

Private sector engagement with women's economic empowerment

Lessons learned from years of practice

Linda Scott

Emeritus DP World Professor for Entrepreneurship and Innovation,
Saïd Business School, University of Oxford





About the author

Linda Scott is Emeritus DP World Professor for Entrepreneurship and Innovation, Saïd Business School, University of Oxford. Professor Scott and her colleagues at Oxford did some of the earliest, path-breaking research on women's economic empowerment in developing countries. Scott continues this work now, partnering with top corporations, global NGOs, governments and intergovernmental agencies, and foundations.

As a leading expert on the women's economy, Professor Scott is recognised in the international media for her "big thinking" and thought leadership. Scott works with many corporations, international agencies, governments, and global NGOs on women's economic empowerment interventions. She is a member of the G20 dialogue group on women and growth, as well as a consulting fellow at Chatham House, the Royal Institute of International Affairs. She founded a blog called DoubleXEconomy, dedicated to creating awareness about women's economic issues. Scott also founded The Power Shift Forum for Women in the World Economy, which brings together institutions engaged in women's economic empowerment to share lessons and solve problems. She is currently writing a book on the women's economy for Faber and Faber, called *The Double X Economy: What It Is, How It Works, and Why We All Should Care*.

I would like to express my sincere gratitude to Cynthia Drakeman, Asia Elsner, and Julia Flynn, who worked tirelessly to finalise this report for publication.

I am also grateful to the excellent work of Denise Legge, Emma Dunford, and the entire design team of the Saïd Business School at the University of Oxford.

Finally, my heartfelt thanks to Bruce Ross-Larson and his colleagues at Communications Development Incorporated for their brilliant work ensuring the integrity of the British English in this report.

Contents

About the author	2	Using technology to empower women and improve business outcomes	50
Contents	3	Piloting the programme	52
Executive summary	4	Obstacles, challenges, and unintended consequences	53
Foreword	5	Scaling the programme	55
About this report	9	The role of philanthropy	60
Introduction	11	Multiple interventions	62
Why women?	14	What governments can do	66
Why business?	18	Conclusion	68
The real ‘business case’	20	Reports by the Global Business Coalition on Women’s Economic Empowerment	71
Product and supply improvements	21	Sponsor profiles	74
Market expansion	22	Footnotes	78
Employee value	23		
External audiences	24		
Financial performance	25		
Matching the offer to the needs	27		
Making women visible	30		
What is a ‘theory of change’ and why do you need one?	34		
Partnerships	37		
Measurement	40		
Methodology	43		
Metrics	44		
Choosing a site	44		
Data collection	45		
Guarding against bias	47		
Chasing the ripple effect	48		
Privacy and ethics	49		

Executive summary

- Numerous reports from global institutions have established that empowering women economically propels growth and prosperity, while also reducing suffering on a number of fronts.
- The global gender gap occurs in every nation and all major social institutions contribute to it. All institutions, therefore, must join the effort to close it.
- Business, as the institution that plays a central role in the everyday operations of the world economy, is an essential participant in this effort. The economic empowerment of women simply cannot be achieved without the engagement of the private sector.
- If the expected growth benefits are to occur and if the programmes that support women's successful engagement are to be sustained, then it is necessary to integrate the task of female inclusion into the actual systems of business.
- This report describes the lessons learned by a group of major multinationals who have joined the effort to economically empower women through partnerships, research, and innovative programmes that aim to lift economic barriers and bring women into full participation.
- The aims of this research publication are, first, to encourage other corporations to join in this important global effort and, second, to offer suggestions to the rest of the international community on the role that business can and should play.

Foreword

Forming the Global Business Coalition for Women's Economic Empowerment

In 2013, I had an idea that, at the time, seemed improbable. I wanted to convene the multinational corporations leading the global effort to improve economic inclusion for women and bring them to Oxford to share what they had learned. Having worked on women's empowerment programmes with several companies while also managing my own research projects aimed at the same end, I had learned that this work was much more difficult than many in the international development community realised. I also saw corporations working through business means to establish programmes that would be self-sustaining experiencing many of the same challenges. I believed that the global project to empower women would be more successful – and grow to scale more quickly – if each of these companies could share what they had learned. I also knew that there were public organisations and scholars who would benefit from access to what these corporations now knew, but I saw that there was never a venue in which businesses could candidly do so.

Thanks to a generous grant from the ExxonMobil Foundation, I was able to begin working to realize this idea. I made a list of the corporations I felt were making significant investments in women's empowerment, including only those I felt were sincerely trying to foster systemic change. I selected only one company per industry and excluded those industries where I did not yet see a company that seemed genuinely engaged. I was happily surprised when companies I contacted were eager to attend a session where they would be able to speak to other private sector entities who were trying to work out women's economic empowerment through market-based means.

The first group of major corporations came together at Rhodes House in Oxford in December 2014.

The first group of major corporations came together at Rhodes House in Oxford in December 2014. I put two constraints on the two-day gathering: that it would be confined to the private sector and that all conversations would be kept confidential. I chose these two conditions for good reasons. I had observed that, in the many cross-sector and public meetings then being held on the topic, the multinationals either gave overly positive presentations of programmes that must certainly have been difficult to execute – or they said nothing at all. Public and charitable organisations would dominate the conversation; the dynamic in the room always seemed to presume the companies knew nothing and were only there to write a cheque.

I knew many of these companies had been engaged in this effort for a long time and had much to teach. I also knew they had more to offer than their money. The project of

empowering women, especially in remote and impoverished circumstances, however, is extremely daunting and mistakes are inevitable. I suspected that the private sector players were hesitant to be candid in a public setting for this reason. They needed a safe space where they could talk.

The atmosphere was electric as they began to tell each other what they were doing, what the problems were, and, importantly, how some of them were devising ways to cope with the inevitable obstacles and challenges.

The potential was evident as soon as these people walked through the door at Rhodes House. The atmosphere was electric as they began to tell each other what they were doing, what the problems were, and, importantly, how some of them were devising ways to cope with the inevitable obstacles and challenges. We all became very excited. I was also pleased to see that these business people began to form friendships and develop trust.

By the end of those first two days, the group members decided that they wanted to continue meeting and perhaps build a platform for sharing their collective knowledge with the international development community. Since 2014, they have met every six months, usually in Oxford, towards that end. After several sessions sharing data, the group broke itself into topical groups to try and arrive at a common set of lessons and guidelines. By the end of 2016, they had distilled a number of core lessons to share publicly. In 2017, they founded the *Global Business Coalition for Women's Economic Empowerment*, or GBCforWEE. (For simplicity in the report, I have abbreviated the coalition as GBCWEE in this report.)

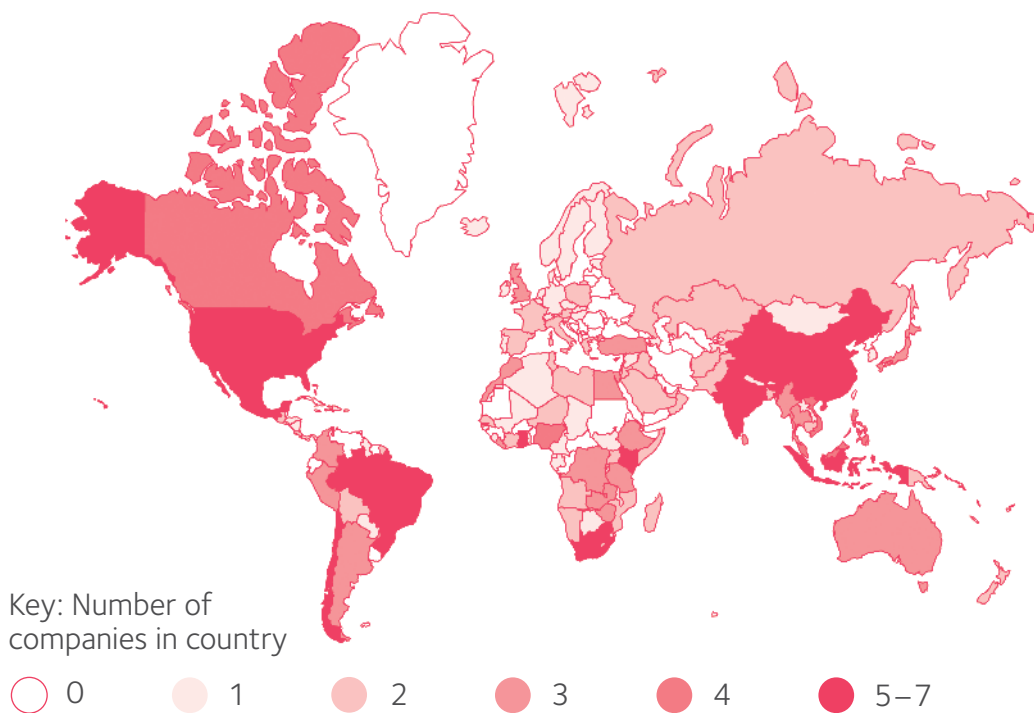
The academic auspices of this report are important to note. All work to date has been done under a research grant to the University of Oxford funded initially by the ExxonMobil Foundation and, later, by contributions from each of the companies in the GBCWEE: The Coca-Cola Company, ExxonMobil Foundation, Goldman Sachs, Marks & Spencer, Mondeléz International, Mastercard Center for Inclusive Growth, PwC, Qualcomm® Wireless Reach™, and Walmart. Rules that govern research outputs at Oxford are strict. Of primary importance is that the principal investigator remains in control of the final product and speaks with academic independence. This report is thus truly a research output, written in my voice to put forward what I believe to be valuable and objective findings. As with any academic article, much of what is in these pages is drawn from my own knowledge of the field and reflects my views as a scholar. But I have also listened to the members of the GBCWEE, just as I would carefully attend to the views of respondents to any research effort, and, as in any research report, I have endeavoured to accurately represent what I have heard.

I also wish to make clear, however, the intentions of the GBCWEE in helping to bring this report to fruition. While I have no doubt this document will be useful to international

agencies, governments, nongovernmental organisations (NGOs), and foundations, the GBCWEE's foremost purpose is to attract other corporations into the global initiative to empower women and to give them a running start on designing their programmes. As a consequence, much of this report takes on a 'how to' tone. Again, I have put nothing in here that I did not feel to be true and in the public interest. Furthermore, I share the GBCWEE's desire to have additional private sector players join this cause, so I am in agreement that the document needs to address the practical issues. These issues are most keenly felt in programmes implemented in developing, especially rural, environments, so the 'how to' sections often focus there. Nevertheless, all GBCWEE members recognise that women's economic empowerment is a global need. Indeed all of them have programmes in developed countries as well.

While nearly all of these companies have a philanthropic effort aimed at women's empowerment, the majority also has programmes that try to integrate women—as workers, customers, and suppliers—into their businesses. In this report, I will briefly address the philanthropic focus, which is important and distinctive, but the main thrust of the text will be on the programmes that are rooted in business. I took this strategy because I wanted to introduce the international community to the relative advantages of working together to achieve sustainability through market-based approaches. I also wanted to highlight the unique challenges that the business projects present and show some of the ways that companies have tried to solve them.

Geographical reach of the GBCWEE: number of companies with at least one WEE programme in each country



Drawing attention to what GBCWEE companies have already done is also important, in part to establish their credentials in this area, but also to show the scale of their reach and impact. All these companies have had supplier and employment diversity initiatives for decades. The first of them to engage directly and intentionally with the global women's economic empowerment effort began in 2004, about the time the movement began. All had begun programmes by 2011. Collectively, the group has 57 years of experience doing such work. These are very large companies with multiple touchpoints in the world economy, and, consequently, the industrial scope of their efforts is enormous, extending from agriculture to manufacturing to digital communications to finance. They can address issues from international trade to personal identification. Furthermore, their complex organisational and delivery structures can engage with women in many roles. And, finally, because of the organisational breadth, the business functions involved include: logistics, transportation, procurement, job training, recruitment, marketing and sales, government relations, and more.

Their programmes have also ranged widely. Some have worked to improve the yields of female farmers. Some have devised innovative ways to bring women-owned businesses into their supply chains. Others have engaged in job training and entrepreneurship courses. Several have worked to improve women's access to digital and financial programmes. The concerns arising in the course of these programmes have led some of the members to craft innovative solutions to problems not normally associated with business, such as education, health care, and safety.

The geographical scope is also huge; these firms have collectively reached 132 countries, often with more than one programme.

The geographical scope is also enormous; collectively these firms have reached 132 countries, often with more than one programme. Though many of their programmes have been pilots thus far and though some of the efforts aim at a systemic, rather than individual, level, the GBCWEE companies have already reached 18.5 million women. If more private participants can be recruited to work together, as well as with NGOs and governments, worldwide change could be within reach.

