

AN EVIDENTIAL ROADMAP: STRENGTHENING LINKAGES BETWEEN WOMEN'S ECONOMIC EMPOWERMENT AND GROWTH

**A BACKGROUND PAPER FOR THE UN HIGH LEVEL PANEL ON
WOMEN'S ECONOMIC EMPOWERMENT**



An evidential roadmap: strengthening linkages between women's economic empowerment and growth

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Executive Summary

The Growth and Economic Opportunities for Women program, (GrOW) has worked to actively to strengthen the evidence base on women's economic empowerment (WEE) and economic growth. The UN High level Panel on Women's Economic Empowerment, created in January 2016, provides the program with the perfect opportunity to further strengthen the evidence base on growth and WEE. This paper has identified a series of interventions to enhance and support women's economic empowerment in low-income countries of Africa and South Asia as well as a set of emerging factors that influence the scope and impact of these interventions. It also documents based on a knowledge review, the knowledge gaps in and potential opportunities for WEE interventions.

Based on the available evidence, it categorizes WEE interventions under three levels; policy, advocacy and community level interventions. Each intervention consists of a specific set of program types ranging from legislative and fiscal reform, to women's collective and agency, to asset ownership and large-scale service delivery programs.

WEE literature has very clearly indicated that the intervention base is not one that follows a linear path, nor is it one that is influenced by the same factors in different contexts. The evidence found in these areas, though not exhaustive, indicate that there is still a ways to go in being able to measure the success or failure of these interventions, primarily due to a series of influencing factors and gaps that raise a number of unanswered questions. In fact, there are a variety of factors and contexts that can influence the success or failure of WEE interventions and interventions cannot be appropriately designed or implemented without keeping these factors in mind. The most important of these is varying country contexts, followed by the inter-linkages between and complementarity and the combination of many interventions that create overlaps.

This paper also identifies a series of knowledge gaps that occur which are also potential opportunities for stakeholders to define specific roles and responsibilities in order to strengthen the evidence base and avoid duplication.

The conclusion of this paper stresses great importance to the questioning and challenging of several assumptions in gender equality and WEE approaches, which must be addressed before designing any form of intervention. It is only after such questions have been asked and addressed, that the success or failure of interventions can be assessed. Indeed, interventions themselves will raise multiple questions themselves, but those can be more easily addressed if the context of the issue is better understood.

1. Introduction

The Growth and Economic Opportunities for Women (GrOW) program is a five-year, multi-

funder partnership with the UK's Department for International Development (DFID), The William and Flora Hewlett Foundation, and Canada's International Development Research Centre (IDRC). The program, which launched in June 2013, aims to fill the knowledge gap about how to overcome the challenges women around the world face in pursuing better paid, productive jobs, and in accumulating assets. GrOW aims to strengthen the evidence base on women's economic empowerment (WEE) and economic growth. Simultaneously the program works to enhance the capacity of younger and southern-based researchers to produce high-quality work and promote research use by decision-makers¹.

In January 2016, the UN Secretary General announced the first ever High Level Panel on Women's Economic Empowerment, to provide thought leadership and mobilize concrete actions aimed at closing economic gender gaps that persist around the world. The purpose of this Panel, whose first meeting was in March 2016, is to provide recommendations for the implementation of the 2030 Agenda for Sustainable Development to improve economic outcomes for women and promote women's leadership in driving sustainable and inclusive, environmentally sensitive economic growth². As a program, GrOW has worked to actively engage with key international stakeholders working on women's economic empowerment including the World Bank, United Nations, and the World Economic Forum, among others.

Therefore, the purpose of this Working Paper, is:

- To act as a convening mechanism through which to further the dialogue between key stakeholders on identifying areas of opportunities in WEE interventions which require greater attention and to develop a possible work plan on WEE for GrOW and key stakeholders.
- To develop a guiding note for the GrOW program documenting evidence on the current range of WEE interventions in place; identifying gaps in evidence which may still be inconclusive or have had limited impact, or on which there is still insufficient information and highlighting opportunities that could drive change³.

A search of the existing documentation available was undertaken and included, but were not limited to the following: Impact Evaluations, Project Documents, Research Studies and Quantitative Survey Reports; Policy Briefs, Strategy Papers and Journal Articles. In order to organize the search, the following parameters were agreed upon:

¹ GrOW is currently funding 14 research projects in 50 countries in South Asia, East Asia and Pacific, the Middle East and North Africa, sub-Saharan Africa, and South America, which were selected through open competitive calls. GrOW's expected results focus on 3 key areas: research excellence to strengthen the evidence base on women's economic empowerment; building the capacities of researchers; and encouraging the use of research by practitioners and policymakers.

² See more at: <http://www.unwomen.org/en/news/stories/2016/1/wee-high-level-panel-launch#sthash.jYnJLleu.dpuf>

³ GrOW has recently commissioned a systematic review available end 2016, that will assess the current evidence on how micro-level interventions improve the economic empowerment of women. This will include a literature review of the effect of gender inequality on economic growth and a review of micro interventions that lead to women's economic empowerment.

- Data was looked at for the last 10 years, i.e. 2005-2015.
- Country focus, including those of other stakeholders, was on low income countries in Africa and South Asia.
- Interventions focussed on the three thematic areas of; female labour force participation, entrepreneurship and the care economy.

Box 1: WEE Literature – A Brief Overview

Existing literature on women’s economic empowerment and gender equality, looks at barriers to women’s economic growth and gender equality including evidence on wages, household dynamics and societal and patriarchal norms. One of the main findings of the literature, is that increasing female labour force participation can, in certain contexts speed up economic growth⁴. However, it also cautions that evidence on whether economic growth promotes gender equality showed, at best, mixed results. An example of this are fast growing economies such as Brazil which despite their economic growth still fell short on progress in gender equality outputs⁵.

