



Research Report

Development
Progress

Women's economic empowerment

Navigating enablers and constraints

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Cover image: An Asian Development Bank project in Nepal is helping the most disadvantaged women learn trades once reserved for men. © Asian Development Bank.

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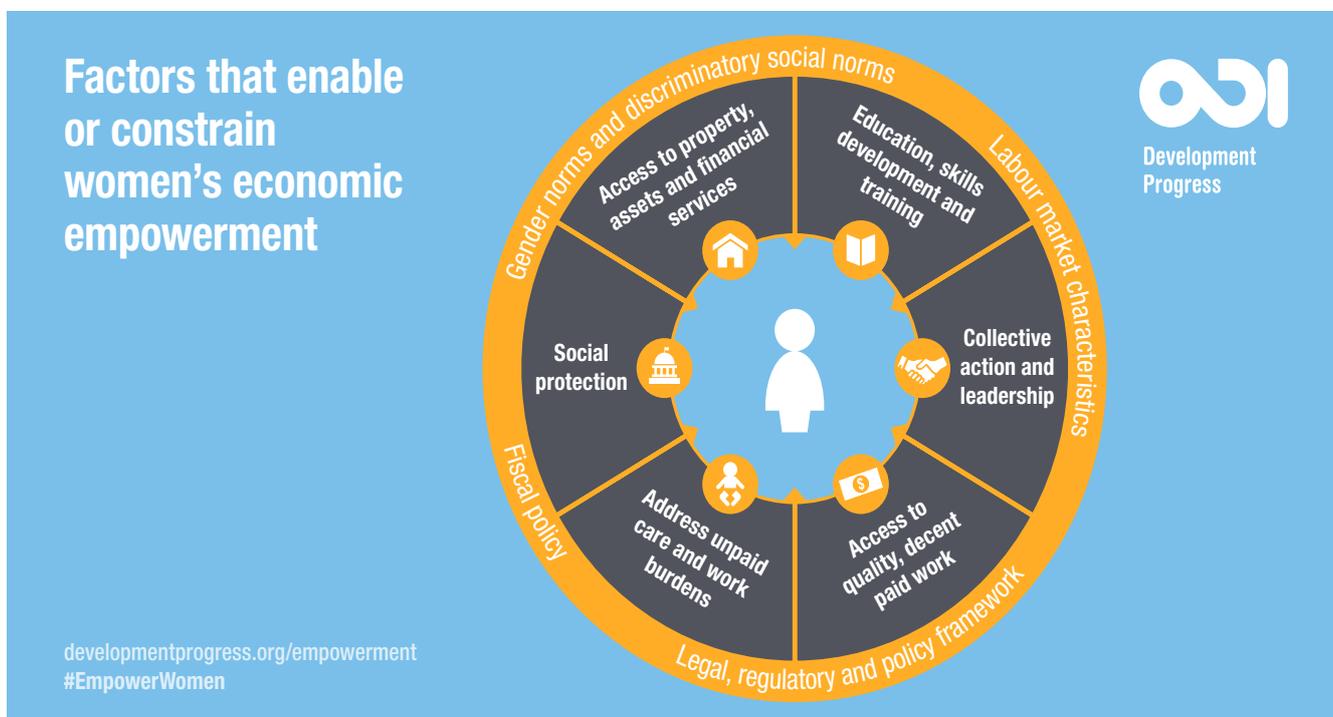
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Key messages

- There is no automatic ‘win-win’ between gender equality and wider development outcomes. Processes of empowerment require complex, multi-layered solutions. We identify 10 factors that can enable (or constrain) women’s economic empowerment and outline ensuing policy recommendations. Two case studies show their interlinked nature.
- New analysis of data from Gallup World Poll data shows how these factors play out in practice. For example, even in the most gender-unequal countries, most women value a good quality job as much as men do – but far fewer women are in full-time decent work. And hundreds of millions of men and women continue to hold views that discriminate against women in the workplace.
- Internationally driven action has been behind many advances in women’s economic empowerment. Accelerating implementation of the Sustainable Development Goals provides an important opportunity to further this progress.
- Scaling up financial resourcing across relevant sectors will be essential – only 2% of official development assistance to the economic and productive sectors was principally focused on gender equality in 2013-2014 (OECD, 2016). However, it is not just about increasing resources – funding must be delivered in ways which support transformative change.
- Identifying progress will involve measuring complex outcomes, requiring careful longitudinal study of how women’s lives are changing. Foregrounding women and their views is crucial for understanding and measuring progress. This will require significant investment in monitoring, collection of appropriate data and viewing empowerment through a holistic lens.



1. Introduction

Women's economic empowerment is the process of achieving women's equal access to and control over economic resources, and ensuring they can use them to exert increased control over other areas of their lives (Taylor and Perezniето, 2014). Its achievement is now a global policy priority in light of its potential contribution to the Sustainable Development Goals (SDGs), as evidenced by the convening of a dedicated High-Level Panel by the UN Secretary-General to bolster progress in this area.

This focus can support Agenda 2030 ambitions around growth and decent work, poverty reduction, well-being and human development. The benefits for society and families are well established: Women's economic advancement has led to increased investments in children's education and health, and reduced household poverty (World Bank, 2012; 2013). The economic case is also compelling. Recent estimates suggest that gender parity overall has the potential to boost global gross domestic product (GDP) by between \$12 trillion and \$28 trillion between now and 2025 (Woetzel et al., 2015), and it has been shown that 'national economies lose out when a substantial part of the population cannot compete equitably or realize its full potential' (Golla et al., 2011: 3).

The SDGs contain a range of targets relating to gender equality and women's empowerment, including in the economic domain.¹ Yet there is no automatic 'win-win' between wider development outcomes and gender equality. While the latter is clearly good for growth, a gender-equitable distribution of the economic gains of growth does not happen automatically (Duflo, 2012; Kabeer and Natali, 2013; ILO, 2016). And growth does not necessarily translate into gains in women's well-being (Graham and Chattopadhyay, 2012). It follows that realising women's economic empowerment requires concerted, targeted efforts that prioritise women's needs and preferences and recognise their heterogeneity. Contextually relevant strategies – particularly for poor and marginalised women – will be crucial to ensure equitable outcomes.

This report brings together new and existing evidence to propose a set of core building blocks for the complex process of women's economic empowerment. No single intervention or actor can address all of its aspects, but we identify 10 key factors that can enable or

constrain women's economic empowerment, and make recommendations for policy and practice for each:

- Education, skills development and training
- Access to quality, decent paid work
- Address unpaid care and work burdens
- Access to property, assets and financial services
- Collective action and leadership
- Social protection
- Labour market characteristics
- Fiscal policy
- Legal, regulatory and policy framework
- Gender norms and discriminatory social norms

We illustrate this discussion using data from the Gallup World Poll. Initiated in 2005, this poll is conducted at the household level in more than 160 countries, covering 99% of the world's adult population (aged 15 and over). Since 2009, the survey has included questions on employment status, alongside an array of perceptions of employment and well-being that provide unique insights into the circumstances of women and men from very different backgrounds, their insertion into the labour market and how they regard various aspects of their lives.

The penultimate section presents two detailed case studies of initiatives, in Mexico and Nepal, which demonstrate how interventions to support women's economic empowerment act across several of the 10 factors simultaneously.

Technical note

This data draws on microdata from the Gallup World Poll, 2006-2015, to provide insights into people's position in the labour market and their perceptions relating to work. Nearly all the specific percentages from Gallup data cited in this report are country averages or an average of country level data for the countries indicated. In the computations, responses of 'don't know' or 'refused to answer' were not considered. In three figures – 4a, 4b and 5b – the data presented are unweighted respondent-level data for the pooled countries in the sample as the aim is to understand relationships among the men and women who responded to the survey rather than to make broader representative claims.

1 For a full list of the SDG targets relating to women's economic empowerment, see OECD (2016).



Professor Amivi Kafui Tete-Benissan teaches cell biology and biochemistry at the University of Lomé, Togo. Photo: © Stephan Gladieu / World Bank.

2. Understanding women's economic empowerment

Women's empowerment is a process of personal and social change, taking place over interlinked and mutually reinforcing psychological, political, social and economic domains, and through which women individually and collectively gain power, meaningful choices and control over their lives (O'Neil et al., 2014). It is not a linear, uncontested process but instead a journey characterised by negotiation and compromise, and uncertain outcomes (Cornwall and Edwards, 2016).

Although it has attracted increased attention in recent years, there is no universally agreed definition of women's economic empowerment. Women's ability to succeed and advance economically and the power to make and act on economic decisions is core to the understanding of a number of development institutions (Golla et al., 2011). Others emphasise the need to examine the terms on which poor women enter the labour market, the way women's contributions are valued and women's ability to negotiate a fairer deal for themselves, including in relation to the benefits of growth (Eyben et al., 2008 cited in OECD, 2012a; Eyben, 2011).²

This paper takes a holistic approach, defining women's economic empowerment as 'a process whereby women's and girls' lives are transformed from a situation where they have limited power and access to economic assets to a situation where they experience economic advancement' (Taylor and Perezniето, 2014). Drawing on Rowlands' typology (1997), this process leads to women's increased power and agency in the following areas (VeneKlasen and Miller, 2002 cited in *ibid*: iv):

- *Power from within*: the knowledge, individual capabilities, sense of entitlement, self-esteem and self-

belief to make changes in their lives, including learning skills for jobs or to start an enterprise

- *Power to*: economic decision-making power within their household, community and local economy (including markets) not just in areas that are traditionally regarded as women's realm but extending to areas that are traditionally regarded as men's realm
- *Power over*: access to and control over financial, physical and knowledge-based assets, including access to employment and income generation activities
- *Power with*: the ability to organise with others to enhance economic activity and rights

Crucially, this framework is concerned not just with increases in women's access to income and assets but also with control over them and how they use that control in other aspects of life (Taylor and Perezniето, 2014).

Furthering economic empowerment is hugely complex, given its wide-ranging implications for different aspects of women's lives. It requires changes within individuals (capability, knowledge and self-esteem); in communities and institutions (including norms and behaviour); in markets and value chains; and in the wider political and legal environment (Golla et al., 2011). Ultimately, no single intervention can address all these aspects and be effective for all women (Buvinic and Furst-Nichols, 2014). The challenge, therefore, is to identify key entry points where a range of 'enablers' or 'building blocks' could have a pivotal, positive effect, recognising that interventions will necessarily differ between countries and between different groups of women, and in terms of the time needed for them to take hold (Box 1, overleaf).

2 For further discussion of the way different development organisations have conceptualised women's economic empowerment, see Kabeer (2012).

Box 1: Accelerating change in the short, medium and long term

Early action is crucial if women's economic empowerment is to be realised within Agenda 2030. A foundation for progress already exists in many countries, some of which took steps to advance women's rights and gender equality under earlier global policy frameworks, including the Beijing Declaration and Platform for Action and Millennium Development Goal 3. Yet some reforms take longer than others to unfold, depending partly on countries' levels of development, political will and the resources available to implement commitments.

Past experience suggests that change is possible in the short term. A good example is legislative change which is quickly implemented. In 2002, for example, South Africa introduced a (relatively high) minimum wage for domestic workers. Just 16 months later the probability of an employee having a formal contract had doubled and wages had increased by 20% (Dinkelman and Ranchhod, 2010 cited in Stuart et al., 2016). And in Tanzania evidence suggested that small, conditional price incentives had spurred co-titling of urban property, though the longer-term implications are not yet clear (Ali et al., 2014).

Other changes may take longer to unfold. In rural Ethiopia, revisions to the Family Code (in 2000) and to community-based land registration (since 2003) were shown in a 2009 survey to have mutually enforcing effects on women's rights and welfare (Kumar and Quisumbing, 2014). In Nepal, gender norms meant that 12- or 13-year-old girls were traditionally forced to drop out of school and marry shortly afterwards. However, women's participation in a literacy and legal education programme in one village led them to recognise this as an injustice and to organise collectively to break the cycle of discriminatory gender norms. Five years later girls in the village continue their education and do not marry before 16 (Valley Research Group and Mayoux, 2008: see Section 4).

Monitoring and evaluation of programmes is crucial to assess change. While a range of positive outcomes can be identified through end-of-programme evaluations, the tracking of results over the medium to long term is also needed.*

*Further information about publically available impact evaluations on women's economic empowerment can be found in World Bank (2014a: 65).



Chemical analyst Sri Wahyuni checks figures at Lahendong geothermal power plant, Manado, Indonesia. Photo: © Asian Development Bank.