This first report can only be an overview. There is much more material that could be put forward. Some of these companies reach deeply into the agricultural supply chains, as well as into most other supply chains in the world economy. They collectively employ millions of women in many different jobs and in a range of workspaces from offices and factories to farms and laboratories. They work in a multitude of cultures. In sum, I hope that this report will be only the first of many and that my original intention of providing knowledge that will accelerate progress towards this worthy cause can be realised.

—Linda Scott, November 2017

About this report

This document brings together my perspective of the collective learning of nine companies engaged in women's economic empowerment programmes around the world: The Coca-Cola Company, ExxonMobil Foundation, Goldman Sachs, Marks & Spencer, Mondeléz International, Mastercard Center for Inclusive Growth, PwC, Qualcomm® Wireless Reach™, and Walmart. The first of its kind, this report's purpose is twofold: to contribute to the international community's understanding of the private sector's efforts to empower women economically and to persuade other companies around the world to join in this historic cause.

The Coca-Cola Company



Charlotte Oades, Global Vice President, Women's Economic Empowerment



Angie Rozas, Strategic Project Director, Women's Economic Empowerment

ExxonMobil



Jim Jones, Manager, Community Investments, ExxonMobil and Executive Director, ExxonMobil Foundation



Nancy Swartout, Global Sustainable Procurement, ExxonMobil

Goldman Sachs 10,000 Women



Charlotte Keenan, Head of Office of Corporate Engagement and Global Head of 10,000 Women

Marks & Spencer



Hazel Culley, Sustainability Manager, Foods, Global Community Programme

Mondeléz International



Christine McGrath, Chief Well-being, Sustainability, Public & Government Affairs Officer

Mastercard Center for Inclusive Growth



Ruth Riviere, Director of Social Impact

PricewaterhouseCoopers LLP



Bethan Grillo, Director, Sustainability and Climate Change



Paul George, International Development Leader

Qualcomm® Wireless Reach™

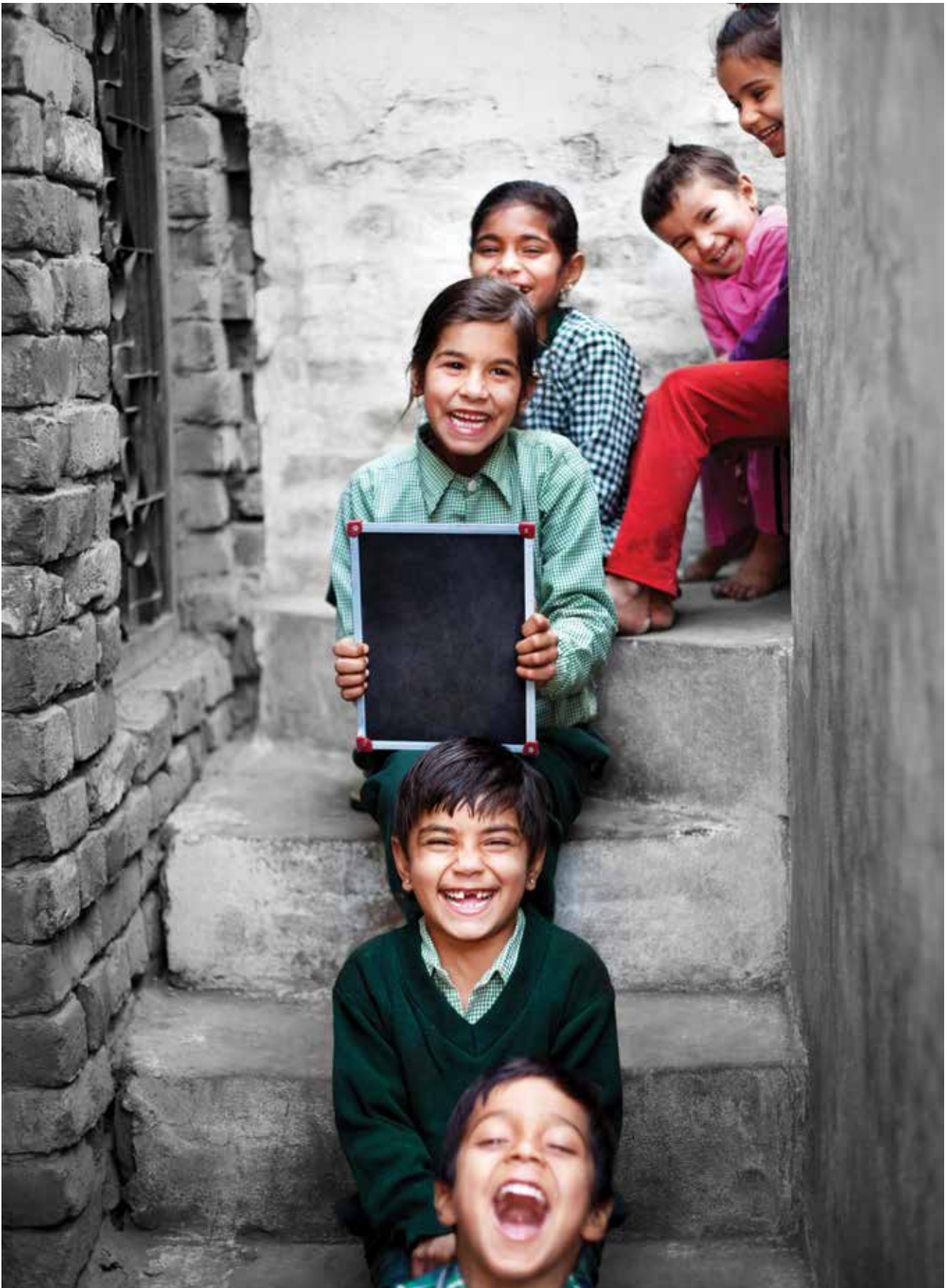


Angela Baker, Director, Corporate Social Responsibility

Walmart



Jenny Grieser, Senior Director, Women's Economic Empowerment



Credit: iStock.com/pixelfusion3d

International agencies agree: the best way to support children is to economically empower their mothers. Research shows that women invest their earnings first in the education, nutrition, and health care of their children, thus building the future for whole communities, as well as the economic prospects for nations.

Introduction

Over the past decade, key economic institutions have made a groundbreaking discovery: women have been largely excluded from full economic participation in every country in the world, negatively affecting the path of nations towards prosperity. Previously, a lack of sufficient data made it difficult to see that women's economic disadvantages significantly affect the local, national, and global economy. With a wealth of new country-level data in hand however, experts from public and private institutions have now begun to publish analyses and forecasts showing definitively that better inclusion of women in the world economy would benefit everyone.¹

'Women are drivers of economic development in every country in the world'.

– Bethan Grillo, PricewaterhouseCoopers LLP

When women are fully included in the economy, their contributions to prosperity are multifaceted. For instance, the massive movement of women into the labour force since the 1970s has contributed significantly to national growth in North America and Western Europe.² The International Monetary Fund has documented that more growth would occur, even in these advanced economies, if women were better included, but also predicts that more economic equality for women would push growth dramatically in developing countries.³ Increasing women's entrepreneurship for example, widens the business base, which is particularly important in developing countries, where formal employment is still scarce.⁴ Because women spend earnings in a way that improves the well-being of children and communities, there is a distinctive multiplier effect on investments made to support females.⁵

With attention focused on pulling women into economic engagement, however, it has become clear that barriers have to be removed if the benefits are to be achieved. In many countries, women are still subject to legal restrictions on when and where they can work.⁶ Violence against women in the workplace and on commutes is a problem everywhere.⁷ Prohibitions against women entering into contracts, having credit, opening bank accounts, and owning property are still problematic on a customary basis in many countries, even when statutes have been modernised.⁸ While the gender gap in education has closed or reversed in most countries, significant inequity in job training, financial literacy, and business skills still exists between females and males.⁹ Cultural constraints on women's everyday mobility and freedom to communicate are powerful hindrances to economic participation. Researchers have recognised that the digital gender divide remains wide.¹⁰ From the offices of the developed nations to the farms of the developing world, women have limited access to resources, markets, and capital.¹¹ In every economic domain – employment or enterprise, informal or formal – the number one barrier to female economic engagement is the unpaid burden of care that affects women in every country on the planet.¹²

‘Our research shows that narrowing the gender gap in employment in emerging markets could push income per capita as much as 20% higher by 2030’.

– Charlotte Keenan, Goldman Sachs 10,000 Women

Governments, international agencies, and NGOs have long had programmes aimed at women’s health and rights, but efforts aimed at their economic participation were often focused exclusively on labour rights, leaving unaddressed issues such as entrepreneurship, access to capital and markets, financial inclusion, property rights, and job training. So, as awareness grew of the importance of eliminating economic barriers for women and providing them with resources, so did interest in programmes to address these economic issues.

From about 2005, a new global collaboration began to emerge, known to the participants as ‘women’s economic empowerment.’ Cross-sectoral teams began joining together to attempt interventions on behalf of women’s economic participation, using innovative models and theories of change. Very often, these projects brought together personnel from international charities, intergovernmental agencies, research institutions, and multinational corporations.

For several reasons, the quest to find solutions to empower women has been a struggle for all these institutions.¹³ First, there was little knowledge about the circumstances under which women operated economically, even less understanding about the mechanisms through which they affected the economy, and a yawning gap in the data on females in the economic domain still remained. Second, the effort brought together players from different sectors who were not accustomed to working with each other. These players were also often engaged in projects that had elements outside their normal remit – governments doing entrepreneurship training, for instance, or corporations supporting girls’ education. Third, the academic research on women was both very limited, relative to work focused on men, and scattered across disciplines that seldom spoke to each other – such as business schools and gender studies departments – making the necessary integrated views and innovative collaborations nearly impossible to achieve. Finally, it became very clear that new research methods and measures were needed to assess impact and track progress because existing practices and metrics made false assumptions of neutrality and objectivity – and thus failed to pick up what was happening in a gendered situation.

‘Part of our women’s economic empowerment focus over the past decade has been to bring together academics and experts in relevant disciplines to engage in the discussion, to provide systematic reviews of published work so that we can start to see ‘what works’, to design standardised measurement guidelines so interventions can be assessed and compared, and to support development of innovative metrics sensitive to the special constraints on women.’

– Jim Jones, ExxonMobil Foundation

Throughout this period, business partners in these collaborations have faced their own dual challenge: helping the women, while staying on task for ensuring shareholder value. These two objectives are not mutually exclusive, but they do require special attention to stay in balance. I observed that business players were often greeted with scepticism, largely because public sector and not-for-profit players did not understand or accept the need to keep both requirements in view. In my experience, those on the not-for-profit side frequently have very limited experience working with the private sector and little understanding of how businesses really work. So, for them, it was often unclear what role business could play in the effort, other than to give money. People constantly seemed to be asking me to tell them what motivated businesses to get involved. I found it particularly unfortunate that the scope of practical capabilities businesses have to offer was usually invisible to the other institutions at the table. I was equally dismayed to see, time and again, that the failure to recognise the range of valuable contributions a big company can make resulted in the private sector folks feeling unfairly reduced to cheque-writing when they believed they had other capabilities, knowledge, and systems that could be of great use.

This report, therefore, aims to establish the importance of business engagement in this huge international effort, to explain why businesses should want to be involved, as well as to show what business has done and can contribute. Having established this foundation, it aims to offer high-level lessons in women's economic empowerment, with the intention of inviting more corporations to participate.



Credit: iStock.com/pixelfusion3d

Globally, women do 43% of all farmwork. Female farmers are just as productive and efficient as male farmers when they have the same access to technology, training, inputs, equipment, labour, and capital. However, gender constraints block them from getting these important inputs, thus reducing their yields and shutting them out of large contracts.

Why women?

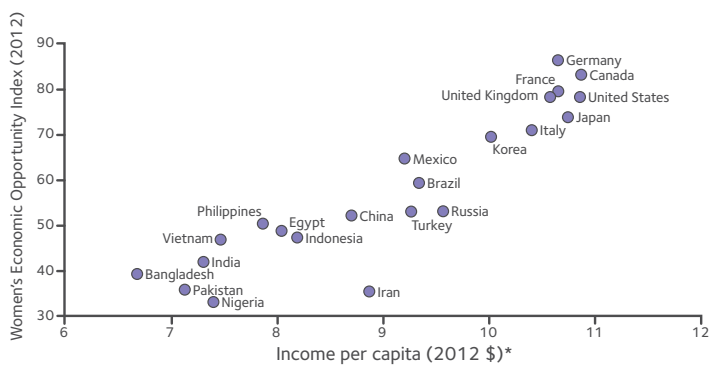
The past decade has brought insights into the relationship between women's rights and national prosperity that challenge established economic thought and practice. During these 10 years, leading international economic institutions have published studies and reports demonstrating that there is a clear positive connection – one that appears to be causal – between high gender equality and national wealth.

