



THEMATIC OVERVIEW 2023

Women's Economic Empowerment

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INTRODUCTION TO WOMEN'S ECONOMIC EMPOWERMENT

This is an update of Sida's thematic overview of Supporting Women's Economic Empowerment: Scope for Sida's engagement, developed 2009 and updated in 2015. This Thematic Overview aims to provide overall guidance to Sida and its partners on conceptual and operational dimensions of Women's Economic Empowerment (WEE), but does not exhaust this vast area. The Overview is embedded within Sida's [Multidimensional Poverty Analysis \(MDPA\)](#).

Gender equality is achieved when women and men, girls and boys, have equal rights, life prospects and opportunities, and the power to shape their own lives and contribute to society.

WEE is a priority in promoting economic justice, gender equality and the rights of women and girls within Swedish international development cooperation. WEE is central to Sida's poverty alleviation efforts. As will be shown in this Overview, women and girls face many constraints in accessing resources and opportunities, exercising choice, voice and power, and enjoying human security. References to 'women' throughout this Overview signifies women in all their diversity.

An intersectional perspective is essential to Women's Economic Empowerment. This is done by considering how gender intersects with other identities such as age, gender identity and expression, sexual orientation, disability, race, caste, ethnicity, religion or other beliefs, and how these affect each other.

Sida recognises and defends the rights of all, including for people who experience a gender identity that is neither exclusively male nor female or is in between or beyond both, also referred to as non-binary.

See [How Sida works with Gender Equality](#).

Sida recognises that men and boys, particularly those in marginalised groups, also face many constraints, but the evidence shows us that women and girls are at a greater disadvantage across all groups, including marginalised ones, such as (but not exclu-

sively) people with disabilities and indigenous groups.

The material presented in this Overview is linked to the MDPA core areas of Opportunities and Choice; Power and Voice; Access to, control over and benefit from resources; and Human Security. The focus on poverty means that we prioritise measures that tackle gender inequalities as they intersect with economic /class disadvantage. See also Sida [brief on Gender Equality and Dimensions of Poverty](#).



The Thematic Overview is accompanied by a set of technical notes on selected strategic areas through which Women's Economic Empowerment should be addressed, where arguments presented in the introduction are deepened:

- Business development and entrepreneurship
- Education and skills
- Employment and decent work
- Land and property rights
- Digitalisation.

This Thematic Overview and the technical notes show links to other key areas to achieve women's economic empowerment, gender equality and women's and girls' human rights, such as Sexual and Reproductive Health and Rights (SRHR), Women's Political Participation and access to decision making (WPP), and eradication of Gender-Based Violence (GBV); without improvements in these, women's economic empowerment will not advance, but the Overview does not exhaust such linkages.

The Overview also shows linkages to other Sida perspectives (poverty, human rights-based approach, conflict, environment and climate change), but does not include sector specific areas of intervention such as energy and agriculture; rather it includes technical notes on areas which cross through a vast number of sectors. It also does not include specific methods, but rather refers readers to the [Sida Gender Tool box](#), which includes briefs and papers on how to work with gender equality within different areas and sectors.

WHAT is the overall conceptual framework in this Thematic Overview?

The conceptual framework used in this overview¹ begins with the recognition that individuals and groups make choices and exercise agency but they do so within the constraints and possibilities imposed by the structural gender inequalities in terms of rules, social norms,² power, assets, and identities between different groups in their societies.

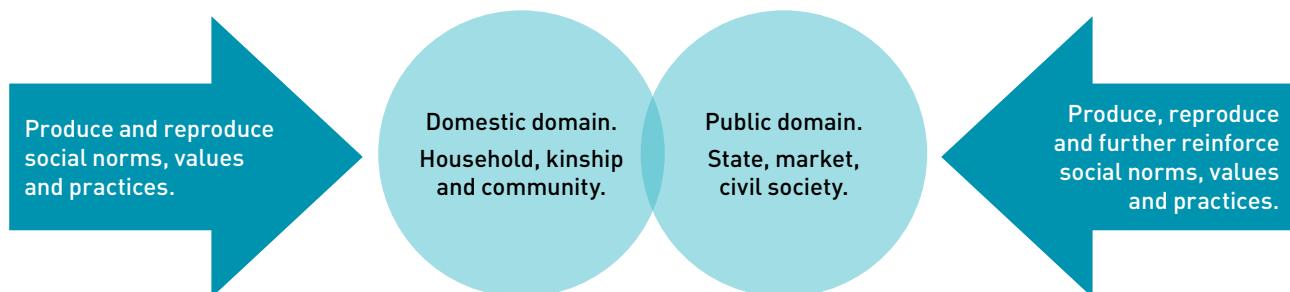
Gender disadvantages in labour, finance and other markets are 'effects/consequences of these 'structures of constraint'³ which operate over the life course of men and women, although somewhat differently for different social groups in different social contexts.

Two overall sets of constraints combine to create entrenched inequalities in economic resources and opportunities for women and girls relative to men and boys. There are the norms, values, and practices of a society which construct its idealised models of masculinity and femininity and operate through the informal 'private' relations of household, kinship, and community. These construct certain kinds of inequalities and constraints. At the same time, these norms, values and practices can also operate through relations within the formal public domains of states, markets and civil society. Unlike the relations of family and kinship, the institutions of states,

markets and civil society are purportedly impersonal. They become 'bearers of gender'⁴ when their rules, norms, procedures and practices reflect and reproduce preconceived notions about masculinity and femininity. But, importantly for processes of social change, it is possible to reshape these rules, norms, procedures and practices through laws and policies in ways which counter the long-standing inequalities of a society.

While these dual sets of constraints vary across different societies, as do their implications for gender inequality, there are certain common patterns. Men are generally assigned primary breadwinning responsibility. While women and girls are expected to take primary responsibility for unpaid care and household work, this is often in addition to their economic contribution to household livelihoods. They consequently tend to work longer hours than men or have to forego pursuit of economic activities. Men tend to be privileged in the distribution of household resources by virtue of their breadwinning responsibilities and are better positioned to take advantage of economic opportunities.

As illustrated in the model overleaf, social norms, values and practices are understood as the underlying causes which are rooted and reproduced in the public and private domains and give rise to various observed expressions of gender inequalities (trunk) with effects (spikes) for WEE. Some of these have contextual consequences: the asymmetrical division of unpaid care work, gender-based violence and discriminatory laws. Others have more direct effects, some of which are dealt with in the technical notes attached to the WEE Thematic Overview: such as inequality in access to markets, entrepreneurial opportunities and employment, land and property, digital technology, education/skills and social protection.⁵ Although, patterns of inequalities may appear similar in different countries and cultures, understanding the context is imperative to understand the variations in causes, expressions and



effects. The influence of social norms on women's decision-making is likely to be pervasive and significant.⁶ (See Sida brief on social norms, men and masculinities in [Sida Gender Tool box](#)).

Spikes: Effects of in/equalities in access to markets and entrepreneurship, land and property, employment, digitalisation, education/skills and resources in society.

Trunk: Expressions of gender in/equalities e.g. unpaid care work, GBV, decision-making.

Roots: Causes of in/equalities norms, values and practices.

Illustration by Ella Nordlund.



WHAT is Women's Economic Empowerment?

Sida defines WEE as transformative processes of change intended to bring about gender equality and economic justice. It is a strategic approach that aims to work with partners to eliminate the structural inequalities that produce uneven distribution of power, resources and opportunities between men and women in the economy.

The goal is to promote women's and girls'⁷ equal access to, and control over critical economic resources, to enable them to exercise individual and collective forms of agency in the different spheres of their lives. We stress a focus on collective agency because the durable structures of inequality, that underpin the subordinate status of women and girls, cannot be overcome by individuals acting in isolation.

In line with Sida's multidimensional poverty approach, we focus on the following areas:

- Equality of access to, control over, and benefits from critical economic resources, both material and non-material (financial, natural, time, education, skills, property) so that women and girls can participate fully in efforts to achieve and sustain a decent standard of living for themselves and their

households, to withstand crises of various kinds and to make provision for their future.

- Equality of access to economic opportunities and social services that will allow them to realise the full potential of their resources through livelihood activities that offer dignity, respect, and fair remuneration for their efforts.
- Equality of voice and influence in key decisions at different levels – over self, household, community, national and global level – to ensure the equitable distribution of resources and opportunities for all.
- An enabling environment that allows women and girls the security they need, free from violence of physical, sexual and psychological nature, to pursue the pathways to improved life chances opened up by a WEE agenda.

In the following, arguments are presented which show how WEE is aligned also in research to the MDPA areas.

WHY work with and for WEE?

There are many arguments as to why WEE is important, both from a Human Rights perspective, as well as from a growth and development perspective. In the following some key aspects have been included. The arguments provided here are not exhaustive.

It is a Human Right!

A vast number of Human Rights commitments exist for women and girls, men and boys which safeguard economic justice and rights linked to WEE. Key commitments are expressed in the Universal Declaration for Human Rights and the Convention on the Elimination of All forms of Discrimination Against Women (CEDAW) obligating participating states to, *inter alia*, ensure that women have equal access to employment, equal pay for work of equal value, bank loans and financial credit, social protection programmes, technology and equal treatment in land and agrarian reform as well as in land resettlement schemes.⁸ Regional conventions reiterate further and elaborate on economic rights.⁹

The ILO Conventions which evolve around topics such as non-discrimination in access to employment, equal pay for work of equal value, safe working environment, illegalisation of forced and child labour, and decent work agenda more broadly are highly relevant. This includes for instance the ILO C189 Domestic Workers' Convention, recognising their contribution which includes increasing paid job opportunities for women and men workers with fam-



Photo: Viktoria Lidsell / Embassy of Sweden in Zimbabwe.



Photo: Marcel Crozet/ILO.

ily responsibilities, greater scope for caring for aging populations, children and people with disabilities, and income transfers. And the recent ILO C190¹⁰ Violence and Harassment Convention is taking significant steps to protect against gender-based violence and harassment, including sexual exploitation, abuse and harassment at work, to and from work, as well as to act against violence at home. See also brief on [How Sida works with Gender Equality](#) for other relevant conventions and declarations.¹¹

The Sustainable Development Goals (SDGs)¹² reiterate that gender equality is a stand-alone goal in its own right (SDG 5 gender equality) as well as an essential part of achieving all other SDGs, including SDG 8 for sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all. To further support the SDGs, Sweden has joined UN Women-led [Generation Equality](#), where Sweden is leading the Economic Justice and Rights Action Coalition, formulating tangible and concrete actions for WEE, together with other members.

It is smart!

High-, middle- and low-income countries stand to gain financially from WEE. A widely cited report by the McKinsey Global Institute estimated that a “full-potential” scenario in which women participate in the economy identically to men, would add up to \$28 trillion, or 26 percent, to annual global GDP in 2025 compared with a business-as-usual scenario.¹³ Currently 52.6 percent of women between 15 and 64

are in the labour force globally, compared to 80 percent of men the same age, leaving the gender gap in labour participation at above 35 percent.¹⁴

To reach a “full-potential”¹⁵ scenario it is pointed out that transformative change needs to occur in both the domestic domain, where customary norms and values continue to reproduce gender inequalities, including inequalities in care responsibilities, and in the public domain where discriminatory laws and policies with macroeconomic and judicial implications serve to reinforce the gendered stratification of the economy.

Gender-responsive laws and macro-economic policies are a prerequisite for WEE as much as transformative change of social norms is needed for gender-responsive policies to be adopted. Presently, discriminatory gender laws are more likely to be found in low- and middle-income countries, particularly the Middle East and North Africa and South Asia regions, with high income countries showing more egalitarian legal regimes.¹⁶

Macroeconomic interventions must drive gender responsive solutions in the public domain as well as support normative changes in the domestic domain, delivering reforms that remove restrictions on female paid productive work as well as address inequalities associated with unpaid care work. It is currently estimated that women globally spend 16.4 billion hours on unpaid care work every day, the equivalent of 2 billion people working 8 hours per day, without pay. The monetary value of this work would amount to 9 percent of global GDP, if it was calculated as paid labour.¹⁷ The amount of unpaid



Photo: GPE/Kelley Lynch.

care work by women is further magnified due to underinvestment in the care sector, which in many economies remains poorly funded. It is largely informal with negative implications for wages, working conditions and access to social protection.

