



MORGANA WINGARD FOR USAID

ADVANCING WOMEN'S ECONOMIC EMPOWERMENT: GOVERNMENT LAWS AND REGULATIONS AND BUSINESS POLICIES LANDSCAPING STUDY

USAID WOMEN'S ECONOMIC EMPOWERMENT COMMUNITY OF PRACTICE

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Implemented by:

Banyan Global

1120 20th Street NW, Suite 950

Washington, DC 20036

Phone: +1 202-684-9367

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ACRONYMS

AMUCC	Asociación de Mujeres Productoras Agropecuarias del Cauca
BISP	Benazir Income Support Program
CEDAW	Convention on the Elimination of Discrimination Against Women
CNIC	Computerized National Identity Card
COBC	Code of Business Conduct
CoP	Community of Practice
CSO	Civil Society Organization
DRC	Democratic Republic of Congo
ECD	Early Childhood Development
EDGE	Economic Dividends for Gender Equality
EPIC	Equal Pay International Coalition
GALS	Gender Action Learning System
GBV	Gender-based Violence
GenDev	Gender Equality and Women's Empowerment Hub
GITA	Gender Integration Technical Assistance
HR	Human Resources
HSA	Hindu Succession Act
ID	Identity
IFC	International Finance Corporation
ILO	International Labor Organization
IT	Internet Technology
LDFC	League for Defense of Congolese Women
LLG	Land Leasing Group
LMIC	Lower- and Middle-Income Countries

LTC	Long Term Care
LTR	Land Tenure Regularization (Rwanda)
MENA	Middle East and North Africa region
MHM	Menstrual Health Management
MPL	Movable Property Lending
NGM	National Gender Machinery (South Africa)
NGO	Non-Governmental Organization
OECD	Organization for Economic Cooperation and Development
RCT	Randomized Control Trial
SEWA	Self-Employed Women's Association
UMEI	Unidades Municipais de Educação Infantil
UN	United Nations
USAID	United States Agency for International Development
WBL	Women, Business and the Law (World Bank)
WEE	Women's Economic Empowerment
WEP	Women's Empowerment Principles
WIEGO	Women in Informal Employment: Globalizing and Organizing

BACKGROUND

USAID has a long standing commitment to gender equality and women's empowerment, including promoting women's economic empowerment through thoughtful and innovative programming. Supported under the USAID Gender Integration Technical Assistance II Task Order, Banyan Global is the implementing partner for the USAID Women's Economic Empowerment (WEE) Community of Practice (CoP).

Through the USAID WEE CoP, members share knowledge to better understand what works, what doesn't, and how to exponentially accelerate women's economic empowerment and gender equality. The USAID WEE CoP was established to gather and generate evidence and address data gaps. Landscaping studies were conducted to better capture the breadth and depth of the following learning question.

Legal Systems, Internal Organizational and Business Policies, and Social Norms Barriers including Gender-Based Violence – What are proven and evidence-based existing approaches that governments, private sector entities, civil society organizations, and societies are using to:

- i) Shift social norms to support and increase women's economic power and gender equality;
- ii) Build capacity to develop, reform, implement, and enforce governmental policies, laws, and regulations as well as internal organizational and business policies to increase women's economic power and gender equality; and
- iii) Mitigate gender-based violence and harmful behaviors that reduce women's safety and ability to participate in and benefit from the economy in general and women's economic empowerment initiatives in particular. What are successful ways to “do no harm” when designing and implementing women's economic empowerment programming, and what are proven approaches and leading practices for identifying, preventing, mitigating, and measuring gender-based violence taking place against women in the world of work.

This report focuses on part "ii" of the learning question above and relies on primary and secondary data collection conducted between May and September 2021.¹ Based on the literature review of over 230 documents and interviews with 19 key informants, a typology was developed to explain and identify approaches with the strongest evidence of effectiveness for legal reform and internal organizational and business policies that advance women's economic power and gender equality. Interventions were then ranked as proven, promising, and potential, based on the evidence-ranking criteria (Table 1). Documents identified and reviewed included internal project and evaluation reports, external impact and performance evaluations, working papers, strategic plans, annual reports, books, and peer-reviewed articles. In general, mixed methods that combined quantitative and qualitative assessment techniques provided the most useful insights on gendered effects and evidence for the report.

TABLE I. EVIDENCE CATEGORIES, DESCRIPTION, AND CRITERIA

CATEGORY	DESCRIPTION	CRITERIA
Proven	Strong evidence of clear beneficial effect	Good evidence based on multi-country or longitudinal analyses, peer reviewed articles, randomized control trials (RCTs), quasi-experimental studies, and external evaluations; or several individual or regional studies that give similar findings (published research or studies conducted by internationally recognized institutions)
Promising	Strong evidence of promising beneficial effect	Sufficient body of evidence drawn from one or more country-level studies, internal assessments, or evaluations undertaken by implementing organizations, and project-specific reports that demonstrate a correlation between outputs and outcomes.
Potential	Positive trend with limited or mixed effects, not well studied	Several reports indicating positive trends or impacts from newer innovations, but no systematic reviews or analyses. The trends or impacts are largely anecdotal or qualitative.

This study is subject to several limitations. Most individual country studies were conducted for a small subgroup of developing countries, resulting in limited geographic and regional diversity. The lack of specific indicators and tools to adequately capture nuanced WEE effects impeded the ability to identify WEE impacts. The lack of equal, representative sampling of men and women to adequately assess potential gendered intervention outcomes further affected the ability of quantitative studies to clearly identify the differing effects on men and women. Although large-scale, multi-country studies can produce robust results, they are more susceptible to sampling bias that fails to capture the heterogeneity of the populations being studied. A more detailed presentation of the study's methodology and limitations is provided in Annex D in the supplemental annex to this report.

The lack of legal and social protection from gender-based violence (GBV) is a fundamental impediment to women's economic empowerment. This landscaping study provides some examples of how threats or incidences of GBV affect women's abilities to enforce their legal rights and to fully engage in the economy.

EXECUTIVE SUMMARY

A country's legal code signals its commitment to supporting gender equality. In most countries, women are still disadvantaged by discriminatory government policies, laws, and regulations that restrict their ability to fully and independently participate in the economy. Removing legal barriers to women's full and equal engagement creates the basis for women's economic empowerment. In a similar way, organizations and businesses reflect their commitment to gender equality through internal policies to create more gender-equal and family-friendly workplaces.

This landscaping study showcases 34 proven, promising, and potential interventions that increase WEE in five main areas.

Family law. Discriminatory laws that limit women's legal capacity in the area of family law are the most consistently correlated to reducing women's economic agency.² These laws govern family relations including marriage (rights, asset ownership, and inheritance), divorce, adoption, custody, and mobility.

Land rights. A gender gap in land and property rights affects women globally. In developing countries, ownership and control over land are critical drivers for WEE, especially since land rights affect a woman's ability to generate income, provide for their families, and contribute to local, national, and global economies.³

Labor force participation. Globally, the women's labor force participation rate is lower than men's, yet women allocate substantially more time to unpaid activities such as taking care of children and long-term care of elderly or sick family members. In many countries, women work primarily in the informal sector.

Fiscal policies. Budget expenditure allocations often impact women and men differently.⁴ In many countries, women experience explicit and implicit forms of gender discrimination through the tax system, pension benefits, and the gender wage gap. Over 80 countries have adopted various forms of gender responsive budgeting to mitigate gender inequalities in government-funded initiatives and spending.

Internal organizational and business policies. Numerous studies identify the business case for gender equality in the workplace. Increasingly, organizations and companies are moving beyond what is legally required to ensure gender diverse and family-friendly workplaces. Several voluntary membership programs exist to support businesses in adopting more gender-inclusive policies.

A level legal playing field is paramount for women's economic empowerment and gender equality. Gender discrimination in government laws and regulations or in internal organizational or business policies decreases women's capacity in employment, entrepreneurship, and access to and control of resources. This diminishes women's abilities "as economic actors" to earn a living and advance their careers, provide for their families, accumulate wealth, and invest in their communities.

Government laws and business policies that support women's economic empowerment create the basis for legal recourse and consequences for violations.

FINDINGS

NINE PROVEN INTERVENTIONS

Table 2 shows interventions that indicate clear beneficial WEE effects, based on robust multi-country analysis.

TABLE 2. PROVEN INTERVENTIONS

Family Law	1. Legal reform to family law (such as removing legal mobility restrictions) increases women's access to finance.
	2. Legal reform to family law is associated with higher levels of women's business ownership and/or women's labor supply.
Land Rights	3. Formalizing women's land rights through joint-titling increases women's decision-making and use of land.
	4. Formalizing women's land rights through documenting and demarcating land increases women's land tenure.
	5. Reforming inheritance laws increases women's investment in land, wealth accumulation, and bargaining power within the household.
Labor Force Participation	6. Greater gender equality under the law is linked to increased women's labor force participation rate.
	7. Improved property rights for women increase women's labor force participation. Equal property rights improve women's standing and autonomy within the household which results in increased women's labor participation.
Fiscal Policy	8. Individual tax filing increases women's labor force participation. Increasing marginal tax rates incurred by married couples that file taxes jointly discourages women, who tend to be the secondary earners in a household, from engaging in paid employment.
	9. Policies that increase the transparency of the gender wage gap can increase women's earnings. Introducing a government mandate for private sector employers is effective in increasing the visibility of and reducing the gender wage gap of the workforce on an annual basis.

ELEVEN PROMISING INTERVENTIONS

Table 3 shows interventions that indicate promising beneficial WEE effects, based on a sufficient body of evidence drawn from one or more country-level studies.

TABLE 3. PROMISING INTERVENTIONS

Family Law	1. Digital Identity (ID) systems accompanied by reforms increase women's agency.
	2. Utilizing international agreements to advocate for strengthening legal protections against GBV and reforming discriminatory family laws.
Land Rights	3. Leveraging international conventions to strengthen legal frameworks and legal capacity to support women's property and land rights.
	4. Offering subsidies and targeted informational videos can increase joint land titling.

Labor Force Participation	<p>5. Access to universal childcare is likely to increase women's labor force participation. Low-cost and high-quality childcare provides mothers and caretakers who are women the choice to engage in paid work in both low-income and high-income settings.</p> <p>6. For women working in the informal sector, collective organizing can be an effective strategy for improving working conditions and providing social and economic benefits to informal women workers.</p>
Fiscal Policy	<p>7. Pension reform that partially compensates women for their unpaid childcare absences is effective in reducing gender inequalities.</p> <p>8. Government cash transfers to married women in poor households can have wide-ranging WEE benefits such as increased mobility, decision-making within the household, and control over how the cash transfer is spent.</p> <p>9. Political quotas that increase women's political participation in national and local government can have a positive impact on WEE initiatives supporting women constituents.</p>
Internal Organizational and Business Policies	<p>10. Gender-equal and family-friendly policies, programs, and practices support women's employment.</p> <p>11. Workplace childcare provisions provide significant business and social returns that benefit women.</p>

FOURTEEN POTENTIAL INTERVENTIONS

Table 4 shows interventions that indicate a positive trend but have not been well studied or are evaluated based on anecdotal or qualitative data.

TABLE 4. POTENTIAL INTERVENTIONS

Family Law	1. Company policies can prompt national legal reform of family law.
Land Rights	<p>2. In groups that collectively hold land, land titling for women can increase women's participation in decision-making.</p> <p>3. Land leasing groups (LLGs) may increase women's access to land and income.</p> <p>4. Gender mainstreaming strategies combined with agricultural certification programs can increase women's land ownership.</p>
Labor Force Participation	<p>5. Increasing safe transportation options could catalyze economic opportunity for women.</p> <p>6. Providing accurate information and successful role models can increase the formalization of women entrepreneurs.</p> <p>7. Identifying the gendered impact of infrastructure investments can result in improved outcomes for informal women workers.</p> <p>8. Direct bank account deposits of wages can increase women's labor force participation. 9. Fostering an enabling environment for paternity leave can increase women's labor force participation.</p>
Fiscal Policy	<p>10. Gender responsive budgeting efforts with strong support from the executive or cabinet position in charge of government finances, economic policy, and financial regulation may lead to meaningful fiscal policy changes.</p> <p>11. Gender responsive budgeting efforts that incorporate spending ministries help ensure that the efforts are institutionalized and address agreed-upon goals.</p> <p>12. Gender responsive budgeting can provide country-level benefits.</p>

13. National paternity leave policies may help reduce the gender wage gap.

Internal
Organizational
and Business
Policies

14. Additional safety measures for overnight work increase opportunities for women's employment.

SEVEN MAIN GAPS IN EVIDENCE

Of the 14 gaps in evidence identified by the study, seven main gaps are summarized below. Refer to [Section 7](#) for a full discussion of gaps in evidence.

FAMILY LAW AND LAND RIGHTS

1. There is a lack of robust evidence on the effects of *de jure* and *de facto* legal contexts on WEE, especially in the areas of family law and land rights.

LAND RIGHTS

2. There is limited understanding of budgetary allocations and thresholds for effective legal enforcement, especially in situations where women's legal rights conflict with customary laws or prevailing social norms. Many gaps in evidence arise from the failure to consider the complexity of land rights regimes, the allocation of land rights at the household level, and the impact of gender roles.
3. Robust longitudinal analysis of land rights reform's impact on strengthening women's tenure security is lacking.⁵

LABOR FORCE PARTICIPATION

4. The existing literature rarely highlights the costs and benefits of programs that change women's time use or assesses the impact of different types of childcare on women's labor force participation, income, and other forms of WEE.⁶

FISCAL POLICY

5. There is a lack of rigorous, longitudinal evaluations of the impact of gender responsive budgeting, gender wage gap policies (e.g., transparency mandates and legal reform), taxation, and pension reform on WEE outcomes.
6. There is limited understanding of the proven strategies to reduce gender inequalities in taxation for low-, middle-, and high-income categories (including women who are not registered or active in the formal sector).

INTERNAL ORGANIZATIONAL AND BUSINESS POLICIES

7. Rigorous monitoring and evaluation are missing in the existing evidence base of internal organizational and business policies that support WEE outcomes.

FOURTEEN RECOMMENDATIONS

Governments, donor organizations, implementing partners, practitioners, organizations, businesses, and researchers all have an important role to play in reducing the legal impediments affecting women, ensuring effective enforcement of laws, regulations, and policies and identifying key factors that contribute to sustainable outcomes supporting WEE. Fourteen recommended actions to facilitate this process are summarized below. Refer to [Section 8](#) for a full discussion of recommendations.

ALL ACTORS

1. **Encourage the use of mixed methods analysis, and the equal sampling of men and women.** To build a strong evidence base for policy reform, all stakeholders should support both quantitative and qualitative data collection that includes equal numbers of men and women to better capture the gendered effects of laws and policies.

GOVERNMENTS

2. **Adopt interventions that increase women's access to ID cards;** reform legal and policy requirements and restrictions for women to obtain ID cards.
3. **Ensure equal land rights and tenure for women and men.** Gaps in legal rights and ineffective implementation of gender equal laws limit women's ownership and use of land and other property.
4. **Consult and collaborate with informal women worker's collectives and cooperatives** to identify and support interventions that improve informal women's working conditions and livelihoods.
5. **Enable the effective adoption of gender responsive budgeting interventions.** Ensure that participating staff and departments have the capacity to monitor and evaluate the effects of gender responsive budgeting interventions.
6. **Introduce legislation mandating equal remuneration for work of equal value.** Support the introduction of these mandates through information and awareness-raising campaigns to incentivize company compliance.
7. **Provide government-funded childcare for working parents.** Ensure that childcare is of high quality and easy to access, and that hours of operation fully cover work hours.
8. **Address discriminatory fiscal policy effects of taxation and pensions on women and men.** Assess national taxation and pension systems; reform policies with discriminatory implicit or explicit effects.

