-sized SMEs ([Buvinic and Furst-Nichols 2016](#)).

Barriers

Women-owned businesses face many challenges in accessing private procurement contracts.

Companies may not see a business case for making the extra effort to reach out to women-owned businesses, which tend to be smaller and not as capital intensive ([IFC and World Bank 2018](#)). In addition, companies might not know how to identify these firms and/or to incorporate women into supply chains in a meaningful and cost effective way ([IFC 2021](#)). In some markets, there may not be many women-owned businesses, especially in countries where women face regulatory and legal barriers. Women-owned businesses may struggle to meet procurement requirements for major companies such as all the services requested when a larger firm bundles contracts together. Smaller companies also might not want to accept a job when the contract terms involve delays between completion of work and time of payment ([IFC and World Bank 2018](#)). Local women-owned businesses often lack access to the same business and community networks that male-owned businesses do, meaning they might not know about upcoming tender opportunities ([UN Women 2017](#), [IFC 2021](#)). They also have less time to devote to their business due to housework and family care commitments (see chapter 5 on unpaid care work) ([UN Women 2017](#)).

Sexual harassment in the workplace is still widespread and is a major barrier to women's economic empowerment. It has a devastating impact on women workers' health, wellbeing and performance at work. Many survivors, bystanders and witnesses are afraid or reluctant to come forward or unsure about how to do so. Where survivors do complain, many face ineffective systems or procedures, experience retaliatory action, or further violence and harassment, or lose their jobs. Furthermore, contract clauses on forced arbitration or coercive confidential agreements ("gag orders") may prevent some survivors from sharing their experience, adding to the psychological distress they may be feeling and keeping the problem in the shadows. Social norms blaming the survivor or stigmatising women speaking out about gender inequalities also perpetuate the silence around violence and harassment ([UN Women 2019](#)). Women from ethnic minority women groups, indigenous women, Lesbian, Bisexual, Trans, Questioning/Queer and Intersex (LBTQI+) women and women with disabilities are at even greater risk of violence ([Bahous 2022](#)).

A lack of boundaries over personal life and a culture that is not conducive to a diversity of leadership have also been identified as barriers. Drawing on research with more than 1400 managers from a range of companies worldwide, [McKinsey \(2013\)](#) find that there is a lack of awareness among men of the specific difficulties that women face to reach the top and a perception among women that female leadership styles do not "fit in" to the prevailing styles. Enterprise cultures that predominantly require "anytime, anywhere" availability create an unfair impact on women, who generally carry greater household and family responsibilities (see chapter 5 on unpaid care work) ([ILO 2019](#)).

For these reasons there is an absence of women leaders in senior positions, and women disproportionately work in support functions. Many women face career breaks, interruptions and concessions in their careers, particularly for childbirth and parenthood. They may leave the labour market entirely following childbirth, whether by choice or not. When (or if) they return, women are far more likely than men to reduce their hours or adjust patterns of paid work to fit their family and care commitments ([OECD 2020](#)). For all these reasons, fewer women make it to senior level positions. Also there is the phenomenon of "glass walls" whereby women are more often managers in support functions, such as human resources, finance and administration, rather than in more strategic functions such as research and development, sales or operations that typically lead to chief executive level and board membership ([UNESCAP 2018](#), [ILO 2019](#)).

What works

In dialogue with private sector actors, it is important to make the business case for women's economic empowerment. A business case can help firms understand why women's inclusion and empowerment is important for their mission and values, business model and stakeholders. Traction is more likely to be gained when using commercial language and data that resonates with their interests. Ideally it would draw upon existing tools and metrics that are already used on an everyday basis by firms, looking at both a risk and opportunity perspective ([AWEF 2019](#)). In the Occupied Palestinian Territories, businesses were more likely to undertake an internal gender audit once they see the impact on their bottom line ([Oxfam 2021](#)).

A gender-inclusive culture requires a critical mass of women in management, senior leadership and on boards of directors. A balance of at least 30% is beneficial, although a gender-balance is optimal. Using regression analysis, [ILO \(2019\)](#) finds that enterprises with gender-balanced boards are almost 20% more likely to have enhanced business outcomes. Having a woman as the board chairperson also positively impacts business outcomes. [ILO \(2019\)](#) also finds a positive association between having a female Chief Executive Officer (CEO) and a greater diversity in middle, senior and top management positions, indicating that the presence of a female CEO creates incentives for gender diversity.