As such, the literature indicates that economic growth alone cannot be the factor through which to assess gender equality. In fact, the evidence is more positive when gains are made in areas such as women’s education and employment. Therefore, multiple layers of growth patterns are needed in order to achieve both gender equality and economic growth.

Likewise, there is limited knowledge about which interventions work best to remove the barriers to economic growth for women, in what contexts they work best, and for whom. What works in one setting, does not necessarily work in another⁶. Therefore, interventions need to be tested out in several contexts before being attempted or even replicated elsewhere and evaluations are a key meaning of informing and improving such interventions. Despite this, the literature indicates that there is fairly strong empirical support for the claim that gender equality can have a positive impact on economic growth⁷. Recent literature further points out the multi-dimensionality of women’s economic empowerment; the importance of Government policy as critical for shaping and facilitating women’s economic participation and that data and research matters⁸.

2. Interventions in Women’s Economic Empowerment - Existing Evidence

This paper does not dispute the fact that strong efforts are being made to improve WEE for greater gains in overall economic growth. In fact, it is to identify how this is being done and what implications this can have for the overall WEE agenda and for those heavily invested in it. Therefore, Section 2.1. looks at the range of interventions currently in place in different regions in the three key sectors; Section 2.2 documents the emerging factors that influence the scope and impact of these interventions and Section 2.3. documents the knowledge gaps and potential opportunities for WEE interventions.

⁴ Growth and Economic Opportunities for Women. Literature Review to Inform the DFID_IDRC-Hewlett Foundation Research Program on Women’s Economic Empowerment, Gender Equality and Growth in Low Income Countries; July 2013.

⁵ Ibid.

⁶ Ibid.

⁷ Ibid.

⁸ Growth and Economic Opportunities for Women (GrOW). Literature review on the links between women’s economic empowerment and growth; IDRC; March 2016.

2.1. Range of Interventions

WEE interventions observed in many low-income countries of Africa and South Asia, range from financial and legislative reforms to small-scale credit to access to quality child care and financial literacy, to provision of micro-credit, skills training and capacity building. This extremely wide spectrum of interventions is indicative of the contribution of WEE to larger economic growth, both at the macro and micro levels. However it also illustrates the wide variety of situations in which women operate and their respective needs within those situations in different countries.

The Roadmap for Promoting Women’s Economic Empowerment, a research project developed to address the knowledge gap about which interventions work for women by producing an evidence-based Roadmap for Action, identifies a research framework which reflects this variety and multi-layered intervention base (See Box 2).

Box 2: The UNF/Exxon Mobil WEE Roadmap for Action – A Framework for Evidence-based Research⁹

Type of Women

- Very Poor – self-employed/unskilled workers, vulnerable, illiterate, lacking in assets; average monthly income \$80-100
- Poor – subsistence farmers; micro-entrepreneurs; average monthly income <\$100.
- Non-Poor – Between the ages of 15-24 years; poor or very poor
- Young Women – SME owners; small holder farmers; average monthly income \$5000 or more

Types of Interventions

- Priority – simple and easy to implement
- Promising – need to be further tested and refined
- High Potential – no evaluation data available but conceptually sound

Country Scenarios

- High fertility, agrarian
- Declining fertility, urbanizing
- Declining fertility, formalizing
- Aging populations, aging societies

Source: Mayra Buvinic, Rebecca Furst-Nichols and Emily Courey Pryor; A Roadmap for Promoting Women’s Economic Empowerment; United Nations Foundation/Exxon Mobil Foundation

This framework reflects the findings of the WEE literature review in many ways. It shows that there are a range of beneficiaries among women, all with very different economic needs and backgrounds. It shows that every intervention needs to be viewed in a specific context, taking into account country scenario’s, demographics, economics and politics; the targeted audience and potential risks that may need to be addressed given these varying contexts. This in effect, is also the criteria for evaluating the success or failure of an intervention and should underlie both the design of and approach to WEE interventions by all stakeholders.

⁹ The Roadmap only looks at program interventions that deliver short term results and belong to four main categories: entrepreneurship, farming, wage employment and young women’s employment.

Building on this framework, the research for this paper has led to the identification of a series of interventions to enhance and support women's economic empowerment in low-income countries of Africa and South Asia. Based on the available evidence, we can categorize WEE interventions under three levels, based on their size, audience, scope and reach.

i) Policy level Interventions:

These interventions are those that create the foundation for women's economic empowerment and its implementation at the national level. The most common example of such interventions are **legal and constitutional reforms**. Without a legal basis most efforts to institutionalize various aspects of WEE will remain weak. For instance, the findings of a recent IMF study states that "countries that want to increase FLFP would do well to review and reform legal rules and institutions with a view to creating a level playing field" and "that less legal discrimination against women is strongly associated with higher female labor force participation".¹⁰ An example of this were legal reforms in Kenya in 2010 which entailed making customary law subject to no discrimination and equal treatment for men and women, thereby allowing them greater access to employment, property rights and political representation¹¹. Without reform of this highest level, the maximum impact required by any program would be difficult to achieve.

In addition to legal reform, **financial inclusion policies** also have a very strong impact on FLFP in particular, in providing greater access to finance. In South Asia for example, only 37% of women have bank accounts and in developing economies as a whole, an estimated 70% of women-owned SMEs are not served or underserved by financial institutions¹². Therefore, expanding the financial pool available for women in low-income economies, is a crucial policy level decision for countries to make. Such policies can also increase the support base for self-employed women and female entrepreneurs.

"Worldwide, more than 129 million women, who are not working in agriculture, work in the informal sector, with the proportion ranging from over 80% in South Asia to 35% in Middle East and North Africa, Conventional policy instruments and labour-market solutions do not reach them. The exclusion of the domestic workforce is likely to be even more acute given that nearly 30% of the world's domestic workers are employed in countries where they are completely excluded from national labour laws – as in Cambodia, Egypt, Ethiopia and Nigeria. A focus on labour market policy alone is therefore myopic. Two additional policy areas are important – social protection and early childhood care and education (ECCE). But both too often fail to account for the realities that women face."