3. Factors enabling and constraining women's economic empowerment

Empowerment can be approached from distinct perspectives, which carry different political priorities and strategies. For some, it is primarily about making changes that give individuals greater freedom in pursuing their (reasoned) goals (e.g. Alsop et al., 2005). Others argue that this focus is too individualistic. In this view, the structural causes underpinning women's lack of power also matter – and failure to address these will limit the effectiveness of policies aimed at expanding choice (Cornwall and Edwards, 2016). In other words, it is crucial to go beyond the individual level to focus also on the social, economic and political factors that directly and indirectly affect women's economic empowerment. Therefore, in this report, the factors that enable and constrain women's economic empowerment are divided into 10 'direct' and 'underlying' factors.

Direct factors are directly linked to women's individual or collective lived experiences.

Underlying factors are the wider structural conditions that determine women's individual or collective lived experiences.

Direct and underlying factors are highly interconnected, with fluid boundaries. However, this categorisation helps to demonstrate how to focus support to women's economic empowerment.

Policy and programme responses should aim to develop an enabling environment (underlying) and target women individually and collectively (direct). Importantly, the same factors can be either constraints or enablers. As demonstrated in the case studies in Section 5, effective interventions will generally work across several factors, often necessitating the development of coalitions between those working to effect change. For example, the case study of Nepal details how an effective savings-led programme has led to outcomes in women's education, access to work, access to financial services and changes in gender norms. The 10 factors highlighted in this report are the following:

Factors that enable or constrain women's economic empowerment

Direct factors	Education, skills development and training
	Access to quality, decent paid work
	Address unpaid care and work burdens
	Access to property, assets and financial services
	Collective action and leadership
	Social protection
Underlying factors	Labour market characteristics
	Fiscal policy
	Legal, regulatory and policy framework
	Gender norms and discriminatory social norms

3.1 Direct factors affecting women's economic empowerment

The process of enhancing women's economic empowerment is enabled or constrained by six key factors directly affecting women's individual and collective lived experiences:

- education, skills development and training
- access to quality, decent paid work
- unpaid care and work burdens
- access to property, assets and financial services
- collective action and leadership, and
- social protection.

We explore each of these in turn, outlining how they enable and/or constrain empowerment, and suggest potential solutions.

3.1.1. Education, skills development and training

Education and training matter throughout the life cycle. Access to quality education during childhood is important in itself and has important spill-over effects in breaking intergenerational poverty cycles, delaying marriage and childbearing and improving labour market outcomes later in life.

Encouragingly, in recent years the majority of countries have achieved gender parity in education at the pre-primary and primary levels. But, although most people believe that girls and boys should have equal access to good education – according to Gallup, the average across 19 countries in sub-Saharan Africa (SSA) was 96% in 2011 – discriminatory social norms and practices, including early marriage and the gendered division of household labour, reduce the access of girls (OECD, 2012b; Jones et al., 2014b; Purewal and Hashmi, 2015). Equally, in families that do not value education, girls are more likely to marry young and to take on more domestic work. According to Gallup, in 29 SSA countries in 2015, the average share of married girls aged under 18 with a secondary education was 16% compared to 36% of unmarried girls.

Disparities in girls' secondary enrolment persist; in 2012 in SSA and South and West Asia, 84 and 93 girls respectively were enrolled on average for every 100 boys (UNESCO, 2015). Secondary completion can be a challenge for both boys and girls, but the most extreme cases of educational disparity remain at girls' expense (*ibid.*). Gender intersects with other inequalities, as girls in the lowest wealth quintiles are often the least likely to ever enrol in school. During the 2000s in Niger and Guinea, approximately 70% of the poorest girls had never attended school – around 10 percentage points higher than the share of the poorest boys (UNESCO, 2015). This is particularly significant given the relationship between educational attainment and eventual employment and earnings.

Norms (and resulting practices) notwithstanding, both macro-level and very practical constraints often inhibit girls' attendance at schools. At a macro level, the availability and quality of jobs influence female labour

force participation, and by extension, demand for female education (see Verick, 2014). At a micro level, specific barriers to attendance include a lack of household resources, institutions that are inhospitable to girls who are menstruating, pregnant or have children, curricula that reinforce traditional gender roles and a lack of female teachers (see UNFPA, 2014). Provisions aimed at reducing these specific constraints can help to bolster girls' attendance – as in Western Kenya, where paying for school uniforms led to reductions in dropout rates, adolescent marriage and pregnancy (Duflo et al., 2006).

Girls' access to education can also be severely affected by external shocks, and by economic crises in particular. During periods of national economic contraction, primary school completion rates are estimated to fall by 29% for girls compared with 22% for boys (Stavropoulou and Jones, 2013). Where household-level economic shocks drive mothers to increase their paid economic activity, girls are often the first to be removed from school to take on extra domestic responsibilities, including looking after younger siblings (Stavropoulou and Jones, 2013). Furthermore, crises and emergencies, especially conflict, have a negative effect on girls' education, 'with 4 of the 5 countries with the largest gender gaps in education facing war or insurgency' (Nicolai et al., 2015: 9).

The barriers to female education, whether systemic or temporarily caused by shocks, have serious repercussions for their prospects later in life. The opportunity cost is large: in low-income countries, earnings per year of education are higher for females than males (Patrinos and Montenegro, 2014; Peet et al., 2015). An additional year of primary school for girls can later increase wages by around 10%, rising to 15-25% for each extra year of secondary school, and nearly 17% for tertiary education (Schultz, 2002; Patrinos and Montenegro, 2014, cited in Sperling et al., 2016).

While educating girls is a primary means of increasing economic outcomes later in life, adult training and skills development programmes are also important to women's economic empowerment. Our analysis of Gallup data from 11 Asian countries suggests that large shares of women (and men) were dissatisfied with their education. However in China, for example, just 10% of women and 13% of men had participated in continued education or training.

Lifelong learning initiatives are a well-established focus of development programmes, and have subsequently been subject to extensive assessment. A recent review of women and girls' economic empowerment programme evaluations found that joint interventions that combine vocational training with life skills (to increase knowledge of rights and capacity to manage challenges, including around sexual and reproductive health) can be beneficial; such programmes are often highly cost-efficient and can be offered effectively in a wide range of contexts with adjustments to fit local context (Taylor and Perezniето, 2014).

Summary of recommendations:

- Assess barriers to girls' non-participation or low attainment, specifically for the poorest girls
- Reduce gender-specific barriers to attendance (e.g. relating to menstruation, pregnancy and children); provide incentives to increase attendance; ensure safe transport to schools; and seek to ensure greater curricular relevance for girls and the recruitment of female teachers
- Develop joint interventions that combine vocational training with life skills support

3.1.2. Access to quality, decent paid work

Decent work³ is central to economic empowerment, given its inherent importance to women's well-being and ability to advance in areas such as acquiring income and assets. Formal sector work is more likely to be 'decent'.

Evidence from the Gallup World Poll confirms that decent work matters to men and women alike, whether or not they participate in the labour force, and across socioeconomic and age groups. In 2009, across 17 countries in the Middle East and North Africa (MENA) and SSA, regions of the world with the highest gender inequality (Stotsky et al., 2016), on average, around 90% of men and women reported that a good-quality job is either 'essential' or 'very important' to them (Figure 1, overleaf). This held true for those in paid employment, the unemployed (but looking for work) and those out of the workforce altogether.⁴ However, that same year, on average just 14% of women in these countries were in full-time formal employment – a typical marker of a 'good' job – compared with 33% of men.

Along similar lines, in 2008 respondents in 10 Europe and Central Asia (ECA) countries were asked how important it was to them personally to establish a good career. On average, the share of women answering 'very important' to this question was 6 percentage points lower than among men (Figure 2, overleaf), but very few rated it as unimportant.

But, despite the universal importance of decent work, men and women's experiences of work differ markedly.

For example, across 31 SSA countries, gender differences were marked when people were asked how much they depended on earning a wage or a salary in their livelihood activities. On average, 25% of men reported that wages or a salary mattered a lot, compared with 15% of women, and

the share of men exceeded that of women in every country where this was asked (Figure 3, page 16).

Data from global surveys paint a picture of women around the world being less able to realise their economic ambitions through work than men. For example, across 138 countries in 2015, an average of 15% of women were unemployed (i.e. looking for work) compared with 11% of men. More women than men are underemployed – that is, working fewer hours than they would wish. In 2015, on average, about 25% of working-age women were underemployed, compared with 19% of men, whereas for young women and men the gap is equally acute – the average figures are 42% and 36%, respectively. And when women are working, it is likely to be in less secure employment. A lower share of women (on average, 36% versus 44% for men) were employed full-time by an employer in 2015 – with children being an important reason.

Over 2013/15, in upward of 135 countries, a higher share of men than women (on average 18% versus 12%) owned a business, while in 2013, an average of 20% of men reported plans to start a business within the following three years compared with 16% of women. The reasons men give for business ownership reflect their choices more closely – on average, some 68% of male business owners would rather own their own business than work for someone else, compared with 61% of women.

The extent to which women's employment is empowering depends on the type and quality of the work, as well as its potential to provide a secure income. So what kind of work is empowering, and to which women?

An extensive body of evidence confirms that formal/semi-formal employment is the most consistently empowering for women.⁵ Findings from a major research programme carried out in Egypt, Ghana and Bangladesh confirm this: in these countries, such work was predominantly found in the public sector, and, to a lesser extent, in private firms and non-governmental organisations (NGOs) (Kabeer et al., 2011).

Kabeer (2012) proposes that the empowerment potential of different forms of employment can be determined by their location on a continuum. In the case of wage labour, 'good' jobs (with many of the characteristics of formal work identified in footnote 5) are at one end. 'Bad' jobs (often informal,⁶ poorly paid, highly exploitative and demeaning, and in which women experience violence and abuse), are at the other end, including domestic work, sex work and work

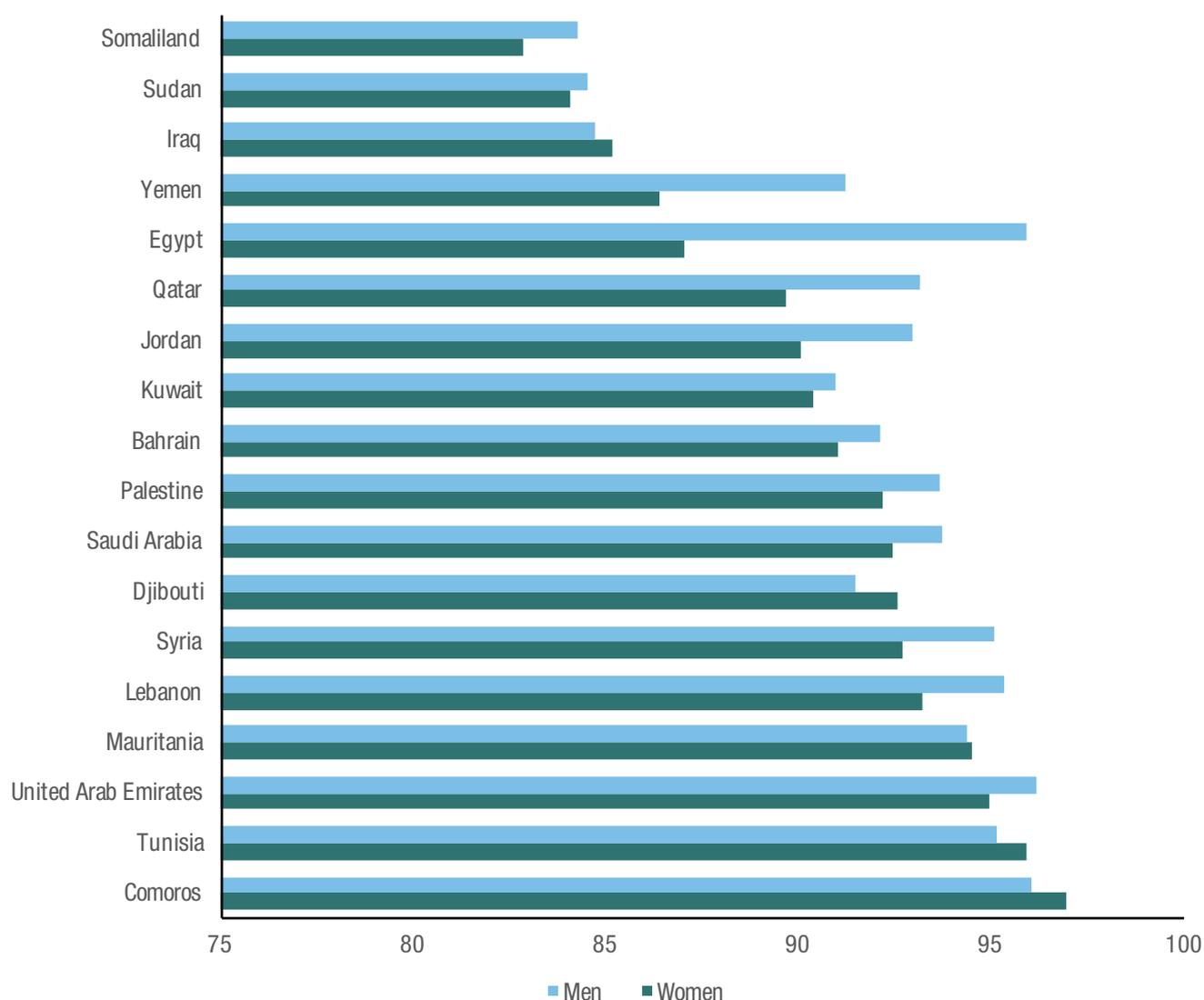
3 According to the International Labour Organization (ILO), decent work 'involves opportunities for work that is productive and delivers a fair income, security in the workplace and social protection for families, better prospects for personal development and social integration, freedom for people to express their concerns, organize and participate in the decisions that affect their lives and equality of opportunity and treatment for all women and men', see www.ilo.org/global/topics/decent-work/lang-en/index.htm

4 Differences between men and women were statistically significant in only 7 of 17 cases. A higher share of poor people and slightly higher share of respondents age 65+ reported that a good quality job was 'very important' rather than 'essential'; a slightly higher share of top quintile respondents reported the opposite.