Another major impediment for WEE on a macro level is gender-blind fiscal policies. Tax policy, government expenditure and debt management directly affect the resources available.¹⁸ For example, tax credits on childcare have been shown to significantly increase maternal labour supply, and thus income generation for mothers, which increases spending on children's goods and welfare which has societal effects on the improvement of social capital. Tax credits to women also shift intra-household bargaining power and distribution of income leading to redistribution of resources towards women.¹⁹

Public expenditure on social protection measures including systems for child and maternity benefits, cash transfers and pensions should be a central part of fiscal policy. Social protection is a prerequisite for multidimensional poverty reduction and WEE because it increases resilience to external shocks such as economic recessions, climate crises or the effects of pandemics such as COVID-19.²⁰ Gender responsive social protection systems are also a prerequisite for more equitable labour force participation.

How states allocate public spending will influence women over the entire life cycle and can either mitigate or exacerbate structures of inequality. Public spending must be analysed through gender responsive budgeting.

The wide prevalence of these poor-quality jobs, and the general scarcity of better employment opportunities is one of many drivers of female outmigration from low-income countries. The estimated number of migrant workers in 2019 was 169 million (4.9 percent of the global labour force) where women constitute 41.5 percent (70 million compared to 99 million men).²¹ While earning less, women tend to send home a higher proportion of their income. Women migrant workers were, in 2016, responsible for approximately half of the 601 billion USD in global remittances. Furthermore, as women migrant remittances make considerable contributions to national economies, there is little incentives from governments to negotiate family unification provisions with destination countries. While reasons for migration are many, employment-centred growth in the sending country will reduce the need for migration, while extending labour laws and social protection to migrant workers in the receiving country would reduce exploitation. Female labour migration has, however, become a means for social reproduction in industrial nations. Lower real wages and disinvestments in social welfare has raised the number of hours of paid work per household needed to support a family, transferring care work to others, often poorer, racialised migrant women.²²

Considering the above (and other) arguments for WEE, we should note that targeted development assistance to the economic and productive sectors dedicated to gender equality remains abysmally low, with 2–3 percent of aid in 2021.²³



Photo: Ylva Sahlstrand/Sida.

Women's right to decide if and when to marry and have children is established as a key to empowering women economically and enabling them to lead healthy and productive lives.

HOW does WEE relate to other Sida gender areas?

WEE is an important driver to achieve gender equality in other areas. The reverse is also true. They mutually reinforce each other.

Women's political participation (WPP) is important to outcomes for women's economic rights. Research has revealed that economies with greater female representation in the national legislature are more likely to pass laws on sexual harassment, rape, divorce, and domestic violence, all areas which may present barriers to WEE and economic inclusion.²⁴ According to data from the Inter-Parliamentary Union (IPU), however, only 25 percent of seats in national law-making bodies are held by women. In four economies at least half of legislative seats are held by women: Rwanda (61 percent), Cuba (53 percent), Bolivia (53 percent), and the United Arab Emirates (50 percent).²⁵ See also Sida brief on women's participation in politics in [Sida Gender Tool box](#).

Manifestations of Gender-Based Violence (GBV) such as domestic/intimate partner violence and Sexual Exploitation, Abuse and Harassment (SEAH) in the sphere of work all serve as barriers to WEE. GBV can for instance prevent women from leaving their homes or using public transportation to get to and from work. Women in economic dependency of a perpetrator of violence can withdraw their GBV cases from court to ensure the household income is safeguarded. Studies have found that violence against women can be reduced when economic empowerment projects are combined with interventions also with men of the household.²⁶ At the same time, however, research also shows that engaging in employment – formal, informal or self-employed – can exacerbate the risk of violence and earning an

income can challenge existing power dynamics within households. The perception that access to, and control over, resources is transferring to women may be resented by some men, who use violence to reassert their position of authority.²⁷ They may also use economic coercion to control women's resources such as their pay checks, business profits, land or other property, or prevent them from making decisions about the use of household income.

GBV can cost 3.7 percent of GDP from lost productivity, more than double most governments spend on education. Several case studies confirm the negative impact GBV can have on financial performance.²⁸ As an example it has been estimated that companies can lose up to 9 percent of their wage bill from lost productivity; absenteeism; and medical, security, and re-recruitment costs, according to one study.²⁹ In addition to physical and mental impacts on victims/survivors of GBV, a recent study has also measured the personal financial losses GBV generates.³⁰ See also Sida brief on GBV at [Sida Gender Tool box](#).

Women's right to decide if and when to marry and have children is established as a key to empowering women economically and enabling them to lead healthy and productive lives.³¹ There are an increased number of studies which explore the linkages between Sexual and Reproductive Health and Rights (SRHR) in the life-cycle and WEE³² e.g. showing that limited access to SRHR impacts women's economic opportunities in both formal and informal sectors.³³ Harmful practices such as gender discrimination and school-related sexual violence and child, early, and forced marriage often prevent adolescent girls from completing their education or learning essential skills to enter the workforce or increase their earnings.³⁴ Studies have for instance found that:

Sida supports transformative WEE related efforts. An example is Just Associates (JASS), a movement support organisation dedicated to building the voice, visibility, and collective power of women in Mesoamerica, Southern Africa, and Southeast Asia for a just and sustainable world for all. JASS works with women and movements to change the beliefs and structures that drive economic inequality, environmental destruction, and gender-based as well as political violence. The women they partner with, and their contexts, are what define the specific issues JASS seeks to address. This includes supporting the political participation of women to define their own agendas, analysing which actors have power on the issues they seek to change, and engaging them to demand accountability and transform policies and social norms.



Photo: GPE/Kelley Lynch.

Improvements in reproductive health can lead to improvements in WEE; Expanding contraceptive use improves women's agency, education, and labour force participation; Higher maternal age at first birth (reducing adolescent childbearing and unwanted pregnancies) increases the likelihood of school completion and participation in the formal labour market, and longer birth intervals increase labour market participation, as does having fewer children.³⁵ See also [Sida brief on SRHR](#).

Women who have access to bank accounts, savings mechanisms and other financial services have, for instance, a greater opportunity for decision-making over their own time regarding employment, leisure, education and other income generating activities; they are more able to control their earning and consumption patterns, which often correlate with household welfare spending; and they have greater decision-making power over marriage and SRHR, such as use of contraceptives, and are also less vulnerable to GBV.³⁶

HOW does WEE relate to other Sida perspectives?

WEE is intrinsically interlinked with poverty reduction and is a Human Rights issue; empowering women (generally and economically) is a poverty reduction measure as well as a safeguard of human rights and the principle of 'do no harm'. Gender blind poverty reduction efforts can, on the other hand, worsen gender inequalities and reduce access to human rights by reproducing gender unequal patterns, including reproducing private and public spheres' discriminatory norms, values and practices.

WEE is related to climate change and environment. Women are central actors for food security, water collection and energy production. Women as well as men can be in a more vulnerable situation with the impact of climate change while also being essential change agents to deal with the climate change challenges.

Higher representation of women in positions of political authority is associated with less carbon dioxide emissions,³⁷ more land protection, and a higher possibility of the ratification of environmental treaties.³⁸ Women and girls commonly face higher risks and greater burdens from the impacts of climate change than men and boys, due to high dependence on natural resources, in conjunction with their roles and responsibilities, and the fact that women and girls face higher levels of poverty (predisposing factors are e.g. lack of own sources of income and ownership and control of assets, unpaid work, etc.). Displacement and mass migration, as a result of climate change, may increase unsafe living conditions, poverty, and exposure to violence and abuse for discriminated and marginalised groups in particular. See also Sida [brief on gender equality, environment and climate change](#) for further references.

WEE is related to, and affected, by conflicts. As might be expected, many of the effects are negative. There is the obvious disruption of livelihoods. There is women's increased vulnerability to GBV, including sexual violence, with severe impacts on their physical and mental health. In addition, the risk of early, forced and child marriage often increases during conflicts and disasters when poor families who have lost livelihoods, land and homes see marrying their daughter as the only option to alleviate economic hardship.³⁹



Photo: Ylva Sahlstrand/Sida.

But along with these negative impacts, conflict situations can, under certain conditions, offer new opportunities for women. As traditional gender divisions of labour in different economic activities are reworked and redrawn during a conflict, women find new opportunities and acquire new skills.⁴⁰ In the post-conflict phase, these changes can present a springboard for advancing the WEE agenda. Economic initiatives for women can be extended to new economic areas, previously reserved for men, on the grounds that women have gained experience in this work during the conflict and have the necessary skills. However, this is not an easy task as evidence from post-conflict situations shows that, on many occasions, women and men resume their traditional roles once the conflict ends.⁴¹

Corruption is an overarching constraint to WEE. Women in both formal and informal sectors face corruption when looking for employment or pursuing their own businesses, a serious constraint to their income-earning capacity. In particular, women, girls and LGBTQI+ persons may both be forced to pay monetary bribes, but also be exposed to sextortion, when seeking to access basic services (education, health, water, sanitation, and employment), and documentation (licences, residence, and identity papers).

See also Sida brief on corruption in [Sida Gender Tool box](#). Gender is relevant to corruption issues in other ways as well. Women have been found to be less involved in bribery and less likely to condone bribe taking.⁴² Female-owned businesses tend to pay less in bribes, and corruption is seen as less of an obstacle in companies where women are represented in top management.⁴³

Women in both formal and informal sectors face corruption when looking for employment or pursuing their own businesses, a serious constraint to their income-earning capacity.

Overall recommendations for Sida and partners are to support:

- Contributions which are transformative and work with root causes and constraints to inequalities.
- Programming considering broader sets of constraints such as actions to counter GBV, unpaid care work and improve SRHR as part of WEE efforts.
- A strong emphasis on capacity building (including institutional and organisational development and development of individual knowledge and skills) since this is crucial for changing social norms, values and practices.
- Gender mainstreaming of intersectional approaches in analysis, planning and implementation of programmes and policies.
- Collective action through women's movements and organisations because structural change cannot be brought about by individual efforts.
- Access to care provision and the inclusion of men and boys into paid and unpaid care work.
- Men's engagement for women's and girls' human rights, i.e. by working with men and boys on issues of masculinities and gender roles.
- Research and communication on and for women's and girls' human rights.
- Disaggregation of statistics to reflect gender equality and intersectional inequalities.
- Ensure monitoring and evaluation of contributions are carried out systematically for improved contributions, learning and development of best practices.

Chapter notes

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- 23 OECD DAC (published 2022): [Development finance for gender equality and women's empowerment: a snapshot](#). Examples of economic and productive sectors included are: business, banking and financial services (2.8% gender targeted) and industry, mining and construction, trade and tourism (1.7%), energy (1,4 %) and other economic infrastructure and services (5.3%).
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- 25 World Bank: [Women, Business and the Law 2021](#).
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TECHNICAL NOTE ON WOMEN'S ECONOMIC EMPOWERMENT AND BUSINESS DEVELOPMENT AND ENTREPRENEURSHIP

"Sida defines Women's Economic Empowerment (WEE) as transformative processes of change intended to bring about gender equality and economic justice. It is a strategic approach that aims to work with partners to eliminate the structural inequalities that produce uneven distribution of power, resources and opportunities between men and women in the economy".

This technical note on business development and entrepreneurship accompanies the Thematic Overview on WEE. The technical note provides information on overall recommended actions to support women with access to business development and entrepreneurship, why support to this area is important for WEE, and what are the main challenges, including the constraints and opportunities for transformative change towards WEE.

HOW to improve women's access to business development and entrepreneurship?

Enabling environment and removal of structural constraints to women-owned businesses; support development of inclusive markets and value chains; promote women's organisations; promote gender transformative trade policies; increase women's access to financial and business services; support skills development for women and women's access to business services; support scaling-up assistance to women-owned businesses; promote inclusion of men and boys in care work; and improve access to care services.

WHY is women's access to business development and entrepreneurship important for WEE?