- Samman et al; Women's work. Mothers, children and the global childcare crisis; ODI; March 2013

The natural progression of turning legislation into action falls into the hands of developing a focused **national strategy on WEE** to map out such initiatives, including their financial sustainability, risk mitigation strategies and monitoring and evaluation mechanisms. Typically, a country strategy on GE and WEE, would include these components, broken down specifically based on sector. National strategies need not encompass the entire gender sector as a whole.

¹⁰ Christian Gonzales, Sonali Jain-Chandra, Kalpana Kochhar, and Monique Newiak; Fair Play: More Equal Laws Boost Female Labor Force Participation; IMF Staff Discussion Note; Feb 2015.

¹¹ Ibid.

¹² Sahey et al; Financial Inclusion: Can It Meet Multiple Macroeconomic Goals? IMF Discussion Paper; September 2015.

In fact, they are more efficient if each sub-sector has its own gender strategy, such as health, education, employment etc. For example, Afghanistan's National Gender Strategy in the area of Public Health, has developed four strategic directions in which to focus its efforts, laying down the legal and policy framework of the public health environment; a set of short and long term indicators through which to implement its planned programs; and an institutional framework of roles and responsibilities and a plan of how these indicators will be monitored¹³.

But other stakeholders involved in WEE, are also responsible for developing such strategies. For instance, the African Development Bank Group's Strategy 2013–2022 recognizes the need to reduce gender inequalities by “strengthening women’s legal and property rights, promoting women’s economic empowerment, and enhancing knowledge management and capacity building” on gender equality”. However, there is still a clear dearth of evidence on both the frequency and effectiveness of national strategies developed specifically for WEE in low-income countries and this is a serious gap in moving from policy reform to implementation to enforcement. (See Box 3).

Box 3: Making Reforms Work

What is seemingly missing from many WEE programs, are the tools required to enforce such reform, particularly at the community level. In countries like India, where legislation requires that employers with a certain number of female employees must provide childcare, the legislation is more-or-less followed, with exceptions. In reality however, in most developing countries, very few women are employed in sectors that actually have such legislation, let alone enforce them. This leads to the need for the systematic enforcement of reformative measures, such as modifications in employment laws, which must also take into account gender differentials; changes in financial allocations to reflect such differentials and penalties associated with non-compliance. State audits (for publically registered entities), third party watchdogs and internal monitoring processes to ensure compliance, are also imperative to not just enforce reforms on a daily basis, but to also ensure accountability, both by the state and the employer or individual. Evidence of such enforcement and compliance however, is limited.

However, women’s machineries often operate at the national level rather than the local level, where projects usually reside. Therefore, domestic accountability is the most ignored aspect of this area, particularly when governments are heavily dependent on donor funds. In Uganda, for example, donors have provided support to strengthening accountability institutions; funded financial reforms and assisted anti-corruption civil society organizations. Another example, from the Democratic Republic of the Congo, showed how women’s organizations can influence both accountability and ownership, benefitting from a citizen driven, rather than a politically or aid driven strategy¹⁴.

ii) Advocacy Level Interventions

This level of intervention is primarily associated with creating greater awareness of women’s rights both in the home and the workplace and providing them with the space in which to create their own sphere of influence. It is prevalent in higher level policy dialogue around women’s’ issues and most prevalent at the community and grassroots level.

¹³ National Gender Strategy 2012-2016; Islamic Republic of Afghanistan; Ministry of Public Health; Gender Department; February 2012

¹⁴ Women’s Economic Empowerment, Accountability and National Ownership; Summary Report of the Joint Biennial Workshop of the United Nations Inter-Agency Network on Women and Gender Equality (IANWGE) and the OECD-DAC Network on Gender Equality (GENDERNET); 1-2 February 2010 United Nations Industrial Development Organization (UNIDO); Vienna, Austria

The most common form such interventions take, is of following a **rights based approach**, which some argue, reduces the legal constraints to women’s economic opportunities. Evidence of programs that have successfully addressed these constraints is gradually emerging and link to many other issues such as girls education, employment protection and healthcare. For example, the development of girl-friendly schools in 132 villages in Burkina Faso led to an increase in overall enrolment in less than three years, and girls’ enrolment increased more than boys¹⁵. Likewise, the **care economy** is also an area that feeds into the rights based approach where the better provision of accessible essential public services, including care services and improved provision of decent work for women and men is considered a basic human right¹⁶.

Roever and Chen (2014) take this approach further by arguing that making self-employment more productive for women also calls for rethinking rights — both the right to work and rights at work and that an effort to extend social protection to informal workers and their households is urgently needed¹⁷. This also points heavily towards the case for greater social inclusion, where both men and women are part of the same efforts to counter patriarchal social norms that hamper women’s participation in the workforce.

“Several agencies are focusing on advocacy work toward improving the opportunities available to women entrepreneurs. Their key role is influencing policy. The ILO works in this arena to support women entrepreneurs and its tripartite membership structure suits an advocacy role. Several other international organizations, such as UNIDO, OECD, UNIFEM and ESCAP, as well as governments and NGOs also play this role”.

- Developing Women Entrepreneurs in South Asia: Issues, Initiatives and Experiences; UNESCAP; 2005

In order to support a rights based approach that also seeks to include women more actively, it is imperative to encourage **women’s voice and influence** on their own lives. One of the areas where this has the most potential, is in the ICT sector, which is not typically populated by women in low-income countries. But the ICT example indicates some very specific points that can support voice and influence in WEE; how women in repressive societies can use online media to express themselves publically, access uncensored information and form virtual networks; how poor, marginalised and/or geographically isolated women use digital ICTs to connect to information, knowledge and people outside their immediate locality; and how the government/public sector and civil society use digital ICTs to gather data to deliver public services more efficiently and effectively¹⁸. The literature does note however, that such

¹⁵ Jeni Klugman and Sarah Twigg; Gender at Work in Africa: Legal Constraints and Opportunities for Reform; Oxford Human Rights Hub; Working Paper No. 3; January 2015.