5 Key characteristics of formal work are a contract recognising the relationship between workers and their employers, a regular and predictable form of income and place of work, legal and social protection and indirect benefits such as membership of workplace organisations and access to financial institutions (Kabeer, 2012; Domingo et al., 2015).

6 Informal employment refers to jobs that typically are not subject to labour market regulations, lack basic social or legal protections and offer few or no employment benefits (ILO, 2012).

Figure 1: Percentage of women and men reporting that work is either ‘essential’ or ‘very important’ to them, 2009



Source: Gallup World Poll data.

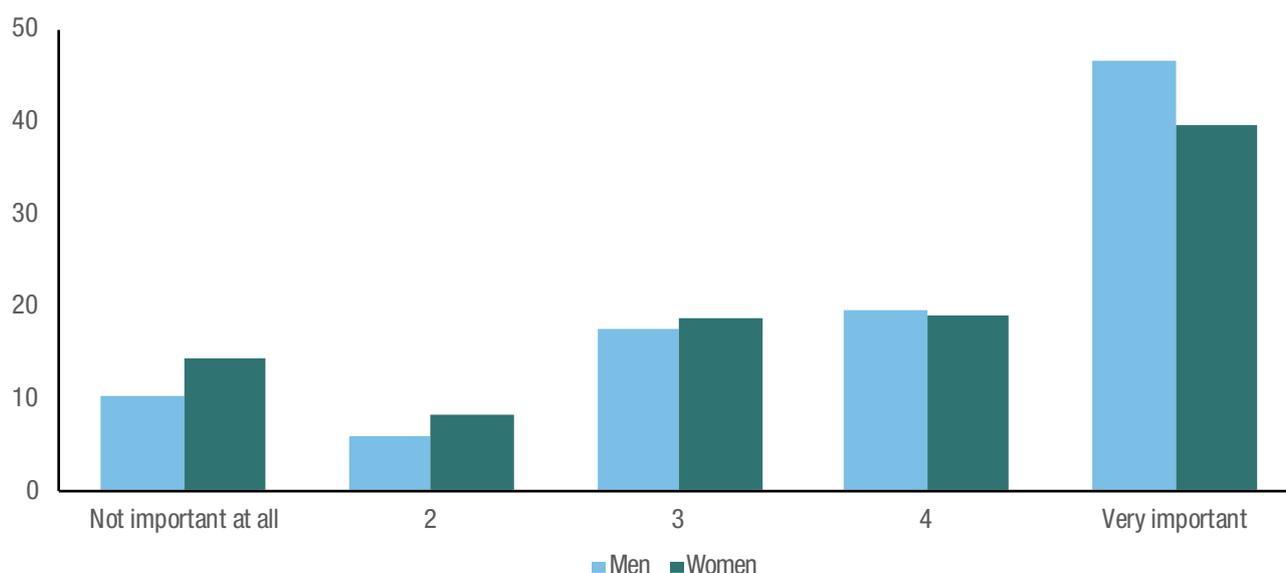
on construction sites, with casual and unskilled agricultural labour seen in many places as an occupation of last resort, owing to its low remuneration, physical demands, seasonal variability and low social status (ibid.; Lanjouw, 2007 cited in Kabeer, 2012).

The poorest, including the chronically poor, are more likely to be working at the ‘bad’ end of the scale (Chronic Poverty Research Centre, 2005). Studies also confirm that these women engage in distress-driven work (engaging in economic activity to survive when household income falls below sustenance levels), which often forces them into the least empowering forms of work. This is frequently informal employment characterised by low earnings and high risk (Chen, 2010), including ‘own account work’.

A large proportion of women in developing countries are classified as ‘own account workers’,⁷ particularly in SSA (42.5%) and South Asia (47.7%) (ILO, 2016). Again, a continuum can be envisaged, this time of women’s self-employment: informal ‘survival-oriented income-generation’ is at one end, and ‘formal, growth-oriented’ enterprise is at the other. Self-employed women are predominantly found closer to the survival, distress-driven end, where opportunities to increase profitability are limited and ‘there is very little evidence of active choice’ (Kabeer, 2012: 24). Importantly, women are also found – albeit in far fewer numbers – towards the ‘accumulation-oriented enterprise’ end, heading up the type of successful businesses often typified as formalised women-led

⁷ According to the ILO definition, ‘own-account workers are those workers who, working on their own account or with one or more partners, hold a “self-employment job” and have not engaged on a continuous basis any employees to work for them during the reference period. The partners may or may not be members of the same family or household’ (ILO, 2012).

Figure 2: Percentage of women and men reporting it is important to establish a good career in 10 ECA countries, 2008



Source: Gallup World Poll data.

enterprises. Moving women along the spectrum is a core challenge to make self-employment more empowering.

Many of the key barriers constraining women's access to quality paid employment are widespread. For example, studies in Brazil, Guinea, India and Pakistan show that women with more schooling are less likely to work in informal or family labour sectors characterised by low or subsistence wages and little security (Malhotra et al., 2003; Aslam et al., 2010). Furthermore, the quality of education provision is closely related to girls' ability to access decent work subsequently (Sperling et al., 2016).

Limits on women's mobility in the public domain also reduce women's opportunities to access decent work, because of poor infrastructure and a lack of safe public transport, which limits women, and above all low-income women, to those jobs only in the vicinity of their home. This can be exacerbated when women's domestic care responsibilities limit their ability to travel long distances for work (Salon and Gulyani, 2010; Dickerson, 2002; Schwanen, 2007 cited in ILO, 2016). Other constraints are specific to certain contexts. For example, strong cultural restrictions limit women's mobility outside the home in some regions, for example in South Asia or MENA. In many countries, legal restrictions remain that constrain women's ability to engage in employment or set up businesses; 100 out of 173 recently surveyed countries restrict women from pursuing the same economic activities as men or directly prohibit women from holding particular jobs (World Bank, 2015a).

These constraints limit women's economic choices and force them into lower quality work, often in the informal sector, where working conditions can be poor and

dangerous. Informal jobs are far less frequently subject to labour standards or occupational health and safety rules and regulations, and less likely to have formalised bargaining structures in which workers can collectively organise to negotiate improved conditions.

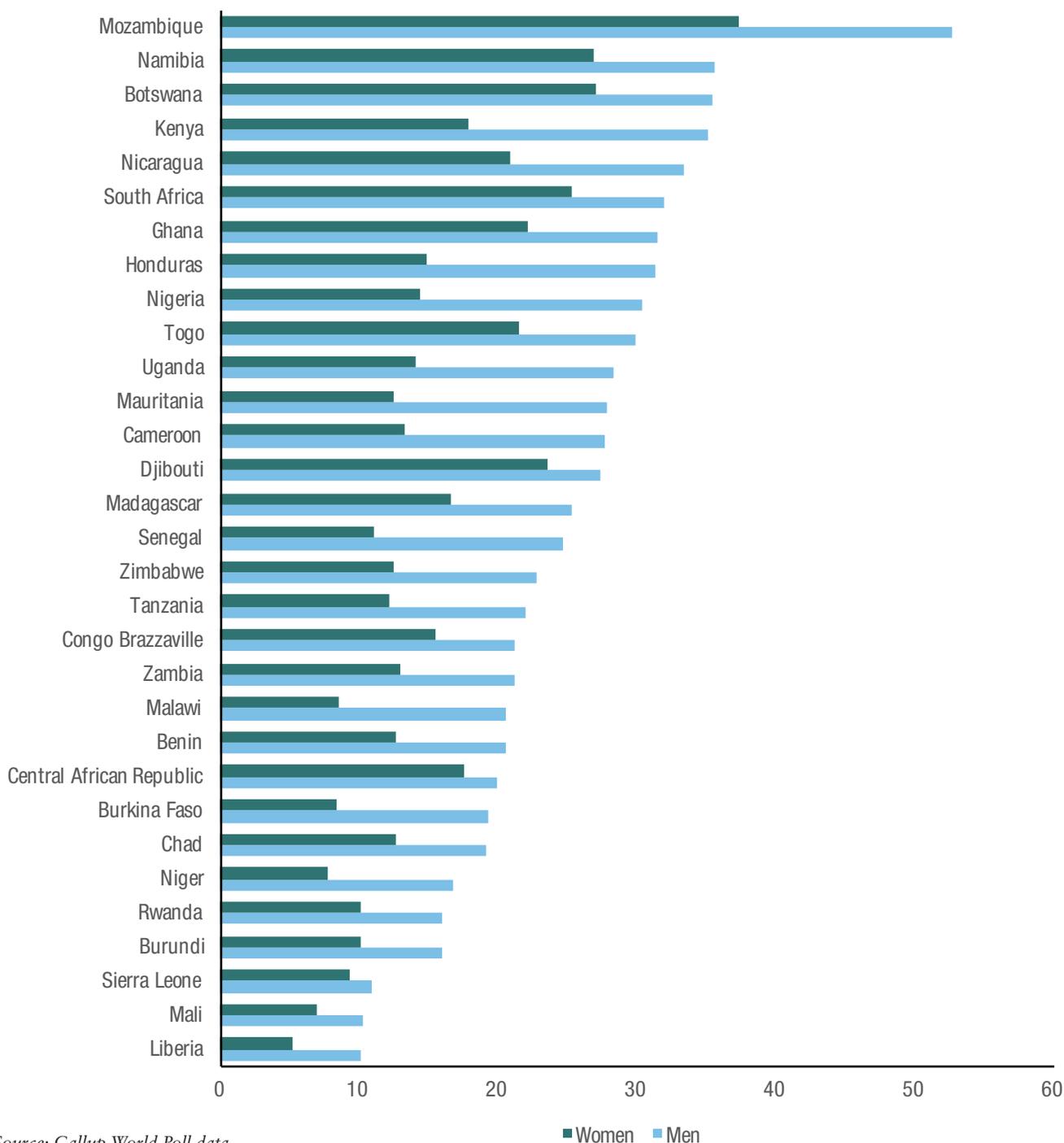
The extent of women's representation in poor quality employment means that tailored interventions are needed both to support women's entry into better, more profitable and empowering work, and to improve conditions in precarious employment. While this can be long term and costly, 'the benefits [to women's empowerment] exceed the comparatively high initial investment' (Buvinic and Furst-Nichols, 2014; Grown, 2014).

Such interventions can include removing legal restrictions to prevent women entering professions or registering businesses, the legal recognition of informal workers, broadening occupational health and safety measures to cover informal workers and investments in infrastructure to improve safety and workplace facilities such as electricity, water, sanitation and transport (UN Women, 2015). Government and employer action can also be mutually reinforcing. For example, in 1997 the Uruguayan government established a Tripartite Commission on Equal Opportunities and Treatment in Employment (CTIOTE). In the following years, the CTIOTE's National Plan for Equal Opportunities and Treatment in Employment brought together the public and private sector with a number of positive outcomes, including collective bargaining outcomes stipulating gender equality in the salaries paid for work of equal value (Oelz et al., 2013 cited in Stuart et al., 2016).