To recruit and promote women to senior levels, it is important to offer remote or hybrid work if possible, set boundaries over personal life and offer transparency in promotion and appraisal systems. A study of 40,000 employees from 55 companies based in the United States and Canada found that 61% of women prefer to work remotely compared to 50% of men, and 10% of women prefer to work mostly on-site compared to 18% of men. Remote work options are particularly important for women with disabilities ([McKinsey 2022](#)). Working remotely saves women time in commuting and allows them to balance their paid and unpaid care work. Senior leadership commitment to not expecting employees to work overtime, take calls out of hours and answer emails on days off is important. It is also crucial that they role model this behaviour. Other examples include providing fair and transparent promotion and appraisal systems, including promotion criteria ([PWC 2018](#)). For women in the informal economy, strengthening and revising legal and regulatory frameworks, and work with unions, associations and cooperatives are particularly useful to protect against work-related violence ([WIEGO 2020](#)).

Once companies understand the business case for addressing gender-based violence, there are a range of measures that can be developed to prevent violence, encourage and respond to reports, and monitor progress. One important measure is to strengthen leadership and company culture, so that gender-based violence risks are understood, clear and consistent messages are communicated, necessary partnerships are developed, inclusive organisational structures are developed, and adequate resources are invested. It is important that company and investor responses to reports of violence are guided by a survivor-centred approach. This means treating survivors with dignity and respect and in a non-judgemental way, making sure they are safe and enabling them to make informed decisions. Ongoing monitoring provides assurance that gender-based violence risks are being tracked and that companies are making meaningful efforts to prevent and respond ([EBRD et al. 2020](#)).

Developing a gender-inclusive procurement policy is critical to improving the identification of and contracting with women-owned businesses. Support from corporate management is essential to the success of gender-responsive procurement strategies, and for there to be comprehensive plans for monitoring. As part of the policy, it is important to define what it means to be a "women-owned

business”.⁵ This will reduce the likelihood of tokenism and fraud, both of which undermine the goals of inclusive and diverse sourcing. Certification provides corporations with an easy and effective way to assess whether a business purporting to be women-owned is in fact women-owned. Third party certifications appear to be the most promising; WeConnect International certifies businesses owned, controlled and operated outside of the United States and has searchable databases for firms to use to develop more inclusive and diverse local and global value chains ([UN Women 2017](#)).

8. Driver: Improving public sector practices in employment and procurement

Governments are major employers and procurers of goods and services ([UNHLP 2016](#)). They wield much power in determining how women-owned enterprises, women’s collectives and women informal workers benefit from government procurement. There is very little evidence on the barriers facing women in entering and progressing within the public sector, as well as evidence on what works for women’s employment in the public sector.

Barriers

Challenges faced by women-owned and women-led businesses:

- **Gender biases, norms and gender division of labour:** The gender division of labour is evident, for example, in the fact that women are concentrated in certain sectors that are valued less, and is deeply intertwined with the unequal division of care work, which is undervalued or unpaid (see chapter 5 on unpaid care work). Gender norms and assigned roles constrain the time women are able to dedicate to their businesses ([ITC 2020](#)). This is compounded when there are many information requests from government ([ITC 2020](#)). In addition, cultural attitudes and norms often justify gender discrimination in public sector procurement ([UN Women and Open Contracting Partnership 2021](#)).
- **Limited access to finance:** As has been described in chapter 6 on building assets- digital, financial and property, women entrepreneurs have limited access to finance. This complicates their ability to acquire the working capital needed to apply for government contracts ([World Bank 2022](#)). Government contracts are often complex where competition is based on price. There are also disproportionate financial requirements and an overemphasis on costly industry standards and certifications, which are hard for women to meet ([ITC 2020](#)). Additionally, issues with payment delays in public procurement also mean that businesses need access to finance to compete for public contracting ([ITC 2020](#), [UN Women and Open Contracting Partnership 2021](#), [World Bank 2022](#)), which is often harder for many women entrepreneurs (as explored in chapter 4 on Ensuring legal protection and reforming discriminatory laws and regulations)
- **Operating on a smaller scale and in the informal economy:** the smaller scale and informal nature of women’s entrepreneurship, caused by structural gender inequalities, hinders their

⁵ [We-Fi \(2018\)](#) defines a women-owned business as: ≥ 51% owned by a woman/women; or ≥20% owned by a woman/women; and have ≥1 woman as CEO/COO (President/Vice-President); and have ≥30% of the board of directors comprised of women, where a board exists; and for those women entrepreneurs with a loan from a financial institution, the loan size at origination would be between USD 5000 to USD 1 million.

capacity to meet the often stringent requirements of large government contracts and other types of contracts, which require suppliers to be formally registered ([UN Women and Open Contracting Partnership 2021](#)).