¹⁶ Addressing Unpaid Care for Economic Empowerment of Women and Girls; IDS, IDRC and Oxfam Position Statement, June 2016

¹⁷ Roever and Chen; Making Women’s Self-Employment More Viable. Background paper for *Progress of the World’s Women*, UN Women; 15 May 2014

¹⁸ Claire Cummings and Tam O’Neil; Do Digital Information and Communications Technologies Increase the Voice and Influence of women and Girls? A Rapid Review of the Evidence; ODI Literature Review; March 2015

innovations are not necessarily designed with women's specific needs in mind, and who has access to data is critical to its impact on women's voice and influence¹⁹.

Associated with this idea of voice, is the notion of **collective action and women's agency**. Empirical research that examines the direct link between these two is fairly limited, with much of it focusing on different initiatives to support women's empowerment particularly women's employment and access to and control over economic resources²⁰. But women's collectives are an extremely valuable intervention in creating long-term impact, particularly in small communities. Data for example, from rural northern India shows that engagement in community-level female empowerment programs has resulted in significant increases in female access to employment, physical mobility and political participation²¹. More specific research on women's collective action in agricultural markets in Ethiopia, Mali and Tanzania led by Oxfam, also finds significant economic benefits for women who join groups, where group members tend to be more productive and their products are of higher quality, leading to higher average incomes²².

iii) Community Level Interventions

Such interventions are characterized by their close proximity to female beneficiaries where they number the largest in most low-income African and South Asian economies – mostly in small towns and rural villages.

Agriculture is the most dominant sector at this level on which many countries are largely dependant for both employment and economic growth. But women face great constraints in acquiring, using and gaining ownership of assets due to patriarchal norms, including inheritance laws in many countries. Programs work in different contexts here. Interventions in agriculture and family nutrition for instance, specifically target women under the assumption that transferring ownership of or control over assets, knowledge, and skills will empower women and in turn optimize the health, agricultural, and nutritional impacts of the program. Indeed, a recent systematic review suggests that the evidence on the positive impacts of cash transfers and similar interventions targeted to women on child health and nutrition is robust²³.

"A review of the major institutional players in the field of WEE shows that as far as funded projects are concerned, the World Bank is one the most active donor agencies involved. A number of others have developed position papers on WEE, including the Swedish International Development Cooperation Agency (SIDA), the British Department for Foreign and International Development (DFID), and the Organization for Economic Cooperation and Development (OECD), but it is not clear from a desk top review what (if any) work has been funded on the ground. WEE has also been featured in the corporate social responsibility literature. Here the ExxonMobil Foundation and the clothing

¹⁹ Ibid.

²⁰ Alison Evans and Divya Nambiar; Collective Action and Women's Agency; Women's Voice, Agency & Participation Research Series No. 4; The World Bank; No.4; 2013

²¹ Ibid.

²² Ibid.

²³ Yoong J, Rabinovich L, Diepeveen S; The impact of economic resource transfers to women versus men: a systematic review. Technical report. London: EPPI-Centre, Social Science Research Unit, Institute of Education, University of London; 2012.

giant GAP are working in the field. DFID, who have more recently entered the WEE policy space, have also included unpaid care work as a component of WEE”.

- Laura Alfery; WIEGO Child Care Initiative Literature Review; April 2015

However, not all such interventions are prone to success. For instance, programs targeting cash transfers to women appear to improve child nutrition and health, but it is not yet clear whether such interventions lead to any other clear economic choices for women²⁴. Similarly, many studies document the successes and failures of programs that deliver transfers to women, “but do not necessarily include analysis of whether programs succeed or fail because they deliver transfers to women”^{25 26}.

There is also limited evidence on the impact of such interventions on the **ownership and control of assets** by women in rural economies and the evidence that does exist shows mixed results²⁷. For example, results of a study to analyse the impact of Helen Keller International’s Enhanced Homestead Food Production pilot program in Burkina Faso on women’s and men’s asset control and social norms, showed that men had greater control and ownership of land and assets. But some shifts in women’s ownership were also visible. Although the results indicated that the most significant changes in ownership and control mostly occurred in relation to lower valued assets as opposed to higher-value assets, the changes that did occur were notable²⁸.

Likewise, some studies indicate that there is a modest but growing evidence base to suggest that providing girls and young women with **access to economic assets** and **developing their skill sets** may improve their ability to generate an income. However, this evidence still does not prove claims that these interventions will increase their economic standing in society, or lead to better educational or career choices²⁹.

Large-scale service delivery programs, are the most common form of community interventions and where there is ample evidence of both success and on-going efforts. Although primarily service delivery based, these programs implemented by a range of stakeholders and are among the most diverse interventions in WEE, reaching several layers of beneficiaries. There are several examples of such programs for women’s entrepreneurship which include; Nepal’s Green Industrial Park, which now gives opportunities to approximately 100 women

²⁴ Yoong J, Rabinovich L, Diepeveen S; The impact of economic resource transfers to women versus men: a systematic review. Technical report. London: EPPI-Centre, Social Science Research Unit, Institute of Education, University of London; 2012

²⁵ Ibid.

²⁶ The GrOW Program is looking at the extent that cash transfers can enhance woman’s autonomy and power to make decisions in Tanzania through an ongoing project <https://www.idrc.ca/en/project/assessing-impact-cash-transfer-programs-womens-empowerment-tanzania-0>

²⁷ Ibid.

²⁸ Ibid.