Promoting gender equality in business development can contribute to economic development.¹ In 2015, the McKinsey Global Institute estimated that women's full engagement in the economy, identically to men, would add up to \$28 trillion, or 26 percent, to annual global GDP in 2025 compared with a business-as-usual scenario.²

For instance, according to a recent study,³ removal of constraints to women micro-, small- and medium-sized enterprises (MSMEs) would more than double female labour force participation, raise real wages of both men and women, and raise welfare, including real income, as much as 40 percent. It has long been argued that high-income economies could afford to be more gender equal, and evidence is pointing

towards more gender-equal societies giving rise to stronger economies.⁴

Other arguments to support growth in women-owned businesses as a poverty mitigation measure are for instance that through income-generating activities, e.g. as business owner, women create a stronger basis for negotiating powers in both the private and the public spheres to defend one's rights, such as a basis for leaving violent relationships.⁵ And, since women-owned businesses (or business owners) hire women to a higher degree (43 percent) than man-owned businesses (25 percent),⁶ supporting women-led business is a possible fast track to increase female labour participation.

WHAT are the key issues?

Women own and manage about a third of established businesses across all regions (0.6 female-to-male ratio). An estimated 274 million women globally were in 2020-2021 involved in business start-ups. Low- and middle-income countries show the highest levels of entrepreneurial intentions, nascent and early-stage business activity, and are closer to gender parity than high-income countries.⁷

There is an overall sector-division of women and men at a global level, where MSME led by men tend to be in the construction sector, while women-owned businesses tend to be informal, home-based and concentrated in the areas of micro- and small-scale and traditional sectors, which primarily include retail, service sector,⁸ health care, pre-primary education, and food preparation.⁹

The sectoral division and informality of women-owned business, taken together with social norms, values and practices such as gender divided care work, partially explain why women were globally 20 percent more likely than men to report a business closure due to the COVID-19 pandemic (41.9 vs. 35.5 percent) – the largest gender gap was reported in Europe/North America, where women were 50 percent more likely than men to report a closure; the

Women's World Banking (WWB) has been piloting several innovations for improving women's financial inclusion, knowledge of, and access to, finance running from 2018–2021. Through the support to Women's World Banking, Sida has been promoting gender focused dialogues, including those around societal and normative challenges with a broad range of stakeholders in the financial industry. The project has been able to work closely with governments in Indonesia, Nigeria, and Mexico on their national financial inclusion policies. WWB has been taking steps to ensure that two key groups of stakeholders – policy makers and financial services providers – take action to advance women's financial inclusion. WWB is also supporting financial service providers on how to design accounts and delivery channels to drive women's engagement and develop digital and financial capability trainings to ensure low-income women have the skills and knowledge to access and use their accounts beyond cash withdrawal. This project initiative has successfully launched a proprietary approach that helps design, and invests in, financial solutions, and 'policy environments' that meet women's needs and lead to positive behavioural change in the way they manage their financial lives. Over the past two years, WWB has piloted and launched six women-centric financial solutions, which have reached and benefited more than a million women through its more than 10 partner financial institutions.



Photo: GPE/Kelley Lynch.

trend was reversed in Central/East Asia, where men reported business closures due to the pandemic more often than women (37.7 vs. 34 percent).¹⁰

Globally, 36.6 percent of women business owners in the early stages (micro-enterprises), are operating on their own without co-founders or employees (men 24.6 percent).¹¹ Women business owners are for instance about 50 percent less likely as men to own/manage enterprises with 6–19 employees and two-thirds less likely than men to own/manage enterprises with 20 or more employees.¹²

Africa leads the world in terms of numbers of women business owners, making up 58 percent of the continent's self-employed population.¹³ However, a recent World Bank report also shows that women businesses across sub-Saharan Africa continue to earn lower profits than men (34 percent less on average), which are attributed to multiple factors such as sector segregation, difference in capital and labour.¹⁴

Women's participation in agricultural value chains is estimated to range between 40 and 50 percent.¹⁵ A recent study in six value chain projects showed (amongst others) that: Participation of female and male smallholder farmers and other low-income groups in value chains can have both empowering and disempowering outcomes; Achieving

empowering outcomes requires interventions with a deliberate focus on gender relations; Women's empowerment through value chain development requires particular attention to the gendered division of labour and potential trade-offs of participation; and collective action (like membership in cooperatives or other producer organisations) can support women's empowerment through value chain development and transformational change.¹⁶

WHAT are the main constraints and the opportunities for transformative change?

Constraints for women-owned businesses are multi-faceted and interconnected in the domestic as well as the public domains. A review of evidence on gender, market and business development suggested that a combination of constraints (such as, but not limited to: legal discrimination, social norms, and gender-based violence) and gender differences in endowments and preferences influence women-owned or led business choices, and that in turn these strategic choices impact business performance.

Women are often tasked with care work that may impede the performance of their businesses, such as childcare, cooking and cleaning, elder care, maintaining social networks, and other forms of unpaid care work.¹⁷ Lack of shared responsibilities for

household and family members leads to high levels of time poverty for women and girls with impacts on business activities. Unpaid care work is reported to be a significant constraint to women's business development and access. According to a report by the International Labour Organisation (ILO) from 2019, women globally dedicate 3.2 times more time than men on unpaid care work; 4 hours and 32 minutes compared to 1 hour and 24 minutes.¹⁸ (For regional differences see chapter on productive employment and decent work).

Women lack access to finance and capital. In 2020, 2.3 percent of venture capital globally was invested in female-only start-ups,¹⁹ 10 percent with a male co-founder, the remaining to all-male founders. The "seed funding" proportions (2.3 and 10 percent) decline significantly for investments made later in the business development process, with even less funding for female start-ups.²⁰ Women investors invest twice as much in women-owned companies, but few investors are women. The International Finance Corporation (IFC) estimates that approximately 15 percent of venture capital funds have 30 percent or more women employed, and that these companies have a 20 percent better return on invested capital.²¹

Lack of access to infrastructure such as means of transportation preferred by women, impacts on mobility together with care work responsibilities.

Travel patterns are determined by the respective roles and responsibilities of women and men regarding productive work and care work; and the availability and reach of different forms of transport. Women of all ages, and children of both sexes, tend to use public transportation more than adult and young men. Please also see [Sida brief on Gender, Urban Infrastructure and IFIs](#).

Trade (formal and informal) can be an important tool for lifting people out of poverty and advancing women's economic empowerment. Access to trade is, however, not gender equal and gender inequalities can have a negative effect on female trade. Where gender inequality is high, trade and economic growth have less of a poverty-reducing impact. Constraints for women traders are amongst other that they tend to face higher export costs, such as delays in processing export permits, and lack of access to trade



Photo: Fautapo.

finance, and have less knowledge about trade regulations than men. In many countries there is still a gender gap in education and lack of business skills (see also chapter on education and skills). For more on trade, standardisation and certification processes, please see Sida brief on [Gender Equality and Trade](#).

In many countries, de facto and de jure discriminatory legislation still restrict women's economic activities which are imperative for business development,²² such as preventing women from opening their own bank accounts and/or signing contracts, and lack of inheritance rights (to land and property).²³

Governments can, besides developing gender equality legislation, policies and incentives, also play an important role in supporting business development services, with e.g. technical support and access to technology, grants and loans/credits and addressing lack of credit history. However, programmes often fail to benefit women business owners to the same extent as men. UNIDO has e.g. found that: There are differences in access to and use of services and capital for women and men; Lack of basic business skills and training for women; Lack of savings, collateral and support for women to start businesses; Different access to networks and social interactions conducive to business for women and men; Lack of organisations representing women-specific concerns and constraints in business; Lack of representation of women's interests by mainstream business associations, such as Chambers of Commerce; Lack of gender competency by private sector development advocates and service providers; and Women seen as 'soft targets' for bribes.²⁴

One OXFAM²⁵ study concludes that bringing women entrepreneurs and farmers into collective networks is a potentially critical mechanism for women to increase their engagement in for instance agricultural markets. Collective networks have also shown to improve access to credit and market information, while training and the use of improved technology raise quality and productivity. In addition, the Self-Employed Women's Association, founded in India in the 1970s, has long provided a model for how to unionise self-employed women at the bottom of the economic pyramid.

The WIN (Women IN Business) program in Mozambique was initiated and financed by Sida in 2019 and is implemented by TechnoServe. WIN's objective is to economically empower women by supporting partners in the private and public sectors. These partnerships are designed to increase women's access to finance, equipment, business info and tools and wholesale /distribution of products, as well as shaping the rules and norms that govern women's entrepreneurship. One of the thirty two enterprises working with WIN is ENGIE Energy Access Mozambique, an off-grid energy and financial services company focused on Solar Home Systems (SHS). The company started operations in Mozambique in 2019 and aims to reach 200,000 households by 2023. WIN assessed sales operations and identified several opportunities including improving the recruitment guidelines and job descriptions to be more gender sensitive. In the process, the company identified women as customers and as sales agents to be of particular strategic interest. Results in the first year included an increase in retention rate of women sales agents from 40 percent to 75 percent, and an increase of 80 percent in earnings of the women sales agents.²⁶

Women-led small- and medium-sized businesses have consistently reported lower average profits and lower productivity during COVID-19 than men-led business, some reasons being (not exhaustive): higher costs for women compared to men of expanding businesses, due to lack of access to credits, lack of collaterals such as land and property, lower private wealth for investments and access to capital when compared to their male counterparts.²⁷ There is also evidence that women's reduced access to land, asset diversity, and networks in general and beyond COVID-19 may mean they access less valuable business credit on less favourable terms.²⁸

Sida has supported Enat bank in Ethiopia by providing a USD 2.5 million guarantee to support lending to women-owned Small and Medium Sized Businesses (SME). This is a co-guarantee with USAID, where each guarantor provides a 25 percent guarantee cover. The remaining 50 percent risk lies with Enat Bank. All loan-takers are women-owned businesses (majority with 100 percent women as owners, none less than 51 percent).

Business networks tend to be male dominated, but there is scarce research on what WEE can mean for women's economic empowerment. An OXFAM study (2014) found that collective and inclusive organising, considering different categories of women, led to greater empowerment impacts.²⁹

Widespread GBV impacts negatively on women's health and well-being, which hinders their ability to run their businesses effectively, whether the violence is economic, physical, emotional or sexual. Working both at home and outside of the home may put women at risk; some women may view self-employment as a way to avoid sexual harassment at, or to and from, a marketplace, impacting negatively on their mobility.

Research is also beginning to emerge on impacts on business development which reflect the lack of Reproductive and Sexual Health and Rights. An American study found for instance that better access to reproductive healthcare increases women's inclination to become business owners; more specifically, access to abortion correlates positively with women's business activity. Examining size of enterprise/business and personal income suggests that reproductive health and rights also improve the survival and success of women-led businesses.³⁰



Photo: UNEP.

Chapter notes

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TECHNICAL NOTE ON WOMEN'S ECONOMIC EMPOWERMENT AND EDUCATION AND SKILLS

"Sida defines Women's Economic Empowerment (WEE) as transformative processes of change intended to bring about gender equality and economic justice. It is a strategic approach that aims to work with partners to eliminate the structural inequalities that produce uneven distribution of power, resources and opportunities between men and women in the economy".

This technical note on education and skills accompanies the Thematic Overview on WEE. The technical note provides information on overall recommended actions to support women with access to education and skills, why support to this area is important for WEE, and what are the main challenges, including the constraints and opportunities for transformative change towards WEE.

HOW to improve women and girls access to education and skills?

Counter gender unequal norms, values and practices impacting on family and individual choices impacting on choice of education (formal, technical and vocational education and skills, life-long learning); facilitate women's access to quality primary and post-primary education (incl. cash transfers, stipends and scholarships); increase enrolment in early childhood education; support gender equal curricula and pedagogies; support vocational programmes and specific skills development for women and girls; support safe and violence-free environments at educational institutions, to and from home (and at home); support SRHR, including measures to counter early marriage and harmful practices; support public transportation and other basic infrastructure investments to increase safe mobility and/or reduce distance to educational institutions.

WHY are education and skills important for WEE?

For WEE to be achieved a lifelong learning approach must be used when analysing the influence and constraints to and from education and skills for women. Human beings learn throughout life. However, conditions for learning vary and should always be paid attention to in different contexts and social settings.