It is easy enough to demonstrate that there is a remarkable correlation between measures of national prosperity and gender equality. At one time, it was equally easy to offer the explanation that rich countries could somehow *afford* to allow equality of the sexes, but that poor nations could not.¹⁴ However, the data now posit a causal link that runs from women's equality to prosperity, rather than vice versa. The women's economic empowerment movement, in which the companies of the GBCWEE have been key

participants, has been propelled by this core insight.

Today's thinking was heralded by two important reports published in 2007, each of which addressed different sides of this previously unrecognised phenomenon. One was the World Economic Forum's annual Global Gender Gap Report, which first appeared in 2006 to present summary data at the nation level, comparing gender conditions on a wide range of statistics. However, the opening analysis of the 2007 report argued, for the first time, that the economic participation of women was an important ingredient in a country's readiness to compete and grow. Klaus Schwab, the founder and chairman of the World Economic Forum, pronounced that the gender gap 'poses a significant risk to the long-term growth and well-being of nations: countries that do not capitalize on the full potential of one half of their human resources may compromise their competitive potential'.¹⁵ Thus, the first half of the argument is, in retrospect, a fairly obvious one: if women are left out of

Women's economic opportunity is positively correlated with GDP per capita



*Logarithm of income per capita. Source: The Economist Intelligence Unit, International Monetary Fund

The upper graph shows the correlation between women's economic opportunities and gross domestic product (GDP) per capita. The breakthrough understanding, however, is that the full inclusion of women actually propels prosperity, both by contributing to growth and by reducing cost and waste.

The lower graph shows one way this can be measured: by the positive relationship between women's economic opportunity and national competitiveness – with the datapoints of 128 countries.



the economy, there are fewer workers and enterprises to create growth.

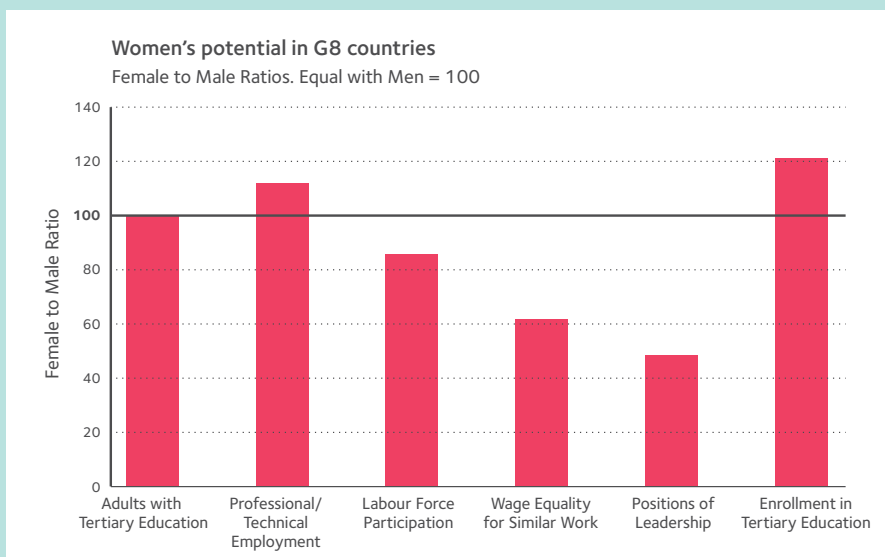
The other side of the argument was posed by UNICEF in its 2007 State of the World's Children Report, 'The Double Dividend of Gender Equality'. This report, an exhaustive synthesis of human development studies, sketched out the multiple ways in which women, when economically empowered, use their earnings and investments to benefit children and communities. From this UNICEF report comes the awareness, repeated many times since, that women are more likely than men to make household choices that promote economic development, especially the cultivation of human capital for the future. This insight has been expanded to suggest that women's economic engagement ultimately contributes to social and economic stability by building a middle class.¹⁶

These two lessons have now guided many positive programmes – in education,

entrepreneurship, job training, and so forth – that aim to put money in the hands of women in the expectation they will spend it on nurturing children and building communities.

Since the appearance of those two path-breaking publications, the women's economic empowerment effort has engaged in field tests that bring together cross-sectoral partners, such as those described in this report, to find ways of making it easier and more productive for women, especially in developing communities, to become full-fledged economic actors, whether in labour or enterprise.

Running alongside this programme of testing-in-action has been a stream of reports exploring and explaining the full range of economic effects of gender inequality on a nation. For instance, one of the most powerful levers against poverty, it was learned, is for developing countries to focus on keeping girls in school past



The mismatch between the demographics of higher education and women's labour status is a key indicator of gender gap's inefficiencies, even among the richest nations. Most developed nations reached equality in higher education years ago (left-most column). Female presence in the most skilled jobs is much higher than among men. Yet women are paid less for the same work, even when adjusted for the topic of academic training, and are not pulled into leadership posts. Today, female enrolment in tertiary schooling is significantly higher than among males (right-most column). Because the world is facing a daunting skills gap, improving recruitment and retention of educated females is a must.

the secondary level. Though education is important for both sexes, a multiplier effect comes from the education of girls, primarily because of the resulting impact on infant and maternal mortality, overall fertility, and the education of the next generation. For this reason, among many others, programmes began to focus on supporting girls in school, as well as discouraging practices like child marriage that are now known to have prohibitive costs for nations, in addition to being inhumane.

As time has gone on, these insights have proliferated, and so have the programmes designed to apply them. In most recent years, for instance, the community has come to learn that access to capital and financial services is a major barrier

to women's economic participation, spurring many more collaborations of cross-sectoral partners. But it is now also understood that financial access for women helps both financial sector companies and the national economy to be more stable, more accountable, and better poised for growth.¹⁷ For all these reasons, many of the GBCWEE programmes detailed in this report are innovative financial inclusion efforts now being implemented all over the world.

Throughout the emergence of this movement has been a growing awareness of the crucial connection between women and food security.¹⁸ Many are not aware of how central women are to the production of food around the world. The problem of global hunger, now and in the

future, is profoundly affected by their exclusion. The United Nations campaign against hunger estimates that the single step of equalising women's rights to land, capital, food markets, and agricultural education would dramatically reduce the number of people going hungry in the world today. Looking forward, however, many also believe that the future supply of key crops will be seriously compromised if this particular gender gap is not closed. Again, it is for these reasons that several of the GBCWEE efforts

described here are aimed at helping women in agriculture.

Many ways in which gender equality affects nations are still being discovered. One thing, however, has become unequivocally clear: closing the gender gap in economics is an essential task that all nations must address. Meeting this challenge will require every institutional sector to engage. The hope behind this report is that those who read it, especially among the world's largest corporations, will join the charge.



Credit: iStock.com/Fang Xia Nuo

Research shows that diverse management teams are more innovative and make better decisions. Companies with women at the top, especially at least three female board members, perform better financially.

Why business?

Governments set policies that affect economies through regulation, targeted investment, and influence on central banks. When a systemic change in on-the-ground priorities, attitudes, and practices is needed, however, especially across the full spectrum of industries and functions, no significant impact occurs unless businesses themselves are engaged. In a very real sense, the private sector is the economy, so trying to stimulate such a massive correction of course without business aboard is foolhardy. If women are to be brought into full economic participation, especially in the formal sector, business must be at the table.

‘There should be recognition that no one actor can do it alone. It takes a collaborative approach, and there is a critical role that business can play. The time is now: more than ever, economies and communities need the private and public sector to work together’.

– Charlotte Oades, The Coca-Cola Company

Perhaps the most important reason to engage business in this movement is the need to sustain change. Deeply-rooted cultural forces will drag against progress towards gender equality no matter what the programme. Thus, bringing about the desired outcomes – and making them last – will unavoidably be a long game. That means the encouragements put in place must be sustainable, not just a grab-bag of one-off interventions. The old philanthropic practice in which corporations or foundations donate money to standalone programmes in civil society or government will continue to result in isolated, limited, short-term impact easily reversed when long-standing cultural norms grow back. A long-term approach is required if lasting equality is to be achieved.

It is impractical to expect governments or charities to scale up and fund an effort that eventually must reach all the women in the world and continue indefinitely. What is more, if we expect that bringing women into the economy more equitably will bring about growth, the only way to create the desired cycle of investments and benefits is to make the change a part of the world economy, not just an attachment to it. Inevitably, that means a flow of funds that goes into women’s empowerment must be channelled back into the global markets, creating a self-powering system. In the short run, this approach would require that the changes themselves bring tangible benefits to businesses, even potentially resulting in profit, so that businesses can refresh the resources necessary to sustain the effort.

Under this scenario, attention must be paid to the bottom line. Just as a woman who runs a market stall cannot continue her business if she sells her wares without charging a little extra to take home, a large business must always maximise the efficient use of its funds and keep an eye on the return that goes to shareholders. Corporations have a fiduciary duty to their shareholders, some of whom trust in their investment to provide for retirement or the education of a child. Being imprudent about the use of shareholder money is flatly unethical and, in some places, also illegal.

If we can hard-wire women’s economic empowerment into the way businesses operate, the private sector can become a powerful catalyst for deeper, more sustainable inclusion of women into the world economy’.

– Paul George, PricewaterhouseCoopers LLP

Unfortunately, some outside the private sector do not appreciate this basic fact of business life.

Private sector engagement is also appropriate because of the distinctive capabilities businesses bring to the tasks. As already remarked, there are some changes that simply must be enacted by businesses: only the private sector can do what needs to be done when it comes to hiring, investment, supply chain management, and other basic economic functions. At the same time, demands that government often cannot meet, are demands that businesses can. Particularly with the political and religious ruptures that characterise geopolitics today, it is sometimes the case that business – as a nimble, cross-national, secular institution – can fill the gaps.

A caution is in order, however. A core lesson learned in the past decade is that, much like it takes a village to raise a child, it takes an ecosystem to empower a woman. All institutions must invest in and support the task. No one institution can pull it off alone. In other words we all must learn to work together, valuing the contributions each brings, while balancing the goals specific to each sector.



Credit: iStock.com/JohnnyGreig

Legal restrictions on Middle Eastern women make it difficult for them to engage as economic participants. Yet recent years have seen entrepreneurship flourishing among these women, facilitated largely by information communications technologies.

The real ‘business case’

Many legitimate business benefits accrue to companies when they engage with women’s economic empowerment. Thus far, however, no real effort has been made to show the private sector what these benefits are. Though much is made about ‘the business case’ for women’s inclusion, these claims nearly always actually point to the macroeconomic benefits to nations, not benefits that would accrue to an individual company.

Looking across the full spectrum of businesses that now engage with women’s economic empowerment, one can see that the types of benefit vary a great deal and tend to be specific to a particular industry. Nevertheless, a generalised list of possible ‘wins’ can be made. These can be grouped into five types: product and supply improvements, market expansion, employee value, external audiences, and financial performance.



Credit: SanderMeertins

Women plant, cultivate, and harvest seaweed off the coast of Zanzibar and sell it as an ingredient for cosmetics, medicines, and soaps.

Product and supply improvements

Focusing on where women are in the supply chain can produce ideas for closing the gender gap while revealing ways to improve sourcing. Sometimes, this process also produces ideas for new products.

- ▶ **Ensuring quality supply.** Coffee, mangos, chocolate, tea, and bananas are just a few items in high demand, either as ingredients or food, that also have meaningful touchpoints with women in production. Indeed, women do much of the world's farm work, even if they own little of the land. Giving these women instruction in new agricultural technologies that improve quality and yield helps them earn a better living, while also improving, increasing, and stabilising supply. Five GBCWEE members are deeply engaged in the agricultural sector and all of them have programmes that aim to increase and improve supply by supporting women.
- ▶ **Developing new products.** Direct involvement with new producers and consumers sometimes inspires the development of a new product or results in the discovery of novel styles and techniques. New packaging or presentation also emerges to fit new markets. For instance, a partnership between Coca-Cola, the Bill & Melinda Gates Foundation, and TechnoServe reached 54,000 Kenyan farmers – including 16,200 women. By providing training in fruit-farming practices, this programme increased female farmers' average earnings by 140%. For Coca-Cola, the project resulted in the introduction of Minute Maid Mango, the first of their juices in this area to use locally-sourced ingredients. Another example comes from Walmart's efforts to double sourcing from women-owned businesses in the United States. The global retailer observed that those businesses brought innovative products and were driving increased productivity in many categories.
- ▶ **Diversifying suppliers.** Some companies, especially in the United States, have diversity objectives that they must meet for procurement. Having a larger and more diverse supplier base creates more competition, thus driving down costs. A women's empowerment programme can help a company fulfil diversity objectives by linking them up with qualified applicants. It is often difficult, however, to identify and engage with women-owned businesses. Therefore, as described below, several GBCWEE members have engaged with system-level efforts to create lists of certified women-owned businesses that can act as suppliers.