Summary of recommendations:

- Protect public sector employment as a crucial means of decent employment for women
- Develop tailored interventions to improve women’s position in the labour market. Key measures include:
 - remove legal restrictions to women’s employment and ability to establish and develop formal enterprises,
 - secure the legal recognition of informal workers,
 - broaden occupational health and safety measures to include informal workers, and
 - invest in infrastructure to improve safety and workplace facilities, such as electricity, water, sanitation and transport to and from work.
- Support women’s enterprise and self-employment through developing women’s business and financial knowledge, and improved access to financial services and assets

Figure 3: Percentage of women and men who reported they depended ‘a lot’ on earning wages or a salary to make a living, 2006-2008



Source: Gallup World Poll data

3.1.3. Address unpaid care and work burdens⁸

The care economy, meaning the unpaid care and domestic work disproportionately carried out by women, plays a critical role in human well-being and maintaining the labour force, and therefore in economic growth (Cook and Razavi, 2012). Nonetheless, unpaid work remains unrecognised in dominant economic approaches; for example, it is largely uncounted in official GDP calculations.⁹ Yet a recent conservative estimate values it at \$10 trillion per year – roughly 13% of global GDP (Woetzel et al., 2015). Furthermore, this lack of recognition and insufficient effort to ensure a gender-equitable division of labour within the care economy significantly constrains women’s paid labour market engagement.

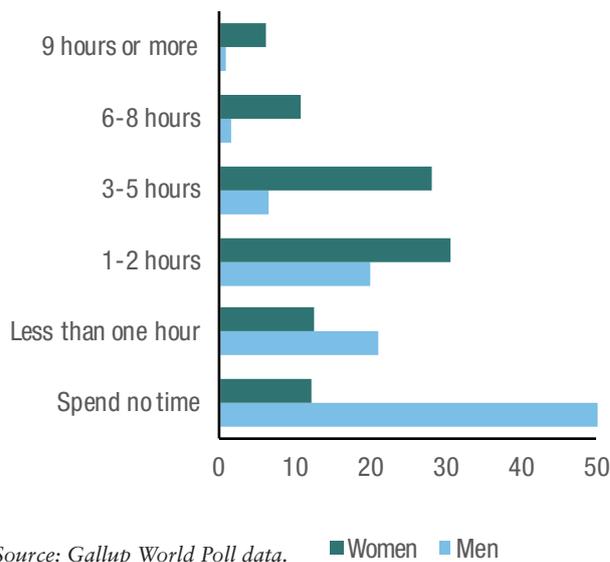
Gallup data highlight significant distortions in how care work is distributed within households across 46 countries in East Asia, MENA and SSA. Questions on the time use of women and men showed that women took on the bulk of household work and childcare. For example, around half of men surveyed spent no time on housework on an average day, nearly five times the share of women who did no housework, while 6% of men spent three to five hours on household work compared with 28% of women (Figure 4a). The resulting time poverty is directly associated with women’s lower income and asset base, and limits women’s ability to move into higher-return economic activities (World Bank, 2012).

Norms around the division of family responsibilities reinforce care-related inequalities. Across 19 Latin American and Caribbean (LAC) countries, for example, in 2007 Gallup data show that on average, 7 out of 10 respondents agreed that it was easier for women to cope with the demands of work and family matters than men – 6 out of 10 men and nearly 8 out of 10 women. And in 13 ECA countries in 2008, on average only about half of respondents agreed that a woman could successfully have a career while maintaining family values – just 56% of women and 47% of men.

Mothers face an additional childcare burden (see Figure 4b), which prevents their entry into decent paid employment and constitutes a significant income loss for women with children compared with women without children. This ‘motherhood pay penalty’ is universal, but its impact tends to be more negative on women in developing countries than in developed ones. For example, this wage penalty has been estimated at 37% in China, 21% in the UK and 42% across 21 developing countries (Grimshaw and Rubery, 2015; Agüero et al., 2012 – as cited in Samman et al., 2016: 25).

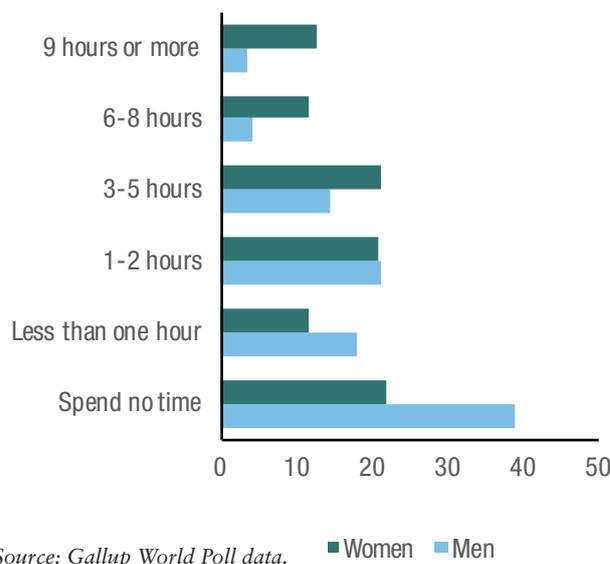
Evidence suggests that, in many countries, women’s labour force participation is higher where childcare is available (see review in Samman et al., 2016: 23). In Brazil,

Figure 4a: Time spent on household work by respondents in 46 countries 2005-2016 (%)



Source: Gallup World Poll data. ■ Women ■ Men

Figure 4b: Time spent on childcare by respondents in 46 countries 2005-2016 (%)



Source: Gallup World Poll data. ■ Women ■ Men

for example, women’s employment increased from 36% to 46% after they were able to access publicly funded childcare provision allocated through a lottery system (Paes de Barros et al., 2011). A randomised study in rural Mozambique found that community-based preschools increased the probability of caregivers’ (mainly mothers)

⁸ This section draws heavily on Samman et al. (2016).

⁹ An important recent development is the adoption of a new resolution that recognises unpaid care as one of five types of work by the 19th International Conference of Labour Statisticians. Though implementation will take several years, the resolution is considered a landmark in making care visible (ILO, 2013b; Belchamber and Schetangne, 2013, cited in Samman et al., 2016).

employment by 26% and that older siblings were 6% more likely to be enrolled in school (Martinez et al., 2012).

However, in the absence of good quality, accessible childcare and other parental support such as maternity, paternity and parental leave, women's need to raise an income can force them into lower-quality jobs, often in the informal sector, or to disengage with the labour market. In Bangladesh, for example, 13% of women in informal enterprises reported family responsibilities as a reason for taking on this type of employment, compared with 1% of men (Addati and Cassirer, 2008). In Sri Lanka, mothers with children under five were 11% less likely than other women to engage in the job market (Gunatilaka, 2013). Furthermore, a third of interviewees in a study of working women in Sri Lanka had previously considered leaving their job as a result of challenges in balancing work and childcare, and a quarter reported pressure from husbands and family members to cease working to care for their children (Madurawala, 2009).

A huge power imbalance characterises care and domestic work, as better-off families can afford to obtain childcare and buy in domestic help (who often must privilege caring for other children over their own). This has created a substantial global domestic work sector overwhelmingly occupied by women and girls. While for some women paid domestic work offers a pathway to a sustainable income on fair terms, many girls and women experience severe exploitation and abuse as well as unpredictable and insecure working hours (ILO, 2016). For example, a study of Ethiopian adolescent girls engaged in domestic work in the Middle East demonstrates relationships between employers and workers 'are largely negative, with only limited exceptions' (Jones et al., 2014a: 5). More widely, ILO research found that only 10% of domestic workers benefited from general worker provisions and 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 and Nigeria (ILO, 2013a and 2013c, respectively, as cited in Samman et al., 2016: 66). Paid care work is also typically 'marginal part-time work' largely carried out by women (ILO, 2016: 55), a situation that often remains unchallenged on the demand side as the 'better-off may lack incentives to advocate for improving the condition of carers' (Samman et al., 2016: 11).

Effective policies aimed at supporting care can be summarised in the 'quadruple R framework', which aims at the recognition, reduction and redistribution of care and domestic work, as well as the representation of carers in policymaking fora (Elson, 2000; IDS et al., 2015). This involves responses across the labour market, including improved maternity, paternity and parental leave and breastfeeding policies, and improved legal protection for domestic workers. A key policy challenge is to begin expanding benefits to the informal workforce.

Chile is a promising example. Since 2006, the government has taken steps to reduce income-based inequalities in access to childcare and to ensure that services meet working mothers' needs, for example by increasing preschool and day care provision. In addition, the country provides 24 weeks of maternity leave, exceeding International Labour Organization (ILO) recommendations, and women are legally entitled to regular breastfeeding breaks. Chile has recently extended the national minimum wage to domestic workers, many of whom work informally, and recently ratified the ILO Domestic Workers Convention (No.189), making it one of only 22 countries to have done so (UN Women, 2015; Oelz, 2011; ILO, 2010).

In the case of childcare, Samman et al. (2016) also highlight the need for social protection programming, such as cash transfers, which has the potential to be transformative for the poorest women and those who lack access to labour market protection, and early childhood care and education provision, which takes into account caregivers' needs and reaches the poorest families – as discussed further below. Mexico's *Estancias* programme provides a good practice example, as detailed in Case Study 2. Finally, efforts must also tackle the gendered social norms underpinning women's burdens, which involves involving men in caring agendas.

Summary of recommendations:

- Tackle gender norms underpinning women's disproportionate care load, with the aim of increasing men's practical involvement in unpaid care
- Embed responses across the labour market – to include improved maternity, paternity and parental leave and breastfeeding policies – and to begin expanding coverage of informal workers
- Develop gender-responsive social protection programming and early childhood care and education services that recognise the needs of carers

3.1.4. Access to property, assets and financial services

Access to and control over assets – physical and financial – and property are crucial for women's financial security and underpin individual and household economic development. A wealth of evidence confirms the importance of control of household resources, including land and housing, for women's 'greater self-esteem, respect from other family members, economic opportunities, mobility outside of the home, and decision-making power' (Klugman et al., 2014: 125).

Yet women's command over resources is severely curtailed in many contexts through discriminatory legal and customary law provisions, some of which reinforce gender inequalities, as well as social norms and practices. For example, significant inequalities

characterise women's land ownership: women constitute only 15% of agricultural land holders in SSA (ranging from less than 5% in Mali to more than 30% in Botswana, Cape Verde and Malawi), and men's landholdings tend to be larger than those of women – more than twice the size in Bangladesh, Ecuador and India (FAO, 2011). Evidence shows that policies to increase women's land ownership must be tailored to specific tenure systems, including changes to legislation and customary practice that take into account ownership and inheritance rights as well as marital and divorce laws (Bird, 2011).

Women's financial inclusion, including access to banking and other financial services, is also vital to increase women's economic control and opportunities. Although overall access to financial services has increased worldwide, the gender divide actually increased between 2011 and 2014 in MENA, South Asia and SSA (Gonzales et al., 2015).¹⁰ In the Middle East women are half as likely as men to have a bank account, while the largest absolute gender gap is in South Asia, at 18 percentage points (Demirguc-Kunt et al., 2015). Women are less likely to access financial services via mobile technology too – in 2010, across 19 LAC countries, an average of 79% of women 'never' used the internet for 'working/trading/making money' compared with 72.5% of men.¹¹ The Gallup World Poll provides detailed information on women's access to financial services in much of the developing world (Box 2, overleaf).

Microfinance, particularly microcredit, has become synonymous with efforts to increase women's economic empowerment. This includes enabling women to start and develop enterprises, as well as increasing resources available to access productive inputs for agricultural work. The spread of mobile telephony is giving new impetus to these efforts – and to bolster women's financial inclusion more broadly – by providing a wider reach and making such services accessible without intermediaries.

Yet the effectiveness of credit in supporting wider indicators of women's economic empowerment is mixed, notably when offered as a standalone intervention (Mehra et al., 2012; Banerjee et al., 2013; Grown, 2014). A comprehensive review of programme evaluations found that 'joint/mixed or integrated interventions providing economic services and skills alongside life skills and other training services (including gender training) appear to deliver the best results' (Taylor and Perezniето, 2014: 35). Positive examples of such 'microfinance plus' approaches include the WORTH women's empowerment programme in Nepal, detailed further in Case Study 1 below.

Summary of recommendations:

- Eradicate discriminatory legal and customary legal provisions, ensuring full and equal property and asset ownership rights for women
- Tailor measures to increase women's land and asset ownership to specific tenure systems
- Develop integrated interventions, for example those that combine economic services and skills, life skills and other training

3.1.5. Collective action and leadership

Women's ability to organise with others to enhance economic activity and rights ('power with') is key to women's economic empowerment. Collective action takes myriad forms and is strongly associated with improved productivity, income and working conditions, through changes to workers' rights, wages, social protection and benefits. Furthermore, where group objectives focus specifically on changing social norms, such as restrictive attitudes towards women's work and property ownership, collectives can contribute towards boosting women's self-esteem and their identity as citizens. This in turn can lead to transformational gains for gender equality in the community and within broader political structures (Domingo et al., 2015).