Education is a human right, and is e.g. expressed in the Convention on the Rights of Children, and in the Convention on the Elimination of All forms of Discrimination against Women (CEDAW), reiterating right to equality in access to education.¹ It is also a

core capability in the WEE agenda and for the achievement of a number of development goals (such as SDG 4 to ensure inclusive and equitable quality education and promote lifelong learning opportunities for all).² Education has been shown to be important for women's bargaining power within the household and for their voice and influence in the wider community.

Women's education, more so than men's, has been found to be closely correlated with different indicators of health. For instance, a single year of maternal education reduces the risk of death for children under 5 years of age by 3 percent, while children born to mothers with 12 years of education are 30 percent less likely to die before the age of 5, compared to children born to mothers with no formal education. Paternal education, on the other hand, reduces the risk of under-5 mortality by 17 percent, compared to no years of education.³ Education also improves women's prospects in the transition to adulthood. It encourages adolescent girls to marry later and to have fewer children.⁴ Each year of secondary education reduces the likelihood of marrying before the age of 18 by six percentage points.⁵ Moreover, a UN report shows that every additional year of primary school increases girls' eventual wages by 10–20 percent.⁶

Secondary education, including vocational training, facilitates the acquisition of skills and managerial capacity while tertiary education supports the development of basic science, the appropriate selection of technology imports and the domestic adaptation and development of technologies. Secondary and tertiary education also represent critical elements in the development of governmental capacity, key institutions, the law, and the financial system, all essential for economic growth. Empirical evidence at both micro and macro levels further illuminates these relationships.⁷ Also, informal education and learning are crucial for development of social norms, values and practices through alternative learning programmes, learning at work, a focus on "soft skills" (writing CVs, social competence etc.) and learning through community development etc. This is particu-

larly important for adult women who have missed out on formal schooling.

WHAT are the key issues?

There is data to show that women have made greater progress than men at basic levels of education in all developing regions. It suggests that literacy rates are 20% higher among younger women compared to older ones while among men, it is just 10% higher among young men compared to older ones. This progress can be seen in all developing regions.⁸

But major challenges remain. One relates to access to schooling. While there are now fewer children out of school at different levels of education, there were nevertheless 258 million out of school children in 2018. The male-female gender gap in out of school attendance has been declining, closing down to zero in primary, lower and upper secondary levels. but there are regional differences in this progress and inequalities still persist at higher levels.⁹

Gender disadvantage in schooling is greater in rural areas: data from 42 countries shows that rural girls are twice as likely as urban girls to be out of school.¹⁰ According to global statistics, just 39 percent of rural girls attend secondary school compared to rural boys (45 percent), urban girls (59 percent) and urban boys (60 percent).¹¹

The other major challenge relates to gender differences and inequalities in subject areas and length of education. Ascribed gender roles tend to channel men and women into subject areas that reflect their roles but that later translate into very unequal opportunities in the kind of jobs they can take up. At the same time, these gender roles, the unequal unpaid responsibilities they imply for men and women, curtail the regularity and duration of women's time in education while leaving men unaffected. We have seen this play out over the Covid-19 pandemic. While school related closures affected all children, the burden of unpaid care work within the home intensified for women and girls. Since the Covid-19 pandemic, 28 percent of women and 16 percent of men say that the intensity of unpaid care work has increased, while daughters share a heavier burden regarding domestic chores than sons.¹² The Covid 19 pandemic has exacerbated the number of children that remain out of school. The long-term effects are yet to be seen.

Gender differences in level, quality and type of education and skills are key contributing factors to gender imbalances in labour markets. There is a pronounced male bias in attaining education in low-income countries. Drawing on data from 41 African and Middle Eastern countries, one study concludes that gender equality in primary and secondary schools reduces the gender wage gap.¹³



Photo: Sida.

The same study further concludes that openness to trade only has a marginal effect on gender inequalities, suggesting that higher incomes as a result of trade are accompanied by higher gender inequalities, since uneducated women are overrepresented in the export sector, especially in agriculture, and often in rural settings.

Can Information About Trade-Specific Earnings Encourage Young Women to Enrol in Technical and Vocational Training in Non-Traditional Fields?

Women who work in male-dominated sectors earn an average of 67 percent more than women in traditionally female sectors, yet they tend to concentrate on sectors that produce lower profits. Lack of information or misconceptions about earnings in male- versus female-dominated sectors contributes to this sectoral segregation. A low-cost pilot intervention supported by the UFGE in the Republic of Congo showed that providing young women with information about trade-specific earnings can encourage them to crossover to more lucrative, traditionally male dominated trades. The study, conducted among applicants to a government-sponsored vocational training program under the World Bank supported Skills Development for Employability Project, found that young women that saw videos with information on trade-specific earnings prior to applying to vocational training were almost 30 percent more likely to apply to training in male-dominated sectors. The meaningful results that emerged from this pilot led to a scaling-up of the intervention under the project's Additional Financing and under a project in Cameroon which is planning to use similar informational tools to attract women to Technical and Vocational Education and Training (TVET) in traditionally male-dominated trades.

Comparable global statistics on skills development are lacking due to the heterogeneity in systems across countries. This includes statistics for formal technical and vocational education and training (TVET), non-formal education and training, and apprenticeships in the informal economy. Selected Sustainable Development Goal (SDG) indicators, however, collect participation rates of young males and females in technical and vocational programmes. It shows that 31 out of 133 countries achieved gender parity in technical-vocational education, with gender disparity in TVET enrolment persisting regardless of the national level of development.¹⁴



Photo: KTO.

The gender differences in upper secondary technical and vocational education and training (TVET) are even more marked than in higher education, where female students are often predominantly enrolled in fields such as food and nutrition, cosmetology and sewing.¹⁵ More men than women continue to pursue careers in engineering, manufacturing and other technology-related subjects, albeit there is an increase in female students in these fields. Female students, on the other hand, outnumber male students in the social sciences, the humanities, health and welfare, and education.¹⁶

World Bank research has found that networks, personal preferences and work prospects influence women's choice of vocational training to a higher degree than gender normative beliefs – in male-dominated trades. The strongest predictor of a young woman's decision lay in existing relationships with people who work in the associated trade. Analysis also showed that students appeared to be very practical and forward-looking in their decision-making, with 77 percent identifying the utility of degrees they are pursuing or personal interests as the most important factors in their preference, and only 9 percent of the surveyed students identified family and friends as the most important factor in their decision. Women who choose to operate in a male-dominated trade – or “crossover” – typically do so with the help of husbands or other male family members who have existing connections in these trades. Moreover, when they do crossover their average profits are about three times higher than that of non-crossover firms and they earn as much as men who operate in those sectors.¹⁷

There is also an element of skills mismatch in regional labour markets. Recent ILO research shows that, in OECD countries, the incidence of over-education (for one's held position and occupation) tends to be higher

for women than for men. In several countries in the Arab region and in North Africa, high unemployment rates among female university graduates suggest that women are at a disadvantage in gaining work appropriate to their education and skills.¹⁸

In many developing countries, women are over-represented in out-migration and the resulting "brain drain". According to OECD's Database on Immigrants in OECD and non-OECD Countries (DIOC), there is little difference between men and women with low or intermediate educational attainment. For the highly educated, however, women from non-OECD countries outnumber men with an emigration rate of 19.8 percent versus 16 percent for men. Among highly educated OECD country emigrants, gender differences are minor.¹⁹

What are the main constraints and the opportunities for transformative change?

Challenges and constraints are multiple in both the public and private domains and vary across countries and cultures. This includes gender biases in education streams and occupational segregation. Social norms lead to fewer women and girls in Science, Technology, Engineering and Mathematics (STEM) subjects, resulting in more limited access to more lucrative livelihoods and lower salaries, such that households perceive boys' education as a better investment.²⁰

One constraint is therefore poverty in itself, where poor families often favour boys when investing in education, and costs for education as such can be very high (12 percent of families take loans to pay for education in low-income countries). Social exclusion due to e.g., caste, ethnicity, religion or disability is a constraint and, in some places, schools do not meet the safety, hygiene or sanitation needs of girls. In others, teaching practices are not gender-responsive and result in gender gaps in learning and skills development.²¹ In addition, during conflicts schooling may not be possible.²²

School-related Gender-Based Violence is a risk for both girls and boys. Girls who travel alone to a distant school risk being the victim of harassment and different forms of violence, including sexual violence. Once in school, both girls and boys may face School-related Gender-Based Violence at the hands of staff and classmates with limited or no recourse.²³ Corporal punishment in schools varies significantly by country and, in some countries, experiences of corporal punishment vary significantly by gender. Male teachers tend, to perpetrate more corporal punishment against male students.²⁴

There are other less widely appreciated gender-related constraints that have negative impacts on the capacity to learn and motivation for continuing education. Girls who have reached puberty may face restrictions and challenges such as menstrual hygiene management with the lack of access to toilets, and/or social and cultural challenges such as perceptions of impurity associated with menstruation in some cultures, (see Sida [brief on gender equality in education sector](#)).

Women in rural areas face further challenges as they face combining education and training with farming, household, community and unpaid care work. Educational and training provision that is available is often difficult to reach and insufficiently flexible. These difficulties are particularly acute in traditional societies where families are often less willing to invest in a girl's education because of established practices of early marriage, low remuneration for women's work, familial reservations regarding women working outside their homes, fear of exposure to violence and harassment, and expectations that girls and women will do most of the unpaid care work.²⁵

While education can reduce early or child marriage, child marriage has also an impact on girls' education levels albeit education has a higher impact on delaying marriage, than marriage ending education.²⁶

It is estimated that child marriage is likely the cause of three in four girls having children before 18; not completing secondary education; and a future earning reduction by 9 percent.²⁷ However, each year of secondary education can reduce the likelihood of marrying before the age of 18 by 6 percentage points or more.

Early marriage/child brides are much more likely to drop out of school and complete fewer years of education. Compared to girls who have completed secondary education, uneducated girls are six times more likely to end up as a child bride (estimates from countries with the highest rates of child marriage). Child marriages are often the result of a lack of options and education; however, each year of secondary education a girl attends decreases her risk of child marriage by 6 percent. Investing in girls' education hence provides these girls with alternatives,



Photo: Marco Dormino/Un Photo.

decreasing the rate of child marriages and subsequently teenage pregnancies.²⁸ One issue is lack of support to facilitate the return of young mothers into the education system e.g., availability of child care facilities, and other types of support that could enable young mothers to continue studies.

There is also often a low level of education and professional skills in conflict and post-conflict situations among girls and women, both ex-combatants/women associated with the armed forces and civilians, and this hampers their economic reintegration. Some ex-combatants' wives, living for years in army barracks or following the soldiers during the struggle, may lack all sorts of productive skills. Girl-combatants were probably not able to finish school, and thus their level of education is low. In addition, when they return to their communities, they cannot enter the normal school class for their age. Many of them, feeling ashamed, leave school (see also [Sida policy brief on women's economic empowerment in conflict and post-conflict countries](#)).

Women are also much more often employed as contributing family workers than men, and in lower- and middle-income countries, more women are informally employed (see chapter on productive employment and decent work), which also limits

their chances of accessing education and training. In addition, women are under-represented in informal apprenticeships, the traditional training system prevalent in many countries with a large informal economy. Analysis of the informal sector in West Africa showed that women tend to acquire skills through unstructured, informal on-the-job learning, rather than by way of an informal apprenticeship with an experienced master craftsperson in a small firm, as men tend to do.²⁹

The gender digital divide is diminishing (mobile access) which is essential to allow women to participate equally in digital learning and teleworking where possible – in addition to challenging traditional gender roles³⁰ (see also chapter on digitalisation).

The ICT and digitalisation of Africa has been followed by a positive development externality that has had positive impacts on access to mobile banking (see also chapter on digitalisation); ICT penetration is however not alone sufficient. Poor primary education dampens the positive effects of mobile access on inclusive human development.³¹

Chapter notes

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TECHNICAL NOTE ON WOMEN'S ECONOMIC EMPOWERMENT AND PRODUCTIVE EMPLOYMENT AND DECENT WORK

"Sida defines Women's Economic Empowerment (WEE) as transformative processes of change intended to bring about gender equality and economic justice. It is a strategic approach that aims to work with partners to eliminate the structural inequalities that produce uneven distribution of power, resources and opportunities between men and women in the economy".