“It is important to directly invest in women-owned businesses so they can reinvest back into the local communities. ExxonMobil has strict requirements for suppliers around quality and delivery. Working with us, women business owners gain experience they are able to leverage when marketing their businesses to other corporations. We are honoured to play a role in supporting women-owned businesses and helping them grow.”

– Nancy Swartout, ExxonMobil

Market expansion

The size of the worldwide women's market is estimated to be US\$18 trillion, larger than all the BRIC (Brazil, Russia, India, and China) economies combined. In developed countries, women already account for 70–80% of consumer purchasing, which includes many traditionally male-dominated categories, and the rest of the world is on the path to a similar situation.¹⁹

➤ **Reaching new markets.** For consumer-facing companies, the quest for new markets to sustain growth is becoming ever more important as the markets of the developed nations mature. Establishing a foothold by building brand reputation in a developing market can therefore be highly desirable. Consider also that, in the developing nations, a sizeable gender gap in access to new technologies continues to exist. Closing that gap helps women advance economically, by improving access to essential services and information, but it also increases the market reach for technology companies. Industry experts estimate that closing the global gender gap in mobile access represents a US\$170 billion market opportunity for that industry.²⁰ That business opportunity, however, goes beyond just selling devices and basic services. For example, Qualcomm® Wireless Reach™ introduced Mobile Money Hubs to women who owned small stores in the Philippines. The 'hub' gives the women new mobile services to sell, with functions and features that met identifiable local needs, such as air-time loading and secure remittance processing. The innovation has opened up a new market for Android phones, Qualcomm Wireless Reach, SIMs, 3G providers, and producers of specially-designed apps – all the while increasing women's sales and meeting community demand. To date, 300 store owners have served over 3,500 customers by selling airtime and offering other services.

➤ **Keeping the existing consumer base happy.** Women in the developed world not only have huge purchasing power, but are also sensitive about the social reputation of the companies they buy from – and particularly so when other women are involved as labourers, vendors, or users. For instance, the majority of Walmart's customers are women. Based on an early customer insight study and in store promotion, Walmart believes that if customers know that a product was made by a woman-owned business, they will be more likely to purchase it. This recognition led Walmart to work with the Women's Business Enterprise National Council (WBENC), that certifies businesses owned, controlled, and operated by women in the United States, to develop a "Women-Owned" logo, which can be used by any certified women-owned business in any distribution channel and is available in English, French, Spanish, and Chinese through WBENC.

“Most of our 260,000 million customers are women. We understand that we need to source products that meet their needs on price, quality, and innovation. Walmart believes that economic empowerment of women has a strong social case and business case. It's not only smart business, but is the right thing to do.”

– Jenny Grieser, Walmart

Employee value

Women's economic empowerment programmes can have positive effects on human resource dimensions, too, whether at MBA recruiting sessions or during training on the factory floor.

- ▶ **Attracting and retaining talent.** Corporate employees are world citizens, too. They want to be proud of where they work and to be able to point to the good being done by their employer. Programmes for women's economic empowerment in developing countries have appeal for both sexes. Employees often see posts and assignments helping these programmes as desirable career turns.
- ▶ **Anticipating the skills gap.** Economists have been predicting for years that the world is heading for a massive collision between the demand for high-level skills in the workplace and the scarcity of such capabilities within the work force. Ironically, women enrolled in tertiary education now outnumber men in most countries, often by a substantial margin, after years of female education trending steeply upward all around the world.²¹ Research published by PwC has documented that 78% of major employers are now actively recruiting a higher number of women.²² Crucially, there is a sustainability issue here, too. Various diversity programmes and procedures have been tried over the years and many have not worked. A key piece of learning is that managers must be incentivised by having diversity objectives become part of their own performance review. By building in such mechanisms, hiring, retaining, and promoting women becomes 'part of the business,' as well.²³
- ▶ **Improving the labour pool.** On the other side of the skills gap, companies have been investing in basic skills and services for poor populations in developing countries. Literacy and good health make a big difference in the quality and size of the available workforce – which improves business performance.
- ▶ **Increasing productivity.** Job training programmes in developing-country factories have increased production and reduced absenteeism, while closing the pay gap and reducing the level of bullying and violence. A factory training programme supported by Walmart for women in India, Bangladesh, China, and Central America, for instance, aimed at improving both life and work skills. A factory training programme supported by Walmart for women in India, Bangladesh, China, and Central America, for instance, aimed at improving both life and work skills. The Walmart Foundation funded Tufts University to evaluate the program and found that absenteeism and employee turnover were reduced and worker efficiency increased, resulting in a net gain of 2% in productivity.

External audiences

Today, most big companies do attend to their responsibilities to the larger society. Women's empowerment programmes provide an attractive 'corporate social responsibility' example to promote. However, I must emphasise that attributing the motivation behind these programmes to 'just PR' is naïve. Substantial time and funds are going into these very complex 'on-the-ground' initiatives. A public relations campaign can be had much more cheaply and with less internal effort. The engagement with women's economic empowerment is much more intentional and future-oriented than such dismissals recognise.

“It is important that Marks & Spencer has resilient supply chains to provide us with quality products and sustainable raw materials. Our success depends on their success. We can't do this without investing in those supply chains and women play such an important part of these communities that it is logical that there is a focus on women.”

– Hazel Culley, Marks & Spencer

➤ **Government partnerships.** Most companies need to maintain strategic partnerships with the governments in the countries where they operate. Most governments today understand well that women's economic empowerment means GDP growth. By offering a women's economic empowerment programme, companies help the government partner achieve its goals.

Mondeléz International, for instance, embeds its national cocoa strategies with the government ministries responsible for gender, focusing especially on property rights. Because it has been proven that women's access to land leads to better agricultural practices and thus increases farm productivity, this alliance promises a positive outcome for everyone.

Qualcomm Wireless Reach engages in an elaborate partnership with state health boards, charities, and medical groups in Nigeria. The effort aims at strengthening health infrastructure in a way that will reduce maternal mortality. At roughly 810 deaths per 100,000 live births, the rate Nigerian mothers die in childbirth is one of the highest in the world.²⁴ The mobile solution developed by Qualcomm Wireless Reach captures and analyses patient data so that response is directed, accurate, and timely, thus streamlining the clinical delivery as well as improving the outlook for long-term population health – while also expanding the technology to new users.

➤ **Community integration.** Years ago, companies operating in a region for a long time – in extractive industries or building infrastructure, for instance – often said they needed to earn what used to be called 'a social license to operate' and so adopted practices that would earn approval from the local community. Today, because the nature of conducting business has become more global and integrated, the attitude towards community engagement has also changed. Companies have begun to see themselves as part of the communities in which they work. Often, their approach can focus on buying supplies locally, for instance,

but may expand to investments in schools or clinics. As women can create a major positive influence on communities if given more support, having a women's economic empowerment programme makes sense when considering this new ethic.

Financial performance

Even though the many positive effects of women's economic empowerment are well established by research, many find the financial dimension counterintuitive. But there are several ways in which a gender-inclusive stance leads to better financial outcomes.

- ▶ **Supporting the value of corporate capital.** Increasingly, shareholders expect companies to have a positive impact in the areas where they operate. Having solid women's economic empowerment programmes helps fulfil these expectations. Moreover, companies have increasingly recognised the impact that sustainability programmes, like women's empowerment, have on their share values. Investment companies evaluate and price corporate shares in part by taking into consideration how such programmes support the long-term viability of the company. A report by PwC concluded that economic, social, and governance information "is becoming more important for analysis of risk and returns and more integrated into the way they look at performance. In other words, investment professionals are pricing it in".²⁵
- ▶ **Improving corporate management.** Studies have shown that having more women in leadership positions within a business produces a wealth of positive effects, from more innovation and less risk, to higher profitability and better accountability.²⁶
- ▶ **Increasing financial inclusion.** Women are chronically underserved in nearly every sector of the financial system.²⁷ But the greater inclusion of women in the system is known to have a range of benefits, from increased ownership of bank accounts to the return on business loans given to female entrepreneurs. In addition to contributing to the overall stability of the system, the financial inclusion of women brings benefits to business.²⁸

Among the GBCWEE, Mondeléz International, Qualcomm Wireless Reach, and Mastercard have or support programmes that help women by giving them financial access at the consumer and micro-business level, while increasing the number of retail customers for banks. Improving financial inclusion for women is known to have a range of benefits to banks, from increasing the customer base to improving the return on business loans. Better bank services for women also help stabilise the overall national financial system.

A new global effort, led by Goldman Sachs 10,000 Women, the International Finance Corporation, the Inter-American Development Bank, and others, is persuading bank managers that lending to women-owned businesses makes good sense. It is a difficult case to make because most banks and finance ministries still do not disaggregate their customer data by sex, so they see neither the need nor the advantage for including women. Case studies have been developed, however, that show financial products and services are actually more profitable and less risky when targeted at women.²⁹ The growth of women-owned businesses may be slightly

slower than that of their male counterparts, but it is often women's limited access to capital, especially business credit, at the root of the disparity. Research has shown that opening up loans to women would actually lead to growth all around.³⁰

I have observed another trend, perhaps less concrete, but nevertheless, important. Increasingly, the leaders of corporations are engaging with macroeconomic issues at the global level. Given the size of the top corporations, their massive reach, their impact on the global economy, and the way they affect – and are affected by – the same issues confronting countries, it makes sense that some CEOs want to be at the international table in this broader domain. Women's economic empowerment, as a relatively new issue now known to have significant worldwide impact, offers a good venue for asserting that leadership.

It is important, of course, that businesses attend to the needs of their female employees and not focus exclusively on affecting more remote populations. Therefore, it is common among the GBCWEE to have a women's economic empowerment umbrella that covers an internal as well as an external agenda. These two 'arms' of the effort then very often inform and reinforce each other.

Coca-Cola, for instance, created a Global Women's Initiative in 2007, with the purpose of accelerating the recruitment, advancement, and retention of women internally across the company. That initiative included the founding of the Women's Leadership Council, a group of senior women drawn from around the globe, who advise top management on how best to build a pipeline of new women leaders within the company. In 2010, the 5by20 initiative, in which Coca-Cola aims to empower 5 million female entrepreneurs by 2020, was begun by the Women's Leadership Council.



Credit: iStock.com/andresr

With equal access to markets and capital, women-owned businesses can add significantly to both household livelihoods and national wealth. Many companies active in women's economic empowerment focus their efforts here, offering business training, supplier diversity programmes, and support for financial inclusion.

Matching the offering to the needs

All the GBCWEE respondents emphasised the importance of spending time and attention at the outset of a women's economic empowerment initiative thinking about (1) how the business's capabilities – not necessarily their products and services – could be harnessed to help foster economic autonomy among females, and (2) how the engagement in women's empowerment could fill the business's own needs.

For example, if the business needs to improve the supply of coffee, the task would be to see whether there is a gender angle in coffee production that the business has the capability to address. Organisations such as Mondeléz International and the International Women's Coffee Alliance have seen that women are far more engaged in the cultivation stage of coffee than men. Consequently, practices to improve outputs are best aimed at females. Women in coffee production, however, as in many agricultural sectors, have limited access to knowledge and technologies that would improve their earnings. So, a programme that worked to teach women new technologies, as well as how to choose berries and judge coffee, would help close the gender gap in agriculture, while also improving overall supply.

“The numerous studies we have commissioned from researchers over the years, as well as our direct engagement, have shown that, while cocoa farming is commonly viewed as a ‘male activity’, in reality it’s the women who do a lot of the work that is critical to productivity and quality of final output. Yet, women in cocoa communities, both farmers and non-farmers, have significant structural disadvantages that affect not only their own social, economic and physical well-being, but those of their entire community. Providing women with farming training and access to farming inputs and financing improves agricultural productivity, builds livelihoods, and is essential if cocoa communities are to thrive.”

– Chris McGrath, Mondeléz International

Crucially, to deliver such programmes, a company must learn how best to communicate with the women it seeks to engage, how to overcome their mobility constraints, and often how to lift their self-confidence. You can see how a programme intended to improve coffee beans could very quickly turn into a holistic gender effort. Since the programme's outcome eventually benefits the entire community in the form of economic growth, such an effort has the potential to change gender norms, to improve the local economy, and to get good beans all at the same time.