Integrated economic development initiatives focused on collective action can have multiple benefits. For example, research in Ethiopia, Mali and Tanzania found significant economic gains for female agricultural sector workers who joined collective action groups focused on enhancing members' economic outcomes through supporting their use of improved technology. The benefits included higher productivity and product quality as well as increased access to credit and market information. Importantly, the study also indicates that wider empowerment outcomes can be achieved where collectives explicitly focus on addressing social norms, including women's increased control over decisions and financial resources at community and sometimes household levels (Baden, 2013).

Women's participation in informal groups can also provide an important opportunity to develop confidence and self-belief, and effective leadership skills. This paves the way for women to hone their skills by taking leadership positions and to build the necessary constituency to move into positions in other informal or formal structures, including public or political office (Domingo et al., 2015). Across Nepal, Dalit women who have formed groups to establish savings and credit schemes have used these spaces to develop leadership skills and engage in collective advocacy to public bodies, in some cases supported by a

10 Calculated as 'Percentage of Men minus Percentage of Women with Account at Financial Institution' (Gonzales et al., 2015)

11 Gallup World Poll.

Box 2: What do we know about women’s access to financial services in SSA and beyond?

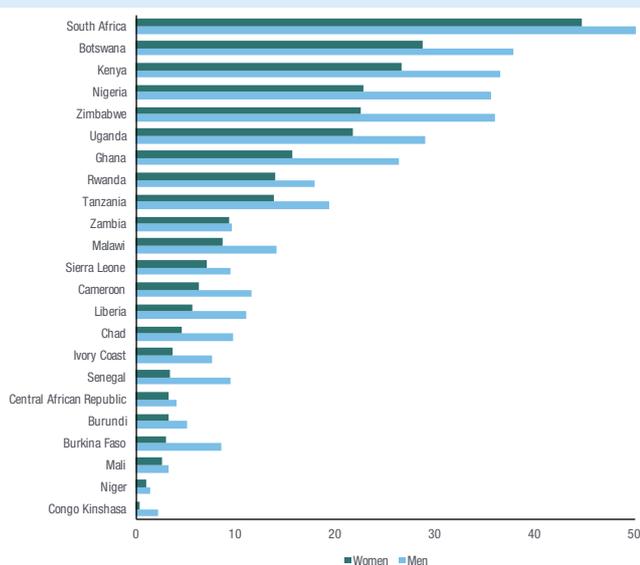
In 2009 and 2010, Gallup World Poll asked respondents in 23 SSA countries about their access to banking services. Less than 0.5% of women in the Democratic Republic of Congo had a bank account while nearly half (45%) of women in South Africa did. In all these countries, the share of men with a bank account was higher than that of women: on average, 12% of women in these countries reported having a bank account, compared with 17% of men. In countries where access was low, so too were gender gaps – for example less than half a percentage point in Zambia and in Niger. In contrast, in several middle-income countries in particular, the gaps were wider; for example, they exceeded 10 percentage points in Nigeria and Ghana. This suggests (again) that some gender disparities may become more acute as countries grow.*

As to their reasons for *not* having a bank account, some gender differences also emerge. More women than men cite reasons related to lack of resources – the most popular responses are not having enough/any money, not having any need for an account or the need for a minimum balance. More men than women cite issues including their proximity to a bank, the expense and complication, paperwork, a lack of trust and an inability to earn interest. However, the majority of men and women – 58% and 64%, respectively – would not consider a bank loan. Finally, if in need of money to start a business, most men would turn to friends, banks, money lenders, an employer, a microfinance institution or an NGO. Women, in contrast, were more likely to rely on family, community groups or a church/mosque.

In East Asia and LAC too, the poll points to greater male access to financial services. For example, in China, in 2006/8, 20% of women had a credit card compared with 25% of men; 11% of women had received a loan but 16% of men; and 23% of women and 31% of men planned to apply for a loan in the future (more men than women would apply in order to start a business). And in 21 LAC countries, in 2013, on average 10% of women had a checking account but 16% of men; 28% of women had a savings account but 35% of men; 23% of women had a debit card but 30% of men; and 12% of women had a credit card compared with 15% of men. These gender differences notwithstanding, access rates are low for both men and women – speaking to the need for a general strategy on increasing financial inclusion but with a special emphasis on the barriers that women face.

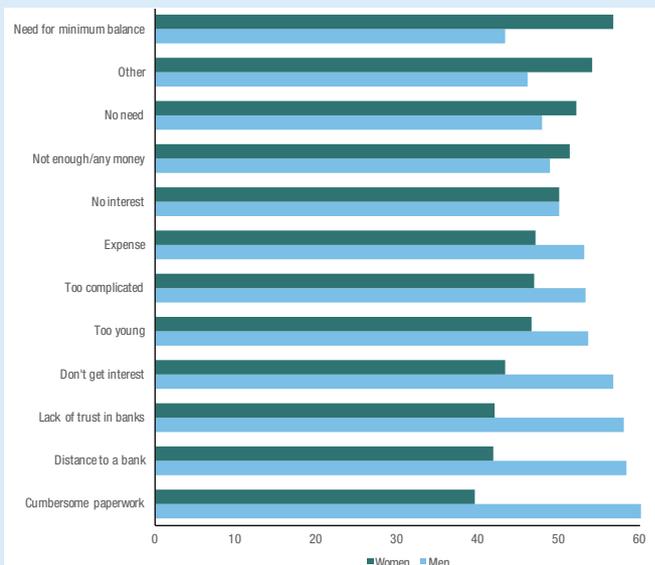
*The largest gap was found in Zimbabwe (13.5 points) but the next four in terms of the size of the gender gap were all middle-income countries: Nigeria (13 points), Ghana (11 points), Kenya (10 points), Botswana (9 points).

Figure 5a: Percentage of women and men who report having a bank account, 2009/10



Source: Gallup World Poll data.

Figure 5b: Reasons given by women and men for not having an account by percentage of respondents, 2009/10



Source: Gallup World Poll data.

national Dalit women's rights organisation. Some members have joined political parties and been elected to Forest User Group and Ward Citizens' Forum Committees, using this position to ensure public budgetary allocations earmarked for Dalits reach this group where previously they had been spent elsewhere (Jackson and Wallace, 2015).

Broad-based collective action and women's leadership are also fundamental to wider progressive reform. Alliances and coalitions, including between women's movements, aligned causes and political leaders, can be effective in developing a supportive enabling environment for women's economic empowerment (O'Neil, 2016). For example, Htun and Weldon (2014: 61) find a 'surprisingly strong' relationship between women's organising and childcare policy, which is complemented by the efforts of labour unions to protect domestic workers' rights and promote the provision of childcare services (Samman et al., 2016).

Effective collective action and leadership on gender equality challenges the existing male-dominated power base and the structures of gendered institutions. Feminists in developing countries are highly adept in negotiating political realities and structures, yet the way development agencies can best support their collective action can be unclear (Klugman et al., 2014). As O'Neil (2016: 6) confirms, donor funding 'is often too prescriptive or rigid to support feminist action and gender reform that is genuinely locally-led'.

Therefore, embracing innovative and 'politically smart' approaches – meaning they are flexible, adaptive and aware of local political economy and gender relations – is critical to support collective action and leadership effectively. In practice, this means ensuring gender and power analyses inform the design, implementation and monitoring of social accountability and governance programmes, and developing long-term, flexible funding and programmes that recognise the non-linear nature of structural change.

Donors and partners looking to support collective action and leadership can also usefully lend legitimacy and recognition to movements and link them to like-minded partners; provide organisational or technical support, including capacity-building and leadership training, as well as support to navigate technical funding application processes and language which smaller or emerging groups may be unfamiliar with; and work to prevent and protect women against backlash, including violence or safety threats (Domingo et al., 2015; Hunt et al., 2015; O'Neil, 2016).

Summary of recommendations:

- Embrace innovative and 'politically smart' approaches – flexible, adaptive and aware of the local political economy and gender relations
- Ensure gender and power analyses inform the design, implementation and monitoring of social accountability and governance programmes

- Develop long-term, flexible funding and programmes that recognise the non-linear nature of structural change and support locally led reform, notably by supporting women's self-organising, collective action and leadership
- Lend legitimacy to women's movements by:
 - linking them with other allies from the local to the international level,
 - providing organisational or technical support, including capacity-building and leadership training as well as support to navigate technical funding application processes and language, and
 - working to prevent and protect against backlash experienced by gender advocates, including violence and safety threats.

3.1.6. Social protection

Social protection refers to statutory or non-statutory measures that seek to prevent, manage and mitigate situations that harm people's living standards (Razavi, 2011), for example by providing cash transfers or public work. It can facilitate women's economic empowerment by alleviating poverty, reducing vulnerability to economic risks and supporting women to overcome barriers that prevent their economic participation, such as caring responsibilities. Social protection has positive, long-term implications for inclusive economic growth in developing countries given its overwhelmingly positive impacts on household productivity and labour market participation. It also limits responses to shocks that can harm growth and women's economic empowerment in the long term, such as selling productive assets or removing children from school (Mathers and Slater, 2014).

Yet social protection initiatives are not automatically empowering, and careful attention must be paid to women's specific risks and constraints to avoid unintended effects. For example, public works programmes intended to support women's income generation or conditional cash transfer programmes can add to women's time poverty where they fail to recognise unpaid care work (Samman et al., 2016). As an enabler of women's economic empowerment, however, social protection is most effective as part of a broader package of long-term investment to expand labour market opportunities for women. It is not a standalone measure, and it cannot compensate for inadequate macroeconomic, labour or industrial policies that underpin women's economic marginalisation and (dis)empowerment (Razavi, 2011).

Social protection instruments that can support women's economic empowerment can vary significantly but are likely to emphasise legal protections for maternity, paternity and parental leave, unemployment benefits, childcare support, employment guarantee schemes, including public works programmes, and social pension and micro-pension schemes.

Vast numbers of women living in low- or middle-income countries remain unprotected because of poor

policy implementation or because they may not meet eligibility requirements of continuity in employment given interruptions during childbearing years (Ulrichs, 2016). Furthermore, many women in developing countries are employed in the informal economy in jobs that do not confer legal protections. In India, for example, less than 1% of women receive paid maternity leave (Lingam and Kanchi, 2013 cited in Samman et al., 2016).

Nonetheless, some promising examples have been identified, whereby contribution and service delivery mechanisms have been adapted to the characteristics of informal workers (Ulrichs, 2016: 40). A notable example is India's Self Employed Women's Association (SEWA). Its integrated scheme includes maternity benefits, crèche facilities, savings and credit and a micro-health insurance programme, known as VimoSEWA, which has been shown to improve access to needed healthcare (Sinha et al., 2014).

Scaling up public social protection may seem challenging in a climate of widespread economic uncertainty. Following the global financial crisis, social protection expenditure has been subject to contraction, through fiscal consolidation and adjustment measures – but with notable exceptions (Holmes and Scott, 2016). For example, the *Estancias* childcare programme in Mexico has seen an increased budget since 2008, with continued funding to ensure the programme's growth (see case study in Section 4). China has expanded its social insurance schemes, including the Rural Medical Cooperative Scheme, which had enrolled more than 830 million people by late 2009 (UN Women, 2015; Jones and Stavropoulou, 2013 cited in Holmes and Scott, 2016).

Summary of recommendations:

- Ensure social protection programmes are gender-responsive and support women's disproportionate unpaid care burden while they seek or participate in paid work
- Extend access to social protection to informal workers, ensuring that mechanisms are in place to ensure informal workers are able to contribute to and access benefits and services
- Provide free or affordable public services to low-income households

3.2 Underlying factors affecting women's economic empowerment

Achieving women's economic empowerment requires an enabling environment in which women's choices, power and agency are not limited by discriminatory or constraining institutions. Women's individual or collective lived experiences are determined by underlying

structural factors that operate across social, political, legal and financial institutions. These underlying factors are discussed in turn:

- Labour market characteristics
- Fiscal policy
- Legal, regulatory and policy framework
- Gender norms and discriminatory social norms

3.2.1. Labour market characteristics

Labour markets are 'complex institutions shaped by social norms, discriminatory forces and power inequalities' (Cook and Razavi, 2012: 3). Many of the barriers to women's access to quality employment are found within labour markets local to where they live. Ensuring that women can access better jobs and benefit from new labour market opportunities arising through growth is crucial for achieving women's economic empowerment.