This technical note on employment and decent work accompanies the Thematic Overview on WEE. The technical note provides information on overall recommended actions to support women with access to employment and decent work, why support to this area is important for WEE, and what are the main challenges, including the constraints and opportunities for transformative change towards WEE.

HOW to improve women and girls access to productive and decent work?

Promote full and productive employment for women, access to equal opportunities, safe working conditions, and collective and individual labour rights, according to the Decent Work Agenda; remove legal and non-legal barriers to labour market, including the countering of discriminatory norms; close wage gaps; promote the inclusion of men and boys in care work; and improve access to care services.

WHY are productive and decent work important for WEE?

Productive¹ employment with decent working conditions for women leads to increased income, and greater influence in household decision-making which has been shown to have societal effects in terms of inter-generational investments in children's nutrition, health, and education.² However, women have less access to productive and full employment in decent working conditions at all stages of their working lives compared to men. They earn lower wages, have little or no pensions and other forms of social protection and are at greater risk of exploitation. This means that women will be more economically vulnerable than in crisis situations, such as pandemics, conflicts and disasters. Improving women's access to good quality employment will benefit women themselves as well as their families/households and the economy at large.³

Decent work, being goal 8 of the Sustainable Development Goals (SDG) framework, is an important main driver towards sustainable and inclusive growth.⁴ The International Labour Organisation's (ILO) Decent Work Agenda (1999) is an international commitment to meet challenges which are central to WEE. The Agenda entails employment and income opportunities for women and men; increasing the coverage of social protection and strengthening social dialogue and tripartism.⁵ Another key human right convention is the Convention to Eliminate all Discrimination Against Women (1979), which states that countries that ratify the resolution shall take all appropriate measures to eliminate discrimination against women in the field of employment, equalising employment opportunities, promotion, training, equal renumeration and health and safety at work (Art. 11) as well as their rights in non-monetised sectors of the economy (Art. 14).

Recruitment, promotion and retention of female managers are furthermore important for reasons beyond the right to decent work. Evidence shows that companies with female managers take more environmentally sustainable decisions,⁶ and enterprises that invest in women's employment also gain an important competitive advantage⁷. For instance, the International Finance Corporation (IFC) reports that private equity and venture capital funds with gender-balanced senior investment teams generate 10 percent to 20 percent higher returns compared with funds that have a majority of male or female leaders.⁸ Another study found that enterprises with more women on their boards outperformed their rivals with a 42 percent higher return in sales, 66 percent higher return on invested capital and 53 percent higher return on equity.⁹ A 2019 study of 18,547 firms in 15 developing countries reported, furthermore, a positive link between female representation in firm ownership and management on the one hand, and innovation output on the other.¹⁰ Since nine out of 10 formal jobs in emerging markets are located in the private sector,¹¹ there are significant incentives to work with this sector specifically.

Domestic workers' organisations offer a remarkable example of transnational activism. The exploitative conditions that characterised this overwhelmingly female occupation across much of the world provided a strong basis for solidarity and common purpose. Growing interactions across national borders gave rise to the first ever global conference of domestic workers' organisations in Amsterdam in 2006. Following on from the conference, the International Domestic Workers' Network (IDWN) was set up and the decision taken to demand a special ILO Convention for the rights of domestic workers. The International Union of Food, Agricultural, Hotel, Restaurant, Catering, Tobacco and Allied Workers' Association (IUF) agreed to take a lead on pushing for the convention and represent the network within the ILO. At the 2010 ILO conference, around eleven domestic workers' leaders were members of the workers' delegation from their country; by 2011, this had increased to twenty. The convention was hard-fought, particularly during the first round of official negotiations in 2010 but, by 2011, there was greater consensus. Convention No 189 was accepted that year with a resounding majority.

WHAT are the key issues?

Discriminatory gender norms perpetuate gender inequalities in all societies. Globally, women's wages are on average 77 percent of those of men and it is estimated that it will take 135.6 years to close the gender wage gap based on the current trajectory.¹² For women of colour, disabled women, indigenous women, and migrant women the gap is wider, while parenthood and its gendered implications affects access to decent work, and thus on the wage gap. Mothers tend to earn less than non-mothers, the so-called 'motherhood penalty' – largely because of the reduction in hours of work due to their ascribed caregiving responsibilities. Men, on the other hand, tend to earn a 'fatherhood bonus' in the form of higher earnings and bonuses as a result of fatherhood, preserving the gendered division of labour.¹³

Women's participation in the global labour force has since the 1990s remained more or less flat, evidence that gender inequalities remain intact, both in the

labour market and societies as a whole.¹⁴ Globally, almost 80 percent of men aged 15–64 are in the labour force compared to 52.6 percent of women, leaving the gender gap in labour participation at above 25 percent.¹⁵ The participation of women in the labour force has increased in the Latin America and Caribbean region by 10 percentage points, from 57 to 67 percent between 1998 and 2018. In the Central and Southern Asia region, the rate has, however, declined by 2 percentage points from an already low base, from 36 to 34 percent between 1998 and 2018.¹⁶

While economic growth in principle promotes WEE through increases in the demand for labour, the actual outcomes depend on whether or not jobs are created in female-intensive sectors (most often agriculture and the social sectors, such as health, education) and the quality of the work in question. Changes in the global value chains means that sectors such as retail, manufacturing and services¹⁷ have opened up for employment for women. However, increased participation in low-paid and exploitative jobs is unlikely to increase women's well-being and empowerment. The precarious and informal status of "female" work is one of the reasons for the slow pace of improvements in female labour participation in low- and middle-income countries in the past decades.¹⁸

In many low- and middle-income countries most women engaged in paid work are in the informal economy.¹⁹ Approximately 70 percent of total employment in low- and middle-income countries is in the informal sector (including agriculture),²⁰ even though there are regional differences. For women in Uganda, for example, almost 95 percent of paid work outside agriculture is informal, in Bolivia 79.6 percent.²¹ Although, informal work per se may provide an income for a family, women are much more likely than men to find themselves in low-quality informal jobs, especially indigenous women in rural areas.



Photo: Ajnur Iibri_i_

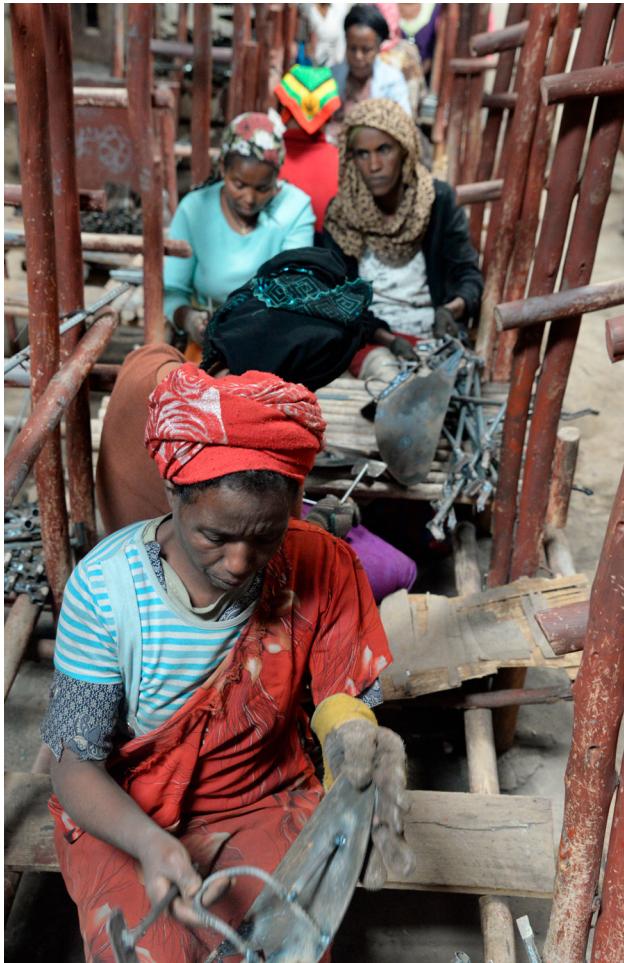


Photo: Sida.

Women are overrepresented in paid domestic care work making up 88 percent of the global labour force, and 74 percent of health associate professionals.²² Paid care work is generally seen as a woman's job and regarded as unproductive, and due to under-investments in the care sector, which in many economies remains poorly funded and partially informal, this sector often provides low wages.²³ Another sector which remains undervalued is that of domestic work which is usually informal, insecure and largely occupied by marginalised communities and social groups, and mainly by women.²⁴ Women constitute 83 percent of the domestic workforce which represents 7.5 percent of women employed worldwide.²⁵ Finally, home-based work in low- and middle-income economies compares unfavourably to high-income economies, where majority are own-account workers (58 percent women, 69 percent men). In low- and middle-income economies a large share of women home-based workers are employees (59 percent women and 47 percent men).²⁶ They may, besides low pay and simultaneously providing unpaid care work, also have lack of leave, no sick-leave and hazardous working conditions.²⁷

Women in Informal Employment: Globalizing and Organizing (WIEGO) was established in 1997 as a global network and was rooted in research, among others Harvard university, and in involvement with grass-root movements.

Sidas support to WIEGO, as a key partner for WEE, includes work to address the informal economy, support to normative dialogue on labour and human rights and the need to extend social protection to informal workers. WIEGO is emphasizing that organizing gives the poorest segments of the working class – those working in the informal economy, especially women, who tend to be overrepresented in the lowest income brackets – a way to be heard by decision makers who can affect their lives.

As an important collaboration of networks, WIEGO has influenced several of the ILO conventions and recommendations and their implementation relevant for the informal economy such as the recent 189 Domestic Workers and 190 Violence and Harassment Convention and many others. The adoption of the African Union's Protocol on Social Protection in February 2022 was also influenced by WIEGO. And WIEGO advocated for the inclusion of homeworkers in supply chain legislation such as the EU directive on corporate sustainability in 2021.

There is also a "hierarchy of poverty" among different types of informal workers, where migrant women represent one particularly vulnerable group. In low-income countries 92 percent of women workers are informally employed, outside the scope of employment-linked benefits or without access to state-supported social protection.²⁸ Only one third of the world's population is covered by comprehensive social security systems, with women over-represented among those excluded, in part because in most countries social protection systems privilege those engaged in uninterrupted, full-time, and formal employment.²⁹ Many skilled or highly skilled women migrants furthermore face downgrading and deskilling in the country of destination, confined to low paid work, in care, catering, agriculture, assembly lines, or driven, trafficked into prostitution and/or the sex industry.³⁰

Mothers of children under six years suffer the highest unemployment levels, where only 47.6 percent of them are formally employed, which further exacerbates gender roles, unequal unpaid care work and uneven power-relations in households.³¹

Migration is entrenched in a new globalised division of labour where women tend to migrate for work in sectors such as underpaid care work and hospitality, or are trafficked into sexual exploitation.³² Feminization of migration has been driven by rising demand for female labour in high-income countries, which further segregates labour markets in countries of destination and creates a dependency on remittances in countries of origin with brain drain and reluctance to invest in social protection policies as effects.³³ Furthermore, as women migrant remittances make considerable contributions to national economies (earning less than men, but sending home equal amounts because they remit a larger share of their earnings), there is little incentive for governments to negotiate family unification provisions with destination countries. Separation from their families ensures a steady flow of income for many countries at the expense of the security and well-being of such women all over the world.³⁴

WHAT are the main constraints and the opportunities for transformative change?