DEVELOPMENT PARTNERS (DONORS, NGOS)

9. **Increase awareness of existing gender discriminatory laws that limit WEE at the project level, and take action to change them.** Improve awareness of the legal impediments to gender equality among your organization's staff and the funded project's key stakeholders.

10. **Engage in advocacy to support legal reform and the implementation and enforcement of laws supporting WEE at the national level.** Identify effective strategies and best practices for removing legal impediments to WEE.
11. **Identify international conventions and agreements that could be leveraged to support WEE.** Highlight country-level obligations, restrictions, and violations to international conventions and agreements in activity reports and impact evaluations.

DEVELOPMENT PARTNERS (DONORS, NGOS) AND PRIVATE SECTOR

12. **“Lead by example”: Adopt a strategy for increasing gender-equal and family-friendly policies internally;** support the adoption of these policies in all partner and funded organizations. Incorporate at least one of the strategies presented in this study to support internal gender-equal and family-friendly policies.
13. **Improve your business or organization's adoption of gender-equal and family-friendly policies by signing on to a voluntary membership program,** such as the United Nations (UN) Women's Empowerment Principles (WEP) or the Economic Dividends for Gender Equality (EDGE) Certification. Select a program that provides the resources and support that meet the specific needs of your organization.

VOLUNTARY CERTIFICATION PROGRAMS

14. **Collect national-level legal reform data and best practices from organizations and businesses on the impact of gender-equal and family-friendly policies.** Conduct annual surveys to collect data from member organizations on the impact of company-level policy changes on national government policy reform.

I. GOVERNMENTAL LAWS AND REGULATIONS AND BUSINESS POLICIES THAT ACCELERATE WOMEN'S ECONOMIC POWER

“On average women have just three-fourths of the legal rights afforded to men.”⁷

Over the last 50 years, considerable progress has been made to reform gender discriminatory laws. However, as the quote above attests, in most countries, women are still disadvantaged by discriminatory laws, regulations, and policies.⁸ These laws, regulations, and policies restrict women's ability to fully and independently participate in the economy, eroding their most fundamental human rights. This landscaping study presents key evidence for five areas: Family Law, Land Rights, Labor Force Participation, Fiscal Policy, and Internal Organizational and Business Policies. Each section summarizes the existing evidence and provides examples of interventions or initiatives that demonstrate improved WEE outcomes.

Section 2 focuses on legal reform to **family law** that impacts women's equal access, decision-making, and control, in relation to mobility, citizenship and passports, bank accounts, credit, business ownership, inheritance, asset ownership, marriage, divorce, and custody of children.

Section 3 presents the issues affecting women's **equal land rights and tenure**. Approximately 40 percent of women globally are engaged in agriculture work, yet discriminatory laws and practices interfere with women's rights to own and control land, including their ability to exercise decision-making power and to generate income from land.

Section 4 focuses on women's **labor force participation** in the formal and informal sectors. Across the world, women are less likely to participate in the labor force than men and are more likely to engage in unpaid care activities. In many countries, women still face legal obstacles to equal employment opportunities.

Section 5 reviews **fiscal policies** and government initiatives that address gender inequalities through policy and regulatory reform and through the use of quotas, mandates, or targets. Several countries worldwide have adopted gender responsive budgeting to integrate gender considerations more fully into national government policies and practices. Taxation and pension policies can explicitly or implicitly increase gender disparities, and some countries have reformed their tax models to address these distortions.

Section 6 looks at the role played by **organizations and businesses** in adopting internal gender-equal and family-friendly policies in the workplace, and their potential to contribute to WEE outcomes. This



ISTOCK

section also presents examples of voluntary membership organizations that support the integration of workplace policies that may have a beneficial impact on women.

Laws and policies send a clear signal of the government's or organization's commitment to gender equality. But additional measures are necessary to ensure effectiveness: adequate funding for implementation; awareness raising; social acceptance; and consistent enforcement in both urban and rural settings. In most cases, this process needs to be accompanied by a shift in social norms and practices.

This landscaping study reviews proven and evidence-based approaches that governments, private sector entities, civil society organizations (CSOs), and societies are using to build capacity to develop, reform, implement, and enforce governmental policies, laws, and regulations, as well as internal organizational and business policies, intended to increase women's economic power and gender equality.

2. FAMILY LAW

“Family law is one of the most politically fraught and contentious areas of women’s rights reform.”⁹

A country’s laws reflect its values, norms, and commitments relating to gender equality. According to the World Bank’s *Women, Business, and the Law* (WBL) report, economies are reforming laws and making progress towards gender equality. Since 2017, 40 economies have enacted 62 reforms facilitating women’s entrance into the workforce.¹⁰

From an economic empowerment perspective, it may seem intuitive to focus on the direct economic impediments to women’s economic activity, such as labor laws and parental leave policies. However, discriminatory laws that limit women’s legal capacity in the area of *family law* are in fact the most consistently correlated to reducing women’s economic agency.¹¹ Restrictions to women’s mobility and their ownership and access to resources interferes with women’s ability to accumulate resources and money, as well as to obtain and maintain jobs, decreasing their legal capacity. Equal rights under family law are thus a precondition for empowering women economically.¹²

Family law is often framed as a matter of national and cultural identity, especially by religious groups and the state leaders they influence. But viewing family law as related only to cultural and religious traditions can obscure its political construction, its economic functions, and its distributive impacts. The allocation of rights and duties within the family not only touches upon culture and kinship relations but also allocates material power and rewards.¹³ In societies where discriminatory family laws are prevalent, even women who occupy the highest levels of leadership positions in the public or private sector are not exempt from the direct and negative impact of these laws on their personal and economic livelihoods.¹⁴ In other words, legal reform to discriminatory family law is a prerequisite for all women to achieve and fully benefit from economic empowerment.

Quantitative analysis based on longitudinal data for over 143 countries found that legal reform to family law increases women’s ability to make meaningful decisions—independent of family members—about money, travel, work, property, and children. It is also the strongest predictor of the share of women with bank accounts, the share of women who participate in firm ownership, and women’s labor force participation.¹⁵ Another study used regression analysis on World Bank data for 59,000 firms across 94 economies and found suggestive evidence that access to finance, property ownership, business registration, and labor market constraints are pathways by which legal gender disparities disempower women in the private sector.¹⁶

In some countries, customary law is maintained alongside statutory law. Customary law often addresses issues such as personal status and property rights and can often limit women’s mobility, access to resources, and asset ownership and control. In several cases, courts have successfully overruled discriminatory customary laws. For example, in 2013, a court in Botswana “struck out” a customary rule denying women the right to inherit the family home, as violating their constitutional right to equality.¹⁷ In this important ruling, the judge took the opportunity to outline how courts should determine the constitutionality of a customary law. He stated that courts should breathe life into the constitution by adopting a generous and purposive approach to fundamental rights: laws should be interpreted in line with constitutional rights. If this is not possible, then the law should be struck out.¹⁸ He also noted that

customary law is not static: texts and articles “merely record the position of a given custom as it prevailed at a particular point in the life or history of a tribal community but not subsequently.”¹⁹

Deeply entrenched social norms can hinder the viability of new laws.²⁰ There are two fundamental prerequisites to successful legal reform:

1. Laws need to be enforceable. Once a new law is passed, it is important that there are cases brought to court that validate that the law is actionable.
2. Laws need to be understood and adopted. Information about the new laws and their implications for different stakeholders needs to be made available to men and women. The judiciary, civil servants, and other public sector workers (such as the police) also need to be educated in implementing and enforcing the law.

Once new laws that promote gender equality are successfully adopted, they equip public and private organizations, CSOs, and communities with a powerful tool to advocate for the implementation of greater gender equality practices.

2.1 LACK OF LEGAL PROTECTION FROM GENDER-BASED VIOLENCE RESTRICTS WEE

Although global data is lacking on legal protections from GBV, a sample of 141 countries provides an indication of some significant legal gaps (Table 5).²¹ It is estimated that more than one billion women lack legal protection against sexual violence by an intimate partner or family member, and close to 1.4 billion women lack legal protection against domestic *economic* violence. In many countries, even though married women may be protected against domestic violence, women in unmarried intimate relationships may not be protected.²²

TABLE 5. PERCENTAGE OF COUNTRIES WITH LAWS AGAINST SPECIFIC FORMS OF DOMESTIC VIOLENCE

GBV TYPE	PERCENTAGE OF COUNTRIES WITH LAWS AGAINST DOMESTIC VIOLENCE (N = 141)
Domestic violence	76%
Physical violence	75%
Sexual violence	63%
Emotional violence	74%
Economic violence	49%
Unmarried intimate partner violence	32%

Source: Tavares, Paula, and Quentin Wodon. 2018. Data from 2017; recalculated by author.

There are significant economic costs related to GBV. Research indicates that the cost of violence against women worldwide could amount to around 2 percent of the global gross domestic product (GDP)—equivalent to 1.5 trillion USD, approximately the size of the economy of Canada. Studies also show that GBV affects women’s ability to be productive in the labor force.²³ In Papua New Guinea, companies such as Rhodes PNG experienced absenteeism and “on the job” presenteeism caused by family and sexual violence, resulting in reduced productivity and disproportionately affecting their female employees.²⁴

In addition to lost opportunities for growth, gender inequality affects economies by incurring system-wide costs. For example, research carried out by the Copenhagen Consensus Center showed that the economic costs associated with intimate partner violence against women, such as costs of police calls, lost workdays, and emergency room visits, averaged 5 percent of GDP—about the same amount that countries typically spend on primary education.²⁵ More gender-unequal countries show a higher incidence of domestic violence—and they are poorer.²⁶

In some cases, private sector initiatives to strengthen company policies related to GBV have led to progressive legal reform at the national level. The impacts of private sector initiatives, such as the one presented in Box 1, are difficult to quantify or measure, since businesses tend not to track these types of outcomes. It is also important to note that laws are important but not sufficient for protecting women from GBV. In many places, adequate laws may coexist with high prevalence of domestic violence or sexual harassment.²⁸ This may result either from poor implementation of the laws (due to poor enforcement or low capacity), or from the lack of mechanisms, policies, and specific programs or interventions to address the underlying issues, including social norms and household power dynamics.²⁹

Box 1. Private sector initiative leads to a new law providing paid leave to victims of domestic violence²⁷

In the 1990s in New Zealand, the private sector became increasingly concerned about the country's high rates of domestic violence and the costs associated with it, including loss of employees and high rates of absenteeism. After several companies enacted policies to support victims of domestic violence, the Government of New Zealand enacted the Family Violence Act in November 2018, repealing its Domestic Violence Act of 1995. The new act introduced for the first time 10 days of paid leave for victims of domestic violence, giving them time to leave their partners, find new homes, and protect themselves and their children.

Recent research indicates that “mandatory sexual harassment trainings” may inadvertently lead to an increase in incidences of sexual harassment.³⁰ A study examining these effects identified that men who were inclined to harass women before sexual harassment training actually become *more* accepting of such behavior after training.³¹ “Bystander-intervention” training, which teaches participants how to effectively stop instances of sexual harassment, is gaining acceptance as a promising alternative form of intervention.³²

2.2 INTERNATIONAL CONVENTIONS AND AGREEMENTS PLAY A CRITICAL ROLE IN SUPPORTING AND ENFORCING WOMEN'S LEGAL RIGHTS

International conventions and agreements play an important role in supporting national-level legal reform and adoption. Even when a country does not ratify an agreement or is not a party to a convention, the provisions of the agreement or convention may still be relevant. At the very least, the convention or agreement carries moral authority and can be used to guide elected officials and advocates to promote reform where there might not otherwise be sufficient political will to do so. When a government decides to undertake legal reform, parliamentarians can cite the agreement or convention as an internationally recognized standard against which national legislation and policies can be reviewed. The agreement or convention can also be used as a model to follow when drafting new legislation. International agreements and conventions thus provide another avenue to support the adoption and enforcement of national laws, policies, and practices to support WEE.

The Convention on the Elimination of all Forms of Discrimination Against Women (CEDAW) is one of several international conventions and agreements that can be leveraged to support gender equality. Annex H, in the supplemental annex to this report, presents these agreements in greater detail, and Box 2 shows how CEDAW can strengthen women's rights in family law.

Box 2. CEDAW increases the adoption of legal reform in family law

CEDAW was adopted by the UN in 1979 but did not enter into force until 1981, when it achieved ratification by 20 countries. Currently, 189 UN member states have ratified CEDAW, although enforcement is weak.³³ Nevertheless, data from 149 countries from 1981 to 2006 shows that CEDAW has a statistically significant and positive effect on women's social and political rights.³⁴

For example, prior to ratifying CEDAW, Japan amended its Nationality Law so that women could confer citizenship on their children. Also in Botswana, in preparation for CEDAW ratification in 1995, the Citizenship Act was amended, giving equal rights to men and women with respect to the citizenship of their children. Additionally, the Australian government did not have the authority to pass a national law against sexual harassment, but CEDAW ratification provided the government with the necessary authority to pass the Sex Discrimination Act. The courts upheld the Sex Discrimination Act, agreeing with the government that CEDAW ratification had effectively expanded its ability to pass national laws regarding women's human rights.³⁵

2.3 ACCESS TO IDENTIFICATION CARDS INCREASES WEE BENEFITS

Most countries do not explicitly prohibit women from applying for an ID or the associated foundational documentation for themselves or their children. However, gender-based differences in laws and regulations make it more burdensome for a woman than a man to obtain either an ID or the foundational documents needed to get one.³⁶ This additional hurdle leads to the gender gap in ID access. Below are two examples of how countries increased access to identification cards: (1) a program in Senegal removed gender-based differences in ID requirements; and (2) Pakistan strategically promoted enrollment in a new biometric ID card by tying the card to a cash transfer program.

In 2016, Senegal enacted a new national ID card law authorizing smart cards that combined voter and civil IDs, using biometric information. The new law reformed previous regulations that imposed additional requirements on married women when applying for ID cards, making the procedures the same for women and men. A married woman is no longer required to have her husband's name on her ID card, and she does not need to provide supporting documentation to establish her husband's name.³⁷

Pakistan adopted a novel strategy to increase women's access to ID cards by linking a new biometric computerized national identity card (CNIC) to enrollment in the Benazir Income Support Program (BISP), a cash transfer program for the poor. Because Pakistan required Benazir cash transfers to be given to the *female* head of the eligible household, this caused a surge women's enrollment for CNICs. Within four years of BISP's launch, there was an overall increase of 72 percent in the issuance of CNICs to the adult population and a 94 percent increase in women's enrollment.³⁸

Women with CNICs felt a stronger sense of identity and agency than they had prior to obtaining a card. These women also reported that their families respected them more, which increased their self-confidence in sharing their opinions on household matters. Recipients of the BISP cash transfers said

they felt financially empowered for the first time in their lives. Surveys conducted by the Oxford Management Group show that the BISP has had a positive and statistically significant impact on the proportion of women who can access cash in an emergency, on the proportion of women who would always vote in local and national elections, and on the ability of women to travel alone within their communities. Female beneficiaries were found to play a more active role in decision-making within the household, including managing money and controlling how the cash transfer was spent—decisions which increasingly supported nutrition and health.³⁹ As this example highlights, proof of identity is a stepping-stone to economic empowerment for women.⁴⁰

2.4 EVIDENCE – PROVEN, PROMISING, AND POTENTIAL INTERVENTIONS

This section presents a summary of the evidence for effective strategies to increase WEE through legal reform to family law. For a more detailed description of the criteria used and the studies and research findings cited, please see Annex G in the supplemental annex to this report.