Labour markets globally are characterised by gendered inequalities and discrimination, which vary significantly by region and country. A range of factors have a negative impact on women's labour market outcomes, including social norms around what kinds of work are deemed suitable for women and men. The effects in terms of wages and overall output can be sizeable (Cavalcanti and Tavares, 2015).

This is supported by 2009/12 Gallup data, showing that across 67 developing countries, on average just over 1 in every 5 men and 1 in every 10 women disagree with the statement that women 'should be allowed to hold any job for which they are qualified outside the home'. This meant that at least 162.9 million men and 82.6 million women globally took this view – a number that is equivalent to some 245.5 million people.¹² The share varies considerably depending on where people live. At the extreme, over 4 in 10 men held this view in six countries (Afghanistan, Somaliland, Iraq, Pakistan, Morocco and Angola); the share was as high as 76% in Afghanistan. Over 30% of women expressed this view in four countries – Afghanistan, Syria, Somaliland and Iraq. Across countries, there is little connection with per capita income; Iraq, where one third of people believe women should not hold any job they are qualified for, is nine times richer than Madagascar, where less than 4% of people are of this view. Within countries, there were no significant differences associated with wealth quintile and very few with age.

One impact of discriminatory norms is that women experience significant occupational segregation globally – across 142 countries women are overrepresented in the lowest paid occupations – such as clerical work or selling goods in the street (ILO, 2016). Lack of data precludes a full analysis of gender income gaps across all employment categories, but available evidence suggests a global gender

12 No population data were available from the UN Population Division for Kosovo or for Somaliland, so the figure of 245.5 million does not include people in these countries.

wage gap of 23% – that is, women earn 77% of men’s earnings (ILO, 2011, 2016). These discriminatory norms operate within households and communities and are also maintained by some employers. For example, many labour-intensive exporters prefer women workers because their wages can be artificially maintained at lower rates than men’s, despite women being perceived as more productive in this type of work (Elson and Pearson, 1981 cited in Razavi et al., 2012; see also Rai and Waylen, 2014).

Strategies to support women’s equal economic participation and the equal distribution of growth gains should recognise four important elements:

- Economic transformation strategies aimed at expanding employment and added value in more productive sectors ‘will not automatically increase the demand for female labour [and] the extent of opportunities for women will be context specific’ (Fox, 2016: 10). For example, expansion of textile manufacturing in Asian countries has provided opportunities for female wage employment, while the food and agricultural processing and building materials sectors developed in SSA have provided far fewer female wage opportunities (ibid.). The extent to which expanding economic opportunities will lead to women’s increased labour force participation depends highly on specific social norms operating in that context.
- Increasing women’s individual capabilities, for example through increased educational attainment, will also have limited impact on women’s economic outcomes if decent, well-remunerated employment is scarce. Evidence suggests that, in most developing countries, young men with higher education will find jobs ahead of young women in highly skilled sectors where the number of jobs are limited (Elder and King, 2016). Yet, where economic opportunities for educated women increase, more highly educated women gain better employment than their less educated peers, and families increasingly view girls’ education as a valuable investment (Jensen, 2010, 2012; Hossain, 2011; Kabear, 2012 cited in Marcus and Page, forthcoming). Increasing girls’ educational attainment and improving access to employment opportunities in highly skilled sectors are mutually reinforcing elements of long-term economic and labour market development strategies.
- The global economic crisis has had significant impacts on women’s employment opportunities in recent years. Extensive literature confirms that formally employed women and adolescent girls are more likely than men to lose their jobs during economic downturns, given women are overrepresented as low-skilled and low-salaried workers and are often considered as secondary earners in the household (e.g. Elson, 2010). Research during and after the Asian financial crisis highlights challenges faced by women workers in finding decent employment, with many forced into high-risk work,

including commercial sex (Hopkins, 2006; Jones and Marsden, 2010, cited in Stavropoulou and Jones, 2013).

- Finally, self-employment is common where formal work opportunities are lacking. Starting a business can be an optimal choice for women with access to the resources to build a profitable enterprise, such as credit. Yet, as outlined above, poor and extremely poor women often resort to survival-oriented, informal self-employment. Expanding labour market opportunities is an important means to increase poor women’s engagement in better work.

Summary of recommendations:

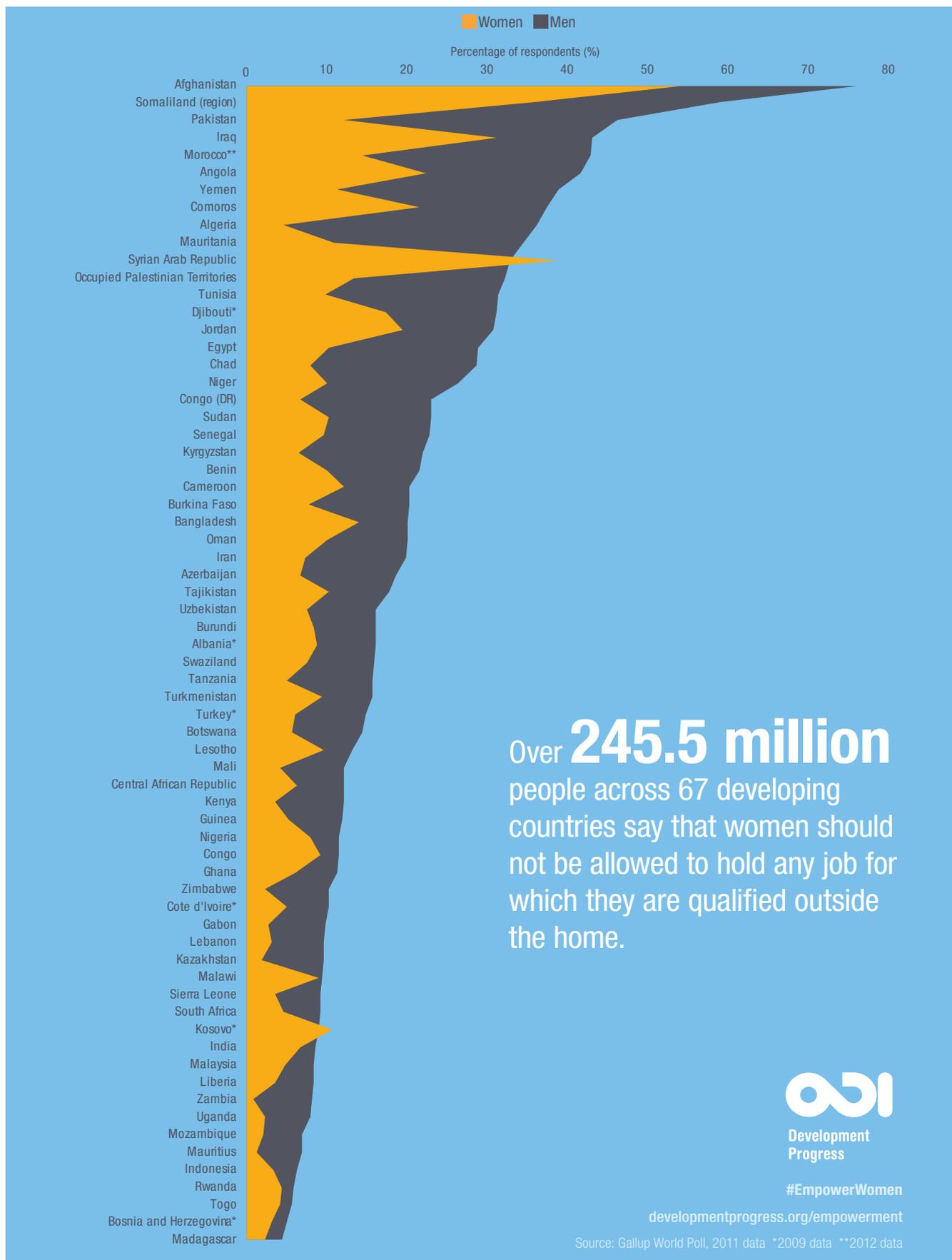
- Interrogate and tackle discriminatory norms embodied in different areas of work – and especially in high-potential sectors that are targeted for government support
- Deliberately target labour market and economic development policies to expand decent work opportunities for all women, including policies that support women to develop secure, profitable enterprises and access highly skilled sectors
- Combat women’s occupational segregation and associated gender wage gaps by ensuring laws and workplace policies are in place that prohibit discrimination against women in recruitment, training and promotion

3.2.2. Fiscal policy

Fiscal policy has significant gendered impacts given that it concerns the resources available to governments to advance gender equality, either directly or indirectly (via spending on health, education and other services), and that revenue-raising methods can be gender-discriminatory. Decisions about budgetary spending directly affect women’s ability to overcome barriers to labour market inclusion by determining the extent and coverage of essential public services available to support them and their families (UN Women, 2015).

Barriers to women’s economic empowerment have been compounded owing to macroeconomic policy responses to the recent global economic crisis. Expenditure cuts across public services and social benefits in many countries have had an overwhelmingly disproportionate effect on women and girls (Stavropoulou and Jones, 2013; UN Women, 2014). For example, the scaling back of public sector jobs, where women are overrepresented (particularly in developed countries), has decreased women’s opportunities for decent employment (Braunstein, 2012; Cook and Razavi, 2012). Women have experienced increased time poverty as household and government budgets have reduced, having to work longer hours to meet basic household needs. Furthermore, women’s unpaid care burden increases as women fill the gap left by diminished social protection and public services, such as health or childcare (Samman et al., 2016; Stavropoulou and Jones, 2013; Razavi, 2011).

Figure 6: Percentage of women and men who disagree that ‘women should be allowed to hold any job for which they are qualified’, latest year available



In this context, realising policy objectives around women's economic empowerment – and gender equality more widely – requires redressing women's disadvantaged position. Creating fiscal space to invest in public services, including gender-responsive education and social protection, has the potential for huge impact. For example, research suggests that increasing Indian states' spending on education by 1% of GDP would raise female labour force participation by 2 percentage points (Das et al., 2015 cited in Gonzales et al., 2015). Such approaches require macroeconomic management that generates additional financing revenue while maintaining government solvency. The means of expansion of fiscal space and priority expenditures will differ from country to country, with taxation a key means of revenue generation (Bastagli, 2015).¹³

Using a 'whole systems approach' to analyse revenue generation and spending together is important in ensuring the two are mutually reinforcing. Such approaches also help to ensure that fiscal policy approaches do not contradict wider women's economic empowerment objectives. For example, there is a need to ensure tax arrangements do not create a disincentive for women's participation in the formal labour market. Recent World Bank research finds that, in 16 of 173 countries,¹⁴ tax regulations directly favour men through provisions granting explicit or implicit tax deductions or credit to the male head of household (World Bank, 2015a). Reducing tax burdens for (predominantly female) secondary earners can redress this disincentive, thereby stimulating women's formal labour force participation (e.g. by replacing family taxation with individual taxation and providing 'tax credits or benefits for low-wage earners') (Gonzales et al., 2015: 31).

Finally, rigorous gender-responsive budgeting assists in analysing the specific impacts of taxation and budgetary allocations on women's equality outcomes, which can usefully inform policy and subsequent spending decisions. Several countries, notably including Morocco and Nepal, have instituted gender budgeting with positive outcomes for public services for women and girls – for example, in Morocco, increased visibility of gender issues, increased accountability for delivery against gender commitments, including annual Gender Reports and increased budget allocations (UN Women, 2015; UNIFEM, 2009).

Summary of recommendations:

- Embed feminist analysis into dominant economic approaches, including assessment of how public expenditure can support women's empowerment

- Take a 'whole systems approach', which includes a progressive, integrated approach to fiscal expansion, expenditures and measures to reduce tax burdens disproportionately affecting women
- Employ rigorous gender-responsive budgeting to inform policy and spending decisions

3.2.3. Legal, regulatory and policy framework

Providing women with equal economic opportunities requires an integrated set of laws and policies, which are relevant across every domain of women's economic empowerment. Conversely, restrictive environments significantly constrain women's economic choices.

Progress is being made: between 2013 and 2015, 94 legal reforms increasing women's economic opportunities took place in 65 countries (World Bank, 2015a), and evidence confirms the positive impact of previous reforms. Survey data in Ethiopia following the revision of its Family Code in 2000 show increases in women's labour force participation and work outside the home, and in the likelihood of that work being full-time and more highly skilled (Hallward-Driemeier and Gajigo, 2013 cited in World Bank, 2015a). Namibia's female labour force participation rate increased by 10 percentage points following the revision of married women's property rights in 1996 (Gonzales et al., 2015).