In practice, however, such neat solutions are not immediately obvious. The process that GBCWEE members describe is an iterative one, identifying business needs while, almost simultaneously, considering the possible links to women's empowerment. It's easy to see why

the team doing this work must have both knowledge of the business and some awareness of typical gender patterns. Then, the group taking responsibility for the project digs down to understand as fully as possible the circumstances of the women they wish to reach, in order to see what barriers are in the way for that particular economic situation, and what problems, for both the business and the women, might be solved.

The business project team next looks back at what core competencies the company has to offer. In the coffee example, for instance, the project team considers whether they have technology to transfer and people who can train. Then, they assess feasibility on both sides. This iterative process continues: the team comes up with ideas, others critique those ideas, and finally an idea arises that looks like it 'has legs'. Often, this first 'think group' will include people from various functional areas, so that feasibility can be assessed across the firm. Such group thinking and analysis often encourages innovations from unexpected parts of the company. Perhaps most importantly having all parts of a company involved in such a project is a good way to ensure broad "buy-in" for the effort.

At some point fairly early in this process, the group will begin to consider whether an external partner is needed to execute the idea and who that partner might be. (This issue is addressed in greater detail below in the section on partnerships.)

The goal is to come up with an innovation that meets the needs of women; fills a business purpose; works with existing corporate capabilities; and is likely to attract good partners. Each of these is a necessary consideration because:

- ▶ Any programme of this sort will have to win the support of top management and compete with other priorities for resources and attention.
- ▶ Executing the programme smoothly demands a good fit – and there will be plenty of practical challenges without the basic match being problematic.
- ▶ If the offering does not meet the needs of the women, there will be low uptake locally.
- ▶ If the offering does not match the business capabilities, there will be little support from company personnel in execution, and top management will not maintain enthusiasm.
- ▶ When the programme is evaluated, a poor match will show up as failure, which could jeopardise future efforts.
- ▶ If the programme does not promise to fulfil a legitimate business need, it won't last.

Usually, a new women's economic empowerment programme will be given a little time to find its feet before top management looks for it to be a business success, but it is important to anticipate the benefits to the company, to strive to achieve them, to measure them, and to think about how the programme's design and performance will be disseminated to the audience within the company as well as to outside interested parties.



Credit: iStock.com/smwimages

Women in developing countries often produce exquisite handicrafts. However, those who want to sell on the global market must adapt to the tastes of new buyers and learn to work with the procedures, standards, and deadlines of the world economy.

Making women visible

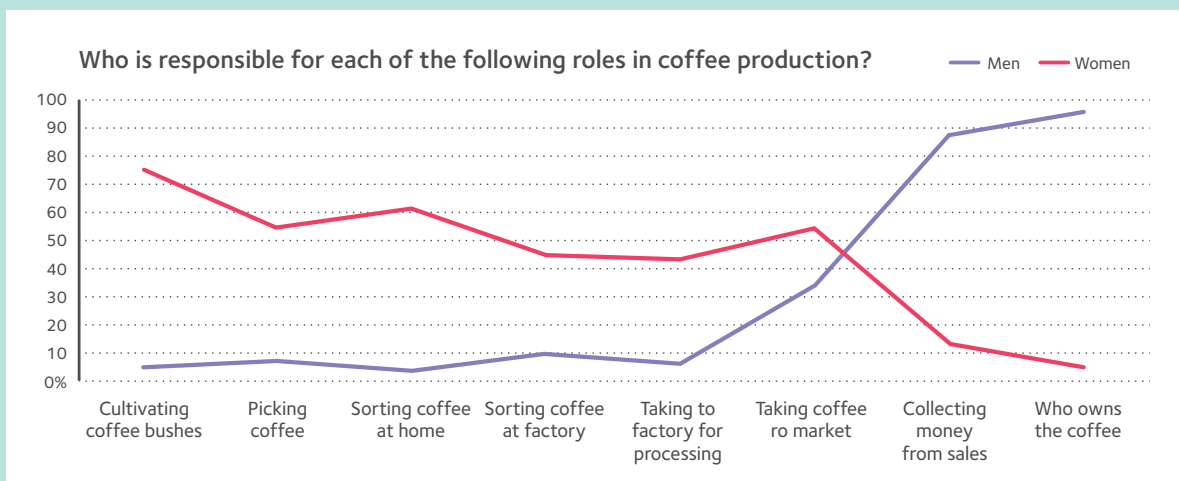
GBCWEE members emphasise that it is often hard to see how important women are in a given industry. Females are invisible for a variety of reasons. For instance, women may not be seen because they work as unpaid family labourers or because they aren't the ones who come to the market. Some industries do not sex-disaggregate their data, so they don't know which customers or suppliers are female. Therefore, the common assumption is that women have no presence—or very little presence—in the sector. The assumption often does not bear out, however, when an effort is made to “make the women visible,” by, for instance, sex-disaggregating data. Once the women are counted, a firm typically finds that their contribution is larger than it previously thought and that, by intentionally working to facilitate female participation, the business can expand and become more efficient.

In this section, I will demonstrate how “making women visible” played out in business to advance three examples – smallholder farmer suppliers, women's inclusion in banking, and women-owned suppliers in corporate procurement.

Agriculture

Globally, women do most farm work, though they infrequently own land and often work unpaid. Buyers seldom see them, however, because it is usually the man's role to take the crop to market and collect the money. Unfortunately, women then often do not share in the money that results from their labour.

The global benefits that would come from better female inclusion are compelling. According to the UN Food and Agriculture Organisation, if women had the same access to land, technology, financial services, education, and markets as men, yields on women's farms could increase by 20%–30%, which would feed between



The International Women's Coffee Alliance conducted a study of the gender responsibilities in coffee production. Women, they found, did most of the work to produce the coffee, but men took over when the coffee went to market and money was collected. The men were deemed to own the coffee, in spite of the investment women had made in its production. Because big buyers saw only men, the women's contribution was invisible to them.

100 million and 150 million more people, reducing world hunger by nearly half.

The World Bank's 2012 Gender and Development report argued that greater equality can enhance productivity in a way that benefits business. Several GBCWEE members have experienced the truth of this proposition, including both those who buy agricultural products as ingredients, such as Mondeléz International and Coca-Cola, or retail them, such as Marks & Spencer and Walmart.

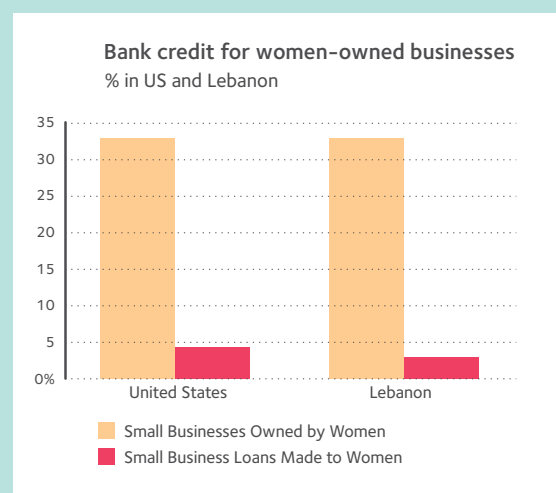
Each of these companies has introduced programmes in rural parts of developing countries that help women to use new technologies and equipment that increase both yields and value, but also help women manage their farms in a way that returns greater earnings. As Christine McGrath from Mondeléz International points out, "You have to begin by purposefully making the women visible. You have to look for them because their work is often behind the scenes, hidden from the marketplace because that is where the men step in to make transactions. Once you look, though, the importance of the women to the entire sector becomes dramatically clear and the wisdom of designing programmes to support them an obvious next step."

Financial inclusion

OECD reports – as many others – that women's enterprise growth is seriously impeded by lack of access to capital and that removing barriers would increase GDP. The Women, Business, and the Law section of the World Bank has further

shown that when women have access to finance, economies benefit through better transparency and stability. In a 2014 study, the International Finance Corporation concluded that the gender gap in bank credit was an astonishing US\$285 billion in developing countries alone. Research from Goldman Sachs shows that closing this huge credit gap for women-owned small and medium-sized enterprises (SMEs) in BRIC and N-11 countries could push income per capita in those nations an average of 12% by 2030.

Yet banks themselves often cannot 'see' the women in their own customer



Women own about 30% of SMEs worldwide, yet get a much smaller percentage of conventional small business loans. Though sex-disaggregate data are often not available, studies thus far demonstrate that the gap is not restricted to developing countries. For instance, despite wide differences in their business-related legal rights, women in the US and Lebanon are similarly underserved by banks awarding small business loans: in both countries, women own about 30% of all small businesses, but get less than 5% of the bank credit.

Source: Majority Report of the U.S. Senate Committee on Small Business and Entrepreneurship, Maria Cantwell, Chairwoman, United States Senate, Washington, DC: August, 2014. International Finance Corporation, BLC Bank-Lebanon: Leading in Banking on Women, A Study, World Bank Group, Washington, DC: 2016.

data and therefore don't know how valuable they are. That's because banks often have not recorded the gender of business owners and therefore cannot break the women out and analyse their contribution to the business. They may assume that women are already equally represented or that women are just not good customers for banks, but they have no data to back up either premise. A recent study by Data 2X, the Global Banking Alliance for Women, and the Inter-American Development Bank, confirmed that few financial institutions look at women separately, largely because they do not believe there will be a business benefit to doing so. However, the few banks who have made the effort to sex-disaggregate have discovered that women are a smaller proportion of their portfolio than they believed, but that they are better customers; women buy more bank services, have less risk and better repayment records, thus producing a higher rate of return.

On the consumer level, there are further advances to be made. Mastercard is managing a portfolio of programmes, in several developing countries, where national identification cards are issued with payment features. This innovation has particular impact for women, who often don't have identity cards yet are usually the beneficiaries of government assistance programmes, and yet are also less likely to have a bank account.

The Mastercard programme started from the finding that women often are, quite literally, invisible to governments

and banks because they don't have identification. "Perhaps our most material lesson in financial inclusion," Ruth Riviere remarks, "is that women's participation should be specifically accounted for and is not guaranteed at a high rate, even if the programme is meant to cover the entire general population."

Suppliers and procurement

Access to markets is at least as significant a barrier to women-owned businesses as finance. Women are excluded from markets through a variety of mechanisms, such as male-only cooperatives or male-dominated trade associations or unions. However, the barrier that has drawn the keenest attention initially is the fact that government registries and company supplier databases do not record the gender of the owners of businesses. Significant efforts are being made at the national and global level, by organisations such as WBENC in the US and WEConnect International to identify and certify women-owned suppliers. The International Trade Centre works to connect women-owned businesses with corporate and government procurement, as well as to facilitate their inclusion in international trade. In both procurement and trade, there are very large contracts to be had, but women have typically been excluded from these markets.

There is often a benefit to sex-disaggregating supplier lists, in addition to trying to identify new women-owned businesses with which to deal. Many companies, especially in the United States, now have supplier diversity mandates, but

have difficulty identifying women-owned businesses, either within their existing base or as new vendors. Walmart went to the trouble to pull out their women-owned suppliers and began an intensive effort to analyse their needs and offer assistance. Over only a few years, the company learned that women-owned business added significant growth to their

overall sales when they were encouraged through business support.

These and other instances teach an important lesson: knowing first where the women within the scope of the business are located, as well as what limitations they experience, can lead to interventions that produce growth and profit.



Credit: iStock.com/ boezie

The economic exclusion of women negatively affects food security. International agricultural experts argue that giving women equal land rights and the same access to resources that men have would dramatically reduce hunger throughout the world.

What is a ‘theory of change’ and why do you need one?

A central exercise in weaving together a company’s effort to enhance women’s economic empowerment is the articulation of a ‘theory of change’.

Constructing a theory of change requires being specific about how the intervention would benefit the women and then working, in detail, through the steps from delivery to impact, drawing the path of change and recognising where a barrier or resistance might appear. GBCWEE members emphasise the crucial importance of becoming familiar with the day-to-day lives of the women who will potentially benefit. Many people in rich countries simply do not realise that much of the world still has no roads, no media, no consumer products, and, especially, no internet access. Too often, therefore, assumptions made about conditions in developing countries lead to problems later. A lack of basic amenities or quality of infrastructure can throw a frustrating block in front of the intervention. Gaining some familiarity with the typical constraints faced by women around the world – such as not being allowed to leave home without permission or having no identity card – helps to avoid failure, as well as to highlight adjustments that may need to be made in advance. Working through the path of the expected change in light of all the practical constraints is the best way to ensure that the goals of the project will be reached.

“Evidence from a range of countries shows that increasing the share of household income controlled by women, either through their own earnings or cash transfers, changes spending in ways that benefit children.”