²⁹ Dickson and Baggan; Providing access to economic assets for girls and young women in low-and-lower middle-income countries; A systematic review of the evidence; UK Aid; November 2012.

entrepreneurs with the infrastructure to run their own micro and small green enterprises; the Women Entrepreneur Development and Research Centre created jointly the Lahore Chamber of Commerce and Industry (LCCI) and the Centre for International Private Enterprise (CIPE) to build women's capacity by providing training on how to access finance; the Bharatya Mahila Bank (BMB), inaugurated in India recently, is a public-sector bank that focuses predominantly on women, apart from being staffed largely by them³⁰.

Some interventions also tend to have impact that go beyond just increasing livelihood opportunities for women. Lessons learned from an ILO study on successful women entrepreneurs included an idea of success which had to do with being a **role model** for other women rather than economic gain³¹. This is an extremely important finding that deserves both further research, as well as recognition. It challenges the assumption that women's participation in the workforce is simply for greater economic and social power.

2.2. Emerging Factors of Influence

WEE literature has very clearly indicated that the intervention base is not one that follows a linear path, nor is it one that is influenced by the same factors in different contexts. Moreover, the scope of the existing evidence base is fairly expansive, but its strength and impact is still undefinable in many cases.

What is more critical however, is what has been pointed out by Kabeer in her latest work that there is "fairly robust evidence that gender equality has a positive impact on economic growth, but reverse findings relating to the impact of economic growth on gender equality are far less consistent"³². She cites three reasons for this; it is the pattern rather than the pace of growth which determines the gender distribution of economic opportunities, and this varies considerably across the world; the state's role in actively promoting greater gender equity in the gains from growth has varied from country to country and; women are better positioned to claim their share of the benefits of growth in some contexts more than others³³.

While the first part of her observation is one that should actively permeate the discussion on the link between WEE and growth, it is the second part that has more important implications on how this can be achieved. It points to the fact that there are a variety of factors and contexts that can influence the success or failure of WEE interventions and that interventions cannot be appropriately designed or implemented without keeping these factors in mind.

The first and perhaps the most important, is itself the issue of **varying country contexts**, which range from conflict to post-conflict societies, to rural and urban divides, to agrarian versus

³⁰ Overview of the Environment for Women's Entrepreneurship in South Asia and Report on the South Asia Policy Dialogue on Women's Entrepreneurship; UN ESCAP; New Delhi; 27 November 2013

³¹ Hilda M. K. Tadia; Lessons from Success Stories of African Women Entrepreneurs; United Nations Economic Commission for Africa; June 2007

³² Naila Kabeer; Gender Equality, Economic Growth, and Women's Agency: the "Endless Variety" and Monotonous Similarity" of Patriarchal Constraints, *Feminist Economics*, 22:1, 295-321; 2016

³³ Ibid.

industrialized economies, etc. For instance, according to a WEIGO study, the amount of time that women spend on unpaid care of others varies across countries and within countries there is variation across classes and the rural-urban divide³⁴. In short, each region is different and within each region, each social, economic and political environment is also different.

The second factor is that many interventions are **inextricably linked to each other**. For instance, better child-care including maternity care for both men and women, is also inextricably linked to higher FLFP rates, since increasing fertility rates lead to decreasing female participation rates³⁵. Likewise, the higher the inequality in distribution of care responsibilities between women and men, the higher the gender gaps in labour force participation³⁶.

Complementarity of interventions is the third factor that influences the outcome of WEE interventions. Some authors argue that the extent of benefits for women depends on whether complementary policies are put in place to increase equality of opportunity. In some cases, barriers to opportunity are longstanding and effective policies are difficult to identify. In other cases, complementary policies are already part of the development agenda of most countries but they need to be implemented³⁷.

BRAC's Targeted Ultra-Poor (TUP) program in rural Bangladesh for instance, offers eligible women a range of business activities, to complementary and intensive training in running their chosen business. However, its success is attributed to the fact that capital and skills arrived together, and that the availability of capital might not be sufficient to start new businesses in the absence of complementary training, and vice versa³⁸.

Finally, maximum impact can occur when a **combination** of different kinds of interventions come together, based on the context within which they occur. For example, the Intervention with Microfinance for AIDS & Gender Equity (IMAGE) project combines group-based microfinance with a gender and HIV training program for the prevention of intimate partner violence (IPV) in rural South Africa. The evidence indicates that coupling financial services with skills building and education may provide an important opportunity for addressing IPV. Additional research suggests that the combined approach has led to consistent improvement in health and social outcomes, but the evidence of the economic viability of such initiatives and the evidence base is still at an early stage³⁹.

³⁴ Laura Alfery; WIEGO Child Care Initiative Literature Review; April 2015

³⁵ Ibid.

³⁶ Ferant, Pesando and Nowaka; Unpaid Care Work: The missing link in the analysis of gender gaps in labour outcomes; OECD Development Centre, December 2014.

³⁷ Louise Fox; Will Women in Low-Income Countries Get Lost in Transformation? Supporting Economic Transformation; ODI; 23 February 2016.

³⁸ Bandiera et al; Can basic entrepreneurship transform the economic lives of the poor? April 2013

³⁹ Jan et al; Economic evaluation of a combined microfinance and gender training intervention for the prevention of intimate partner violence in rural South Africa; Health Policy and Planning 2011;26:366–372; 2010.

Combined interventions also extend to the **merging on themes** within gender equality. For example, DFID is now addressing the issue of violence against women and girls (VAWG) in its economic development programming⁴⁰. Similarly, results from a pilot Randomized Control Trial on intimate partner violence in Cote D'ivoire suggests the importance of addressing household gender inequities alongside economic programming, because this type of combined intervention has potential to reduce levels of IPV⁴¹.

2.3. Knowledge Gaps and Emerging Opportunities

While there are many forms of approaching WEE programs to be able to create a stronger link to economic growth, there remain several gaps in the evidence, as well as in the programming, which have either yet to be addressed, or are in the process of being investigated, but have not yet yielded any documented results. At the same time, these gaps also create a valuable window of opportunity for several stakeholders, including GrOW to contribute to building the knowledge base to fill these gaps or address their limitations.