TWO PROVEN INTERVENTIONS

1. **Legal reform to family law (such as removing legal mobility restrictions) increases women's access to finance.** A multi-country analysis using WBL data indicates that removing legal mobility restrictions increased women's access to finance.
2. Quantitative analysis using longitudinal data for over 143 countries found that **legal reform to family law is associated with higher levels of women's business ownership and/or women's labor supply.**

TWO PROMISING INTERVENTIONS

1. Quantitative country-level analysis indicates that **digital ID systems accompanied by reforms increase women's agency.**
2. **International agreements such as CEDAW can be leveraged to reform discriminatory family laws.** In several countries including Australia, Botswana, and Japan, CEDAW ratification spurred important reforms to family law.

ONE POTENTIAL INTERVENTION

1. Qualitative evidence indicates that **progressive private sector company policies may be able to prompt national legal reform of family law.**

3. LAND RIGHTS

“Not having control of land or housing can deprive women from direct economic benefits.”⁴¹

For many women in developing countries, land is the most valuable asset that they use to earn a living, provide for their families, and invest in their communities. A gender gap in land and property rights affects women globally.

There is strong evidence that increasing women’s land rights through joint-titling contributes to WEE outcomes. A mixed-methods study on the effects of joint-titling in Rwanda showed women’s increased decision-making on land use, though it did not increase women’s daily management of land or its produce.⁴² In Ethiopia, joint-titling of land led to increased decision-making on crops and strengthened women’s land rights.⁴³ In Peru, joint-titling increased women’s decision-making power within the household.⁴⁴

There is some evidence that gender-mainstreaming strategies combined with agricultural certification programs can increase women’s land ownership. In Uganda, strategies to support women’s land ownership (developed using the community-based Gender Action Learning System known as GALS)⁴⁵ were linked to Fair Trade and organic certification processes for coffee producers, resulting in greater acceptance of joint-titling of land. The percentage of households securing access and control of land for women increased from nearly zero to 76 percent.⁴⁶

The most recent data from the Living Standards Measurement Study for six countries in Sub-Saharan Africa demonstrates that the gender gap extends beyond land ownership; it affects the strength of women’s nominal (titular) rights over land.⁴⁷ This may affect women’s rights to manage land they own, as well as their right to sell or use the land as collateral.⁴⁸ The gender gap endures in part because women experience difficulties in effectively exercising their land rights.⁴⁹

Strong evidence exists that formalizing women’s land rights through documenting and demarcating land strengthens their land tenure. In Rwanda, the Land Tenure Regularization (LTR) program piloted issuing a registered land title to every landholder in the country. An impact evaluation of the LTR pilot found that the program increased female-headed household’s land investment by 19 percent—roughly two times the effect for male-headed households, indicating an increased land security effect especially among women. Preliminary evidence shows that the program also increased rural households’ welfare by freeing up farm labor for more productive uses.⁵⁰ In addition, a very large impact on investment and maintenance of soil conservation measures was identified. This effect was particularly pronounced for female-headed households, suggesting that this group had suffered from high levels of tenure insecurity. The evaluation identified the need for legal recognition of non-formally married women.⁵¹ In Ethiopia, a quantitative regression analysis found female-headed households and widows who held land certificates felt more secure about making an income from their land through credit-based business transactions.⁵²

3.1 WOMEN’S INHERITANCE RIGHTS LEAD TO WEALTH ACCUMULATION

Middle East and North Africa (MENA) and South Asia are the regions with the most restrictive land tenure laws—particularly in inheritance, which is one of the main methods of land acquisition for men and women.⁵³ In many contexts, women do not inherit any land, or their shares are a fraction of those

bequeathed to men. In most customary systems that practice community allocation, women are not allocated land by their natal community because they typically move to their husband's land when they marry; however, wives who marry into a community are not considered part of the lineage, so they are not allocated land rights.⁵⁴ Divorce, polygamy, and remarriage can further erode women's land rights. Although illegal, seizure of property from widows through coercion and violence still occurs in some contexts.⁵⁵

There is strong evidence that reforming inheritance laws increases women's investment in land, wealth accumulation, and bargaining power within the household. In Zambia, strengthening widows' inheritance rights increased their investment in land quality through fallowing, applying fertilizer, and employing labor-intensive tillage techniques—even before widowhood.⁵⁶ Strengthening daughters' inheritance rights in India through the Hindu Succession Act (HSA) increased women's likelihood of inheriting land.⁵⁷ A quantitative longitudinal study found that HSA increased women's lifetime of unearned income and their bargaining power. It also increased women's labor force participation, especially in high-paying jobs.⁵⁸

A study comparing the effects of inheritance rights and property ownership on a wife's access to wealth identified the following patterns. In Ecuador, married women own 44 percent of the couple's wealth, compared to 19 percent in Ghana and 9 percent in Karnataka (India). Ecuador is characterized by the "partial community property" regime in marriage, and its inheritance laws provide for all children to be treated equally irrespective of sex (norms that are largely followed in practice). In contrast, Ghana and India are characterized by the "separation of property" regime, which does not recognize wives' contributions to the formation of marital property; in addition, their inheritance systems are strongly male-biased.⁵⁹

3.2 INCENTIVES AND INFORMATION INCREASE UPTAKE OF JOINT-TITLING

The time, effort, and costs to officially register land can often outweigh the benefits, for both men and women.⁶⁰ As a result, land registries are often incomplete and outdated. In some cases, control of land rights is so lucrative that ruling parties and traditional authorities are reluctant to adopt inexpensive digital technologies to expedite the process of registering land.⁶¹ In African countries such as Ghana, Malawi, Namibia, and Zambia, chiefs have stymied new laws that would have reduced their power to allocate land.⁶² In Uganda, two interventions were found to be effective tools to incentivize land rights: providing a conditional subsidy; and presenting an educational video on the benefits of joint land titling. Without any intervention, about 62 percent of households were willing to co-title. Providing a subsidy conditional on the wife's name being included on the title raised the demand for co-titling by 50 percent. Providing the educational video raised the demand for co-titling by 25 percent.⁶³

3.3 WOMEN'S LAND RIGHTS CAN BE LIMITED BY CUSTOMARY LAW

The coexistence of different and sometimes contradictory legal land systems affects women's land rights. In Africa, customary land systems cover approximately 625 million people and 78 percent of Africa's land.⁶⁴ These systems vary in how they combine collective ownership with rights of individuals or families. In communities where customary land systems prevail, the implementation of statutory laws guaranteeing women's land rights may be weak or non-existent. In these cases, community-based



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strategies are likely needed to build community buy-in to shift customary land systems toward gender equality.

In groups that collectively hold land, there is promising evidence that land titling for women can increase their participation in decision-making. A mixed-methods study of native communities with collectively held land in the Peruvian Amazon indicates that clear membership rights for women within collectives increases women's participation in decision-making, which can further strengthen their rights to access and use communal resources. The study also found that in

communities that held formal collective land titles, both women and men were more likely to participate in meetings related to forest use and management than in communities without formal collective land titles. This effect was more pronounced for men, who were more likely than women to participate in meetings in communities that held formal land titles.⁶⁵

3.4 IMPROVING ACCESS TO LAND LEASING MAY PROVIDE WEE BENEFITS

Other means of land ownership, such as open purchase on the market or land leasing, are out of reach for most rural women due to the significant financial resources required as well as gender discrimination in lending practices.⁶⁶

Moreover, women often do not have access to land leasing contracts “in their own names”: the signature of their husband or other man within their family is needed to validate the contract. As these types of leasing agreements are regulated at local, district, or provincial levels, they may still be gender-discriminatory even when the country's national constitution and legal codes support gender equality. In other situations, the leasing fee charged by the local government for administering the land lease is the same regardless of the size of the plot; the fee is thus disproportionately high for women wanting to lease small plots of land.⁶⁷

The USAID PepsiCo Partnership piloted the promotion of LLGs to increase women's access to land for crop production.⁶⁸ The first-year results indicate that the women's LLGs were able to lease land on their own, which enabled them to grow crops on the leased land and join the PepsiCo supply chain.⁶⁹ In Uganda, ten women who faced constraints to leasing land on their own were able to lease land as a group and thus negotiated a lower cost for documenting the lease agreement.

3.5 SOCIAL NORMS CAN RESTRICT WOMEN'S LAND RIGHTS

Social norms continue to impede women's full agency over land rights even when those rights are ensured by law. In some cases, the community or household interferes with women's abilities to exercise their land rights, while in other cases the women themselves hesitate to act on their legal rights.⁷² Evidence from Kenya indicates that legal rights are ineffective when *de jure* rights are not supported by *de facto* land rights.⁷³ In other cases, where women are legally entitled to benefit from inheritance, households and communities may penalize women for claiming these rights. When the rule of law is weak and the government is considered unreliable, women are likely to follow restrictive community rules even though the national laws mandate stronger legal rights for women. In such cases, many women may find it difficult to exercise their rights without approval from men. In India, women who attempt to exert legal rights that conflict with community social norms may be accused of being witches, experience emotional, physical, and sexual violence, or be ostracized from their communities.⁷⁴

Box 3. Hindu Succession Act: Sixty-four years needed to fully ensure daughter's inheritance rights

In India, the Hindu Succession Act (HSA) of 1956 gave Hindu women a full share of their deceased husbands' property, equal to other entitled heirs; yet the gender bias in inheritance persisted. A 2005 amendment took the progressive step of making daughters coparceners (i.e., joint heirs) on par with sons, with an equal birthright to a share in the parents' property. However, the act prescribed different orders of succession for property owned jointly by a woman and a man, and the order of succession for distant heirs still prefers men. Additionally, the legal provision of "testamentary freedom" continued to be utilized to disinherit daughters, nullifying their inheritance rights.⁷⁰ In October 2020, the Supreme Court of India ruled that daughters shall enjoy equal rights to inherit family land. The Court's decision provided much-needed clarity on the scope of equal inheritance rights provided to daughters through the Hindu Succession Amendment Act of 2005.⁷¹

In practice, legal reform alone may do little to bring about short-term improvements in women's *de facto* rights of land tenure, especially in contexts where legal enforcement is poor and social norms strongly oppose women holding property in their own name. In some cases, discriminatory household dynamics may even intensify to prevent women from exercising their legal rights in spite of their new legally granted rights for ownership of property or other physical assets. In other cases, as documented in India, parents "compensate" daughters disinherited from property rights with other forms of wealth, such as dowries or human capital investments in education.⁷⁵ As summarized in Box 3, it took over 60 years for the HSA to achieve its intended improvements to equalize inheritance rights.

3.6 INTERNATIONAL CONVENTIONS PROVIDE ADDITIONAL SUPPORT FOR WOMEN'S LAND RIGHTS

In many countries, international conventions can be leveraged to support women's land rights. Results from a quantitative analysis of 100 countries over a 50-year period indicate that CEDAW ratification at the country-level had a positive impact on equal property rights for unmarried women, on inheritance rights for daughters and surviving spouses, and on several dimensions of legal capacity.⁷⁶ A longitudinal study of 149 countries indicates that CEDAW had a significantly positive effect on women's social and political rights, including the right to equal inheritance and the right to own, acquire, manage, and retain property brought into marriage.⁷⁷

3.7 THE EFFECTS OF OUT-MIGRATION OF MEN ON WOMEN'S LAND RIGHTS IS AN EMERGING ISSUE

In agricultural communities with out-migration of men, women who remain behind often become the main land users by default. One key informant remarked that out-migration of men may serve as a catalyst to increase women's land rights and tenure. To date, however, there is little empirical evidence that women are benefiting from this situation. In a mixed-methods study in Nepal, wives left behind by their husbands experienced increased time poverty, while restrictive social norms continued to limit their ability to participate in decision-making around land use.⁷⁸

Reform of land rights is just the first step in a longer process of societal change. Legal reform that protects women's equal rights to land at the highest level of a country's legal code serves as a clear signal of a country's commitment to gender equality. It also allows the possibility that gender-discriminatory practices in violation of the legal code can be brought before courts, which can further increase the legal code's visibility, strength, and validity.

3.8 EVIDENCE - PROVEN, PROMISING, AND POTENTIAL INTERVENTIONS

A summary of the evidence for effective strategies to increase WEE through land rights is presented below. For a more detailed description of the studies and research findings cited, please see Annex G in the supplemental annex to this report.

THREE PROVEN INTERVENTIONS

1. Formalizing women's land rights through **joint-titling** increases women's decision-making and use of land. A mixed-methods study in Rwanda and quantitative regression analyses of household data in Ethiopia and Peru found that joint-titling led to increased decision-making power for women.
2. Formalizing women's land rights through documenting and demarcating land increases women's land tenure. An impact evaluation of panel data in Rwanda and quantitative regression analysis in Ethiopia found that **formalizing women's land rights through documenting and demarcating land** strengthens women's land security.
3. **Reforming inheritance laws** increases women's investment in land, wealth accumulation, and bargaining power within the household. Quantitative regression analysis on widows and daughters in Zambia and India respectively found positive impacts of strengthened inheritance rights for women.

TWO PROMISING INTERVENTIONS

1. **Leveraging international conventions to support equal property rights.** Results from a quantitative analysis of 100 countries over a 50-year period indicate that CEDAW ratification had a positive impact on equal property rights for unmarried women, on inheritance rights for both daughters and surviving spouses, and on several dimensions of legal capacity at the country-level.

2. **Offering subsidies** and targeted informational videos can **increase joint land titling**. A quantitative randomized field experiment in Uganda found that providing a subsidy conditional on the wife's name being included on the title raised the demand for co-titling by 50 percent. Providing a educational video raised the demand for co-titling by 25 percent.⁷⁹



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THREE POTENTIAL INTERVENTIONS

1. In groups that collectively hold land, **land titling for women increased women's participation in decision-making**. A mixed-methods study on native communities with collectively held land in the Peruvian Amazon indicates that clear membership rights for women within collectives have important implications for how women can participate in decision-making to further strengthen their rights to access and use communal resources.
2. **Land leasing groups (LLGs)** increase women's access to land and income. The first-year results of USAID's PepsiCo partnership indicate that women's LLGs allowed women to lease land on their own, which enabled these women to grow crops and join the PepsiCo supply chain.
3. **Gender-mainstreaming strategies combined with agricultural certification programs** can increase women's land ownership. A quantitative analysis based on 3,237 members of a microfinance cooperative in Uganda (developed using the community-based GALS) indicates that strategies to support women's land ownership were linked to Fair Trade and organic certification processes for coffee producers, resulting in greater acceptance of joint-titling of land.