Robust and accessible legal frameworks also protect women who migrate internally or internationally, who might otherwise be vulnerable. For example, a recent study of adolescent girls shows that up to 1,500 girls and women leave Ethiopia each day to engage in domestic work in the Middle East, often through illegal channels, owing to the inaccessibility of legal migration mechanisms. Risks include sexual violence and abuse. Subsequently left with little legal recourse to support, they often find themselves trapped in highly exploitative working conditions, typically involving 'excessively long hours, routine and partial payment, and physical and sexual abuse' (Jones et al., 2014a).

Legislative and policy frameworks to protect domestic workers have evolved in recent years in recognition of widespread poor working conditions, but progress in practice remains mixed. The ILO Domestic Workers Convention, 2011 (No.189), for instance, calls for affording domestic workers standard protections on pay, hours, health and insurance, but it has been ratified by only 22 countries to date, 20 of which are in Latin America or Europe (Samman et al., 2016: 66). Moreover, there is a need to ensure the national implementation of such provisions. Nonetheless, the experiences of Ecuador, South

13 For further discussion of options to increase fiscal space as a means to financing social protection see Ortiz et al. (2015).

14 Benin, Brunei Darussalam, Burkina Faso, Cambodia, Republic of Congo, Fiji, Guinea, Indonesia, Iraq, the Lao People's Democratic Republic, Malaysia, Morocco, Niger, the Philippines, Togo and Tunisia.

Box 3: Policies to protect domestic workers in Ecuador, South Africa and the Philippines

Ecuador, South Africa and Philippines have made important strides in extending the protections afforded to domestic workers, demonstrating that such legislation is viable even in relatively low-income settings.

In Ecuador since 2007, the Correa government has adopted labour market protections, including extending the minimum wage to domestic workers in 2010, and enacting legislation after a 2011 referendum that made it illegal (and subject to imprisonment) for employers to fail to register their workers for social security coverage, thereby also enforcing the minimum wage policy. The registration of domestic workers for social security increased from 10% in 2007 to 33% in 2013. Initially, these changes caused a drop in domestic labour, but the number of jobs had recovered by 2013, although domestic workers report working fewer hours (World Bank, 2014b). Working women from the poorest households have been the main beneficiaries of these interventions.

In South Africa, the 1996 constitution specifically mandates that all legislation must be interpreted in the context of international law; its ratification led to strict new rules about minimum wage and working conditions for domestic workers. While significant gaps remain, South Africa's 1-1.5 million domestic workers are now limited to no more than 45 hours' work each week without paid overtime, receive six weeks of paid sick leave every three years and are entitled to minimum wage, maternity leave, advance notice of dismissal and severance pay.

With the support of the ILO and national unions, the Philippines ratified Convention No. 189 in September 2012. Following ratification, the Philippines Domestic Workers Act was signed into law in January 2013. This new law mandates both minimum age and minimum wage, daily and weekly rest periods and access to employer-funded social security and health insurance (with worker contributions for better-paid workers).

Source: Material on Ecuador is from Ordóñez et al. (2015). Material on South Africa and Philippines is from Samman et al. (2016: 65, Box 33).

Africa and the Philippines are illustrative of how legislation can foreground change (Box 3).

Women's economic empowerment also requires the active commitment of employers across all sectors to good working conditions and gender-responsive practice. This includes, among other things, ensuring comprehensive maternity, paternity and parental leave and access to childcare services. However, developing a decent working environment goes beyond solely enacting legislation; wider strategies include working with management to increase understanding of the trade-offs between working conditions, profits and productivity and to support improvements to the terms and conditions in which they maintain their workforce (Fox, 2016). Bringing together multiple actors – including government, private sector and gender equality experts – can help to develop a business environment that supports and rewards good practice, thus creating incentives for sustained effort.¹⁵

Summary of recommendations:

- Eliminate discriminatory and constraining legal provisions, including those that limit women's ability to start and formalise businesses and access property and financial services, equal wages at work, parental protections and collective action
- Ensure the full enforcement of anti-discrimination laws and policies, and support women's access to justice and redress where contraventions occur
- Foster the active commitment of employers to implement decent work legislation and ensure good working

- conditions and gender-responsive practice, including parental protections and access to childcare services
- Ratify ILO Convention No. 189 and ensure its translation into national legislation to ensure the rights of domestic workers to decent working conditions, including minimum wages, protection from violence and access to social protection

3.2.4. Gender norms and discriminatory social norms

Social norms are frequently thought of as 'culture' in contemporary development discussions (Marcus and Harper, 2014), and govern behaviour within social groups and across all levels of society. Gender norms refer to contextually specific social traditions about what behaviours, preferences and knowledge are appropriate for women and men. As such, they are the core means by which 'gender-inequitable ideologies, relationships and social institutions are maintained' (ibid.: 12).

Discriminatory gender norms pose huge barriers to women's economic empowerment, notably by limiting girls' access to education and women's choices over domestic roles, early marriage and childbearing, as well as financial resources, other assets and labour force participation. Norms that see men as economic providers and women as mothers and carers inhibit women's participation in paid work in many contexts. This can be reinforced by formal institutions, including religious bodies, which link mothers' paid work to adverse outcomes for children (Samman et al., 2016).

15 Examples include UN Women's Empowerment Principles initiative: www.wepinciples.org/Site/PrincipleOverview

As noted above (Section 3.2.1), norms around ‘suitable’ jobs for women also lead to occupational and sectoral segregation, often accompanied by gender pay gaps through the undervaluing of skills traditionally seen as ‘feminine’. However, such discriminatory norms can change. Evidence suggests that women move into male-dominated sectors where males close to them, such as a father, husband or brother, are supportive (Alibhai et al., 2015). This highlights the importance of engaging men in strategies to create a supportive environment for women’s engagement in previously exclusionary sectors.

Violence against women and girls is a widespread manifestation of discriminatory gender norms and unequal power relations. Aside from its harmful consequences for women’s physical safety, self-esteem and agency, violence is associated with lost income for women and their families and decreased productivity (Grown, 2014). For example, in Tanzania, the earnings of women in formal wage work who have experienced severe partner violence are 60% lower than those of women who are not exposed (Vyas, 2013). The penalties to business are also substantial; in Papua New Guinea, gender-based violence was estimated to cost up to 9% of a company’s total salary bill, with the total cost to one firm rising to 45% when other direct costs (for counselling, recruitment and induction and medical bills) were included (Darko et al., 2015).

Processes of norm change are highly context-specific, complex and non-linear. Key drivers include changes in economic well-being; social and political collective mobilisation, including community dialogue; changes in support for groups traditionally holding power; increased access to media and communications challenging discriminatory norms; legal change; education; role models; and broader changes such as urbanisation and demographic or economic change (Marcus and Harper, 2014).

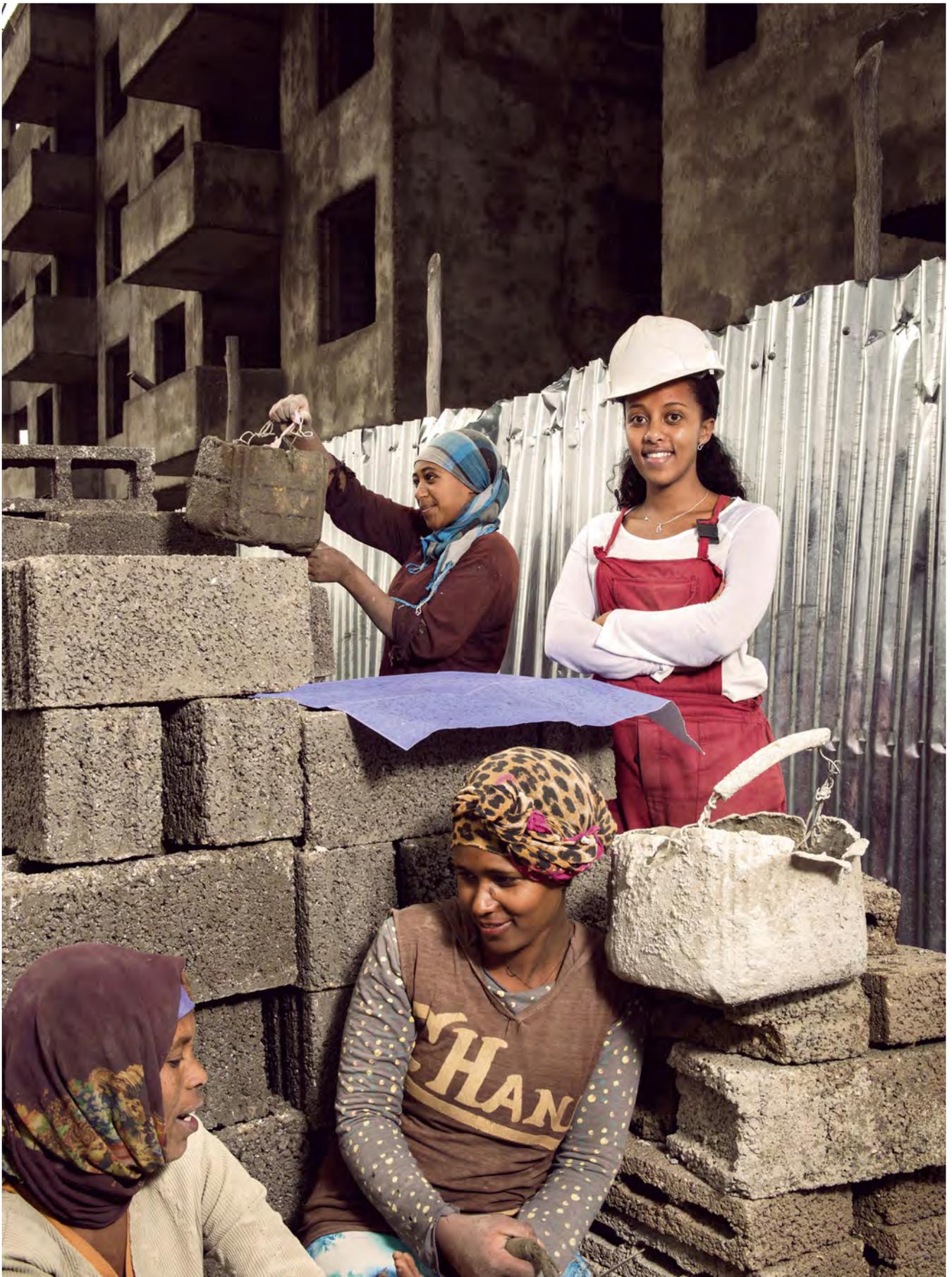
Changes in gendered social norms can also be reversed. For example, economic shocks requiring women to earn

an income can ‘contribute to new norms concerning the acceptability of female economic activity and in some circumstances to a more equal distribution of domestic responsibilities’, only for discriminatory norms to re-emerge when economic conditions improve (Munoz Boudet et al., 2012 cited in Marcus and Harper, 2014: 16).

Some of the most effective strategies for positive gender norm change involve working with children and adolescents, including boys, to break entrenched and discriminatory social norms passed down between generations. One example is *Promundo*, which carries out research and interventions in 10 countries and is geared at engaging men to work towards greater gender equality, for example by increasing their engagement in caregiving (José Santos, 2015). Complementary gender-targeted approaches can bolster girls’ ability to challenge discriminatory norms, such as after-school programmes that create a safe space for adolescent girls to discuss their aspirations and support them to challenge gender norms in the workplace and economic life (World Bank, 2015b).

Summary of recommendations:

- Scale up norm change work with children and adolescents, including boys, to break intergenerational norms transmission
- Support focused measures to challenge occupational and sectoral segregation and change attitudes around what constitutes ‘men’s’ and ‘women’s’ work, for example by encouraging young men into care professions and young women into the science, technology, engineering and mathematics sectors
- Support drivers of gender norm change as contextually relevant, including community dialogue; social and political collective mobilisation; media and communications challenging discriminatory norms; legal change; and education and role models



Helina oversees the construction of three apartment buildings in Addis Ababa, Ethiopia. Photo: © Stephen Gladieu / World Bank.

4. Supporting women's economic empowerment in practice

The case has been made that interventions to support women's economic empowerment often act simultaneously across multiple enabling and/or constraining factors. In this section, we provide two detailed case studies of initiatives, in Mexico and Nepal, which demonstrate how interventions have been relevant to a range of indirect and direct factors, and present stories that demonstrate how these programmes have made a positive difference across multiple spheres of women's lives.

4.1 Case study 1: The WORTH Programme

WORTH is a savings-led microfinance programme that started in Nepal in 1998, supported for some time by an international NGO before becoming self-sustaining. It combines business, banking and literacy, fostering an environment in which women support each other to become social activists, social entrepreneurs and effective community leaders. Women in the programme use the WORTH framework to develop their own Village Banks and small businesses while improving their literary skills.