In many societies men are seen as the breadwinners of the household and women the domestic care takers, these norms are transferred onto a societal level, where states, markets, and civil society become “bearers of gender”, reproducing preconceived notions of masculinity and femininity.³⁵

A key element in this is that women and girls tend to be responsible for unpaid care work. Worldwide, girls aged 5 to 9 and 10 to 14 spend respectively 30 percent and 50 percent more time on domestic chores than boys the same age.³⁶ As children mature into adolescence, girls’ responsibilities tend to intensify, and the gender gap widens. According to a report by the International Labour Organisation (ILO) from 2019, women globally dedicate 3.2 more time than men on unpaid care work; 4 hours and 32 minutes compared to 1 hour and 24 minutes.³⁷

On a structural level, the gender wage gap further elevates the uneven distribution of unpaid care work and functions as a constraint to WEE. Across the EU the wage gap is 13 percent, in Latin America it reaches 29.8 percent,³⁸ while the data on Africa is unaccounted for due to employment often being informal. Reasons for the existing wage gap may, however, vary between countries but is often characterised by either “sticky floors”³⁹ or “glass ceilings”⁴⁰, which maintains gender inequalities.⁴¹

Laws and policies contribute to labour market inequalities. Physical restrictions prevail in some countries where discriminatory social norms shape



Photo: UNEP.

governmental legislation, putting women in a position of subjugation – legally bound to get permission from the husband or father to work. A World Bank review (2019) of 198 countries found widespread evidence of legal differences between men and women differentiating their rights to property and economic agency. 18 countries gave husbands legal right to prevent their wives from working, 37 countries restricted women’s right to travel and 104 countries had laws preventing women from working specific jobs.⁴²

Equal pay for equal work or work of equal value is legally protected in less than half of the world's countries (90 economies). However, a staggering 2.4 billion women of working age (15–64 years) face legal restriction regarding which work or what hours they can or can't work.⁴³ World Bank analysis of laws affecting women's decisions to enter and remain in the labour force, as well as protection against discrimination and sexual harassment in the workplace, shows that nearly 40 percent of economies have laws constraining women's decisions to join and remain in the labour force.⁴⁴ Analysis shows that greater equality under the law (from equality of access to employment to protection against sexual exploitation, abuse and harassment) is associated with the greater participation of women in the labour force.⁴⁵

In 2016, only 42 percent of countries (77 countries out of 184 with available data) met the minimum standards set out in the ILO Maternity Protection Convention, 2000 (No. 183), and 39 percent of countries (68 countries out of 174 with available data) did not have any statutory leave provision for fathers (either paid or unpaid).⁴⁶ A meta study on low- and middle-income countries by the World Bank on the

impact of child care provisions for mothers (married and single), shows causal effects of access to child-care (introductions of childcare and of programmes to subsidise childcare) on labour market outcomes. However, studies are less conclusive as regards effects on household incomes. While some studies find positive impacts on earned income and evidence of switching to more productive jobs, others suggest that increased labour market engagement is driven by low productivity work, such as unpaid family work.⁴⁷

Lack of access to SRHR, such as to be able to avoid unwanted pregnancies, young maternity age (e.g., by early marriage) and short intervals between pregnancies negatively impact on labour force participation.⁴⁸ Women and girls globally, and even more so when facing multiple discrimination, are more at risk of Sexual Exploitation, Abuse and Sexual Harassment (SEASH) at work, to and from work and at home;⁴⁹ as many as 75 percent of the world's women aged 18 years and over, or at least 2 billion women, have experienced sexual harassment.⁵⁰ The broad risks of SEASH and GBV more broadly negatively impact on physical and emotional well-being, with high impact also on the financial performance of enterprises.⁵¹

Changing the Odds for Adolescent Girls by Creating Safe Spaces.

Young women in Africa are less likely to be employed than young men due to gaps in access to resources such as skills and underlying social norms. Early pregnancies and marriage can also impact girls' ability to stay in school and affect their future opportunities. UFGE, together with the [Africa Gender Innovation Lab](#) and [Adolescent Girls Initiative](#), has generated strong evidence on skills development programs for adolescent girls and young women. An [AFRGIL evaluation of The Empowerment and Livelihoods for Adolescents Program](#), showed that teaching life and livelihood skills to adolescent girls in safe clubs led to a marked increase in self-employment and a decrease in early pregnancy and marriage. The program created a network of clubs for adolescent girls and mentors taught life skills that included education about sex and marriage, as well as short-term livelihood training in areas like agriculture and poultry rearing. Safe Spaces are being tested in combination with other types of innovative support, such as cash transfers, bursaries, entrepreneurship grants, and clubs for young men.



Photo: Kalidou Sy / Foundation Hirondelle.



Photo: Sida.

The challenge of achieving decent jobs, gender equality and sustainable development will be further aggravated by climate changes, such as desertification, deforestation, natural disasters, persistent drought, and extreme weather events.⁵²

Rural women, children, elderly and indigenous peoples are particularly affected as unpaid care work increases as a result of increased household drudgery because of reduced crop yields, increased water scarcity and reduced availability of wood, increased burden of other natural resource-dependent activities and growing health-related issues.⁵³

Chapter notes

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TECHNICAL NOTE ON WOMEN'S ECONOMIC EMPOWERMENT AND LAND AND PROPERTY RIGHTS

"Sida defines Women's Economic Empowerment (WEE) as transformative processes of change intended to bring about gender equality and economic justice. It is a strategic approach that aims to work with partners to eliminate the structural inequalities that produce uneven distribution of power, resources and opportunities between men and women in the economy".

This technical note on land and property rights accompanies the Thematic Overview on WEE. The technical note provides information on overall recommended actions to support women with access to land and property rights, why support to this area is important for WEE, and what are the main challenges, including the constraints and opportunities for transformative change towards WEE.

HOW to improve women and girls access to land and property?

Promote policies to increase gender equality in terms of access to, control over and benefit from land and property rights, for all types of tenure (including customary tenure); promote tenure security at an overall level and women's access to decision-making powers over collective tenure; promote broader access to formal documentation and access to legal support; promote equal marital status and inheritance laws; ensure equal access to financial services.

WHY are land and property important for WEE?

Access to land and housing (hereafter referred to as property when both land and housing are relevant) are vital determinants to ensure and achieve economic and social development. Property ownership is a major vehicle for wealth accumulation allowing low-income households to access loans and credit, as ownership provides a collateral.¹ Land is important from a multitude of economic, cultural, social and historical reasons. The question of access to, control over and benefit from property is multidimensional and embedded in power relations and social hierarchies within societies, communities and in households, which often determines the ability of women to actualise their rights over property.²

Ensuring gender-equal tenure and ownership security is a significant part of global efforts to achieve gender equality in opportunities and outcomes, and an important pathway towards poverty reduction and women's economic empowerment.³

The evidence is, furthermore, strong between women's land rights and increased bargaining power within households, decision-making on consumption, and human capital and intergenerational investments. There is also correlation between women's land rights and natural resource management, improved government services and institutions, lower domestic violence, higher resilience, and food security.⁴ Increasing women's access to land and property rights is e.g., estimated to raise agricultural output in low- and middle-income countries by 2.5–4 percent.⁵

Through global warming we see an intensification of e.g., heat waves, droughts, heavy precipitation and desertification, and with growing climate insecurity there is gendered vulnerabilities to the impact of climate change.⁶ Land Rights is key in enhancing adaptation and strengthening climate resilience. Secure tenure increases women's bargaining power and decision-making over household expenditure. The lack of access to secure tenure for women can, on the other hand, lead to underinvestment into climate adaption measures.⁷ Unsafe living conditions, unsafe water, unsanitary conditions, and poor and unsafe housing lead to maternal unhealth, and other physical and psychological diseases.⁸ In countries with insecure tenure rights, it can prove difficult to improve one's standard of living generally, since entitlement to one's property is essential for protecting investments and economic development.⁹

WHAT are the key issues?

Although correlation is found between women's land rights and sustainability (social, environmental, intergenerational etc.), women's land rights and ownership over land is not easy to conceptualise, making it difficult to assess the extent of women's land ownership. Documented land ownership is relatively uncommon in parts of the world, not least Sub-Saharan Africa, where customary tenure systems exert significant influence on individual ownership over land.¹⁰

Sida supports the Kvinna till Kvinna Foundation's work in Rwanda to eliminate structural and economic gender inequalities together with women's rights organisations. Rwandan women farmers, with the support of the local women's rights organisation Duhozanye, have taken steps to influence grassroot budgeting processes to make sure women's needs and strategic interests are taken into account and reflected by budget allocations both at village- and district-level.

Through training, the female farmers learnt participatory budget planning and tracking, to monitor whether their needs were included in the budget, and hold local leaders accountable when budgets were implemented incorrectly. The trainings included different ways for them to increase their land ownership, for example through legal marriage. In Rwanda, married couples enjoy joint ownership of their land: without a marriage certificate, women in a relationship have no legal claim to the land they help cultivate. The collective actions also led to increasing the women's decision-making power and resource allocation in the household, and the women farmers organised themselves into groups, a Safe Space, to support each other, exchange experiences and talk through problems, such as GBV.

Even if ownership is documented, land ownership must be understood as multidimensional and as a bundle consisting of rights and decision-making in customary tenure systems.¹¹ In the literature on property rights, "ownership" is often defined as having the rights to use, manage, exclude or alienate land and resources, with the right to alienate (sell or transfer) property being particularly important.¹² This notion has been challenged by research on both collective and individual property rights, often regarding communal land and alienation rights.¹³ A study comparing Ethiopia, Malawi and Tanzania concluded that less than half of landowners reported having the entire bundle of rights. In Tanzania, for example, 58 percent of men landowners claimed right to bequeath land, compared to 23 percent of women.¹⁴ Women are in general over-represented in the cluster of land-owners without or with limited rights to alienation.

Another aspect related to ownership over land, is whether communal land, land owned by governments and Big Business actors are included, or if women's ownership is only compared to ownership by men? Each context will have different patterns as regards control and access to land and housing, further deepening the need for in-depth and broad analysis for programming and policy development.

Agricultural land is vital for three out of four of the poorest billion individuals in the world,¹⁵ but across countries, ethnic groups and socio-economic divi-



Photo: Hamish John Appleby, CGIAR.

sions, there is an undisputed pattern of women owning less land (of worse quality) than men, and the gender gap is remarkably consistent regardless of how ownership is conceptualised.¹⁶

Less than 15 percent of landholders globally are women, ranging from 5 percent in the Middle East and North Africa to 18 percent in Latin America.¹⁷ In Sub-Saharan Africa, men are three times more likely to claim sole ownership over land and housing than women. Based on data representing three-quarters of the African population, just under 13 percent of women in the ages 20–49 claim sole ownership of land compared to 36 percent of men.¹⁸

In Latin America over half of agricultural land is concentrated in the hands of the largest one percent of the farms, while the smallest 80 percent of farms occupy less than 13 percent of land.¹⁹ In South Asia and Africa, the top 10 percent of agricultural land-owners control 75 and 40 percent respectively, while the bottom 50 percent shares between 12 and 14 percent of the agricultural land.²⁰

There is also contention between customary and statutory rights over land. Indigenous communities are estimated to hold as much as 65 percent of the world's land area through customary, community-based tenure systems. National governments, however, only recognise formal, legal rights of indigenous people to reach 18 percent.²¹

Across Sub-Saharan African countries, landowners, particularly women, are overrepresented in the group with no/limited transfer rights.²² In customary tenure systems, ownership can entail different sets of rights across localities and groups, where multiple people can be assigned different rights for the same parcel of land, and individual land rights can evolve over time, formed by social structures and norms.²³ Billions of people depend on customary lands, which apart from being allocated to individuals to manage, are collectively managed and have developed over

centuries in response to the characteristics of the environment.²⁴ In effect, gendered social norms govern customary tenure systems, often based on a patriarchal structure with disproportional implications for women. Many women do not have full rights or decision-making power over land under customary laws, and statutory rights may be of little value in combating the gender inequalities of customary-based tenure systems.

Improving Land Rights for Women in Uganda.

Land is a key productive asset for rural households in Africa; however, customary norms confer disproportionately weaker land rights to women, feeding into a cycle that further limits their economic opportunities. With UFGE support, AFRGIL has generated rigorous impact evaluation evidence to determine how improved land rights can improve women's economic empowerment and what works to achieve this. For example, in Uganda, an impact evaluation showed the positive impacts of policy instruments to encourage joint titling, such as conditional (or unconditional) subsidies and educational videos on the potential benefits of joint land titling. These interventions are being scaled up under a component of the Uganda Competitiveness and Enterprise Development Project (Additional Financing). The scale-up will encourage the Government of Uganda to address medium- and long-term issues surrounding land registration, including updating legal and institutional land acquisition frameworks. It will integrate gender-related information into community outreach campaigns at the parish and district levels through edutainment videos, media messaging, and use of influential community mobilisers. In addition, the project will subsidise the price of registration to couples willing to proceed with joint titles. Ultimately, the project aims to reach at least 200,000 joint or individual titles for women across the country.