One of the conclusions of an African Development Bank Evaluation Report on gender mainstreaming programs, was that results on reporting and learning have been seriously constrained by inconsistent approaches to **monitoring and evaluation**⁴². This is by far the biggest knowledge gap in gender equality let alone in WEE. Evaluations of WEE programs in particular also pose some unique challenges. For example, an OECD Scoping Study of female entrepreneurship, revealed that some of the main challenges in evaluation of projects included the lack of understanding of appropriate, meaningful indicators and of monitoring and evaluation mechanisms for gender and entrepreneurship⁴³. Similarly, in a review of evaluation reports on WEE, it was found that very few evaluations explored economic empowerment outcomes for adolescent girls, despite such interventions have been recently increasing⁴⁴.

This leads us to another major knowledge gap; the development of **appropriate indicators for the measurement** of women's empowerment. Without such indicators, it is not possible to either conduct meaningful evaluations, or collect appropriate data. These indicators are also responsive to different contexts. For instance, in studying the impact of microfinance on women's empowerment, indicators such as mobility, and political and legal awareness are easier to measure, whereas others such as decision-making or self-confidence are very difficult

⁴⁰ Taylor et al; Addressing Violence against Women and Girls through DFID's Economic Development and Women's Economic Empowerment Programmes; DFID Health Guidance Note 205(B); February 2015

⁴¹ Gupta et al; Gender Norms and Economic Empowerment Intervention to Reduce Intimate Partner Violence; Against Women in Rural Côte D'ivoire: A Randomized Controlled Pilot Study; LOGiCA Study Series No.2; March 2014.

⁴² Mainstreaming Gender Equality: A Road to Results or a Road to Nowhere?; Operations Evaluation Department; African Development Bank Group; 2012.

⁴³ Thao Nguyen; Scoping Study of Women's Entrepreneurship Development (WED) Interventions: Knowledge Gaps for Assessment of Project Performance. Study commissioned for the Women's Entrepreneurship Development Working Group of the Donor Committee for Enterprise Development; OECD; October 2012.

⁴⁴ Georgia Taylor and Paola Perezniето; Review of evaluation approaches and methods used by interventions on women and girls economic empowerment; ODI; Social Development Direct and UK Aid; 2014

to measure⁴⁵. This makes the issue of measurement of women's economic empowerment, a tricky one. Not least because some studies have also suggested that an overreliance on growth or income indicators at the expense of measures of well-being and empowerment could result in negative outcomes if not corrected. Furthermore, many indicators of WEE are subjective and "standard business measures codify gender bias, imply inappropriate reference points, cannot accommodate the variation in organizations, and cannot be applied at all to many programs. Thus, a different set of comparable indicators needs to be created and used"⁴⁶.

"There is growing evidence testing and documenting the impact of interventions seeking to boost the performance of enterprises run by female versus male entrepreneurs. Unfortunately, the evidence mostly studies impacts on microenterprises. There is a sizeable knowledge gap for women-led SMEs, particularly because in a given area there are often not enough women-led SMEs to obtain a sample size large enough to conduct rigorous studies, although some of the evidence from microenterprises can be extrapolated."

-A Roadmap for Promoting Women's Economic Empowerment; United Nations Foundation/Exxon Mobil Foundation

The **lack of disaggregated data** and analysis more generally is the natural outcome of inadequate monitoring and measurement systems. Without gender and age disaggregated data, particularly on sub- groups of women, it is not possible to design context specific interventions. The OECD scoping study also indicated this as a major finding, particularly for female entrepreneurs and the difficulties of data collection at household level⁴⁷. Other studies of evaluations have also found that most reports lacked age-disaggregated data, therefore failing to recognize the different experiences of girls and women during different stages of the life cycle⁴⁸.

Gaps also remain in studying the potential impact of WEE on several **sub-sectors** where women are employed. A study by the ICRW identified four main industries which due to their activities and geographic scope, can effectively contribute to WEE; ICT, the healthcare industry, financial services and consumer products⁴⁹. The study also finds that while progress has been made in WEE, gaps remain in three major areas; equal pay for equal work; women in leadership and discrimination at home and in the workplace⁵⁰.

⁴⁵ Marcella Corsi, Marina De Angelis and Pierluigi Montalbano; The Gender Impact of Microfinance: The Case of Wekembe in Uganda; CEB Working Paper N° 13/045; 2013

⁴⁶ Advisory Note on Measures: Women's Economic Empowerment; Saïd Business School Research Papers; www.sbs.oxford.edu

⁴⁷ Thao Nguyen; Scoping Study of Women's Entrepreneurship Development (WED) Interventions: Knowledge Gaps for Assessment of Project Performance. Study commissioned for the Women's Entrepreneurship Development Working Group of the Donor Committee for Enterprise Development; OECD October 2012

⁴⁸ Georgia Taylor and Paola Perezniето; Review of evaluation approaches and methods used by interventions on women and girls economic empowerment; ODI; Social Development Direct and UK Aid; 2014.

⁴⁹ Building Effective Women Empowerment Strategies. Sector Specific Opportunities and the Case for Collaboration; ICRW/BSR; January 2016.

⁵⁰ Ibid.

For instance, in the case of creating opportunities for women to obtain positions in **leadership**, a target that is also explicitly part of the UN Sustainable Development Goals (Goal number 5), analysis of a global survey of 21,980 firms from 91 countries suggests that the presence of women in leadership positions in the corporate sector may improve firm performance and is positively correlated with the absence of discriminatory attitudes toward female executives, and the availability of paternal leave⁵¹. Yet, this is another area where there is little evidence of efforts to improve opportunities for women to contribute to policy and high-level decision-making, despite the rise of the private sector in many developing nations⁵². For instance, companies have collectively invested more than US\$300 million in women's economic empowerment over the past decade but very few companies invest adequate resources in monitoring and evaluation to know if this is working or not⁵³.