Evaluations have shown WORTH to be sustainable, with wide-ranging results including greater self-confidence among women, reduced gender-based violence and increased community participation and literacy (Valley Research Group and Mayoux, 2008). The WORTH programme's replicability and scalability has led to its expansion to 13 further countries since its inception. The analysis below shows how the WORTH programme is relevant across multiple direct and indirect factors enabling or constraining women's economic empowerment. Moreover, it has successfully engaged very poor and marginalised women, as illustrated by the story of Sukarni below (ibid.; Pact, 2015).

Sukarni's story

Sukarni Chauhan is a 45-year-old Muslim woman who lives in Betahani, Nepal.

'As a daughter-in-law in a Muslim family, my life was confined within the wrap of the veil. My only connection to the outside world was the conversations I overheard between Malik (my husband) and his friends... I wanted to read the morning papers that the men referred to in their conversations.

I expressed this interest to my friends, who told me about an adult literacy class... offered in the community. It took me about a week to gather my courage to mention it to Malik, who objected immediately. I started secretly attending the literacy class, but when Malik finally found out he practically held me hostage at home. The women in the group showed up at our doorstep in no time to argue for my participation in meetings, and eventually Malik gave in.

I regularly attended the literacy class and soon acquired the skills necessary to read the morning papers. I had to work hard and manage my housework so that I had time to learn to read and write. I endured remarks from my sisters-in-law, who were secretly envious of my venture. My determination paid off when I became the best student in the class and was selected to attend a training session from the NGO affiliated with the group. I was nervous, and it was quite a surprise when Malik permitted me to attend the training.

The training qualified me to teach in the child-education programme in the community, where I earned a good monthly income. Malik and my sisters-in-law began to treat me differently – with more respect. I have been able to remove the veil of ignorance in my life because of my courage, my determination and the encouragement I received from women in my group.

Now my group is a part of WORTH. I save regularly and am reading the WORTH curriculum with the group. We are eager to establish the one and only women's bank in the community. I am very excited!

Adapted from Valley Research Group and Mayoux, 2008.

'I had to work hard and manage my housework so that I had time to learn to read and write' – Sukarni Chauhan, 45, Betahani, Nepal

Table 1: The WORTH programme – enabling women’s economic empowerment across multiple spheres

Factors that enable or constrain women’s economic empowerment	How does WORTH enable women’s economic empowerment?	What constraints remain?
Direct factors	<p>The WORTH training curriculum has included:</p> <ul style="list-style-type: none"> Female literacy training Training in business and basic bookkeeping and accounting Business development and entrepreneurial training Courses in women’s rights, responsibilities and advocacy 	<p>Social and gender norms prohibiting women’s access to further education and training mean that average levels of education and skills remain relatively low.</p>
	<p>Access to quality, decent paid work</p> <p>WORTH provides opportunities for social enterprise and franchising as women establish businesses to deliver the materials and training that other women need to become literate and start Village Banks within their communities and beyond.</p> <p>The programme develops women’s skills and ability to access formal work in different sectors.</p>	
	<p>Access to property, assets and financial services</p> <p>WORTH members contribute weekly to their group’s savings fund, which then becomes a Village Bank with a loan fund. Loans enable individual members to start small businesses, with the interest distributed back to members as a dividend. WORTH women thus develop two streams of income – one from their individual businesses and one from the Village Bank.</p>	
	<p>Collective action and leadership</p> <p>WORTH group training and literacy education encourages women to support each other’s development, learn leadership skills, exchange information and plan collective action. This has led to campaigns against alcoholism, gender-based violence, polygamy, child marriage and the denial of female education, also benefiting women outside the group.</p>	
Underlying factors (enabling environment)	<p>Gender norms and discriminatory social norms</p> <p>WORTH has contributed to changed gender and social norms, for example villages agreeing that girls should not marry before 16 years old and increasingly recognising the importance of girls’ education. At household level, programme participants have reported increased freedom from domestic violence and changes in time use, which was previously entirely dedicated to household work.</p> <p>At community level, WORTH has brought together women of different castes and ethnicities for the first time, thus helping to play a role in changing highly discriminatory practices traditionally segregating different groups.</p>	

Sources: Valley Research Group and Mayoux (2008); Pact (2015); Taylor and Pereznieto (2014).

4.2 Case study 2: Mexico's Estancias public childcare service

Mexico's *Estancias Infantiles para Apoyar a Madres Trabajadoras* (Childcare Services for Working Mothers), introduced in 2007, aims to increase women's labour market participation by providing subsidised childcare services for mothers (and more recently single fathers) in poor households who work, are looking for work or are studying but do not have access to childcare.

Programme evaluations point to beneficiary satisfaction, as well as women's greater access to more stable jobs, owing to the help it provides them with to cope with the competing demands of paid work and unpaid care and domestic responsibilities (CNEPD, 2012; DGSDIA, 2014). The analysis below shows how the *Estancias* programme relates to multiple direct and indirect factors enabling or constraining women's economic empowerment. However, despite this support, women still face significant constraints in accessing decent, paid work in the formal sector, as the example of Juana María below shows:

Juana María's story

Juana María Martínez García is 28 years old. She is married with 2 children, an 11-year-old son and a 3-year-old daughter.

'I studied until the fourth year of primary school. I was the eldest of 13 children and I left school at 10 years old to look after my siblings... although my brothers all finished primary and secondary school. From when I was 13 I spent 2 years as a domestic worker, and gave what I earned to my mother.

Then I met my husband and married him at 16. When I moved in with him and fell pregnant, he didn't want me

to work. So I dedicated many years to his house and son... During that time he drank a lot, and hit me many times. Sometimes he told me how much he earned, sometimes not, and he'd decide how much money to give me to buy things for the house and child.

When I fell pregnant again we didn't have enough money to live but he still wouldn't let me work. He decided it was better for him to go to the USA to work than that he stayed here and I worked. He used to send money, then suddenly said there was no work. He didn't send money for three months and I started working in a factory, but they laid people off and I lost the job. Now my husband hasn't sent money for five months, but I need money to feed and clothe my children.

For the past four months I've worked as a domestic worker in a house for three days a week. I leave my daughter at the *Estancia* while I work, and my cousin looks after my son as he is too old for the *Estancia*. My boss says she doesn't have money to pay me more, but I'd like to work more, and if I could get more work I'd have somewhere to leave my daughter. *Estancias* has helped me a lot. Well, it's helped all the women in the community, many of us have said it.

I think now I have more freedom than ever. I do what I want in my house. When my husband was here he wouldn't let me go out. Money is extremely tight, but before I was always worried about what he'd do. I'm happy without him. But sometimes I think if I'd studied longer I'd have a better job.'

Adaptation of interview transcripts from Pereznieto and Campos, 2010.

'I studied until the fourth year of primary school. I was the eldest of 13 children and I left school at 10 years old to look after my siblings... although my brothers all finished primary and secondary school' – Juana María Martínez García, 28, Mexico

Table 2: Estancias and women’s economic empowerment – support and remaining constraints

Factors that enable or constrain women’s economic empowerment		How does Estancias enable women’s economic empowerment?	What constraints remain?
Direct factors	Education, skills development and training	<i>Estancias</i> childcare is aimed at allowing women to study – but few have done so.	Low levels of education and professional skills restrict the access of poor women to paid work.
	Access to quality, decent paid work	By providing cheap, reliable childcare, <i>Estancias</i> gives women the opportunity to engage in paid employment, either for the first time or, more frequently, on a more stable basis, allowing greater income and autonomy.	Owing to a range of constraints facing poor women, many participants retain low-paid jobs in the informal sector (without contracts or social security benefits) or are self-employed.
		By improving access to formal jobs, it increases the likelihood of legal protections.	Most young women who work in in <i>Estancias</i> centres are not formally contracted (i.e. registered as formal employees contributing to social security) and are poorly paid.
	Address unpaid care and work burdens	<i>Estancias</i> provides subsidised childcare service for poor women who had to opt for more precarious childcare alternatives before the programme.	Most of the informal work available to women with low levels of education is largely unregulated domestic work.
	Collective action and leadership	<i>Estancias</i> was designed with a principle of community co-responsibility premised on participants’ support for each other to be better able to seize opportunities, increase their income and contribute to developing social networks.	Support networks are not actively fostered across all <i>Estancias</i> .
Social protection	<i>Estancias</i> is seen as a global model of good practice – one of a handful of social protection programmes focused on providing childcare to poor mothers to support their labour force participation.	Demand for <i>Estancias</i> services outstrips supply, and children can only attend until age four. Government school days typically finish at 12pm or 1pm, meaning women have to seek other care for older children in afternoons.	
Underlying factors (enabling environment)	Labour market characteristics	<i>Estancias</i> has generated approximately 46,400 jobs in its childcare centres. Most heads of <i>Estancias</i> are women who, through the programme, have become micro entrepreneurs. The childcare centres provide work opportunities to young women in the community as assistants.	Most jobs created are either low-paid and offer limited benefits for women (e.g. involve long working hours, limited maternity leave, etc.) except childcare provision.
	Fiscal policy	<i>Estancias</i> is considered a government priority, which has helped ensure adequate funding to enable its growth.	The programme started at the same time as the global economic crisis, severely limiting formal employment opportunities for participants.
	Legal, regulatory and policy framework	A supportive legislative and policy framework for gender equality and social protection enabled the establishment of <i>Estancias</i> (e.g. Federal equality law, National Development Plan with provisions for the expansion of public childcare services).	
	Gender norms and discriminatory social norms	By promoting women’s employment and supporting their role as carers, <i>Estancias</i> has (in some cases) improved household dynamics and greater flexibility around the division of labour within households.	Feminists have argued that women’s overrepresentation in employment in <i>Estancias</i> centres perpetuates the role of women in care functions. Some women are not ‘allowed’ to work by their husbands or have limited mobility, constraining their ability to work.

Sources: Pereznieto and Campos (2010); CNEPD (2012); DGSDIA (2014); Samman et al. (2016).



Smiling young female solar home system servicing trainee, Bogra, Bangladesh. Photo: © ILO/A. Dow.

5. Conclusions and next steps

Investing in women's economic empowerment is crucial for gender equality, poverty eradication, human development and inclusive economic growth, yet significant gendered inequalities persist globally. Overcoming these inequalities requires bold, wide-ranging and transformative approaches. In this report, we have drawn on the wide body of evidence available to identify 10 key factors that enable or constrain women's economic empowerment, and provided policy recommendations for each.

Alone and in conjunction with one another, these interventions stand to create a more empowering economic environment for women. Across these recommendations, a number of themes stand out: the need for integrated and multidimensional approaches, a focus on direct and indirect factors and how they intersect and the need to support context-specific as well as cross-national initiatives geared at change.

This review of promising and proven interventions has also given insights into the multiple ways that actions initiated by the international community – whether normative shifts or agreements, or, more practically, international conventions or dedicated finance – can spur change and shape the parameters within which it unfolds. The Beijing Declaration and Platform for Action and support to women's empowerment that followed are one notable example; the SDGs hold the promise to be another. But progress must be accelerated on an unprecedented scale if commitments within the 2030 Agenda for Sustainable Development are to be met.

The development of broad-based coalitions for change at all levels is essential given the immense scope of women's economic empowerment in the SDG era. While governments bear the main responsibility for achieving Agenda 2030, delivering on its ambitious commitments requires forging long-term collaborative relationships to implement

integrated initiatives across the 10 factor areas we identify. This includes the private sector, international institutions and civil society – particularly women's movements.

Scaling up financial resourcing across relevant sectors will also be essential – only 2% of official development assistance to the economic and productive sectors was principally focused on gender equality in 2013-2014, revealing a severe underinvestment in programmes to support women's economic empowerment (OECD, 2016). However, it is not just about increasing resources – funding must be delivered in ways that support transformative change.

For this, there is a need to be ambitious and to challenge the *status quo* in development practice. Achieving women's economic empowerment involves more than isolated technical interventions; it is an inherently political process requiring challenges to established norms, structures and sites of power (O'Neil et al., 2014). It follows that embracing adaptive development approaches that support the inherently political, long-term, messy and non-linear process of empowerment is crucial for the achievement of sustainable, transformative change in women's lives. This means finding a balance between supporting established, 'evidence-based' approaches and those that are innovative and sometimes unpredictable.

At the same time, identifying progress will involve measuring complex outcomes, requiring careful longitudinal study of how women's lives are changing. Foregrounding women and their views is crucial for understanding and measuring progress, which will require significant investment in monitoring, collection of appropriate data and viewing empowerment through a holistic lens. Taking such a comprehensive approach will make possible genuinely win-win situations, in which women, families, societies and economies all benefit from women's economic empowerment.

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