– Ruth Riviere, Mastercard Center for Inclusive Growth

Let’s consider an example, drawn from my own research, about the risks of leaving the theory of change unarticulated.

My project was to determine whether a mobile banking product would help women to retain control over their money by keeping it private, thus enabling the women to spend their cash in ways that would further development outcomes, like better nutrition for children, rather than have it side-tracked for other uses.

Research has demonstrated that if women have a little money and the freedom to spend it, they will provide better food for their households and support their children’s education.³¹ This path for improving family well-being in an impoverished context is often blocked, however, because others, especially husbands and fathers, take away women’s money and use it for other purposes. The potential for mobile technology to allow women to save money in a private, secure way (rather than put it under the bed or in a chink in the wall where it might be discovered and expropriated) was recognised several years ago.

Very few women had bank accounts, however, largely because they were expected to turn money over to their husbands. Thus, the core to the theory of change – providing financial

privacy – would require offering the product in a safe setting where women could make their own choices.

When the innovation was piloted, however, the teams delivering the intervention did not create the privacy that was crucial to the theory of change. The bank convened all the adults in the village for a single meeting to offer the product; thus, the women could not sign up without everyone knowing, including their family members. Furthermore, the documentation requirements included a national ID, which women often did not have, as well as a letter from the local chief, who was very likely to consider it his duty to tell a woman's husband she was opening a bank account. In the end, many women did sign up for the account, but they could not use it privately and were dissatisfied.

When the first research results came in, we were delighted to see that the product was sold at higher rates than usual for such a district. Because of the inattention to the privacy issue, however, the desired outcome for women and communities appeared unlikely to materialise – and a substantial segment of the new customers was likely to stop participating because the product did not serve their privacy needs. When we analysed the endline data, we could see clearly that private control over funds was the women's highest priority – but they did not have that because of the gender-insensitive delivery. Since the women did not maintain control over the money in this situation, it was not reasonable to expect they could save for the poverty-fighting expenditures that the project hoped to support.

What we were seeing was a failure to ensure that the theory of change had been translated through the entire path of delivery. We learned, as did our partners, that it is not enough to assume making mobile technology available automatically includes the women, nor certainly that it inevitably encourages spending in support of development outcomes. Instead, there has to be a clearly articulated path from intervention through all the steps to anticipated outcome—and that path must be followed by everyone involved.

A diagram of the correct path might have looked like this:



The problem occurred because the ground teams did not recognise that having both men and women present at the meeting where the product was offered would deny women a private choice. It is a common mistake: groups think that when they offer a new programme to women and men at the same time, they have included women equally. But an informed and experienced gender perspective recognises that the path towards change must adapt to interference that local gender norms would produce, or the final benefit will not occur. Knowing that privacy was central to the theory of change would have made it clear that the product could not be offered in a mixed setting.

Fortunately, this learning occurred in a pilot. The teams managing the scale-up changed the delivery, such that the women were offered the product in a separate space. The chief's letter was eliminated. And the test was ready to go.

Too often, people in the developed nations imagine that just by making technology available to the rural poor, good things will happen for women. But, as you can see from this example, it is not enough just to walk into the village and set up shop, presuming that doing so makes the technology equally available and useful to both men and women. In fact, all that strategy does is to replicate the existing inequality in access.

The moral of the story is: if the intervention goes forward without articulating a theory of change, the delivery may miss the mark, the uptake may be soft, and the benefits may not manifest themselves. It is crucial to go over all plans for execution with the theory of change in mind, getting agreement from all parties to the project.

Working carefully to specify a theory of change and to match processes and resources to each step in the path towards the desired outcomes is the core principle of good programme design. Poorly designed programmes lead to failure, cause the international community to draw false inferences from the outcomes, and waste scarce resources. It is extremely important to be painstaking about designing every programme.



Credit: borgogniells

Fetching water is women's work in developing countries, as is collecting firewood. This work is difficult, time-consuming, and often unsafe. That's why technologies like plumbing and clean cookstoves disproportionately help women. Since families pull girls out of school to help with these chores, the technologies also positively affect female education.

Partnerships

Women's economic empowerment programmes virtually always need other organisational partners to make an idea come to life. For instance, the business group usually needs 'boots on the ground' to advise on local culture and help execute the project. Any project of appreciable size should include an independent party to collect data on impact and to analyse the findings. More often than one might think, the project will need a second private sector partner to help form the ecosystem that the project requires to be successful. With luck, local individuals and groups such as teachers and neighbourhood councils will also be interested in the project and will volunteer to help. These partnerships take many forms and may be initiated from any direction.

“Women’s economic empowerment is a relatively new field. The lack of experience and precedent can sometimes lead to misunderstandings of the appropriate roles played by each sector. As in any collaboration, engagement is difficult when partner roles are not well defined and implemented.”

– Bethan Grillo, PricewaterhouseCoopers LLP

Thus, the project will likely be executed by a team of cross-sectoral partners, usually drawn from one or more of the following types of institutions:

- Governments, often working through specialist agencies such as USAID, the United Kingdom's Department for International Development, or Canada's International Development Research Centre.
- International agencies, such as UNICEF, UNWomen, or the World Bank.
- Think tanks, management consultancies, or universities, such as the University of Oxford or PwC.
- NGOs, either global or local, such as CARE International or the Self-Employed Women's Association (SEWA) of India.
- Women's groups and community groups, such as the local women's savings association or a team of community organisers.
- Other private entities, such as banks or telecoms firms.

Evaluating and choosing partners is one of the most challenging crossroads for a women's empowerment project. This process can be a new kind of experience and thus daunting to negotiate. Key considerations when identifying and evaluating potential partners are:

- **The topic.** Some of the potential partners listed above specialise in one area of the economy, such as factory work, agriculture, or supply chains. It is also important to have partners with knowledge and experience in gender issues.
- **The intended beneficiaries.** Where the women are, as well as their ages, needs, location, language, and other characteristics may drive the choice of partners.
- **Location.** Like global companies, even the NGOs we think about as global in fact do not have operations in some countries. It is important to make sure the potential partner has a presence in the area where the programme will be implemented.
- **Trustworthiness.** There is a propensity for not-for-profit partners to put a 'good face' on the project for the private sector partner and not reveal difficulties as they occur. Such behaviour makes it very hard to get a reliable sense of the outcome and precludes any opportunity to fine-tune an intervention in time to avoid failure. It must be determined up front whether the partner has a reputation for transparency and candour. In return, the private partner has to be willing to deal with honesty about project problems and not overreact when they occur.
- **Willingness.** Some of these parties may refuse to work with private businesses or do not, as a policy, take on certain topics. Some may not do women's empowerment. A partner who is not truly willing and enthused will always be a drag on a project and can sometimes foil the effort.
- **Size and scope.** A very large project may require a very large group of people to deliver the desired outcome.
- **Cycles of change.** Governments can change in the course of a long project – or even a short one. A commitment from one minister may not transfer to the next one. Similarly, funding can dry up and priorities can change for not-for-profit partners, just with the for-profit entities. It is hard to anticipate these changes, but recognising possible cycles can help build in the flexibility to keep going.
- **Funding.** Though the partnership team may expect the private sector partner to provide all the funding, the business team should be cognisant that NGOs, universities, and governments all may have access to other funds that could be 'matched.' Sometimes funding is constructed using 'value in kind' exchanges. And foundations, including corporate foundations, may also be important to consider.

Having chosen the team is just the beginning. The GBCWEE suggests these partnerships may take time to establish. From the initial informal agreement to formalising the partnership's objectives, plans and timing, documented memoranda of understanding, legal reviews, and sign-offs may take as long as 18 months. Furthermore, there is often a period of adjustment as the partners actually learn to collaborate with each other. This initial adjustment time can be contentious and uncomfortable. Yet,

just by being forced to work together, the partners usually iron out their differences and establish positive social bonds. In my own experience, partnerships that initially seem like they will never work are hammered into productive, long term, and very friendly relationships.

Creating a mutual commitment to the project and to each other is also an important objective. A critical variable in the success of a project, especially when it expands, is the existence of a core group of partners who trust each other, genuinely care about the beneficiaries, and are dedicated to the project cause. They will often have to ride out mistakes or overcome blocks and will need to work together to pull the project through. They will all have a role in disseminating of external communications. And they also may eventually be the primary advocates for taking the project to the next stage.

There are eight recommended hallmarks for building a good relationship across a cross-sectoral team:

- **All parties must be honest about what they need out of the project.** NGOs need to show a good outcome for the beneficiaries and minimal discord over the intervention in the community. Universities need to be able to independently publish results. Businesses eventually have to show return on investment. And so on.
- **All agreements, budgets, and timelines should be reached by consensus and put in writing.** Circumstances may change as the project unfolds; changes to budgets and timelines are likely to be necessary. It is still important to have written reference points as these changes occur.
- **The roles and responsibilities of each party must be clearly laid out, up front, and all must agree.** In particular, leadership and decision-making roles must be clear. Otherwise, the group may be hindered by a structure where there is endless discussion of options, but no agreement about who makes the final decisions. Such situations can paralyse the project.
- **All parties must commit to and be vigilant about reaching the goals of each team member.** Even if the goals are very different, a way should be found to attend to and measure each.
- **All parties must listen carefully to every other member.** Each team is composed of organisational partners who were chosen for a reason. Failure to attend to the views of any partner undermines the trajectory towards success.
- **All parties must work together to be as efficient and effective as possible.** The use of scarce resources should be maximised.
- **All parties must treat each other as equals.** If one partner falls into the habit of addressing the others as if they were employees, it inevitably leads to resentment and dysfunction. Sensitivity to issues of respect is particularly important in interactions with local partners.
- **All parties must be patient, flexible, and resourceful.** Most projects hit a snag or two before completion. Sometimes there are quite serious obstacles to overcome. Partners must not assign blame or give up. Nearly every intervention can be salvaged in some way and tackling problems together often results in changes for the better.

Given that openness and cooperation in achieving each team member's institutional goals are key ingredients in project success, the exercise of goal setting and measurement is extremely important.

Measurement

Readers will see that I allocate much more space to the measurement section of this report than to the others. The keenest interest emerging in conversations among GBCWEE participants has centred on measurement questions.

I also feel, however, that the evaluation approach that these companies are taking reflects the thoughtfulness of the programmes, as well as the commitment. Research practices are an index of the quality of commitment that these companies have made. And the emergent approach of designing the measurement criteria in tandem with the implementation, rather than as an afterthought, is very much reflective of best corporate practice.

During the years I have been doing this work, the attention given to measurement has grown dramatically. Ten years ago, NGOs were unaccustomed to measuring the impact of their programmes and usually just published anecdotal evidence for donors. Today, they have become much more sophisticated. I believe it has been the corporate presence in the field of women's economic empowerment that produced this shift. However, when corporations first come to this field, they often think that they can quickly and easily assess the 'effectiveness' of their investment with just one or two commonplace measurements (sales, profitability, number of women reached), taken after the fact. That kind of attitude used to set NGOs – and research teams – on edge, as it is a naïve, and sometimes cruel, way to approach this complex undertaking. Over time, however, most companies have evolved into a very different approach – and they have taught the rest of us something in the process.

'Allocate enough money and resources for tracking metrics without overcoming the project cost to impact women.'

– Angie Rozas, The Coca-Cola Company

Ironically, what happened was that the business partners began to approach evaluation in a way that was more like typical business practice, not less. I know of no company that makes its own decisions strictly by the measure of profit. All of them today track an extremely wide range of indicators, from employee satisfaction to brand loyalty to supplier diversity and more. They collect information about their own operations constantly and in depth. They use these measures to evaluate investments, to be sure, but more often the information system is a diagnostic and problem-solving tool that employees use to innovate, learn, monitor, map, and troubleshoot their part of the business.

This learning-by-doing and tweaking-as-you-go ethic is now in full bloom in the programmes in which GBCWEE companies are involved. The emphasis is on understanding, flexibility, responsiveness, and adaptation. Sometimes, the outcome can mean rejection of the programme,

but not until the reason for failure is understood and any steps that might practically be taken to fix things are investigated.

As a result of this shift in sensibility, more data are being created, more learning synthesised, and more standards of practice set about women and their relationship to the economy. For example, the ExxonMobil Foundation brings together groups of experts to review work being done and to synthesise findings, such as its *Roadmap for Promoting Women's Economic Empowerment*. It also publishes practical manuals that professionalise and standardise data collection protocols, and funds exploration of new metrics to fill the gaps in understanding women's economic empowerment.