Other sub-sectors which have recently been emerging but which have not received much attention, both in the WEE literature, as well as in interventions, include sub-groups of women including women with disabilities, women and migration, women in politics, women and the environment and women in situations of conflict and post-conflict. Given the growth of these sub-sectors due to rising global trends, it is important to acknowledge and conduct further research on the contribution these women can make to growth, as well as how they can be integrated into the larger economic human resource base in their respective contexts.

Finally, while there is a growing body of rigorous evidence about what works to empower women economically, there is very little evidence on the costs and benefits and even less evidence about the sustainability of interventions⁵⁴. Sustainability not necessarily in terms of finances, but rather in terms of the potential scalability of the intervention. This ties in with the gap associated with monitoring and evaluation. Without appropriate data that is systematically collated and collected, it is not possible to both design interventions that can potentially be self-sustaining in the long-run, nor assess the scalability of such interventions.

3. What could WEE's advancement potentially look like?

The evidence presented in this paper, though by no means exhaustive, still points to the fact that there is far to go in coming up with the right "formula", so to speak, for successful WEE interventions and a more direct impact on economic growth. Given the opportunity provided by the UN High Level Forum, this evidence at the very least poses a series of questions that need to be asked, assumptions that need to be challenged and areas that need to be probed further, in order to develop create a more robust evidence base.

⁵¹ Marcus Noland, Tyler Moran, and Barbara Kotschwar; Is Gender Diversity Profitable? Evidence from a Global Survey; Peterson Institute for International Economics; WP-16; 3 February 2016.

⁵² Upcoming research by GrOW on WEE and women's political representation looks at how this may work.

⁵³ The Business Case for Women's Economic Empowerment. An integrated approach; Oak Foundation/ICRW/Dalberg; October 2014

⁵⁴ Mayra Buvinic, Rebecca Furst-Nichols and Emily Courey Pryor; A Roadmap for promoting Women's Economic Empowerment; United Nations Foundation/Exxon Mobil Foundation.

3.1. Digging Deeper, Asking More Questions

Despite the broad nature and fairly exhaustive scope of work in WEE by a variety of stakeholders, there still remain a number of areas which require greater attention and many questions that still remain unanswered.

Looking at the range of interventions and the associated gaps that emerge from them, the key question for any WEE advocate to ask, is; how can one break the cycle of patriarchal control and stereotypical norms associated with women in order to achieve at least a moderate level of gender equality in low income countries? This question though it sounds fairly straight forward, is extremely complex. It straddles not only a range of cultures across continents, but also religious practices, political histories and economic realities. Therefore, it is a question that cannot be looked at universally within the overall WEE and gender equality environment.

For instance, tackling the issue of asset or land ownership in countries of North and West Africa would require looking at two different sets of cultural and religious practices, for contextual purposes, not to mention different political backgrounds. South Asia would be a completely different story altogether. While similarities may exist across certain cultures, the approach to such issues would have to be not just country specific, but also area specific within each country, as there exist a myriad of different ethnic and religious communities, within both African and South Asian countries, each with their own set of norms and practices.

Likewise, even girls and women would each require a different approach based on their age (adolescent/adult), their location (urban/rural), their marital status (married/single/widowed/divorced) and their cultural background. It cannot be assumed that these all women will react the same way to various interventions just because they happen to share the same gender.

The key here then would be to ask, what is the underlying purpose of each set of norms and practices and what approaches would be best to tackle those norms? This is where national country specific strategies and their modes of enforcement would provide the main gateway to tackle such issues. A common blueprint to devise such strategies may have to be sacrificed in order to achieve the most appropriate medium.

Another point to stress on would be to challenge the set of assumptions that have so far emerged as conventional place-holders for WEE interventions. For instance as discussed above, the subject of female role models defies the conventional notion that women only work for economic gain or to support their families. Likewise, it is important to also challenge assumptions that claim that asset ownership will empower women. What if they don't? This is a risk that is worth questioning and digging deeper into. Similarly, women's collectives do show evidence of them being an important tool in allowing women greater access to resources. But for how long? And will it always be in the form of a collective? Does the collective exclude certain types of women? Should they be formalized? Will that reduce their effectiveness? These

questions will undoubtedly elicit different answers depending on the context where they will be asked.

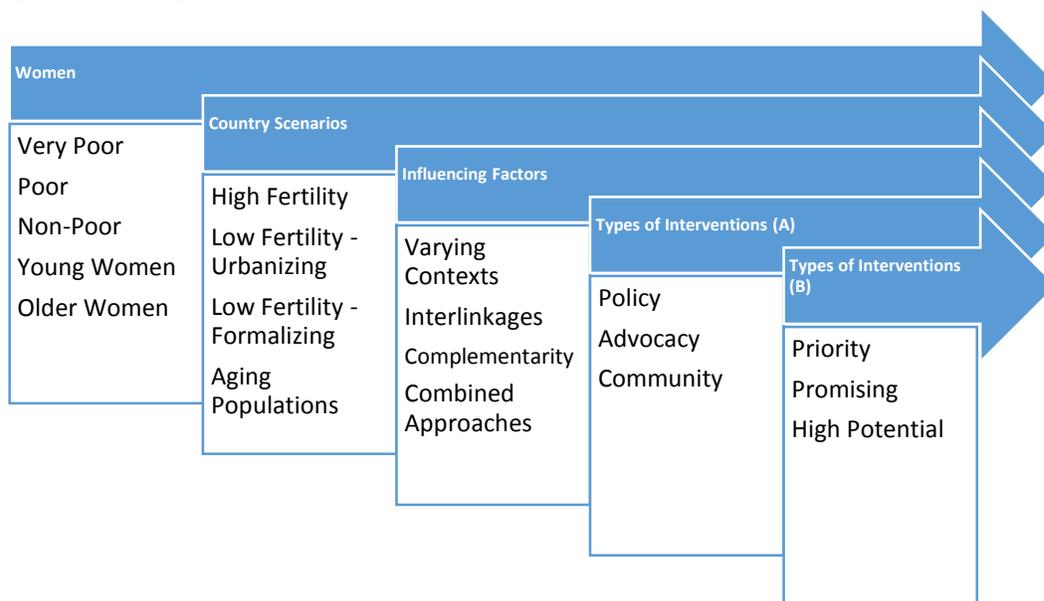
These are questions that all stakeholders be it at the international, national or local level, must address **before** they begin to design any form of intervention in WEE or gender equality. One of the main reasons why interventions perhaps may not have had the impact that was envisaged is because these questions still remain unanswered on many levels. This points to a gap in empirical research on issues of cultural and social norms, not just age-old traditions, but how the role of women in an evolving “modern” world has changed over time.