4. LABOR FORCE PARTICIPATION

“Despite the increase in female labor force participation over the past three decades, women still do not have the same opportunities as men to participate in economic activities in most countries.”⁸⁰

As the quote attests, men tend to participate in labor markets more than women. Prior to the COVID-19 pandemic in 2020, less than half (47 percent) of women aged 15 and older participated in the labor force.⁸¹ In contrast, nearly three in four (74 percent) of men aged 15 and older participated in the labor force.⁸² The effects of the COVID-19 pandemic resulted in even greater reduction in women’s labor force participation worldwide: According to International Labor Organization (ILO) estimates, men’s employment was projected to fully recover to pre-pandemic levels by the end of 2021, however 13 million fewer women were projected to be employed by the end of 2021 compared to 2019.⁸³

There is some evidence that recent changes to labor laws are due to societal shifts in social norms. The World Bank’s WBL database indicates that laws that affect women at work have become more gender-egalitarian across all regions, from 1995 to 2020; the number of economies with legal prohibitions on women’s work decreased from 523 to 164 during that period.⁸⁴

There is strong evidence that greater gender equality under the law increases women’s labor force participation rates. Numerous multi-country studies—based on country-level data from the World Bank’s WBL index as well as specific metrics of women’s economic inclusion and empowerment—show that economies with fewer gender-restrictive or discriminatory laws are associated with a more abundant female labor supply, higher female labor force participation, and access to better jobs for women.⁸⁵ Country-level studies, such as one carried out in Ethiopia, found that family law reforms resulted in a 15–24 percent increase in the likelihood that women work in occupations outside the home and in occupations that employ more educated workers in paid and full-time jobs.⁸⁶

In addition, strong evidence shows that improved property rights for women increase women’s labor force participation. Countries that are characterized by equal property and inheritance rights for men and women exhibit greater participation of women in the labor force.⁸⁷

4.1 LEGAL RESTRICTIONS AND LACK OF LEGAL PROTECTIONS IMPEDE WOMEN’S LABOR FORCE PARTICIPATION

Disparities remain in legal provisions that would provide greater support to women’s economic power and gender equality. As many as 140 countries (74 percent) have no paid parental leave; 95 countries (50 percent) do not mandate equal pay for equal work; and 46 countries and territories (24 percent) do not have laws to prohibit sexual harassment in the workplace.⁸⁸ Eighty-six countries have at least one restriction on the jobs women can hold and in 18 countries, a husband can legally prevent his wife from working.⁸⁹ Table 6 shows the number of countries that restrict women’s employment, in seven different sectors. Most of these sectors are traditionally dominated by men. Three sectors show the greatest number of countries with at least one restriction on women working: mining (60 countries), manufacturing (48 countries), and construction (35 countries).

TABLE 6. LEGAL RESTRICTIONS TO WOMEN'S PARTICIPATION IN CERTAIN JOBS

INDUSTRY	COUNTRIES WITH AT LEAST ONE RESTRICTION
Agriculture	21
Construction	35
Energy	26
Manufacturing	48
Mining	60
Transportation	16
Water	23

Adapted from: World Bank. 2020 Women, Business, and the Law (WBL) Report, 2020:9. ([Link](#))

4.2 CHILDCARE RESPONSIBILITIES AND UNPAID LABOR REDUCE WOMEN'S ABILITY TO WORK

Globally, women undertake 75 percent of all unpaid and domestic work, either full- or part-time. Due to the additional burden of unpaid care work, women's labor force participation tends to be more variable than men's labor force participation. However, in many instances women are both the primary breadwinners and the primary caregivers.

Mothers are further disadvantaged in the labor force in terms of compensation and general treatment and, due to their childcare responsibilities, are less likely to be employed than fathers or women without children.⁹⁰ Because mothers tend to adjust their choices around paid work to meet the demands of childcare, access to childcare expands their options for choosing to engage in paid work during a critical time of earnings growth. Much of the gender difference in earnings throughout the lifecycle is generated before age 40. This results in many women missing labor market opportunities or withdrawing from the workforce if childcare is unavailable or unaffordable.⁹¹



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In addition, because wives and other women in families are predominantly responsible for long term care (LTC) of the elderly and sick, LTC burdens have a negative effect on women's labor force participation. Time-use survey data from Chile, Colombia, Costa Rica, and Mexico indicate that across all four countries, women who provide LTC are less likely to work, and those who are active in the labor force work fewer paid hours per week and experience a double burden of work and LTC.⁹²

The results of a quantitative longitudinal analysis of a low-fee daycare policy implemented by the

province of Quebec indicate substantial labor participation effects on all mothers of preschool children, regardless of education level. The results provide evidence that the new daycare policy produce long-term effects on labor supply, likely influenced by the positive effect of women's work experience.⁹³

Informal women workers can also benefit from government-provided childcare. In Rwanda, eight early childhood development (ECD) facilities were established near each market as a safe and convenient place for informal women traders to leave their children nearby while they worked, accommodating a total of 745 children (332 boys and 413 girls).⁹⁴ As presented in Box 4, it is critical that the needs of the parents and children be considered when developing effective ECD programs.

Box 4. Knowledge Gaps: The lack of data on the impact of early childhood interventions on mothers

Well-designed ECD interventions can have substantial positive impacts on children's physical, cognitive, and socio-emotional development, as well as their eventual schooling attainment, wages, and other outcomes.⁹⁵ In addition, the potential indirect effects of these interventions on mothers and other household members are generally acknowledged, though few studies explicitly quantify outcomes related to labor market activities, health, or wellbeing of household members other than the participating children. This data gap may lead policymakers to overinvest in programs that impose substantial costs on women, and to underinvest in those that improve women's wellbeing. Systematically ignoring impacts on specific subgroups—particularly vulnerable groups, such as women in lower- and middle-income countries (LMICs)—risks exacerbating inequalities in the guise of evidence-based policy.

Policy implications:

- An evidence-based policy regarding caregiving interventions must include evidence of impacts on the caregivers.
- Researchers need to routinely incorporate measures of caregivers' productivity and wellbeing into evaluations of early child development interventions.
- Evaluate ECD programs against multiple objectives.

The bottom line is that a program that delivers gains for both mothers and children may be much more cost-effective than a program that delivers similar gains for children alone.

The lack of data on the impact of early childhood interventions on mothers has real-world policy implications. A 2015 study published by the Inter-American Development Bank found much higher benefit-cost ratios for home visiting programs relative to daycare programs—but the study only included benefits to children in their calculations.⁹⁶ Incorporating benefits to women may shift those calculations, possibly decisively.⁹⁷ Incorporating a broader range of costs and benefits could help allocate national investment programs in a more effective way so that neither children nor their caretakers are disadvantaged.

Source: Evans, David, Pamela Jakiela, and Heather A. Knauer. "The impact of early childhood interventions on mothers." *Science*: 794-796. (Link)

Women's participation in labor markets tends to increase when the time-cost of unpaid care work is shared equally with men. While maternity leave policies are in place in 184 countries, with a median leave of 98 days, paternity leave is available in only 105 countries, with a median leave of only 5 days.⁹⁸ Increasing the availability and uptake of paternity leave may increase women's labor force participation, reemployment, and reduce the gender wage gap. A quantitative study of paternity leave in 53 developing countries found a 6.8 percent increase in women's employment in countries with mandated paternity leave.⁹⁹ A quantitative study of the Spanish family leave policy reform indicated that as little as two

weeks non-transferable paid paternity leave can increase a mother's probability of reemployment shortly after childbirth.¹⁰⁰

4.3 BANK ACCOUNT DEPOSITS AND SAFE TRANSPORTATION CAN INCREASE WOMEN'S LABOR SUPPLY

Labor supply can be increased simply by directly depositing women's wages into their own bank accounts. Quantitative experimental evidence in India indicates that depositing a woman's wages directly into her own bank account, coupled with training on how to use the bank account, increased workforce participation. Within the first year, women who received direct deposits along with banking training increased their work participation in the public and private sectors. Three to four years later, gender norms had apparently liberalized as well: women who received direct deposit and training became more accepting of women's labor force participation, and their husbands perceived fewer social costs to having a wife who works. These effects were concentrated in households formerly characterized by lower levels of women working and stronger norms discouraging women from working. Women in these households also tended to work more in the long run, and their household bargaining power increased.¹⁰¹

Increasing safe transportation options could catalyze increased women's labor force participation. Many countries lack formal mechanisms to report and address GBV in public spaces and transport: only seven out of 100 countries in a World Bank study have legislation on sexual harassment in public.¹⁰² Research conducted in Buenos Aires, Argentina, indicates that men's commuting patterns provided access to 80 percent more jobs than women. In Jordan, 47 percent of women reported they refused a job because of lack of access to transportation. Another study in Jordan noted that transportation played a disproportionately high role in keeping women with limited education out of the labor market. Improvements in providing safe, comfortable transportation to and from worksites is a key issue for improving women's access to jobs in Sri Lanka. According to the International Labor Organization, 85 percent of women homemakers in Sri Lanka reported that safe and convenient transport is a prerequisite for returning to work, and 32 percent of women who work in the private sector reported turning down work at night due to lack of safe and reliable transport. Hiring women drivers specifically to serve women customers is a stop-gap strategy currently being piloted in several countries.¹⁰³

4.4 WOMEN'S WORK IN THE INFORMAL SECTOR IS GROWING

The informal economy is omnipresent in most emerging economies, and it is slow to change.¹⁰⁴ In many countries, most employed women are working in the informal economy.¹⁰⁵ Of the many types of informal employment, women tend to be over-represented among domestic workers, home-based workers, waste pickers, street vendors, and sex workers.¹⁰⁶ This gendered difference contributes significantly to the global gender wage gap. For instance, during the COVID-19 pandemic, women in informal employment earned only 47 percent of what men in formal employment earned globally in average monthly



JOHN O'BRYAN/ USAID

wages. In comparison, women in formal employment earned 79 percent of what men in formal employment earned globally in average monthly wages.¹⁰⁷

Although formalization of the informal economy is considered an important step for improving economic outcomes, global labor trends indicate the opposite tendency: an increasing informalization of the workforce. The increasing prevalence of informal forms of labor, such as independent contractors or individuals working in the gig economy, is fueling this trend, leading one informal sector expert to remark that “the future of work in the world is informal.”¹⁰⁸ Formal and informal work are not necessarily distinct categories; rather, these categories may be experienced as fluid and dynamic, especially for women. Economic realities, local context, and social norms often influence formal and informal work outcomes. Some of the key drivers of informality are shown in Box 5.

Box 5. Drivers of informality for women workers¹⁰⁹

- Gender-based discrimination and occupational segregation (legal and social) that limit women’s choices of work
- Unequal responsibilities for unpaid care and domestic work¹¹⁰
- Gender-based discrimination (legal and social) that limit women’s human capital and access to resources
- New gendered patterns of informality driven by wider trends, such as new technology (mobile, digital, and Artificial Intelligence), legal reform (including labor market deregulation), and globalization (including global value chains)

A study in Nepal identified three distinct groups of women, with three different interpretations of formalization: business sustainability, livelihood sufficiency, and strategic alignment. Their interpretations reflected their distinctive life stages and experiences. In line with those interpretations, the women in the study were found to adopt a tailored range of strategies towards formalization, suggesting that decisions to formalize businesses were cyclical and based on a woman’s understanding of her own situation in her community, rather than driven solely by legal requirements. For these women entrepreneurs, compliance is “performative,” in the sense that enacting a gendered and cultural script is seen as ethical and responsible “self-making” within the given context.¹¹¹ It is only by aligning with these cultural norms that these women entrepreneurs can show an interest in business expansion or put in the extra-long working hours needed to achieve this, while maintaining traditional socially acceptable positions.

Formalization is thus a double-edged sword. While it conveys normative aspirations associated with legitimate business, it raises ethical implications for women’s lived contexts; it carries the risk of compromising their social status and household roles by involving them in activities that are perceived as “unwomanly” in the cultural context. However, the study’s findings suggest that access to accurate information about the cost, effort, and process of formalizing is important to encourage women entrepreneurs to formalize their businesses. Enlisting successful women entrepreneurs as role models can encourage other women to formalize their businesses.

Government and donor investments in infrastructure can improve working conditions and productivity of informal women workers. A recent study in Vietnam, using mixed-methods analysis, assessed the gender impacts of road improvements and found that better transport infrastructure can achieve

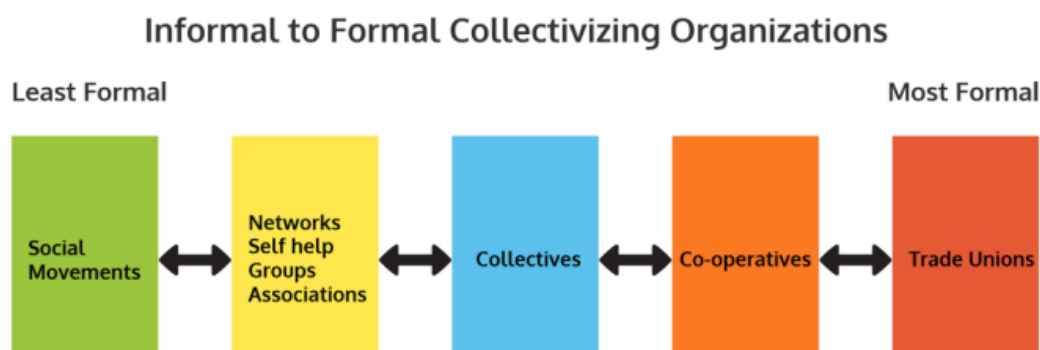
multiple development outcomes.¹¹² Road improvements were associated with increased agricultural trade in all households. However, due to labor and capital constraints, female-headed households did not benefit from improved infrastructure in the same way as male-headed households. Coordinating road improvement programs with complementary interventions, such as access to credit programs, may help female-headed households overcome such constraints in order to fully reap the potential benefits of better roads.¹¹³

4.5 INFORMAL WOMEN WORKERS BENEFIT FROM COLLECTIVE ORGANIZING

Of the many types of informal employment, women tend to be over-represented among domestic workers, home-based workers, waste pickers, street vendors, and sex workers.¹¹⁴ Often employment in the informal economy increases a woman's vulnerability to GBV.¹¹⁵ For many informal women workers, there is a need to address women's practical daily needs (e.g., relating to childcare, violence, and health) before moving on to issues particular to employment.¹¹⁶

There is strong evidence that membership in collectives or cooperatives can raise the collective visibility and voice of informal women workers, leading to improvements in their working conditions and livelihoods.¹¹⁷ Many different forms of collective organizations exist, ranging from social movements (least formal) to trade unions (most formal) (see Figure 1). Women are found mainly in social movements—the least formal type of collective organization.¹¹⁸

Figure 1. A continuum of collective organization types



Source: Duguid, Fiona, and Nadya Weber. 2019. "Women Informal Workers and the Empowering Nature of Collectivizing and Collectives: An Evidence Synthesis." ILO. (Link)

Enabling organizations for informal women workers take many different forms: women's informal worker collectives, regional or community chapters of a larger organization, spin-off organizations, and groups that help women establish their own collective. Women in Informal Employment: Globalizing and Organizing (WIEGO) is a global network focused on securing livelihoods for the working poor in the informal economy, especially women. Box 6 summarizes four collective organizations that are successfully supporting informal women workers, located in Brazil, Colombia, the Democratic Republic of Congo (DRC), and India.

Box 6. Examples of collective organizations supporting informal women workers

1. **Asmare Waste Pickers Cooperative, Brazil.**¹¹⁹ Founded in Belo Horizonte, Brazil in 1990,¹²⁰ the cooperative includes approximately 100 members—all former waste-pickers working in the streets, of whom 55 percent are women.¹²¹ The cooperative members collect materials from schools, businesses, and residences. The period 1990–2000 was an important political opportunity in Brazil, as participatory budgeting processes were increasingly used by local governments. In Belo Horizonte, the demand for childcare services for waste pickers from Asmare was presented at the participatory budgeting assemblies, and a budget was allocated to this initiative after several years of negotiation with the local government. Open dialogues between waste pickers and city government administrators led to increasing municipal recognition of public responsibility for early childhood education and care, and the municipality took over the management and financing of Asmare Cooperative community childcare center, which became part of the municipality's educational system of ECD centers – Unidades Municipais de Educação Infantil (UMEIs).