Research questions

It seems obvious that designing a programme's measurement plan should focus on evaluating success or failure based on the programme's goals, including the impact on women. But it is also advisable to articulate what questions the measurement effort should ask along the pathway taken by the theory of change. If the project fails, the partners will want to be able to explain why the goals were not reached; and, if it does not fail, it is important to know what elements were essential to its success. The answers to such questions will help diagnose problems that should be avoided in the future and will identify essential factors to be replicated when scaling up.

Let's return to my mobile banking research project to see what this would mean in practice. When data were collected for this pilot, questions were included that later helped flag what had gone wrong and what had worked. The pilot was to be evaluated mainly on the uptake rates for the intervention, and the scaled-up test would look at savings accumulated. They were also asked about the importance of private access to the account. This feedback helped show that the pilot was not going to achieve the objective intended for the programme, even though uptake for the product was initially high. If the uptake had been the only goal measured and we had not collected any diagnostic information about the path of change, the project would have been scaled in a way that eventually would not have achieved the overriding goals that all the partners shared: empowering women and funnelling money to help children and families. And, in a longer time frame, the high product uptake would probably have been reversed, as customers would have been left unsatisfied – and so the business proposition would have failed, too.

Research questions would necessarily be somewhat different for a business than for an NGO or a government. It is important that metrics be designed in a way that answers everyone's questions, which usually means negotiation for survey space. Nevertheless, the business must get answers to the questions that will satisfy internal audiences and pave the way for business evaluations that may affect decisions to continue and at what scale. The importance of these questions for the future should be explained to the team partners, as many will not have business experience and may not understand why such questions are being asked.

Most often, brand share or 'return on investment' goals are not measured within the scope of a team project involving outside parties. Instead, these measures are usually captured in ongoing research by the company, such as brand monitoring, or are calculated internally from the numbers achieved by the

project. Some business goals peculiar to the project, such as the cost to implement versus the uptake rate, are appropriate for everyone to know and the other partners may be equally interested in these results.

Bear in mind that the outcomes should be measured over a period long enough to reasonably see change and the desired outcomes. However, the GBCWEE maintains that, for any project intervention, indicators can be designed that allow the project team to see progress over each phase in the following areas:

Learned indicators	Knowledge or skills gained, assets and/or technology acquired with understanding of how to use.
Action indicators	Applied action demonstrated by change in practices or behaviour as a result of what was learned or provided. For example, change in business practices, farming techniques, and adoption and effective use of technology. This can also include practices like opening a bank account and/or saving money each month.
Condition indicators	A change in condition or outcome as a result of what was learned and applied. These should relate directly to the outcome the project was seeking to achieve, such as increased beneficiary business income, employment, household income, or asset ownership; improved self-confidence and self-esteem; or greater well-being for women and their families.

Qualitative versus quantitative

There is often a preference among corporate partners who do not have experience in doing research in developing countries to focus on 'hard' business measures to the exclusion of everything else, as well as to insist on quantitative results to the exclusion of qualitative research. The GBCWEE cautions that some economic measures are actually quite hard to collect in these projects and may not be the reliable indicators they are in global business. For instance, women entrepreneurs in developing countries often count income in a different way or over a different period of time or not at all. They sometimes are innumerate and do not keep written records. They very often co-mingle money for business and home. Consequently, they will sometimes report from a guess because they are unable to produce records or were not set up to collect the information in the first place. They may exaggerate earnings to seem impressive. They may be insulted to be asked about private information and refuse to answer. The potential unreliability of 'hard' business indicators is one reason why it is essential to measure more than one outcome, and to supplement those results with qualitative insights, so that the results can be triangulated.

Qualitative information is invaluable as input for the design of the project at the outset, to diagnose problems in the middle, and to explain results at the end. Furthermore, for external

communications, the stories of women in the project are often needed to make the project 'come alive' and may be more persuasive to the public than quantitative measures.

Methodology

In some sense, the underlying objective for everyone on the team is to determine whether the intervention 'worked'. For making this judgement, it must be reasonable to say that the outcomes came from the intervention and not from other causes. For this reason, many research designs in this area include a control group. There are many ways of ascertaining or judging 'what worked' and the use of a particular method does not guarantee that you get an unassailable answer, even if the sample is large and the analysis rigorous.

There is currently a preference in some quarters for randomized controlled trials (RCTs) in evaluating women's economic empowerment. Advocates argue that the large sample sizes in RCTs are the only way to control for variability and thus establish true causality in an intervention. The ostensibly objective 'yes' or 'no' judgements made by an RCT are perhaps appropriate to funding decisions being made by a government. This method, however, is contrary to the learning spirit that most of the corporations take and, in many ways, is not particularly suited to either the complexity of the 'laboratories' involved nor to capturing the rich information needed to move the project forward.

RCTs, as a research method, came out of the medical sciences. Researchers used them to discern whether discretely defined and highly controlled treatments are effective under conditions where compliance is comparatively easy to achieve, and where the setting itself is unlikely to present an unexpected barrier to success. The outcomes are unambiguously measurable with medical instruments. And, given the ability to tightly control the conditions of treatment, it is possible to predict that future applications of the same treatment would have the same results. There are many ways in which this approach is, though, poorly matched to the uncertain settings, unpredictable compliance, variable deliveries, evolving definitions, and multifaceted, but often invisible, outcomes that typify women's economic empowerment.

RCTs require very large samples under these conditions and are therefore extremely expensive. They are also very high risk, since the smallest shimmy in the machine can destroy the whole measurement effort. And, just because an intervention did not 'work' in an RCT does not necessarily mean that the concept was bad. Rather, it could suggest that the delivery was substandard or the wrong metric was used.

The GBCWEE's approach expects that the information gathered in the project will be used to problem-solve in the next stage and that every incarnation going forward will require changes in the manner of delivery. Indeed, the 'growth' ethic presumes that procedures will be further adapted for context. These developments will preclude a by-the-book replication of the exact procedure initially tested.

Some of the most experienced GBCWEE members have come to prefer designs that substitute multiple measures taken frequently over the course of the project to a large scale experiment that produces a definitive answer to a single question. Usually, the quantitative and qualitative are blended together in an overall 'multi-method' research design, in which each type of data informs and confirms the others.

Metrics

Regardless of the overall methodology chosen, however, selecting metrics must be done carefully. All the GBCWEE companies use multiple metrics to evaluate their work. Indicators usually address three general outcome areas:

- Economic outcomes (savings accumulated, sales increased, and the like).
- Well-being outcomes (nutrition, health, education).
- Empowerment outcomes (confidence, mastery, learning, skills acquired).

Because these companies have many types of programmes underway, each of which focuses on a different aspect of women's empowerment, often in different countries, there is demand for a small set of metrics that could be applied to compare the effectiveness of different interventions and that would be appropriate to use in any part of the world, including developed countries. Partly for this reason, GBCWEE companies tend to prefer standardised and tested scales that have proven reliable and offer comparison points, rather than questions formulated for a single intervention.

They have come to recognise that some indicators, such as income and household decision-making, are problematic in data collection and may eventually turn out to be unreliable for judging success.

In fact, the GBCWEE first coalesced around the issue of metrics. Some of the companies have made great progress on the measurement front, but none of them feels that a really good set of metrics, especially of 'empowerment,' has yet been achieved. They are all still working to improve their definitions and measurements.

Choosing a site

Business reasons may dictate in which country the programme will be delivered. Once that choice is made, however, there is still the tricky question of the district, city, or village in which to execute it. The research team will want the treatment site and the control site to be demographically, economically, and geographically similar. This requirement deserves significant attention. Otherwise, results will be biased and potentially not generalizable. Further, governments may not have collected data of interest to the team. Consequently, it is important to determine up front what kinds of secondary data are available and at what level.

Beyond the research requirements, many practical considerations need to be addressed in site selection, notably:

- **Appropriateness of the site to the programme.** A fishing village, for example, may not be good for an agricultural technology.
- **Proximity to supplies and personnel required for delivery.** Long distances to and between sites add time and cost.
- **Willingness of leadership to support the effort.** Without the blessing of government or local leaders, the population may refuse to cooperate.

- **Availability of communications, transportation, and accommodation that the personnel will need to execute the project efficiently.**
- **Locations of NGO offices or other on-the-ground facilities of the partners.**
- **Presence of the problem.** A programme intended to keep girls in school probably doesn't make sense if 90% of girls in the designated area are already finishing secondary school.

Data collection

The business team can hire a research agency to collect data. If a research agency is hired, much of what is in this section can be delegated. However, it is important for the business team to understand what is required to convert a questionnaire and deliver it to a local context because the process is much more cumbersome in a developing environment, which affects costs and timetables.

The first challenge of data collection is usually to translate the questionnaire into the local language. Several languages may be spoken, even in a single district. Some languages have very different ways of saying things, so it is not just a matter of word-for-word conversion. Also, some concepts may be foreign to respondents (including business measures) and thus will have to be explained in a way they will understand. On-site circumstances may require revisions to a questionnaire. So, the recommended approach is to work directly with local translators and implementers from the beginning to discuss the intention behind the questions in a back-and-forth manner.

Face-to-face interviews may be necessary for poor or remote populations because they may not be reachable any other way. The data collectors, or 'enumerators', must travel to the site, which

'We arrange for grant recipients implementing each intervention to answer a set of questions every quarter, so that we can track, as closely as possible to real time, how things are going for direct beneficiaries. Wherever possible, we also request information related to indirect beneficiaries, so that we can get a larger sense of the impact for households and communities. Using mobile technology to collect this data makes such designs affordable and the analysis easier.'

– Angela Baker, Qualcomm Wireless Reach

in many cases will be a considerable distance or entail rough travelling. They may need to stay overnight to avoid multiple trips.

Enumerators should be selected on the basis of temperament as much as qualification. Class differences between enumerators and respondents are common, however, and sometimes these differences cause tension between the interviewer and interviewee, which can sour the local attitude towards the intervention. Enumerators should be kind, patient, empathic, and humble, even if they are only administering a survey.

Consider whether females should conduct the interviews. When dealing with sensitive topics, women may open up more to a female interviewer. This instruction may cause local research agencies to cry 'sex discrimination', in part because they mostly hire men. Make certain you are ready to present your case as to why only female interviewers are appropriate for the project.

Time spent on the survey with the enumerators and on piloting the questionnaire with a small sample group is time well spent. Such rehearsals can pinpoint issues in the sequencing and can identify questions that, given the local context and culture, may seem offensive or oblique. Using tablets or mobile phones to collect data also can reduce errors and data-cleaning, which saves money and headaches.

It is better to have local people conduct qualitative interviews, and they should be chosen specifically for their ability in such work. Those more accustomed to gathering quantitative data often overlook subtleties made evident through qualitative data, and summarise their findings in a way incommensurate with the small sample sizes and rich personal stories provided by qualitative work. Whoever is at the top of the research partnership should also go to the field at least once with the qualitative team because a lot is lost when the interviews are transcribed and translated. Actually seeing how the women talk about the topics and viewing their homes or businesses can illuminate the way the intervention is unfolding.

It is best to try and avoid interviewing multiple members of households because it takes a lot of time and adds expense, and the community may view such an approach as too intrusive. There are often ways to measure household or community impact by simply asking the women. After all, it is usually the women who feed, care, and clothe the family. Consequently, they are most likely able to answer a range of well-being questions about the household. Community leaders, like teachers or nurses, are also good candidates for interviews.

Observational data can be extremely helpful in rounding out one's understanding of the impact. In one test I worked on recently, we sent a participant observer into households undergoing financial counselling. The report of what she saw and heard while in the homes was invaluable to the project. The GBCWEE agrees that observation is very helpful, especially in conjunction with other data. It also suggests that using the same enumerator or interviewer with the same respondents over the course of the test improves the depth of knowledge gathered in the interviews.

Always get community permission before going into a site. Sometimes this means going to a local municipal government and sometimes to a group of village elders, often both.

One must take a baseline set of measurements before introducing the intervention. Many groups try to skip this step. As a result, it may be impossible to interpret the final data. Additionally if possible, a truncated set of measurements, or qualitative interviews, should be performed at several intervals during the test.

Guarding against bias

There are particular risks of bias in these types of programmes, but also ways to guard against them.

It's good to avoid sending obvious foreigners to the site too often as it usually biases the results, one way or another. For instance, in one pilot where attendance in school was being measured, the repeated appearance of Europeans made the residents fear they were being watched by the government. School attendance may have been affected by this belief.

Mobile technology can also help limit the visibility of personnel doing the data collection, as well as be an efficient and cost effective way to obtain candid feedback. GBCWEE members note that mobile technology 'has been used effectively for interventions seeking feedback on whether labour practices are being adhered to, such as in manufacturing environments'.

Some women's development programmes have high drop-out rates. The reasons overall are poorly understood. It may well be due to resistance from home. The attrition rate, however, can produce bias.