- **Limited participation in networks and awareness of tender opportunities and how to bid:** Women often experience challenges related to access to, and inclusion in, business and information networks which limits their access and exposure to investors and opportunities ([World Bank 2022](#)). This is compounded by the gender digital skills gap, with women having less access to e-procurement systems than men. For these reasons, women have little experience of accessing government contracts to draw upon, and have insufficient connections to reach out to for help ([ITC 2020](#)).
- **Corruption or bias:** Limited knowledge of procurement leads some women entrepreneurs to believe that public procurement is linked to corruption ([UN Women and Open Contracting Partnership 2021](#)). Biased decision making is more likely to occur where officials can exercise a higher level of discretion, such as when there are negotiated procedures. Women tend to be worse at negotiating favourable conditions, therefore when procedures involve dialogue it might end up disadvantaging women ([World Bank 2022](#)).

Challenges faced by government reformers:

- **Inadequate legislation and policies make it difficult to identify and track spend on qualified women-owned businesses:** Many governments do not have a definition of a women-owned business and there is often no or incomplete registration of women-owned businesses ([ITC 2020](#)). Many countries do not have systems in place to collect sex-disaggregated data about bidders, suppliers and where procurement spend goes ([UN Women and Open Contracting Partnership 2021](#)). Also there is often a lack of preferential policies for women-owned businesses ([ITC 2020](#)). For example, none of the governments in the Association of Southeast Asian Nations have gender-responsive procurement policies in place ([ADB 2021](#)).
- **Weak feedback loops to engage diverse groups:** Many procurement officials lack formal and informal mechanisms to inform, engage and act on the feedback of women's business groups and cooperatives. This limits access to relevant information that could inform government efforts to contextually improve gender-responsive procurement and engage meaningfully with relevant stakeholders on identified issues ([UN Women and Open Contracting Partnership 2021](#)).
- **Gender-role perceptions impact bids:** Gender norms and assigned roles in which women have a greater responsibility in unpaid care work can have an impact on their capacity to participate in the procurement market, both as a supplier and as a stakeholder, as they have less time to prepare and submit bids and monitor procurement processes. At the same time, perceptions that women have greater unpaid care work responsibilities may also potentially bias the bidding process ([UN Women and Open Contracting Partnership 2021](#)).

What works

There is very little evidence on what works for improving public sector practices in employment and procurement. The literature that does exist consists of recommendations, and it is not clear what evidence they are based upon which is why they are not reported in this section (e.g. see [ITC 2020](#) and [UN Women and Open Contracting Partnership 2021](#)). However there are case studies which illustrate good practice examples in gender-sensitive public procurement at the national level:

- The Dominican Republic procurement agency worked to reduce or eliminate entry barriers for companies led or owned by women. The new public procurement strategy led to an increase of 16 percentage points in contracts awarded to smaller businesses owned and led by women from 2012 to 2019 ([UN Women and Open Contracting Partnership 2021](#)). The agency also increased the availability of open data on tender opportunities as well as measuring the participation of women-owned and women-led firms. It offered training on how to tender successfully on the online platform, and ensured that the size of the contracts and requirements could be delivered by small- and medium-sized enterprises and local businesses wherever possible, which are disproportionately owned and run by women.
- In Kenya, a regulation reserving 30% of government procurement for women-owned enterprises as well as youth and people with disabilities led to increased tenders awarded to women: 7.4 billion KSh (approximately USD 66.9 million) in 2015/16 to 15.5 billion KSh (approximately USD 140.2 million) in 2018/19 ([UN Women and Open Contracting Partnership 2021](#)). The government of Kenya now publicly reports its spend across these groups. UN Women has supported the development of a bidder's manual which can be used by youth, women and people with disabilities to increase their access to public contracts ([UN Women and Open Contracting Partnership 2021](#)).