The childcare center's hours (7am-10pm) accommodate the extended working hours of waste pickers. Working across four shifts, 27 professional staff guarantee quality childcare for approximately 80 children up to 5 years old. UMEI also has special needs assistants for children with Down syndrome, cerebral palsy, hearing impairment, and autism. The collective action of informal waste-pickers through Asmare Cooperative ensures that UMEI continues to provide quality childcare services to their children.

2. **Cooperative of Women Coffee Growers of Cuaca (AMUCC) Women's Cooperative, Colombia.** Women informal workers in small-scale agriculture supply at least 70 percent of all agricultural labor in developing countries.¹²² As a result of organizing into the AMUCC cooperative, women members have developed into skilled, confident workers in the coffee trade who are able to network with women from other municipalities and compete with other coffee producers for regional, national, and international markets.¹²³ Being able to navigate in the international commodity arena is possible for women coffee producers solely because of economic empowerment gained through the collective.
3. **League for Defense of Congolese Women (LDFC), the DRC.** Women street vendors have united within the LDFC to collectivize in order to challenge daily discrimination and harassment within the context of ongoing conflict, violence, and poverty. Collectivizing has helped women street vendors acquire some legitimacy via permits and permissions.¹²⁴
4. **Self-Employed Women's Association (SEWA), India.** SEWA provides a collective voice for millions of home-based women workers in India. SEWA's organizing strategy has three elements: first, meeting workers' basic needs related to lack of infrastructure and basic services in women's homes; second, providing skills training to help improve the working environment; and third, providing identification as workers (ID cards) for more individual bargaining power.¹²⁵

4.6 EVIDENCE - PROVEN, PROMISING, AND POTENTIAL INTERVENTIONS

A summary of the evidence for effective strategies to increase WEE through labor force participation is presented below. For a more detailed description of the studies and research findings cited, please see Annex G in the supplemental annex to this report.

TWO PROVEN INTERVENTIONS

1. **Greater gender equality under the law** is linked to increased women's labor force participation rates. Quantitative regression analyses of multi-country data show that countries with fewer gender restrictive or discriminatory laws tend to have a more abundant women's labor supply, higher women's labor force participation, and access to better jobs for women.
2. **Improved property rights for women** increase women's labor supply. Studies using multi-country, longitudinal regression analysis indicate that equal property rights improve women's standing and autonomy within the household, which results in an increased women's labor supply.¹²⁶

TWO PROMISING INTERVENTIONS

1. **Access to universal childcare** is likely to increase women's labor supply. Low-cost and high-quality childcare provides mothers and female caretakers the choice to engage in paid work in both low-income and high-income settings. The results of a quantitative longitudinal regression analysis of a low-fee daycare policy implemented by the province of Quebec indicates substantial labor participation effects on all mothers of preschool children, regardless of education level.
2. For women working in the informal sector, **collective organizing** can be an effective strategy for improving the working conditions and providing social and economic benefits to informal women workers. Qualitative analysis based on case studies in Brazil, Colombia, the DRC, and India indicates positive benefits for informal women workers.

FIVE POTENTIAL INTERVENTIONS

1. Increasing **safe transportation options** could catalyze economic opportunity through increased access to jobs. Quantitative analysis in Argentina and Jordan and a mixed methods study in Jordan indicates that safe transportation options can increase women's mobility and access to the labor market. In Mexico City, an integrated approach to transportation safety was successful in changing attitudes towards sexual harassment in public transport.¹²⁷
2. Providing **accurate information** and successful role models can increase the formalization of women entrepreneurs. A qualitative study in Nepal indicates that access to information and role models encourage women to formalize their businesses.
3. Identifying the **gendered impact of infrastructure investments** can result in improved outcomes for informal women workers. The results of an ex-post impact evaluation in Nepal using a mixed methods approach indicates that female-headed households experienced greater labor and capital constraints that limited their abilities to benefit as much as male-headed households from the infrastructure improvements.

4. **Direct bank account deposits** of wages, coupled with training, increases women's labor supply. Quantitative regression analysis based on experimental design in India shows that women receiving direct deposits of wages tended to work more and experience increased household bargaining power.
5. Fostering an enabling environment for **paternity leave** can increase women's labor force participation. Quantitative regression analysis on effects of paternity leave in 53 developing countries shows a 6.8 percent increase in women's employment in countries where paternity leave was mandated.

5. FISCAL POLICY: GENDER RESPONSIVE BUDGETING, GENDER WAGE GAP, TAXATION, AND PENSIONS

“Gender equality measures without budgets are only half-measures.”¹²⁸

Budgets are among the most important policy tools available to a government.¹²⁹ Expenditure allocation decisions are typically the result of a political prioritization process and a technical process; however, analytical evidence for the gender impacts of public expenditure allocations is often lacking. Data on gender impacts of budgeting is vital because genders are affected differently by government budgets and spending priorities.¹³⁰

5.1 GENDER RESPONSIVE BUDGETING IS WIDELY ADOPTED, BUT WEE OUTCOMES ARE NOT WELL MEASURED

Australia developed the original approach to gender responsive budgeting in the 1980s.¹³¹ Australia’s landmark 1984 gender responsive budgeting initiative required government ministries and departments to analyze the impact of the annual budget on women and girls, with a focus on public expenditures. Gender responsive budgeting was given additional impetus by the Fourth World Conference on Women, held in Beijing in 1995, whose “Beijing Platform for Action” called for ensuring the consideration of a gender perspective and women’s needs in budgetary policies and programs.¹³²

Gender responsive budgeting, also known as gender budgeting, is now widespread, and more than 80 countries have tried some variant of this type of budgeting. However, with no agreed-upon roadmap or structure, gender responsive budgeting efforts have varied from place to place.¹³³ Some countries focus their efforts on fiscal policy changes (specific budgetary allocations or the structure of fiscal policies), while others have focused on administrative changes to expenditure tracking and monitoring systems.

There is some indication that gender responsive budgeting has led to country-level benefits. In India and Mexico, gender responsive budgeting resulted in changes in fiscal policies in areas such as education, health, and infrastructure, and contributed to achieving gender-oriented goals. In Mexico, where the Ministry of Health led gender responsive budgeting efforts, progress was made on women’s health issues, including a drop in maternal mortality and rise in life expectancy. In Austria and Ecuador, gender responsive budgeting led to improved systems of accountability for public spending for gender-oriented purposes.¹³⁴

Gender responsive budgeting efforts with strong support from the minister of finance seem to have led to meaningful fiscal policy changes in a variety of contexts. In Rwanda, Uganda, and the Indian state of Kerala, case study data indicate that the leadership of the minister of finance played an essential role in the incorporation of gender-oriented goals. Parliamentarians and parliamentary committees were also found to play important supportive, and sometimes catalytic, roles in relation to the executive branch.¹³⁵

Moreover, the involvement of relevant spending ministries in some countries, ensured that gender responsive budgeting efforts were institutionalized and addressed agreed-upon goals. In Morocco, the Philippines, and Timor-Leste, the use of gender budget statements, budget circulars, and follow-up on spending (and revenue) of government institutions played a vital role for the institutionalization of gender responsive budgeting.¹³⁶

In South Africa, although gender responsive budgeting was never fully integrated into the government, several government departments implemented gender responsive budgeting-related activities. For example, the Department of Trade and Industry observed that it allocated only a small fraction of its budget to micro, small, and medium-sized enterprises (MSMEs), and that women were more likely to be owners of these types of enterprises. The Department responded to this discovery by increasing budget allocations to promote women's management and ownership.¹³⁷ The South Africa Department of Social Development similarly chose five budget programs and subprograms to assess how staff understood gender-oriented issues and how they addressed them in their budgeted activities. Over time, several fiscal policy and program changes at the national level were attributed to gender responsive budgeting or related initiatives. The two most important achievements attributed to gender responsive budgeting were: zero rating of paraffin (i.e., kerosene) in the value added tax (VAT) in 2001, to reduce the tax burden on poor women who rely on this source of fuel; and the Child Support Grant to primary caregivers.¹³⁸

Gender responsive budgeting has likely stimulated increased interest in studies of unpaid care work and time use, though it remains difficult to establish cause and effect. In many countries, the effect of gender responsive budgeting efforts on fiscal policies cannot easily be discerned, because government budget decisions reflect complex processes.¹³⁹

5.2 TARGETED POLICIES CAN REDUCE THE GENDER WAGE GAP

Only half of the 190 countries covered in the 2022 WBL report have legislation mandating equal remuneration for work of equal value—an important area of reform for governments hoping to reduce the gender wage gap.¹⁴⁰ Based on current trends, the World Economic Forum's Global Gender Gap Report 2020 estimates that it will take 257 years before men and women have pay equality.¹⁴¹ Globally, women are paid around 20 percent less than men.¹⁴²



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Several countries have adopted policies to mandate companies to report the gender wage gap among their employees. Research findings suggest that country-level transparency-oriented policies, even in rudimentary form, can have a substantial impact. A study in the United Kingdom (UK) and Denmark found that government transparency policies successfully reduced the pay gap within affected firms, increasing women's earnings through a small reduction in men's earnings.¹⁴³ In Denmark, the reduction in earnings did not have an effect

on firm level productivity.¹⁴⁴ These findings are similar to experimental evidence that shows that transparency lowers wages and raises profits, indicating that full transparency benefits women by reducing men's advantage in earnings and in wage information.¹⁴⁵ In Canada, public sector salary disclosure laws uncovered the existence of a gender pay gap in university faculty salaries. These

transparency laws effectively reduced the gender pay gap, driven primarily by institutions with unionized faculty.¹⁴⁶

National paternity leave policies may help reduce the gender wage gap. Quantitative analysis based on longitudinal data from Norway’s manufacturing sector suggests that legislation allowing men to take paternity leave reduced the gender wage gap in exporting companies.¹⁴⁷ A study in Sweden found that for couples, parental leave taken by the father has a large positive effect on the mother’s earnings. This suggests that parental leave taken by fathers could reduce the gender wage gap within the household.¹⁴⁸ (In countries where polygamy is practiced, paternity leave policies may be challenging to implement effectively.¹⁴⁹) In Austria, however, parental leave and childcare subsidies were found to have virtually no impact on reducing the gender wage gap between women and men workers, suggesting that economic incentives may not be able to overcome the power of existing social norms.¹⁵⁰

5.3 TAXATION POLICY AND PENSION REFORM CAN REDUCE IMPLICIT AND EXPLICIT GENDER BIASES



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Most fiscal policy effects are considered gender-neutral, including taxation. However, explicit and implicit forms of gender discrimination frequently occur in the collection of taxes. Explicit gender discrimination in personal income tax may take several forms, including the rules governing the allocation of shared income (such as non-labor income and income from a family business), the allocation of exemptions, deductions, and other tax preferences, as well as tax rates and legal responsibility for paying the tax.¹⁵¹ Increasing marginal tax rates that discourage secondary

workers in a household from working is one form of common implicit gender bias in tax codes.¹⁵² For example, in Morocco, married men are entitled to deductions for dependent spouses and up to six children, but married women can do so only if they prove they are legally the head of household.¹⁵³

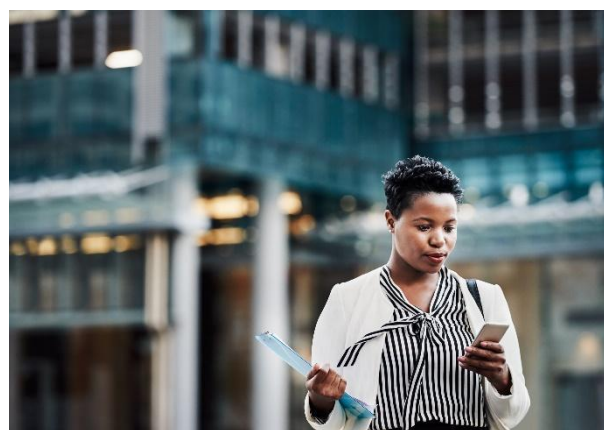
There is strong evidence that adopting individual tax filing systems can result in increased women’s labor force participation. Canada’s use of individual tax filing systems increased labor participation for women married to higher income earning husbands.¹⁵⁴ A study in the Czech Republic found that the introduction of joint taxation led to a decline of about 3 percent in the employment rate of married women with children.¹⁵⁵ In Sweden, prior to the tax code reform in 1971, the average tax rate for wives was a function of their husband’s income; a simulation study suggests that employment among married women would have been 10 percentage points lower in 1975 without the 1971 tax reform.¹⁵⁶ A study utilizing data from 17 European countries and the United States indicates that the hours worked annually by women would increase by 113 hours in the United States, 280 hours in Germany, and 350 hours in Belgium, if married couples filed tax returns separately instead of jointly.¹⁵⁷

Indirect taxes may also contain gender biases—though explicit biases are less likely, since these taxes are not personalized. For instance, a sales tax may apply different rates to different categories of commodities, identified as “merit goods” (such as medical care), “demerit goods” (such as alcohol and

tobacco), “basic necessities” (essential for a decent standard of living), and “luxuries” (optional extras).¹⁵⁸ If sales taxes apply less heavily to necessities or products predominantly purchased by women, this creates a certain implicit gender bias favoring women. There are implicit biases built into the definition of the base, the structure of tax rates, and other features of the tax system. For example, the poorest households with women breadwinners in India, the UK, and South Africa spend a disproportionately larger amount of their disposable income on food taxes. In general, women generally bear the heaviest burden of taxes on utilities.¹⁵⁹

Tax policy is also used to provide relief to businesses and individuals. This can take the form of tax incentives, tax credits, or tax relief. However, informal workers, the majority of whom are women, are not part of the tax system and are not eligible to receive these benefits.