Much focus on poverty reduction has concentrated on rural development, but due to aspects such as demographic changes, economic necessities and migration, low- and middle-income economies are experiencing a rapid urbanisation. Since 2015 more than 75 percent of the world's urban population lives in low- and middle-income economies and it is projected that by 2025 the urban population of the low- and middle-income economies will reach 3.75 billion, or 54.3 percent of its total population.²⁵ The annual urban population growth between 2005 and 2015 was 3.7 percent in Africa, 2.43 percent in Asia



Photo: David Brazier, IWMI, CGIAR.

and 1.47 percent in Latin America, which reflects the proportion of people already living in urban areas.²⁶

The trend of urbanisation often means that economically-disadvantaged individuals from rural areas migrate to larger urban areas in search for work and a better livelihood.

Rapid rural-to-urban migration adds to existing poverty in metropolitan regions, and communities with poor social infrastructure and insufficient housing keep growing, creating vulnerable living conditions, not least for women.²⁷ Housing in urban dwellings is of as much importance as housing in rural areas, and yet it has been of little concern in the debate in WEE. Cities in low- and middle-income economies have vulnerable areas, with little or no social protection and security. The consequences of urbanisation for the most vulnerable are many, where intense competition on scarce resources leaves those at the bottom of the hierarchy to fend for themselves.

Internal migration towards urbanisation creates new public health issues, where change in residence from one sociocultural context to another changes intra-family relations, influences gender relations and can influence domestic/Intimate Partner Violence (IPV) against women.²⁸ It is estimated that one in three women experience physical or/and sexual violence, which has effects not only on the women in question but on her children and society as a whole. A higher prevalence of violence against women has been identified among migrants moving from rural to urban areas than among women who do not migrate, which is explained in part by changing cultural values and gendered social norms, low relationship satisfaction and unstable living conditions.²⁹

The role of ownership over urban housing is also important as potential collateral for entrepreneurs, and access to mortgages hinges on the right to transfer and sell property. Without formal title over property there is little protection from law enforce-

ment and administrative institutions, and residents have no safety net in case of tenure issues or other forms of land or property appropriation.³⁰

What are the main constraints and the opportunities for transformative change?

Constraints for women's access to, control over and benefit from land and property are multi-faceted and interconnected in the domestic as well as the public domains. The right to land is consequently regulated either by a formal legal system or through customary law. There are many examples of how the two systems can both prevent and promote women's right to land. The formal legal systems in many countries have constitutions or land laws that grant gender equality in access to land, and at the same time laws for marriage, divorce and inheritance that contradict these laws by discriminating against women and daughters.³¹

Sida supports the "Joint Programme on Rural Women's Economic Empowerment" (JPRWEE) which aims to strengthen women's economic empowerment and rights in rural areas through the provision of technical support to reform country policies and legislation that discriminate against women (e.g., around land rights). This project brings together multiple partners: IFAD, WFP, FAO and UN Women in Ethiopia, Guatemala, Kyrgyzstan, Liberia, Nepal, Nigeria, and Rwanda – and it draws on their normative and operational work to provide target countries a comprehensive suite of services, specialisations, and expertise to fast-track progress towards economic empowerment of rural women. JPRWEE is both innovative and transformative because it has provided technical assistance to implement strategies and change policies, including to the Land Rights Act promoting equal land rights and equal participation in governance in Liberia, and the Agricultural Mechanisation Policy in Ethiopia. Through JPRWEE, more than 2,000 officials have been trained across seven countries to think and act differently in relation to gender equality. In addition, laws incorporating gender equality have been strengthened in Ethiopia, Guatemala, and Liberia.

Institutional rights to property ownership often depend on women's marital status. Married women face legal restrictions on property ownership in 10 out of 46 African countries while unmarried women often have the same statutory rights as unmarried men.³² 25 percent of women own land jointly within households, but women may not benefit from tenure formalisation as much as men because of the persistence of gender-discriminatory social attitudes or cultural norms,

where customary laws denies rights which formally exist.³³ Especially daughters-in-law in extended family households may be in vulnerable situations, having to work hard, with little decision-making power and limited rights over personal or joint property.³⁴

Almost 3/5 of agricultural parcels of land and 45 percent of housing lots are reported to be inherited or received as a gift (which includes early inheritance received at marriage).³⁵ Women's ownership, use and control over assets, such as land or housing, are of particular importance in the case of marriage dissolution through divorce or widowhood, where inheritance rights for women are weak. In practice women have limited inheritance rights under customary laws, which results in women being dispossessed of their agriculture-based livelihood, often by family members or community leaders.³⁶ Insecure rights for women undercut growth and productivity, most notably if community leaders have been seen expropriating widows' land in the past.³⁷ Externalities of insecure inheritance rights are lower capital and intergenerational investments, which further substantiates gender inequalities.

A key theme in the literature on collective tenure is that women face two levels of concerns to have secure rights under collective tenure: 1) the collective holding over land must itself have tenure security; and 2) women must have secure rights within the collective.³⁸ On the first level, many marginalised groups, such as pastoralists and indigenous communities have limited assurance of collective rights, not least because of weak state recognition of communal-based tenure systems, land grabbing by national elites, land corruption, large-scale land acquisition by national and international investors, and government infrastructure projects. The second level regarding women's voice and power within the community is often internal to the hierarchical structure of the collective, where the key to having secure tenure within collective property rights regimes is having a voice in the governance structure.³⁹ Efforts to secure collective land rights are most likely insufficient unless attention is also given to women's collective voice within the governance arrangement and land administration, which can have a pivotal role in creating economic opportunities and social empowerment.

With lower productivity and less long-term investments, women also face disproportionate constraints in accessing financial products and credit used to finance land and housing, especially saving accounts and mortgages.⁴⁰ (See more under chapters on business development and entrepreneurship, and digitalisation).

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Photo: UNEP.

TECHNICAL NOTE ON WOMEN'S ECONOMIC EMPOWERMENT AND DIGITALISATION

"Sida defines Women's Economic Empowerment (WEE) as transformative processes of change intended to bring about gender equality and economic justice. It is a strategic approach that aims to work with partners to eliminate the structural inequalities that produce uneven distribution of power, resources and opportunities between men and women in the economy".

This technical note on digitalisation accompanies the Thematic Overview on WEE. The technical note provides information on overall recommended actions to support women with access to digitalisation, why support to this area is important for WEE, and what are the main challenges, including the constraints and opportunities for transformative change towards WEE.

HOW to improve women and girls access to digitalisation?

Facilitate relevant Information and Communication Technology (ICT), including improving women's access to fixed wireless broadband communication/internet access and to mobile phone wireless communication; promote gender inclusive digital financial and non-financial innovations (for mobile solutions); build capacity in use of digital solutions and ICT; research on Cyber GBV and actions to curb it.

WHY is women and girls access to digitalisation important for WEE?

Digitalisation and global ICT saturation are rapidly changing the global economy and most, if not all, aspects of work. New technologies such as cloud computing, machine learning, Big Data gathering, artificial intelligence (AI) and Internet affect all sectors, from employment trends to how work is organised and performed. Increased digitalisation will change the quality and quantity of work, where new types of jobs and employment will change the conditions of work, altering skills requirements and replacing traditional patterns of income generation.¹ Previously assumed male work (manual, industrial, masculine labour) are to a higher degree being automated and thus devalued and deregulated. "Women's work", on the other hand (education, childcare, health care, domestic care), is harder to rationalise and can only be automated to a smaller degree compared to industrial production.²

Innovative leaps in technology and "feminization" of paid labour may open up opportunities for the renegotiation of gendered work patterns, which is closely

interlinked with transforming gender relations.³ While a levelling out of employee standards can be expected, there is a risk that women will be put at a greater disadvantage than men, due to men's work being better organised in collective agreements. This has the possibility to create even further vertical labour segregation, where old modes of discrimination will persist in a new digital form. Because, at the end of the day, the collective power women have to shape new labour markets will determine the outcome of the digitalisation of work.⁴

There is evidence of increased female economic participation due to digitalisation and improvements in ICT availability throughout low- and middle-income countries, not least through mobile and affordable internet availability and fixed wireless broadband access to the internet.⁵ Digitalisation and access to ICT have established innovative new ways to set up accounts and to access capital through mobile-based money transfer services.⁶

In 2019, mobile money agent outlets in emerging economies had seven times the reach compared to ATM services, and 20 times that of bank branches, which in rural and hard-to-reach areas has had a transformative impact on financial inclusion.⁷

There is, however, a gender gap in access to digital technology, fuelling existing gender inequalities.⁸

In low- and middle-income countries women are 15 percent less likely to use mobile internet than men.⁹

In 2020 alone, the economic loss to GDP in low- and lower middle-income countries reached 126 billion USD as a result of the digital gender gap, which translates to approximately 24 billion USD in lost tax revenues.¹⁰ According to the same report, closing the digital gender gap in these countries would deliver an

estimated 524 billion USD increase in economic activity between 2021 and 2025. Facilitating relevant infrastructure and promoting financial innovations (such as mobile banking) could encourage and support funds for e.g., rural education and investments in schools, providing incentives for teachers (overrepresented by women) to take positions in rural areas, which often experience brain drain to urban areas.¹¹

By viewing WEE from a standpoint of well-being instead of economic growth, ICT can have a significant impact on health outcomes, such as lower infant mortality rates, improved maternal health, and life expectancy.¹² Increasing mobile usage and expanding internet coverage can e.g., allow health personnel to monitor pregnancies and identify warning signs, while maternal care, chronic illness management, and disease epidemics can benefit from mobile devices and mobile health (mHealth) services.¹³ Digitalisation can also have a positive impact on education where ICT is integrated in the learning experience,¹⁴ and ICT has been found to save resources for governments when developing the educational sector.¹⁵ ICT saturation can further contribute to access of early warnings for environmental disasters or climate-related distress, which can help women as well as men to prepare for these events.

Access to digital technologies and internet, however, also brings new dimensions of GBV, one being online abuse or cyber violence, including online harassment, cyberstalking, sextortion, and even trafficking. Another challenge is so-called gender biases in AI, when machine learning incorporates human gender biases in language, face recognition, and in data collection. There is an increased awareness as well as strategies to counter biases, which includes ensuring programmers in AI have diverse backgrounds.¹⁶ In 2018, however, World Economic Forum estimated that only 22 percent of the workforce in AI were women.¹⁷

WHAT are the key issues?

Digitalisation and access to ICT offer unprecedented opportunities for the advancement of women's social and economic empowerment, and could, if utilised to their full potential, reshape social and economic structures.¹⁸ As societies and economies gradually digitalise, the usage of ICT has, and continues to change consumption patterns, business structures, economic and social behaviour and norms, offering new opportunities in education, skills improvement, mobility, access to formal markets and income generation. One major requirement for a gender-inclusive digitalisation process is the necessity of women and low-skilled workers to obtain more bargaining power. Another is the continued func-



Photo: Nyokabi Kahura.

tion of collective bargaining as a tool for workers to continue to have influence over the digitalisation process. One study found that by prioritising the needs and wants of women, workplaces became more female-friendly without trade-offs in wages, employment and profits.¹⁹

It is, however, estimated that 1.4 billion people globally are informally employed, thus without formal collective bargaining power and rights.²⁰ Informal business owners are either portrayed as excluded from the formal sector (without social protection and stuck in a poverty trap, surviving) or as micro entrepreneurs (an engine of development, bottom up).²¹ Whatever way one argues, ICT, and the digital transformation of government, e-government, (and of society at large) can deepen financial inclusion (1.4 billion people globally are unbanked, whereof 11 percent men, 13 percent women),²² and allow for more efficient and creative solutions to the problem of institutional exclusion that many informal business owners face. ICT integration into the economy can further facilitate E-formalisation of informal labour and business by making economic activities visible and identifiable for governments, a prerequisite for social security and labour rights.²³ E-government has the potential to create more transparency, reducing unsafe interactions between men in positions of power and women in positions of dependency²⁴ (such as border traders, permit holders and similar), while mitigating spaces for corruption.