The area of technological advancement for instance is an important one in this aspect. Mobile technology is not just a modern innovation but now a necessity in many low-income countries. Do women need access to such technology simply because it is a question of equal access, or because they have no choice to resort to using it as most forms of employment rely on it? Once a particular context is applied to this question, a clearer and more specific objective can emerge which can guide the type of intervention required to support it.

Figure 1 illustrates, with the help of the framework used by the WEE Roadmap for Action, how stakeholders could ideally approach WEE interventions once these questions are at least partially answered. The target audience for WEE interventions, who, it must be remembered, belong to various different socio-economic and cultural backgrounds⁵⁵. It is then that interventions can be introduced based on these factors and contexts, culminating in some that may be outwardly successful and others that may still be in experimental stages. It is from here that lessons can be learnt through adequate monitoring and evaluation and data collection that will add to the knowledge and evidence base.

⁵⁵ This is not a linear progression. Many of these target audiences and types of interventions, will most certainly overlap or run parallel to each other, e.g. a target group may consist of one or more categories of women and some interventions may be influenced by a combination of factors.

Figure 1: Design Elements of WEE Interventions



It is only after such questions have been asked and addressed, that the success or failure of interventions can be assessed, such as the relevance of a rights based approach, or the importance of women’s voice and collectives, and even of large-scale programs in credit and lending. Indeed, such approaches will raise multiple questions themselves, but those can be more easily addressed if the context of the issue is better known.

3.2. Who Can Do What – Roles of Stakeholders

Advancing the WEE agenda is one that is very prominent on the list of many development sector stakeholders. But advancing WEE to impact the overall economic growth of a low-income nation, is an area that still remains fragmented as a whole, as the evidence is scattered and weakly inter-linked. However, this is where each stakeholder can have a unique role to play and where gaps can be turned into opportunities.

Figure 2 shows the strength of the evidence available on WEE interventions, based on the review conducted for this paper. It shows that other than in large-scale service delivery, the evidence is still lacking robustness, even though there are several areas which are promising, but require digging deeper.

Figure 2: Evidence Map⁵⁶

Area of Intervention	Level of Evidence			
	Strong	Promising	Weak	Inconclusive/No Evidence
Policy				
<i>Legal reform</i>				
<i>Financial Reform</i>				

⁵⁶ Author’s assessment.

<i>Strategy</i>				
Advocacy				
<i>Rights-based Approach</i>				
<i>Voice and Influence</i>				
<i>Collective Action and Agency</i>				
Community				
<i>Agriculture</i>				
<i>Asset Ownership</i>				
<i>Skill-building</i>				
<i>Large-scale Service Delivery</i>				
<i>Role Model</i>				

This is where WEE stakeholders can contribute by helping to strengthen and tighten the evidence (See Figure 3). GrOW is only one of the many stakeholders who are active in women’s economic empowerment. These stakeholders are both part of the public and private domain. As such, some will have a greater role to play than others.

Figure 3: Stakeholder Responsibilities⁵⁷

Stakeholder	Policy	Advocacy	Community
Governments	Disaggregated Data; Indicators; M&E		
Donors	Disaggregated Data; Indicators; M&E		
Corporate/Private Sector	Women in Leadership		
Civil Society		WEE Sub-sectors	
GrOw	Sustainability of Interventions		

For instance, **governments** have the greatest responsibility towards the development of policy, collecting data at all levels to inform such policy and to create awareness of these policies and what opportunities they hold for women. As such, they hold the largest stake in policy, advocacy and community based interventions.

Donors follow on the heels of the government due to their active involvement through bi-lateral and multi-lateral collaborations. Many donor funded projects also contribute to all three levels of interventions. Again, strengthening monitoring and evaluation, collecting and disseminating more comprehensive and gender disaggregated data and maintaining partnerships with governments and civil society are key ways in which they can contribute to the WEE agenda.

The **corporate** and/or **private** sector has recently emerged as an unlikely partner in the struggle for greater women’s economic empowerment, not only through providing opportunities to women in the high-skilled categories, but also through the resources they can provide through

⁵⁷ Author’s recommendations.

large research and data collection projects. Their role in advocating other sectors to include more women in the workforce, as well as convincing the government to develop such policy, is an extremely strong one to pursue.

The larger **civil society** and community based groups have a more clearly defined role in service delivery and advocacy directly affecting beneficiaries. While not directly associated with policy development, the results of these services (via increased monitoring and evaluation) is the catalyst to better informed and more targeted policy.

GrOW can bring together these various stakeholders to create an exchange of ideas, innovations and services. It can also work with both program partners and external stakeholders, to lead the development of a comprehensive framework of roles and responsibilities for all stakeholders based on their mandate, resources and geographical coverage, to fill in knowledge gaps. This would avoid duplication of efforts, allow capacity of specific expertise (e.g in monitoring and evaluation, particular sub-sectors etc.) to develop among each stakeholder, eventually leading to the sustainability of interventions.

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