Many countries use VAT to generate additional fiscal revenue. VAT is an efficient way to raise revenue, since its absolute burden falls mainly on wealthy consumers who purchase the largest amounts of goods and services. However, VAT is a highly regressive tax overall, in the sense that lower-income households pay a higher proportion of their income in VAT than better-off households.¹⁶⁰ Informal workers and informal business owners pay into the tax system mainly through VAT payments. Given that women tend to be more concentrated in lower-income households than men, VAT has a higher incidence on women and contributes to a greater substantive inequality between women and men.¹⁶¹ The regressive effects of VAT on women in lower-income households can be mitigated by zero-rating basic items that poor households spend a lot of their income.¹⁶² Another strategy to address the regressive effects of VAT is by providing tax credit to poor women.¹⁶³ However, if women are working informally and are not in the tax system, they will not be able to benefit from tax credits. It is important for policymakers to recognize that being outside the tax system can be disadvantageous for informal enterprises owned by women and for informal women workers.¹⁶⁴



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Worldwide, women make a significant contribution to unpaid care work. However, this unpaid work is not counted within the social security system.¹⁶⁵ By performing unpaid care work, women are in effect “invisibly” subsidizing social security systems and social protection by taking on the unpaid care responsibilities of children, the disabled, the elderly, and the chronically ill. Although such care has no direct cost for national economies or for the individuals who receive care, unpaid care work has an extraordinarily high cost for the women in terms of their time, quality of life, and health, as well as in lost earnings and opportunities. Part of the opportunity cost for women doing care work is their inability to participate in the job market or participating under different conditions (such as part-time or for less total years of employment) than men. Because women do not participate in formal work at the same level as men (i.e. the normative ‘worker’ standard) women are penalized or excluded from social security. This results in the paradoxical relationship that exists globally between care and social protection, including social security.¹⁶⁶

In 2008, Uruguay's Social Security Bank (BPS) reformed its pension system, incorporating adjustments that benefited women. This reform encouraged the inclusion of more women workers (such as domestic workers) and provided women with credits for an additional year's work in their employment histories for each biological or adopted child. It also increased the minimum benefit amounts, which are mostly paid to women. Devised as a form of affirmative action, this initiative addressed discontinuities in women's employment histories caused by periods of childcare.¹⁶⁷ An assessment of the 2008 reform's effects identified major positive impacts in reducing gender inequalities.¹⁶⁸ In 2009, 77 percent of the benefits received by women corresponded to pension levels below the poverty line, compared to 56 percent for men. By 2015, these percentages had fallen to 28 percent and 15 percent respectively. Following the reform, the gender breakdown of persons receiving pensions in their own right became more equal, having been predominantly men previously. The reform's positive effects could also be seen in coverage rates, as indicated by the official figures for contributors. That increase was significant both for workers' rights and for the system's sustainability. For women employed in low-productivity sectors, the contribution rate increased from 30.6 percent in 2002 to 48.8 percent in 2015. This 18.2 percentage increase in contribution rates for women is closely related to the inclusion of domestic employment, which is almost entirely women.¹⁶⁹

5.4 CASH TRANSFERS AND INCREASING WOMEN'S POLITICAL PARTICIPATION CAN PROVIDE WIDE RANGING WEE IMPACTS

Beyond the direct effects of the legal code, governments affect women's equal economic participation in other ways as well. There is promising evidence for a positive WEE effect arising from cash transfers and from women's political participation. Providing women with cash transfers is a strategy used by governments to supplement the income of low-income families. In the same BISH cash transfer program in Pakistan that was used to incentivize enrollment in a biometric ID, the impacts of the cash transfers indicated



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additional WEE benefits. A quantitative analysis of this program indicates a positive and statistically significant impact on the ability of married women recipients to travel alone within their communities, to play a more active role in decision-making within the household, to manage money, and to control how the cash transfer was spent. It also found a positive impact on the proportion of women who voted in local and national elections.¹⁷⁰

Women's political representation can create increased WEE outcomes for women. In India, since 1992, one-third of all seats in village councils (*gram panchayat*) and one-third of all council presidencies are reserved for women. Studies of the effects of increased women's representation in these positions show greater investments in and attention to issues affecting women. These benefits include: increased investment in drinking water infrastructure and better availability of public goods; less corruption or need to pay a bribe when the *gram panchayat* president was a woman; and increased reporting of crimes

against women and increased police responsiveness. While quotas can weaken prevailing stereotypes, lasting change requires that the inclusion mandates for women remain in place long enough to change perceptions and social norms.¹⁷¹

In South Africa, a quota increased the percentage of women in parliament from 2.8 percent to 27.7 percent, following the country's first democratic elections. The increased presence of women contributed to the establishment of the National Gender Machinery (NGM). The NGM's aim is to implement commitments made at various UN women's conferences and to report progress to UN agencies.¹⁷²

5.5 FURTHER RESEARCH IS NEEDED TO UNDERSTAND THE WEE IMPACTS OF TRADE LIBERALIZATION AND PUBLIC PROCUREMENT



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Trade liberalization is often portrayed as a gender-neutral strategy for stimulating economic growth through increased exports, however, gender assessments are rarely conducted to understand how trade liberalization may affect women and men differently. Some evidence indicates that trade liberalization may reduce women's bargaining power to achieve wage gains—although women are likely to be affected in varying ways based on their sector and skill level relative to men.¹⁷³

Governments are increasingly adopting public procurement quotas and targets to support women entrepreneurs. This strategy allows a government to leverage its role as “market regulator” (via procurement policies) and “market participant” (as purchaser of goods, works, and services) to promote equity and equality via government contracts.

For example, the Dominican Republic adopted a law in 2008 mandating preferential purchasing to support small and medium-sized enterprises (SMEs), stipulating that 20 percent of purchases should be from businesses run by women. In 2019, after 11 years, the Dominican Republic government achieved this threshold.¹⁷⁴ Similarly, ChileCompra, the central procurement agency in Chile, adopted a directive to promote the participation of businesses led by women in the public procurement market. ChileCompra created a “Women's Company Seal” to identify businesses led or majority-owned by women and introduced training to support them. This led to a 25 percent increase in the participation of women-owned businesses on the government e-procurement platform.¹⁷⁵ In both cases, data on the results of the procurement interventions is based on government self-reporting and lacks rigorous assessment.

5.6 EVIDENCE – PROVEN, PROMISING, AND POTENTIAL INTERVENTIONS

A summary of the evidence for effective strategies to increase WEE through fiscal policy is presented below. For a more detailed description of the studies and research findings cited, please see Annex G in the supplemental annex to this report.

TWO PROVEN INTERVENTIONS

1. **Individual tax filing increases women's labor force participation.** Increasing marginal tax rates incurred by married couples that file taxes jointly discourage women, who tend to be the secondary earners in a household, from engaging in paid employment. Country studies using quantitative regression analysis (for Canada, Czech Republic, and Sweden) as well as country-level data from 17 European countries and the United States indicate that labor force participation is higher when married couples file their taxes separately.
2. **Policies that increase the transparency of the gender wage gap can increase women's earnings.** Quantitative regression analysis of government-mandated gender wage gap transparency policies in the UK and Denmark found that women's gender wage gap is reduced.

THREE PROMISING INTERVENTIONS

1. **Pension reform that partially compensates women for their unpaid childcare absences is effective in reducing gender inequalities.** Quantitative longitudinal analysis of administrative records from Uruguay's Social Security Bank (BPS) show that the reform was effective in reducing gender inequalities.
2. **Government cash transfers to married women in poor households can have wide-ranging WEE benefits.** In Pakistan, mixed methods analysis indicates that cash transfers had a positive and statistically significant impact on the ability of women to travel alone within their communities, to play a more active role in decision-making within the household, to manage money, and to control how the cash transfer was spent.
3. **Political quotas that increase women's political participation in national and local government** can have a positive impact on WEE initiatives supporting women constituents. Qualitative research in South Africa and quantitative regression analysis of 265 village councils in India indicates that the increased presence of women contributed to the establishment of initiatives that benefited women constituents.



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FOUR POTENTIAL INTERVENTIONS

1. **Gender responsive budgeting efforts that have strong support from the executive or cabinet position in charge of government finances, economic policy and financial regulation, may lead to meaningful fiscal policy changes.** Qualitative analysis of case studies in Rwanda, Uganda, and the Indian State of Kerala indicates that the leadership of the minister of finance was essential for incorporating gender-oriented goals.¹⁷⁶
2. **Gender responsive budgeting efforts that incorporate relevant spending ministries can ensure that the efforts are institutionalized and address agreed-upon goals.**

Qualitative analysis of case studies conducted in Morocco, the Philippines, and Timor-Leste indicates that the use of gender budget statements, budget circulars, and follow-up to the spending (and revenue) institutions of government played a vital role for the institutionalization of gender responsive budgeting.

3. **Gender responsive budgeting can provide country-level benefits**, potentially including: lower maternal mortality and a rise in life expectancy for women; improved systems of accountability for public spending for gender-oriented purposes; progress toward the achievement of gender-equity goals. Qualitative analysis based on case studies conducted in Austria, Ecuador, India, Mexico, and Rwanda identify a broad range of gender responsive budgeting outcomes beneficial for women, as well as improved systems of gender-oriented spending.
4. **National paternity leave policies may help reduce the gender wage gap**. Quantitative analysis based on longitudinal matched employer-employee data from the Norwegian manufacturing sector indicate that paternity leave policies reduced the gender wage gap.

6. INTERNAL ORGANIZATIONAL AND BUSINESS POLICIES

“Gender equality and women’s economic empowerment are intimately intertwined with achieving work-family balance, ensuring a more balanced sharing of family responsibilities and investing in the care economy.”¹⁷⁷

The business case for companies to advance gender equality and women’s empowerment in the workplace, marketplace, and community is clear: achieving full equity and equality is beneficial on the individual, corporate, and community levels, leading to more opportunities and greater profitability.¹⁷⁸ Box 7 provides specific examples of how increasing women’s participation in the workplace, especially on boards and other leadership positions, can lead to improved business performance.

Box 7. Evidence supporting the business case for women in the workplace

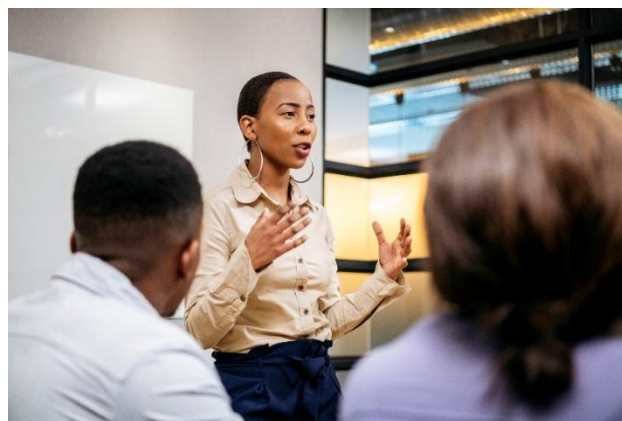
1. When boards are gender-balanced, companies are almost 20 percent more likely to have enhanced business outcomes.¹⁷⁹
2. Companies with more women are more likely to introduce radical new innovations into the market.¹⁸⁰
3. Gender diversity in executive teams is positively correlated with greater profitability and value creation.¹⁸¹
4. Higher percentages of women in leadership positions lead to higher performance levels.¹⁸²
5. Gender-diverse value chains lead to stronger relationships with the supply base, new business opportunities, and a more agile value chain.¹⁸³
6. Greater staff diversity positively leads to better decision-making.¹⁸⁴

There is growing interest in the private sector to move beyond what is legally required regarding gender equality in the workplace, to adopt additional measures to support gender diversity and gender-friendly workplaces. However, it is difficult to identify proven business policies that fulfill the criteria adopted for this study. There are several reasons for this limitation. First, most businesses allocating resources to improving policies and practices are not focused on assessing the outcomes in a robust way. Most of the data available has not been verified and is based on self-reporting. Second, businesses that do collect and analyze data often do not disclose it. Finally, many interventions have been implemented too recently to assess their success. Please refer to Annex G in the supplemental annex to this report for the evidence tables.

Four main types of interventions for how internal organizational and businesses policies can support WEE were examined: equal pay for equal work; preventing and protecting staff from violence and harassment at work; promoting work-life balance and supporting families; and equal representation of women in leadership positions.¹⁸⁵ There is promising evidence that women employees benefit from these improvements, especially from gender-smart work policies such as family-friendly work and sexual harassment policies that address the challenges women commonly face.¹⁸⁶ Providing support to employees by offering greater workplace flexibility, childcare assistance, paid paternity leave, enriching learning opportunities, and greater work-life integration may be credited with creating a stronger pipeline of women candidates, better motivated and more productive employees, lower absenteeism, higher retention, and greater employee satisfaction.¹⁸⁷

6.1 EQUAL PAY FOR EQUAL WORK POLICIES MAY CLOSE THE GENDER WAGE GAP

The right to equal remuneration applies not only in cases where men and women do the same or similar jobs, but also when they perform work that is different but of equal value, based on objective criteria such as skills, working conditions, responsibilities, and effort.¹⁸⁸ The principle of equal pay for work of equal value is enshrined in the ILO Equal Remuneration Convention, 1951 (No. 100) and its Recommendation No. 111. Transparency is particularly important in closing the gender pay gap, as it promotes knowledge-sharing and facilitates internal and external discussion of what approaches are effective.¹⁸⁹



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Closing the gender wage gap is also the focus of the Equal Pay International Coalition (EPIC),¹⁹⁰ an international body focused on closing the gender wage gap across all countries and sectors (Box 8).

Box 8. Tackling the gender pay gap

The Equal Pay International Coalition (EPIC) is led by the ILO, UN Women, and the Organization for Economic Co-operation and Development (OECD). The Coalition engages governments, employers, workers and their organizations, the private sector, civil society, and academia, to accelerate the closing of the gender pay gap and the achievement of pay equity. EPIC provides a platform for member companies to express views and share experiences and ideas on how to tackle the gender pay gap. The ILO, UN Women, and the OECD offer resources to address this challenge through their expertise and convening power. EPIC also includes Equal Pay Champions, who are influential individuals advocating for equal pay in their personal capacity.

Swedbank is actively engaged in closing the gender wage gap for its women employees. In 2014, Swedbank's leadership team decided to go beyond Swedish law, which requires companies to perform an equal-pay analysis, and work towards eradicating the gender pay gap. Swedbank set an ambitious target: to reduce the pay gap to zero by 2017 for all employees in every part of the bank in the four countries in which it operates (Estonia, Latvia, Lithuania, and Sweden), and to maintain that target. One of the measures was a job evaluation system designed to map out, evaluate, and compare each job in the organization. Another measure was to ensure that employees doing work of equal value received the same salary. If gaps were found, Swedbank took immediate corrective measures using a special budget set aside for this purpose. Over three years, equal pay became a deeply embedded norm in Swedbank's culture, as part of its corporate scorecard and a key performance indicator for the whole organization. By 2017, the bank's overall gender pay gap for all four countries was less than 0.5 percent. The zero-pay gap target was achieved in Sweden, with progress ongoing in the other three countries. Close monitoring and reporting of the program continue, enabling early intervention if a gap starts to emerge.¹⁹¹ An education and training program for human resources (HR) professionals, who were leading the drive for equal pay, was crucial to the program's success.

6.2 PREVENTING AND PROTECTING STAFF FROM VIOLENCE AND HARASSMENT MAY INCREASE EMPLOYMENT OPPORTUNITIES FOR WOMEN

Women are disproportionately impacted by violence and harassment at work, including sexual harassment. This issue relates to work-related communications (including email and online platforms), work-related social events, commuting to and from work, and domestic violence within private homes when they are a place of work.¹⁹² Protection should cover all sectors, occupations, and types of work arrangements, and should include job-seekers, interns and volunteers, and persons exercising the duties of an employer.¹⁹³ The ILO's Violence and Harassment Convention, 2019 (No. 190) and the accompanying Recommendation No. 206 recognize that violence and harassment take an immense toll on individuals, businesses, society, and governments.

Two models can support businesses in preventing and protecting women from GBV in the workplace: the ILO's Better Work/Better Factories Programme, and the International Finance Corporation's (IFC) Respectful Workplaces Program.¹⁹⁴ Both approaches provide proven, scalable holistic models that reduce tolerance of GBV in public and private workplaces operating in the formal sector. Some companies have adapted their own strategies to prevent GBV in their workplaces. The clothing retailer Gap Inc., for example, adopted a zero-tolerance policy for all



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employees and business partners, including directors, managers, applicants, customers, contractors, vendors, and suppliers. Through its “Zero Means Zero” sexual harassment policy, Gap established a 24-hour Code of Business Conduct (COBC) hotline, which is managed by an independent third-party vendor and provides interpretation services. The hotline’s access page stresses that individuals submitting a complaint are protected by “strict enforcement of the company’s zero tolerance for retaliation.”¹⁹⁵ Gap’s policy emphasizes that it is “everyone’s responsibility” to voice concern about any potential discrimination or harassment, whether as a target or a bystander.¹⁹⁶

Personal safety concerns often cause women employees to limit their evening working hours. In some contexts, social norms may impede their ability to work at night. To increase the opportunities for women to work at night, companies have provided additional safety measures for overnight work. An Internet Technology (IT) firm in Jordan that works with international clients increased the numbers of women working overnight by putting several measures in place. First, the firm enacted robust security measures, including surveillance cameras, secure doors, and strict ID requirements for entering the building. Second, the company allowed women to be escorted by family members who can wait for the duration of their shifts in the reception area. Third, the firm offered the option to work from home to women working overnight shifts—long before teleworking became widespread due to COVID-19. As a result of these provisions, women employees became the majority of overnight staff (58 percent) at the company.