According to International Telecommunication Union (ITU) estimates, the number of internet users has surged by 782 million since 2019 reaching 4.8 billion people in 2021, or 63 percent of the global population.²⁵ Simultaneously, 83 percent of individuals in 2021 had mobile subscriptions with broadband capability (3G or better).²⁶ There exists however a gender gap in access to internet and mobile phones. In low- and middle-income countries roughly 234 million

fewer women than men had access to mobile internet.²⁷ It is estimated that 500 million women globally do not own mobile phones which is the key tool for digital inclusion.²⁸ There are, as always, regional differences. The mobile phone gap in South Asia is 70 percent and in Africa 34 percent.²⁹

The spread of mobile phones is further driving growth in mobile account ownership, particularly in Sub-Saharan Africa, where 33 percent of adults have a mobile money account. Mobile money account is a financial service offered by mobile network operators to its customers to access and send/receive money, independent from the traditional financial sector.³⁰ The spread of account ownership and remittances firms are further driving the development of secure and cheap remittances, where the proportions of remittances with a transaction cost of less than 5 percent has increased from 17 percent in 2009 to 41 percent in 2021. Banks remain the most expensive type of service provider, with an average cost of 10.64 percent, while mobile money is the least costly instrument in both sending and receiving remittances.³¹ Mobile money accounts are to a higher degree used and owned by men, in Kenya the gap is 7 percent, in Nigeria 46 percent, and it is 68 percent in India, and the gender gap is greater in rural areas than urban.³²

The Sida supported Mobile Gender Gap report by GSMA provides critical gender-disaggregated data on mobile access and use and the barriers women face across LMICs. It is used by a wide variety of stakeholders to understand the issue and inform policy and business choices including by mobile operators who have made Connected Women Commitments, governments, and international organisations. For example, at an international level it has informed recommendations by the Women 20 (W20) process and been extensively cited by the UN; at a national level, it is informing the Pakistan Telecommunication Authority's strategy for addressing the digital gender divide. The Gender Gap report 2022 was launched in June 2022 and the Linked-in launch attracted more than 1,600 views. Furthermore, Sida has through the support to GSMA program 'Connected Women' contributed to an additional 10 million women now having access to mobile internet and digital payments systems. The program brings together mobile operators to facilitate and accelerate the digital and financial inclusion of women. In total, the program has, since its inception, led to 55 million women having access to digital services.



Photo: Linda Essner.

Another development, as a consequence of the saturation of access to internet, is e-commerce (electronic commerce), which has changed the dynamics of how business is conducted, making it more time flexible, and easier to perform from home.³³ There is, however, also a risk of women being further confined to the home, which reinforces gender stereotypes and reproduces gender responsibilities, such as unpaid care work. The Covid-19 pandemic saw a greater uptake of digital solutions in regard to consumption, and thus as a competitive tool for income generation, which if utilised can mitigate the issue of mobility and gender specific barriers to SME growth.³⁴ With the growth of mobile internet use in Africa, for example, the continent is forecast to surpass half a billion e-commerce users by 2025, with a 17 percent compound annual growth rate of online consumers.³⁵

New digital business models, such as platform work, are argued to be instrumental for job creation, and to have far-reaching consequences for the organisation of work. Platform firms define themselves not as an employer, but as an intermediate, and their workers as independent, self-employed contractors.³⁶ The platform economy provides jobs on a global scale, around the clock, and can offer access to gainful employment for marginalised groups, not least low-skilled and untrained women, often immigrants. The work is, however, often low-paid and involves social isolation, not unlike offline-work, and limited gains in economic empowerment. The platform economy, in

sum, seems to be a workplace which reproduces the existing gender disadvantages found in the offline economy, largely because of little institutional employment representation, and lack of bargaining power in female-dominated labour sectors.³⁷

Another potential sector for the use of ICT is agriculture. 42 percent of the population in South Asia and 70 percent of the African population depend on agriculture for their livelihoods, and are in one way or another, facing the ongoing challenges of food insecurity and climate change.³⁸ Through the effective deployment and integration of ICT in middle-income countries, the agriculture value chain has seen tremendous improvements while the poorest parts of the world have, as of now, not seen major transformations, but digitalisation for agriculture (d4Ag) is growing.³⁹ As of 2019, there was at least 390 distinct, active development of agriculture solutions on the African continent mainly focusing on advisory services, market linkages, financial access, supply chain management, and macro agricultural intelligence.⁴⁰ But the mobile gender gap, and consequently access to such solutions, is wide in rural areas. For example, in Mozambique, there is a 16 percent gender gap in mobile ownership and a 24 percent gender gap in mobile internet use in urban areas, while in rural areas it is more than double, at 33 and 47 percent, respectively.⁴¹

Access to energy is a prerequisite for the distribution of opportunity of usage and access ICT, yet 1.1 billion people lack access to electricity.⁴² Digitalisation and use of ICT can lower the amount of time women are required to spend on unpaid care work opening up for employment or other income-generating activities. Creating smart and affordable green energy solutions is one pathway towards mitigating both time and energy poverty, while building resilience.⁴³ Since women are the primary users and producers of energy (traditionally), interventions which do not adopt a gender-sensitive analysis, thereby ignoring this key section of the population, risk reducing the odds of the technology being gender sensitive.⁴⁴ By supporting the participation of women in the energy supply chain, not only does one encourage gender equality in employment, but it also improves the effectiveness of the energy supply chain, essential to harvest the benefits from digitalisation.⁴⁵

One important field of development is for the incorporation of women into labour sectors related to science, technology, engineering and maths (STEM). As humans decide how and what ICT is developed and used and what is fed into the algorithm in business models and social networks, to successfully create inclusive digital markets and women-friendly digital

tools, women, from an intersectional perspective, need to be incorporated into STEM-related educations and trainings. In the US, women make up only 28 percent of the workforce in STEM, which can be viewed as a result of gender stereotypes, where STEM subjects tend to be seen as inflexible and male-oriented.⁴⁶

Building the Business Case for the Inclusion of Women in E-commerce.

As businesses became more dependent on digital platforms due to social restrictions during the COVID-19 pandemic, the differences between online businesses owned by women and men have become more acute. Reversing these trends is important to ensure women can compete in the digital economy following the pandemic. In addition, recent reports published by IFC with UFGE support show that closing the earnings gap between male and female vendors by 2025 would yield a combined gain of almost \$300 billion in Africa and Southeast Asia. Launched in 2021, IFC's Women and E-commerce in Africa and Women and E-commerce in Southeast Asia reports drew on data from Jumia and Lazada, two of the largest e-commerce platforms in Africa and Southeast Asia, to demonstrate the extent of women's participation in e-commerce and how online platforms can benefit women business owners. Beyond providing a business case for the inclusion of women in such platforms, the reports identify a set of key actions that e-commerce platforms can adopt to recruit female vendors and boost sales and profits. These include providing more business training targeted at female entrepreneurs; designing targeted financial technology offerings for women; and boosting female entrepreneurs' participation in non-traditional sales areas leveraging the fact that e-commerce can help lower barriers to entry for female entrepreneurs into high-value male-dominated sectors. Several e-commerce platforms have already reached out to IFC on receiving advice to implement recommendations from these reports to recruit more women in e-commerce and close gendered sales gaps.

What are the main constraints and the opportunities for transformative change?

Digital solutions and ICT offer economic opportunities for women, but economic empowerment might be limited depending on norms, gender roles and intra-household power structures, where male family members often take over the task of the ICT.⁴⁷ Gender-based digital exclusion has many causes



Photo: SWHAP.

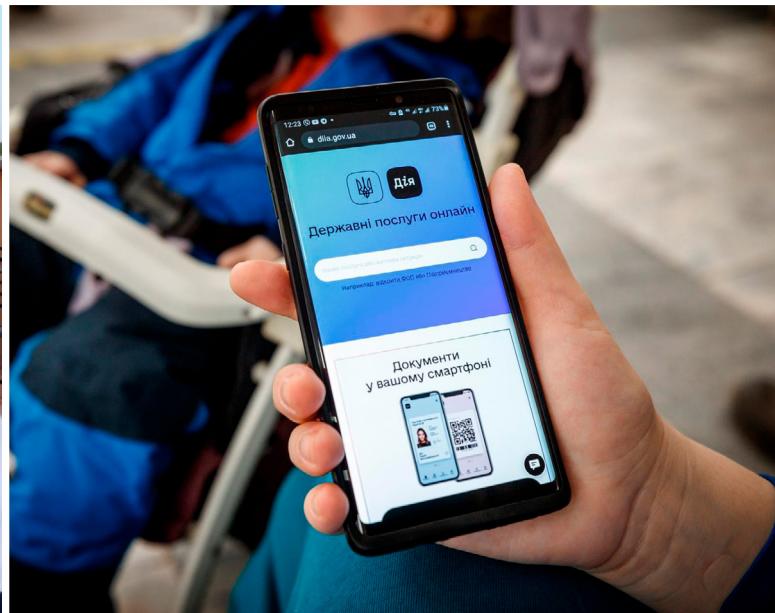


Photo: UNDP Ukraine/ Andrii Krepkykh.

such as affordability, lack of education and skills, technological literacy, and other hurdles to access because of inherent gender biases and socio-cultural norms.⁴⁸ Cyber violence is a significant constraint for full and safe access to the possibilities presented with digitalisation and ICT. As for other types of GBV, cyber violence against women human rights defenders, coloured women and LGBTQI+ people is particular vast.⁴⁹

There is a lack of understanding of, and actions to counter, cyber violence. The European Institute for Gender Equality estimates that one in ten women had experienced some form of cyber violence, and Pew Research Centre found that women, especially between the ages of 18 to 24, disproportionately experience cyber harassment, including sexual harassment and cyber stalking.⁵⁰ Amnesty International found in a 2017 study, across eight high-income countries, that 23 percent of women surveyed had experienced online abuse or harassment. 58 percent of those surveyed, who had experienced abuse or harassment, said it had included racism, sexism, homophobia or transphobia.⁵¹

Poor primary education dampens the positive effects of mobile solutions and improvements in primary education are a prerequisite to get a positive correlation between ICT and inclusive development.⁵² While women can benefit from digital technologies, there is no evidence of changes in female labour force participation or wage employment as a result of digitalisation. Younger, skilled men benefit the most through higher labour force participation and wage employment, while skilled women (literate, with at least completed primary education) to a higher degree transitioned from self-employed farm work to non-farm employment.⁵³

Sub-Saharan Africa has the lowest usage of ICT, but also the fastest ICT growth rate, which could, if utilised, have socio-economic benefits. Barriers to ICT penetration for inclusive development are for instance lack of relevant infrastructure and affordability.⁵⁴ Individuals are also less likely to use digital solutions and ICT if they perceive the use of the technology as unclear and difficult to understand and requiring skills and training. There is a need for building capacity and training vulnerable communities and groups in effective use of mobile technology and ICT to access existing services.⁵⁵

The ability of women to access and utilise digital technologies may also be affected by investment dynamics, regulations, and competition, not least in rural areas which are often scarcely populated. In rural settings investments and installation of infrastructures (mobile phone towers, broadband infrastructures, powerlines) is less economically profitable, which disproportionately affects women in developing countries, often located in rural areas with less mobility due to social restrictions, norms, lower levels of education and more household responsibilities (UN Statistics, 2016).⁵⁶

One major constraint to closing the digital gender gap is that governments are not adopting the necessary policies to bridge the divide. Of all the policy areas covered by the Alliance for Affordable Internet (A4AI), gender consistently receives the lowest scores, where 40 percent of countries studied in 2020 had no meaningful policies to expand women's access to the internet.⁵⁷ However, while remaining the region with the lowest average Affordability Drivers Index (ADI) score, Africa has seen a 6.7 percent improvement in narrowing the digital gender gap since 2019.

Chapter notes

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