Although evidence on the barriers that female civil servants face is scant, there is some information on how public sector employment can be gender sensitive. For example, introducing policies and guidelines for employment based on merit, quotas and targets, and attractive maternity, paternity and childcare provision are key recommendations. Women in senior roles can inspire other women to progress in their careers ([Ernst and Young 2013](#)).

9. Driver: Strengthening visibility, collective voice and representation

Women's collective and representative organisations, especially those representing women at the base of the pyramid, play a critical role in driving women's economic opportunities ([UNHLP 2016](#)). Collective action takes many forms, including in common resource management (water withdrawal, irrigation maintenance), collective enterprise (self-help groups, cooperatives) and securing finance (savings groups) ([ODI 2022](#)).

Barriers

There are many internal challenges that women's business groups face. Challenges to effectively supporting women's needs through formal networks include gender norms that discourage women from participating, lack of time for women to participate given the expectations around their gender roles, and poor management ([Peters et al. 2019](#)). There can also be challenges in accessing finance as women are less likely to own assets to put up as collateral, and therefore can face issues with putting up a deposit to submit a tender ([ILO 2018](#)).

Even if groups are internally functionally well, they can be various challenges in their interactions with external actors. The Self Employed Women's Association (SEWA) is a woman's trade union that started in India, working towards economic and decision-making self-reliance and work that provides economic and social security. SEWA has faced resistance from government offices as the concerned officials did not always understand the nature of these cooperatives and the products

they were selling. They struggled to understand how women, who had limited literacy levels, could manage their own cooperatives in a financially viable way. For all these reasons, registration was a challenge for several years. Files would go missing or by-laws would be interpreted contrary to SEWA's interests. Another issue is that the organised membership of cooperatives is often seen as a potential support base by political parties. For example, Ekta Organic Produce Cooperative in India is often unable to access subsidised seeds and fertilisers which get diverted to organisations with clear political affiliation and influence. Cooperatives can also lose out on contacts to other groups who follow unethical practices, such as paying bribes ([ILO 2018](#)).

Informal workers, and particularly those who operate in isolation, without any recognition as workers from an employer or from the state, have fewer opportunities to collectivise ([ILO 2019](#)).

[Fudge \(2020 p. 105\)](#) notes that the legal invisibility and exclusion of informal workers will continue as long as policies that “draw the boundaries of labour rights and standards by reference to the contract of (formal) employment” prevail. Many migrant and/or seasonal workers work in the informal economy but may have difficulty in joining a cooperative because they are not stable residents of the communities where they work ([ILO 2018](#)). [Chen and Carré \(2020\)](#) note that the state, on occasions, does not recognise organisations of informal workers as representing workers, can repeal standing agreements or changes in legislation and policy (such as cancelling ordinances regulating access to vending areas) or simply cancelling or postponing bargaining processes.

Established trade unions have often overlooked and sometimes explicitly excluded the informal self-employed. This is because “they have no boss” with whom to bargain and this has led them to assume that most informal workers have no need for collective representation and bargaining ([Chen and Carré 2020](#)). Trade unions still exhibit a male-dominated organisational culture, particularly in sectors where the majority of workers are men. Some union practices show that there is still little understanding of the different needs of working parents and carers, and how they can be effectively addressed so that all parties are better off ([ILO 2020](#)).

What works

Gradual support to cooperatives, education on business skills and cooperative values, as well as practical support to expand businesses, have seen some success. Evidence from India suggests that economic activities are best implemented as a pilot programme with external funding, before formalising into a cooperative. For example, a programme pilot phase helped SEWA understand the way a particular economic activity functioned and how it could be best formalised through a cooperative ([ILO 2018](#)). Women's cooperatives provide the opportunity to build up confidence and leadership skills in a culturally appropriate and non-threatening space. Educating cooperative members about cooperative values builds members' commitment to collective and participatory organisation. Education and skills building in the trade the cooperative is engaged in is important for establishing and maintaining the organisation in the face of external competition ([ILO 2018](#)). Box 3 shows how CARE has used Village Savings and loan Associations (VSLAs) as an entry point to increasing knowledge and capacity, with increased agricultural productivity and empowerment as a result (IDRC 2020). Connecting cooperative members to networks of buyers and sellers, facilitating access to credit and capital, and helping individuals navigate market environments or access government-supported programmes are also important ([Peters et al. 2019](#)).