6.3 PROMOTING WORK-LIFE BALANCE AND SUPPORTING FAMILIES CAN PROVIDE BUSINESS AND SOCIAL RETURNS

Workplace childcare provisions can provide significant business and social returns that benefit women. As part of the IFC's SheWorks initiative in Vietnam, a qualitative study based on self-reporting from six large export-oriented manufacturing companies identified significant business and social returns to investment in childcare support for employees.¹⁹⁷ All six companies reported reduced absenteeism and employee turnover, as well as enhanced relationships with the community and commercial buyers.¹⁹⁸

As the ILO's Maternity Protection Convention highlights, it is important that both women and men with children are supported in the workplace (Box 9). Although it is more common for companies to provide mothers with maternity leave, it is equally vital that companies formally support fathers' use of paternity or parental leave, by providing support programs that encourage fathers to take leave and by maintaining records of fathers' use of paternity and parental leave to track progress. The encouragement of colleagues to take leave, especially by managers, is critical for establishing a culture of parental leave use in companies.

Box 9. International agreements supporting maternity and parenting leave

The ILO's Maternity Protection Convention, 2000 (No. 183) focuses on providing adequate financial and other support for workers with children. This support includes protecting pregnant workers and those with newborns from discrimination and supporting workers (women and men) who have family responsibilities. The Convention recommends a minimum maternity leave of 14 weeks; Recommendation No. 191 recommends 18 weeks. The ILO Workers with Family Responsibilities Recommendation, 1981 (No. 165) and the Maternity Protection Recommendation, 2000 (No. 191) call for parental leave, specifically including leave for adoptive parents. (For a further description of ILO conventions, see Annex H in the supplemental annex to this report.)

For example, in 2011, Danone Nutricia ELN, an Italian-based subsidiary of the global corporation, Danone, introduced a Baby Decalogue Program for employees.¹⁹⁹ This program, designed to create a 'baby friendly work environment,' adheres to ten core principles ranging from providing flexible working hours to non-discrimination of parents at work and supporting their job growth, especially for mothers. Danone's successful implementation of this program led to the adoption of family welfare legislation by the Italian government in 2015. The long-term effects of Danone's program include increased parental leave take-up and return-to-work, reduced absenteeism, and higher rates of promotion for returning mothers. Notably, 51 percent of the company's managers, executives, and directors are women.²⁰⁰

In the United States, the consulting firm Ernst & Young announced the adoption of a gender-neutral parental leave policy in 2016. The expansion of leave benefits was accompanied by an effort to encourage fathers to make use of the leave, including supportive messaging by men in leadership positions.²⁰¹ The policy increased the proportion of eligible fathers taking parenting leave (using leave of 6 weeks or more) from 19 percent to 38 percent one year after the policy went into effect.²⁰² The company's Diversity and Inclusion Officer credited the policy expansion and the increase in fathers' use of paternity leave to increased gender diversity in company leadership.²⁰³

6.4 ACHIEVING EQUAL REPRESENTATION OF WOMEN IN LEADERSHIP POSITIONS INCREASES GENDER BALANCE IN DECISION-MAKING

Achieving gender equality in business and management requires improving the gender balance at all levels of company leadership.²⁰⁴ The Norwegian bank DNB adopted several innovative policies and practices to prioritize gender equality throughout its workforce. The bank set a target of at least 40 percent for women's representation at the top four management levels. To reach this target, DNB implemented the following two key policies to prioritize gender equality and diversity in hiring and promotion processes.²⁰⁵

1. For every management position, the recruiters must identify the best-qualified male and female candidates prior to final selection.
2. All internal management-development and talent programs are required to have a minimum of 50 percent female representation.

Additionally, DNB incorporated the following two practices: (1) All lists of candidates in succession planning must include a minimum of 40 percent women, and (2) Restructuring processes must provide opportunities to improve the gender balance of management teams.

As a result, between 2014 and 2018, the percentage of women at the bank's top four management levels steadily increased, from 30.5 percent to 38.1 percent.²⁰⁶

6.5 VOLUNTARY MEMBERSHIP PROGRAMS SUPPORT GENDER EQUALITY IN THE WORKPLACE

Organizations and businesses can participate in voluntary programs to support the process of adopting more gender-inclusive practices—for example, through global membership and certification programs such as the UN Global Compact's WEPs or EDGE Certification.

UN WEPs was launched in 2010 by UN Women and the UN Global Compact. The seven WEP Principles offer businesses guidance on how to promote gender equality and women's empowerment in the workplace, marketplace, and community. Informed by international labor and human-rights standards, the WEPs are grounded in the recognition that businesses have a stake in, and a responsibility for, gender equality and women's empowerment.



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By joining the WEPs community, business leaders at the highest levels commit to this agenda and to working collaboratively, in multi-stakeholder networks, to foster business practices that empower women. The WEP community works towards targets including equal pay for work of equal value, gender-responsive supply chain practices, and zero tolerance for sexual harassment in the workplace.²⁰⁷

EDGE Certification is a global assessment methodology and business certification standard for gender and intersectional equity. It measures where organizations stand in terms of representation, pay equity,

effectiveness of policies and practices to ensure equitable career flows, as well as the inclusiveness of their culture.²⁰⁸

This certification is designed to help organizations create an optimal workplace for women and men and benefit from the changes. EDGE Certification works with nearly 200 organizations in 50 countries and 23 industries.²⁰⁹ EDGE Certification must be renewed on a biannual basis and is best suited for medium to large-sized firms. The European Bank for Reconstruction and Development and EDGE are currently in the process of developing a certification program targeting small and medium-sized enterprises (up to 200 employees).

EDGE measures gender equality in three ways:²¹⁰

1. Strong gender balance at all levels of the organization: assessing the organization's local intake of women at the junior management level in each country of operation, compared to the organization's percentage of women at the top management level in that country.
2. A near-zero (statistically insignificant) unexplained gender pay gap: achieving equal pay for equivalent work irrespective of gender.
3. A solid framework of effective policies and practices to ensure equitable career flows for both women and men: measures the effectiveness of the local policies and practices, as formulated and implemented in each country of operation.

6.6 USAID'S ENGENDERING INDUSTRIES PROGRAM DEVELOPS AND SHARES RESOURCES TO PROMOTE WEE IN WORKPLACES DOMINATED BY MEN



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As part of its increasing engagement with private sector partners, USAID is developing tools to support WEE in the workplace. USAID's Engendering Industries program is an example of a successful strategy to increase women's employment at all decision-making levels in the sectors dominated by men. The Engendering Industries program targets HR policies of companies in sectors dominated by men to promote and hire women into higher-paying positions and to provide flexible working policies. The program works with organizations to co-design gender

equality initiatives at each phase of the employee lifecycle, from recruiting and hiring to retention and succession planning.

As of 2021, the Engendering Industries program partnered with 41 companies in 27 countries.²¹¹ Many of these companies increased the number of women hired, retained, and promoted across partner companies. Since the beginning of the Engendering Industries program, a total of 57 new workplace policies were implemented to promote supportive and favorable working environments for gender equality.²¹²

The Engendering Industries program has developed practical guides to help HR professionals, diversity and inclusion officers, and senior leadership to create tailored policies that address the specific gender

equality needs of their organization. For example, the guide “Integrating Gender into Workplace Policies” includes policy language recommendations and resources for 15 key HR policy areas:²¹³

1. Gender Equality and Social Inclusion Policy
2. Equal Employment Opportunity (EEO) Policy
3. Review all Company Policies with a Gender Lens
4. Salary and Benefit Equity Policy
5. Parental Leave (with Maternity Leave) Policy
6. Parental Leave (with Paternity Leave) Policy
7. Family Leave Policy
8. Policies that Reconcile Work-Life and Family-Life for Women and Men
9. Childcare Benefits Policy
10. Sexual Harassment and Workplace Gender-Based Violence Policy
11. Workplace Policy to Prevent and Respond to Domestic Violence
12. Anti-Discrimination Policy
13. Grievance and Complaints Mechanism
14. Menstrual Health Management (MHM) Policy
15. Health and Safety Policy

Private and public sector organizations are well placed to incorporate gender-equal and family-friendly practices that support WEE and that also increase workplace productivity and performance. Several voluntary certification programs exist that can help organizations develop and adopt internal policies. Through programs like Engendering Industries, companies receive guidance and support in adopting gender-equal and family-friendly policies and practices in sectors traditionally dominated by men.

6.7 WORKPLACE POLICIES CAN SHIFT SOCIAL NORMS

Private sector internal organizational policies that enable and motivate women’s participation in the economy and workforce—such as childcare facilities, paternity and maternity leave, and safe, secure, and women-friendly infrastructure—show potential for shifting gender norms and creating space for women’s economic autonomy through gainful employment.²¹⁴

6.8 EVIDENCE – PROVEN, PROMISING, AND POTENTIAL INTERVENTIONS

This section presents a summary of the evidence for effective strategies to increase WEE through internal organizational and business policies. For a more detailed description of the criteria used and the studies and research findings cited, please see Annex G in the supplemental annex to this report.

NO PROVEN INTERVENTIONS ARE REPORTED.

Although there is strong evidence supporting the business case for gender equality in the workplace, studies are needed to develop and assess evidence demonstrating the positive impact of these policies on WEE.

TWO PROMISING INTERVENTIONS

1. **Gender-equal and family-friendly policies, programs, and practices support women's employment.** Qualitative analysis based on case studies, developed from business self-reported data, indicates that providing support to employees through greater workplace flexibility, childcare assistance, paid paternity leave, enriching learning opportunities, and greater work-life integration resulted in a stronger pipeline of women candidates, better motivated and more productive employees, lower absenteeism, higher retention, and greater employee satisfaction.
2. **Workplace childcare provisions provide significant business and social returns while benefiting women.** A qualitative study based on self-reporting from six large export-oriented manufacturing companies in Vietnam found that childcare support directly benefited their employees who were men and women.



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ONE POTENTIAL INTERVENTION

1. Additional **safety measures for overnight work increase opportunities for women's employment.** A qualitative study based on company self-reporting indicates that providing additional protection, safety measures and work-from-home options resulted in women outnumbering men as overnight staff.

7. FOURTEEN GAPS IN EVIDENCE

The literature review identified critical gaps in evidence. Fourteen gaps in evidence are summarized below.

7.1 FAMILY LAW

1. There is a lack of evidence on the effects of *de jure* and *de facto* legal contexts on WEE, in the areas of family law and land rights. In many countries, a discrepancy exists between the gender equal rights codified and guaranteed in written laws and the gender-discriminating behaviors that continue to be “enforced” by social norms, customary law, and cultural practices.
2. There is little information available on the main constraints to enforcing laws that promote WEE, including the budgetary allocations necessary to promote effective legal enforcement and address customary laws and social norms.
3. There is a lack of understanding of effective strategies and best practices for raising awareness of the legal impediments to WEE.

7.2 LAND RIGHTS

4. There are very few rigorous evaluations of reforms that strengthened women’s land tenure. Much of the available evidence does not assess an intervention’s impact on land tenure security for women, as measured by completeness, durability, and robustness of rights.²¹⁵
5. The link between land rights and increased access to credit is not well studied. Finance sector actors often attribute their reluctance to lend to women-owned businesses to their inability to provide collateral. However, research is lacking to confidently support this correlation. An emerging alternative option is the use of movable property lending (MPL). However, since MPL requires a well-functioning credit registry and a legal framework for movable property-secured transactions, it is not yet a fully viable option in many contexts. More research is needed on this issue.
6. Many gaps in evidence arise from the failure to consider the complexity of land rights regimes, the allocation of land rights at the household level, and the impact of gender roles (see Box 10). Is large-scale land titling beneficial for women in specific tenure systems, such as collectively held lands? What are the effects of effective land rights on intra-household dynamics, such as cooperation and bargaining power in households headed by men? In addition, households headed by women may be operating under different constraints and opportunities than those by men. In general, women are excluded from research surveys, as only the landowner and head of household are included. Including equal numbers of wives or households headed by women in studies could provide a better understanding of the potentially differing impact of interventions on women and men.

Box 10. Further study needed to understand gender differences in land use in Benin

In Benin, with the help of local communities, the Plans Fonciers Ruraux program formally documented land ownership through land certificates. Results indicate that households in this program increased their long-term investments in cash crops and increased tree planting. Women were also more likely to fallow their land. However, women moved their agricultural production from land that had been formally demarcated to less secure, non-demarcated land outside the village.²¹⁶ Additional information is needed to better understand how land formalization and use may affect women and men differently, in terms of gender and household status.

7.3 LABOR FORCE PARTICIPATION

7. Existing literature rarely highlights the value of women's time; studies are needed to measure the costs and benefits of programs that change women's time use (see Box 4) and assess the impact of different types of childcare on women's labor force participation, income, and other forms of WEE.
8. There are limited insights on the implications of macroeconomic, trade, industrial, and competition policies on informal women-owned enterprises and women workers. Specifically, additional research is needed on how informal women-owned enterprises and workers fit into global value chains.
9. The effects of streamlining regulations on informal women entrepreneurs have not been rigorously studied. Countries that heavily regulate their businesses have larger unofficial economies. When these countries reduce or streamline business regulations, it can lead to an increase in job formalization. This was the case in Mexico, where easing regulations seemed to encourage the transition from informal firm ownership to formal wage jobs.
10. Existing evidence suggests that electronic payment technology can be used to formalize non-agricultural informal employment. In Peru, for example, the introduction of e-Payroll resulted in the registration of about 300,00 new formal jobs in 2008. The specific effects of this type of intervention on informal women workers has not been studied.²¹⁷
11. The effects of family leave policies on women's labor force participation have been difficult to accurately track and measure.

7.4 FISCAL POLICY

12. There is a lack of rigorous, longitudinal evaluations of the impacts of gender responsive budgeting, gender wage gap policies (transparency mandates and legal reform), taxation, and pension reform on WEE outcomes.
13. There is limited understanding of the proven strategies to reduce gender inequalities in taxation for low-, middle-, and high-income categories (including women who are not registered or active in the formal sector).

7.5 INTERNAL ORGANIZATIONAL AND BUSINESS POLICIES

- I4. Rigorous monitoring and evaluation to build an evidence base of internal organizational and business policies that support WEE outcomes is missing.

8. FOURTEEN RECOMMENDATIONS

This landscaping study identified 34 examples of ways that legal reforms and improved business policies have supported women's economic empowerment. Fourteen overarching findings and recommendations are presented in Table 7. Annex C in the supplemental annex to this report provides a list of women's advocacy organizations and coalitions.

TABLE 7. SUMMARY OF MAIN FINDINGS AND RECOMMENDATIONS

FINDINGS	RECOMMENDATIONS
ALL ACTORS	
<p>Mixed-methods analysis is needed to capture statistically significant program results and to identify the underlying causes of gendered effects of laws and policies, using equal sampling of men and women for quantitative and qualitative data collection.</p>	<p>1. Encourage the use of mixed methods analysis, and the equal sampling of men and women in quantitative and qualitative analysis, to better capture the gendered effects of programs, laws, and policies.</p> <ul style="list-style-type: none"> • Ensure that the gendered effects of programs and interventions are captured in all baseline studies, assessments, and evaluations. • Identify potential gender differences at the design stage to help ensure that adequate funding is allocated for a gender-balanced analysis. • Assess the effects of <i>de jure</i> and <i>de facto</i> contexts on WEE, especially as related to the implementation of family law and land rights.
GOVERNMENT	
<p>Most countries do not explicitly prohibit women from applying for an ID, however, in many countries, gender-based differences in laws and regulations make it more burdensome for a woman than a man to obtain either an ID or the foundational documents needed to get one.</p>	<p>2. Adopt interventions that increase women's access to ID cards.</p> <ul style="list-style-type: none"> • Reform legal and policy requirements and restrictions for women to obtain ID cards. • Require the same procedures for men and women to obtain ID cards.
<p>Gaps in legal rights and ineffective implementation of gender equal laws limit women's ownership and use of land and property globally. For many women in developing countries, land is the most valuable asset that they use to earn a living, provide for their families, and invest in their communities.</p>	<p>3. Ensure equal land rights and tenure for women and men:</p> <ul style="list-style-type: none"> • Provide information and incentives to encourage joint-titling of land by couples. • Increase access to formal demarcation of land plots. • Reform inheritance laws to be gender equal.
<p>Membership in collectives or cooperatives can raise the visibility and voice of informal women workers and can lead to improvements in their working conditions and livelihoods.</p>	<p>4. Consult and collaborate with informal women worker's collectives and cooperatives to:</p> <ul style="list-style-type: none"> • Identify and support interventions that improve informal women's working conditions and livelihoods.
<p>Gender responsive budgeting can provide country-level benefits for women. In many countries, the effect of gender budgeting on fiscal policies cannot easily be discerned as it is not closely monitored, and it is difficult to establish cause and effect.</p>	<p>5. Enable the effective adoption of gender responsive budgeting interventions. Ensure that participating staff and departments have the capacity to:</p> <ul style="list-style-type: none"> • Articulate country-relevant, gender-oriented budget priorities. • Design an evaluation of the programs created.

	<ul style="list-style-type: none"> • Conduct economic analyses of those programs. • Provide public information on their results.
<p>Only half of the 190 countries covered in the 2022 WBL report have legislation mandating equal remuneration for work of equal value—an important area of reform for governments hoping to reduce the gender wage gap.</p> <p>In addition, country-level transparency-based policies can have a substantial impact in reducing the gender pay gap.</p>	<p>6. Introduce legislation mandating equal remuneration for work of equal value.</p> <ul style="list-style-type: none"> • Mandate companies to report the gender pay gap among their employees. • Support the introduction of these mandates through information and awareness-raising campaigns to incentivize compliance.
<p>Access to childcare enables mothers to make their own work-life decisions by providing them the choice to engage in paid work or expand their work hours.</p>	<p>7. Provide government-funded childcare for working parents.</p> <ul style="list-style-type: none"> • Ensure that childcare is of high quality and easy to access and that hours of operation fully cover work hours.
<p>Most fiscal policy effects are considered gender-neutral; however, explicit and implicit forms of gender discrimination frequently occur. Many are influenced by tax incentives, tax credits, or tax relief. Pension schemes often disadvantage women who engage in unpaid care work.</p> <p>Informal women workers are often taxed indirectly though they do not participate in or benefit from formal tax or pension systems.</p>	<p>8. Address discriminatory fiscal policy effects of taxation and pensions on women and men.</p> <ul style="list-style-type: none"> • Assess national taxation and pension systems and reform policies with discriminatory implicit or explicit effects. • Explore strategies to integrate informal women workers into formal taxation and pension systems that provide tangible benefits.
DEVELOPMENT PARTNERS (DONORS, NGOS)	
<p>There is limited awareness of existing gender-discriminatory laws on the part of stakeholders such as national government officials, donor staff, implementing partner staff, local communities, and funded-activity beneficiaries.</p>	<p>9. Increase awareness of existing gender discriminatory laws that limit WEE, and take action to change them.</p> <ul style="list-style-type: none"> • Improve awareness of the legal impediments to gender equality, among your organization's staff and the funded activity's key stakeholders. • Disseminate and encourage reading of the latest World Bank's WBL report and ILO reports on the gender wage gap and labor force participation. Organize a discussion of the country-level findings in relation to the funded activity's objectives and goals.
<p>Advocacy organizations with expertise in legal reform, implementation, and enforcement can be leveraged at global, regional, national, and local levels.</p>	<p>10. Engage in advocacy to support legal reform and the implementation and enforcement of laws supporting WEE.</p> <ul style="list-style-type: none"> • Identify effective strategies and best practices for raising awareness of legal impediments to WEE. • Work with local, regional, and international organizations with successful track records in achieving legal reform and effective implementation of laws that increase gender equality.
<p>International conventions and agreements supported by the United Nations and other international organizations lay the groundwork for country level legal reform that supports WEE (e.g., CEDAW, ILO recommendations on parenting and maternity leave).</p>	<p>11. Identify international conventions and agreements that could be leveraged to support WEE.</p> <ul style="list-style-type: none"> • Highlight country-level obligations, reservations, and violations to international conventions and agreements in activity reports and impact evaluations.

DEVELOPMENT PARTNERS (DONORS, NGOS) AND PRIVATE SECTOR

Several resources exist that support the incorporation of internal gender-equal and family-friendly internal organizational policies that offer WEE benefits. USAID has developed a broad range of tools and practical guides to help organizations improve HR policies to support WEE.

12. **“Lead by example”: Adopt a strategy for increasing gender-equal and family-friendly policies internally, and support the adoption of these policies in all partner and funded organizations.**

- Incorporate at least one of the strategies presented in this study to support internal gender-equal and family-friendly policies.
- Use this experience to support the adoption of these policies in all partner and funded organizations.

Voluntary certification organizations can support the incorporation of gender-equal and family-friendly policies within an organization, offering WEE benefits. The UN WEPs program allows for member self-reporting, while the EDGE certification program requires bi-annual audits.

13. **Improve your business or organization's adoption of gender-equal and family-friendly policies by signing on to a voluntary membership program, such as UN WEP or the EDGE Certification.**

- Select a program that provides the resources and support that meet the specific needs of your organization.

VOLUNTARY CERTIFICATION PROGRAMS

Anecdotal evidence indicates that **organizations and businesses play an important role in influencing legal reform that supports WEE**. However, this data is not being systematically collected or analyzed.

14. **Collect data and best practices on the impact of gender equal and family-friendly policies adopted by organizations and businesses on national legal reform.**

- Conduct annual surveys to collect data from member organizations on the broader impact of company-level policy changes on national government policy reform.
 - Aggregate, analyze, and track results.
-

ANNEXES

ANNEX A: Key Terms and Definitions

ANNEX B: Key Resources (In Supplemental Document)

ANNEX C: Women's Legal Advocacy Organizations and Coalitions (In Supplemental Document)

ANNEX D: Design, Methodology, and Limitations (In Supplemental Document)

ANNEX E: Documents Consulted for Literature Review (In Supplemental Document)

ANNEX F: Classification of Evidence (In Supplemental Document)

ANNEX G: Evidence Tables (In Supplemental Document)

ANNEX H: Selected International Conventions and Agreements Supporting Gender Equality (In Supplemental Document)

ANNEX A: KEY TERMS AND DEFINITIONS²¹⁸

Agency. The capacity of individuals to make their own free choices and act independently on them, including having the resources and physical ability needed to perform the behavior and the power to do so. The degree of agency may determine whether an individual challenges or adheres to a social norm that is misaligned with their personal attitudes. Agency applies to individuals and groups (i.e., individual agency and collective agency), and is often used synonymously with self-efficacy (the perceived ability to deal with a task or situation). Self-efficacy is a primary requirement for agency: even if the necessary resources and power are available to someone, if they do not perceive they can make changes in their life, they will not be inspired or motivated to act or deal with a task or situation.²¹⁹

Business policies. A set of documented guidelines that establish standards in areas such as proper procedures and employee behavior.²²⁰

Collective land tenure. Communities of people who share access and use of land, typically administered by a local leader. Many rural people, including the majority of the world's indigenous groups, live on collectively held land. Also referred to as collective land tenure systems.²²¹

Common law system. A legal system developed in England primarily from judicial decisions based on custom and precedent, unwritten in statute or code, and constituting the basis of the English legal system.²²²

Customary land tenure. Customary tenure is a set of rules and norms that govern community allocation, use, access, and transfer of land and other natural resources. The term “customary tenure” invokes the idea of “traditional” rights to land and other natural resources: “the tenure usually associated with indigenous communities and administered in accordance with their customs, as opposed to statutory tenure usually introduced during the colonial period.”²²³

Customary law. Refers to laws based on customs that are accepted as legal requirements or obligatory rules of conduct; practices and beliefs that are so vital and intrinsic a part of a social and economic system that they are treated as if they were laws.²²⁴

De facto. Refers to rights that exist in reality or “on the ground.” They may be different from *de jure* rights.²²⁵

De jure. Refers to rights that exist because of formal law, which may be different from *de facto* rights.²²⁶

Family law. An area of law dealing with family relations including divorce, adoption, paternity, custody, and support.²²⁷

Fiscal policy. The use of government spending and taxation to influence the economy. When the government makes decisions about the purchase of goods and services, the distribution of transfer payments, or the collection of taxes, it is engaging in fiscal policy.²²⁸

Formal sector. The formal sector of an economy encompasses all jobs that pay regular wages, which are officially recognized as income sources on which income taxes must be paid.²²⁹

Gender balance. Generally agreed to be a gender ratio between 40 and 60 percent.^{230, 231}

Gender-based violence (GBV). An umbrella term for any harmful threat or act directed at an individual or group based on actual or perceived biological sex, gender identity or expression, sexual orientation, or lack of adherence to socially constructed norms around masculinity and femininity. It is rooted in structural gender inequalities, patriarchy, and power imbalances. GBV is typically characterized by the use (or threat) of physical, psychological, sexual, economic, legal, political, or social coercion, control, or abuse. GBV impacts individuals across the life course, and it has direct and indirect costs to families, communities, economies, global public health, and development. GBV takes many forms and can occur throughout the lifecycle. Types of gender-based violence include: female infanticide; child sexual abuse; sex trafficking and forced labor; sexual coercion and abuse; neglect; domestic violence; elder abuse; and harmful traditional practices such as early and forced marriage, honor killings, and female genital mutilation and cutting.²³²

Gender-responsive budgeting. Gender-responsive budgeting is a tool for analyzing and adjusting budgets to reduce gender inequalities and respond to the different needs and interests of everyone, including women and men, boys and girls, with other dimensions (such as age, class, and location).²³³

Gender equality. Refers to fundamental social transformation achieved by working with men and boys, women, and girls, to bring about changes in attitudes, behaviors, roles and responsibilities relating to home, the workplace, and the community. Genuine equality means expanding freedoms and improving overall quality of life so that equality is achieved without sacrificing gains for either persons regardless of their gender.²³⁴

Gender equity. The process of being fair to women and men, boys and girls, by ensuring that measures are taken to compensate for cumulative economic, social and political disadvantages that prevent women and men, and boys and girls, from enjoying a level playing field.²³⁵

Gender-smart work policies. Policies that address the challenges women commonly face in the workplace; for example, policies on family-friendly work and sexual harassment.²³⁶

Gender pay gap. The difference between the amounts of money paid to women and men, often for doing the same work; also referred to as the Gender wage gap.²³⁷

Government law. A rule established by a government that states how people may and may not behave, often specifying consequences for violations.²³⁸

Government legislation. Rules or laws relating to a particular activity that are established by a government.²³⁹

Government mandate. Official permission or the right to conduct a specific action or activity, established by a government—often through a vote.²⁴⁰

Government policy. A set of ideas or plans for a specific situation that has been officially endorsed by a government.²⁴¹

Government regulation. An official rule made by the government, usually by an agency rather than a legislative body.²⁴²

Informal sector. Informal sector enterprises are usually un-registered and non-tax paying. Informal employment is non-tax paying also, and lacks safety regulations or job security. The informal economy is not usually included in a country's gross national product (GNP), unlike the formal economy (see entry above).²⁴³

Joint-titling. Equal ownership between two individuals with the same right of equal possession; also referred to as co-ownership.²⁴⁴

Land tenure. Land tenure is the relationship, whether legally or customarily defined, among people, as individuals or groups, with respect to land. Land tenure is an institution, i.e., rules invented by societies to regulate behavior. Rules of tenure define how property rights to land are to be allocated within societies. They define how access is granted to rights to use, control, and transfer land, as well as associated responsibilities and restraints. In simple terms, land tenure systems determine who can use what resources for how long, and under what conditions.²⁴⁵

Land titling. A policy intervention to introduce systems to formally recognize rights in land and to enable the state and individuals to trade in these rights.²⁴⁶

Personal status law. Characteristics that determine an individual's personal and legal status and identity as well as the assignments of the person in society.²⁴⁷

Power. Power refers to the ability to influence the beliefs, norms, and behaviors of others or the trajectory of events. Power permeates within social, political, and economic structures. It can take formal (such as an elected position) or informal (such as the elders of a village) forms, and either explicit (through a country's constitution or laws) or implicit (men's privilege). Power can manifest subtly and overtly, informing access to or control over resources, social networks, opportunities, and benefits from community structures and government policies. Power dynamics are rooted in social hierarchies that create and reinforce themselves, and are evident within advantages accumulated by one group over time and across generations. Power hierarchies often create the impression that the current order is natural and inherent. Individuals and groups who consider their power inherent may perceive efforts to shift norms as a threat to their power, and accordingly attempts to shift norms may result in backlash.^{248,249}

Social norms. Shared rules of action that define what is considered normal and acceptable behavior for members of a group, and that are maintained by empirical and normative expectations and enforced by social sanctions. Social norms are constructed by shared expectations and (often unspoken) beliefs about what people do and what they should do. These are embedded in formal and informal institutions as well as in attitudes and behaviors that guide how individuals interact in society, in the economy, and within the household. In the context of markets, norms influence the control of productive assets; thus, gendered occupational roles and care responsibilities often limit women's ability to engage with and benefit from economic opportunities.²⁵⁰

Statutory law. The law that exists in legislatively enacted statutes, especially as distinguished from common law.²⁵¹

Universal childcare. Government-sponsored childcare systems that aim to provide childcare to all families with children. There is no uniform model, and programs are typically adapted to meet specific conditions and needs.²⁵²

Value chain. The full range of activities that are required to bring a product from its conception to getting it to the final customer. The activities that comprise a value chain can be contained either within a single firm or made up of many firms.²⁵³

Women's economic empowerment and gender equality (*working definition*). Women's economic empowerment exists when women can equitably participate in, contribute to, and benefit from economic opportunities as workers, consumers, entrepreneurs, and investors. This requires access to and control over assets and resources, as well as the capability and agency to manage the terms of their own labor and the benefits accrued. Women's economic equality exists when all women and girls have the same opportunities as men and boys for education, economic participation, decision-making, and freedom from violence. This requires collectively addressing barriers to commercial activity and labor market participation, such as: restrictive laws, policies, and cultural norms; infrastructure and technology challenges; the burden of unpaid care work; limits on collective action; and poorly enforced protections. Women's economic equality is just one facet of gender equality more generally, which requires attention to the full range of gender gaps—economic, political, educational, social, and otherwise.²⁵⁴

¹ The study was updated outside this period to replace data with the World Bank's 2022 *Women, Business and the Law (WBL) Report*. ([Link](#))

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