Box 3: CARE's work in Ethiopia, working with VSLAs and SACCOs to achieve women's economic empowerment outcomes

CARE's WE-RISE, ABDISHE and Women for Women (WFW) projects relied on building and strengthening collectives, beginning with Ethiopian VSLAs to contribute to increasing women's

knowledge and capacity as a pathway to increasing women’s agricultural productivity and empowerment.

The WE-RISE project aimed to increase institutional capacity of VSLAs for improved gender equitable programming. VSLA participating members increased their skills, knowledge and confidence, thereby improving participating women’s agency. WE-RISE households markedly increased their asset holdings; all households’ asset values—mobile phones, farm and non-farm equipment—increased by nearly 50%.

ABDISHE (“her hope”) is designed to provide alternative and accelerated pathways towards graduation from the Government of Ethiopia’s Productive Safety Net Programme, a large programme providing food and cash transfers. ABDISHE is intended to increase women and men’s equal access to the knowledge, skills and services needed to strengthen and diversify their economic activities. Findings suggest that 50% of women and men reported access to the knowledge, skills and services needed.

The WFW project in Addis Ababa has played a key role in improving women’s access to formal and informal financial services by organising women into 182 VSLAs and six Savings and Credit Cooperative Organisations, linking them to Addis Saving and Credit Institute and Addis Capital Goods Finance S.C., and preparing business plan competitions and granting capital for winners. A total of 5,000 women gained access to knowledge and basic skills on business development and life skills. The project was found to have created a significant change in the percentage of women who can equally participate in household financial decision-making, the percentage of women who actively use formal and informal financial services, and the percentage of women with union, women’s group, or cooperative membership through which they can voice their labour rights.

Source: [IDRC \(2020\)](#)

Women’s groups require 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 galvanise greater impact (True 2016 in [Women Deliver 2019](#)). Long-term funding is particularly important for groups to weather unexpected crises such as COVID-19, as has been shown for Organisations of People with Disabilities under FCDO’s Inclusive Futures programme ([Inclusive Futures 2021](#)).

For trade unions, campaigns have not only been used to increase women’s membership but also to reform national legislation. For instance, the International Trade Union Confederation in cooperation with the International Domestic Workers Federation, the International Union of Food, Agricultural, Hotel, Restaurant, Catering, Tobacco and Allied Workers’ Associations and other global federations launched the global “12 by 12” campaign, with the aim of securing 12 ratifications of ILO Convention No. 189 on the rights of domestic workers by the end of 2012. This activism resulted in significant reforms of national legislation across the world ([ILO 2020](#)). Quotas have also been used to increase women’s representation in internal governance structures and among negotiators during collective bargaining ([ILO 2020](#)).

Micro-savings and saving groups are particularly important for marginalised women, including for women in the informal economy. This is because they often lack the necessary documentation and awareness to access formal finance or are seen as financially risky by formal financial institutions. Women can also pool savings together and access loans from the group, ultimately accessing much-needed financial support that is not otherwise available. In fragile and conflict settings in particular, this support can be vital in helping small businesses survive and grow as well as supporting women to help their families cope with economic shocks ([Women for Women International 2018](#)).

Change often results from a complex interplay between national and global mobilisation. For example, in the Philippines, a trade union campaign for expanded maternity leave drew support from international unions, women’s organisations, organisations of female informal workers and other non-governmental organisations (Serrano and Viajar 2022 in [ODI 2022](#)). At the national level, where there is political representation of women’s groups and the social justice movements with which they intersect, groups can hold governments and institutions accountable to their commitments and draw upon international support when needed. This process is helped when women’s groups are partners at every stage of the policy cycle ([Women Deliver 2019](#)).

Digital technology has been an important enabler of labour organisation and collective action, especially for women in the informal economy and migrant workers. However care needs to be taken that it does not exclude members who do not own or have the ability to use mobile phones. This was particularly important during COVID-19, where WhatsApp was used by SEWA members in rural India and by domestic gig workers in South Africa (Meinzen-Dick 2020 in [ODI 2022](#)).

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Experts consulted, organisation: Kavita Kalsi, Social Development Direct

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