Probably the most frequent source of bias is the propensity of the respondents to want to please whoever is hosting the test. They give the answers they believe are wanted instead of the truth. Or, they hide realities that embarrass them. It's a frequently-observed human reaction, known in social science as 'socially desirable responding'. Phrasing questions in a way that deflects ego is often enough to solve this problem.

'Understanding attrition can be important. It is normal for a programme to lose participants or for impact study participants to drop out for a variety of reasons. However, if your programme experiences more than expected attrition, obtaining information on the reasons why can help round-out your quantitative results, shed light on how your overall programme is working, and understand other external factors that may be able to be addressed. If you ignore this aspect completely, your reported data could represent an unintentional bias'.

– Angie Rozas, The Coca-Cola Company

Occasionally, respondents will expect some kind of payment or gift in exchange for participation and this, too, can affect both their answers and their rate of attendance. Sometimes a gift is entirely appropriate, but what to give and when is often a sensitive decision. NGOs face this issue frequently and usually can recommend a policy.

Even in studies where the data being collected are not particularly sensitive, it is crucial to establish trust, for the sake of the intervention as well as the research. An NGO partner that is already known and respected locally can be particularly helpful for this.

Chasing the ripple effect

Since around 2007, UNICEF and other large international institutions have reported that empowering women has a positive effect on poor communities, especially the children. Corporations very often want to measure the impact of their programmes on whole communities – not only the direct beneficiaries – so they can argue, internally and externally, that their intervention made a difference throughout the catchment area.

It is important to be strategic, focused, and realistic about what will be measured when considering a programme's ripple effect. The data collection requirements for some of these objectives are expensive and onerous. Governments or international agencies are probably best for this task because these organisations can bring the necessary resources and authority to the job.

Remember also that the detailed secondary databases easily available in developed countries do not yet exist in developing countries. Indeed, the reason the global community has been slow to recognise the economic contribution of women is the dearth of sex-disaggregated data. So, it is very likely that it will not be possible to access relevant data from a secondary source, especially at the granular level.

Some community data may be available if captured for local school districts or health districts. As I've discovered, however, these institutions may not be recording in a manner that makes the data usable for the project and may vary from site to site. For instance, in one rural Senegalese programme, researchers could not track maternal health care delivery because the district hospital organised its records by child, not by mother.³²

It is often possible to make solid inferences by asking questions locally and directly. International NGOs sometimes assess community change this way and have banks of questions that can be used.

Teams should be aware that collecting data from third parties, such as schools or health care units, can be very tricky for many reasons, including: privacy concerns, lack of records, and sloppy recording. Thus if the project team is trying to collect 'ripple effect' data, the team should limit the measurement to just a few factors and should determine, in advance, whether the data are accessible or possible to collect. And, as now discussed, extreme care should be taken not to violate privacy.

Privacy and ethics

A project will need ethical approval from a formal Institutional Review Board (IRB). In particular, the country IRB should be consulted. Local applications are best done in-country by NGOs or research agencies. University research teams need to seek approval from their own human subjects boards. All these institutions will require that respondents give their informed consent to be interviewed and included in the study; data gathered in the study be anonymised and stored securely; and steps are taken to guard against any foreseeable negative outcomes for those who participated in the study.

IRB approval can take a long time and seem arbitrary. However, the IRBs serve the purpose of ensuring that team members have taken into account the ethical issues that may arise in project planning and execution. They also often flag the potential for unintended outcomes that are best addressed from the start.

In fact, I recommend that all members of the project team take the online ethics certification course offered by Johns Hopkins.³³ It only takes a little time but, by making the whole team aware of ethics rules, helps to make the IRB process more intelligible and to guard against inadvertent violations.

GBCWEE members also suggest that it is sometimes best to offer a beneficial intervention to the control group after the research period is over.



Credit: iStock.com/ real444

Fertility has dropped below replacement rate except in the very poorest countries, as women are made to choose between work and motherhood. Populations are thus ageing rapidly – and the unpaid care burden is shifting from child to elder care.

Using technology to empower women and improve business outcomes

When ‘technology’ is suggested as a solution to development problems, especially for women, the intention is usually to refer to digital communications. However, the needs of women around the world are great and various – and thus often require different kinds of technological support.

Quite a few of the women’s empowerment programmes among the GBCWEE involve diffusion of a new agricultural technology. Most of these technologies either increase yields or quality, both of which add income for women. Some of these technologies are chemical or horticultural, but some involve fairly straightforward mechanical innovations. For instance, ExxonMobil has funded a programme that distributes Kickstart pumps to women in sub-Saharan Africa. Eighty per cent of the rural poor in this region are smallholder farmers, and 60–70% of them are women. Most use inefficient rain-fed methods or simply fetch water from rivers, streams, or springs. The Kickstart pumps offer an affordable way to irrigate, which helps to increase yields and smooth seasonal interruptions. In Angola, for instance, women who have adopted this pump have doubled the months that they can grow food, from five to 10 a year. This gives them longer periods of food security, as well as improving household nutrition.

Most of them now also sell some portion of their produce, providing them with income to reinvest in other aspects of family well-being, such as paying school fees. Importantly, this technology also helps farms grow from subsistence farming to profitable businesses that sell high-value crops at greater volume.

Some technological innovations for women involve altering the design of existing equipment that is only suitable for men. For instance, Mondeléz International observed that the women in West African cocoa communities could not use pruning tools because the design required more upper-body strength than women normally have. That one technological shortcoming made it difficult for female farmers to prune their trees and also caused women to be excluded from jobs that involved pruning. Similarly, the machines used to apply pesticides were designed for male bodies and so were very uncomfortable for women. The company procured equipment with designs adapted to enable women, for the first time, to do these important tasks themselves.

Other technologies often taken for granted in developed nations, such as flush toilets, torches, or sanitary pads, and water wells, have a disproportionately positive effect on women, allowing them mobility, privacy, and safety in a way not previously available to them. What counts as a ‘technology’ depends to a large degree on who and where you are.

By far, however, the technology that

promises the most impact is mobile. Digital communications are so flexible that they are being applied to solve a multitude of problems from knowledge transfer to health care delivery. It's important to understand that, to a significant degree, the economic disadvantaging of women is held in place by customary constraints on their mobility and communications. The potential for mobile technology to bridge these barriers could be life-changing. 'Mobile technology's affordable reach makes it easier and less costly to affect a large number of women, while also creating a way women can access essential information and reach out for help', notes Qualcomm's Angela Baker. 'A virtuous loop of communication-and-response can be established that has benefits beyond any one intervention', she adds.

Mobile devices are being used to deliver many innovations of benefit to women, such as business instruction, literacy programmes, safety assistance, notice of legal rights, and access to health information and treatment. Indeed, mobile technology is probably the single most promising technology from a gender equality perspective in 50 years or more.

It's important to remember, however, that there are educational, infrastructural, and cultural barriers that may make an innovation dependent on digital access difficult to execute. For instance, in some communities, many adult women have little or no education and so may be hesitant or feel incapable of using the technology. Often, targeted efforts to

introduce and instruct, especially 'showing by doing', helps bridge this gap. More literate women often help less literate ones learn to use mobile technology by key positions and other cues, rather than letters and numbers. And, as everywhere, the young help the old with new devices.

Internet access is often problematic for delivery of certain programmes to women in developing countries. Elaborate videos, sounds, and graphics may be used to illustrate platforms, for instance, and yet the user may be unlikely to have the bandwidth to support them. It not uncommon for families to believe that the internet is unsafe for women, much as people in other countries think it is unsafe for children. Initially, spousal resistance to allowing wives or daughters to use cellphones was the fear that they would use the communications for illicit assignations with other men. Internet cafés have often been 'men only' spaces where women are either not welcome or not safe.

Women may have trouble purchasing devices because they do not have a national ID for registration or they cannot control the use of their own money. In surveys, men usually say the reason that no women in the family have a mobile phone is that it 'isn't necessary'. This response is less about money than it is about standing in the home, but it is a real barrier to adoption. The gender gap in mobile and internet access varies widely by region, but in some areas, the gap is still very wide.

Piloting the programme

GBCWEE members emphasise that all interventions should be piloted before full implementation. A pilot is a good way to firm up an understanding of the ecosystem in which interventions take place. It will also help to assess local capabilities, such as numeracy and literacy.

Pilots are learning experiences. They are not final tests. They are a “test drive” for the whole system that the project team has devised for delivering the programme, making it possible to see if the delivery, tracking, and measurement, and the steps taken to ensure ethics, safety, and privacy are adequate. Particularly if an outside party – like a telecoms company – is meant to provide important data, a pilot offers invaluable experience about the format and depth of that data, as well as how quickly the team can access it. A pilot can also give a peek into uptake rates and other issues related to the project’s reception that will help in improving the programme and in providing data from which to project sample size for a larger effort.

Everyone should maintain flexibility as the pilot unfolds. Participants should be reminded frequently that the point of the pilot is to find the bugs and work them out. Obstacles should not be met with blame, but with group problem-solving.

‘Pilot, test and learn before scaling. As you learn and refine, engage key stakeholder expertise for input and feedback. Fascinating discoveries and issues will emerge. Don’t ignore them, but do try to avoid solving every problem. Stay the course and build off of what you started’.

– Bethan Grillo, PricewaterhouseCoopers LLP

The pilot will normally lead to a roll-out of the programme to a larger region, with the hope that the team will have successfully identified and worked out the kinks. Experience from the pilot can give the team confidence and help improve the project’s chance of success as it moves to the next stage.

Obstacles, challenges, and unintended consequences

Much is made of the cultural differences among nations when it comes to gender. In truth, the global data show that the pattern of gender inequality is pretty consistent, as are the mechanisms that hold it in place. This general pattern is a useful guide when anticipating the problems that may arise in a women's economic empowerment programme.

The biggest risk attributable to gender norms is violence against the women who are intended to be the project's beneficiaries. This threat can come from both inside and outside the home. For instance, an increase in the earning power of a woman may make the men at home feel insecure, resulting in domestic violence. Similarly, a woman having more than usual success in the workplace may face bullying and even assault. In most countries, violence against women commuting to and from a place of business is a frequent problem. This has proven to be particularly significant for factory workers in developing countries, where females who work outside the home represent a visible challenge to traditional norms. Indeed, around the world, one of the big reasons why women do not participate in the economy – or participate in a limited way – is fear of violent repercussions, either at home or outside.

Violence is often tolerated by the local community and ignored by the government. A limited intervention may have little impact against a general culture of violence, but some GBCWEE members nevertheless act to maintain safety as much as possible in factories and other workplaces. In any case, there are a few steps that a women's economic empowerment programme can take to minimise danger to the beneficiaries within the project. Some of these are:

- **Talk to the men.** Explain what you are trying to achieve. Include them, in some way, in the programme. This is sometimes the softest, easiest, and most direct way to stave off problems.
- **Enlist the cooperation of the community, especially leaders, in coming up with ways to maintain safety and respond to threats quickly.**
- **Identify the local authorities responsible for answering a call for help.** Be sure the women know how to contact them. Encourage the authorities to develop a rapid response.
- **Consider simple helps like torches, whistles, mobile phones, and buddy systems for women coming to and from the interventions.**

Often enough, the resistance will come not from men, but from other women. Interference from mothers-in-law and, in polygamous cultures, co-wives, happens often. Sometimes this issue can be solved just by maintaining privacy in delivering the intervention.

It is common that women in developing countries must ask permission before leaving home. Sometimes that permission is not given. Centralised training programmes or meetings often experience low turnouts precisely because the intended beneficiaries couldn't get there. Many organisations solve this problem by having multiple small sessions in nearby places, rather than one big, distant meeting. Mondeléz International, for instance, schedules small meetings close to

home and takes care to have them at times when it is easiest for women to attend. Qualcomm Wireless Reach's technological innovations often purposely seek to deliver information and services in ways that transcend the mobility restrictions that women experience.

There are sometimes statutory or customary limits on women's ability to own property, enter into contracts, open bank accounts, and so forth. Always check to see whether the women in the region have the requisite legal rights for participating.

It can be difficult to anticipate the reaction of the beneficiaries. Sometimes, women who become more aware of the limitations on their autonomy can express dissatisfaction and alienation. Remember that this reaction has been common in the West, as well, and that it may be a necessary next stage on the road to empowerment. GBCWEE members are interested in devising measures that can discern these psychological responses, because being able to diagnose these feelings may lead to better programme design at the outset and to a better explanation of the programme's outcomes at its conclusion.

Sometimes, the team hired to deliver the programme gets in the way. GBCWEE and others have learned, for instance, that trainers hired to give instruction may have a low opinion of women or an unsympathetic attitude towards the prospect of their empowerment. 'If the training doesn't seem to be going as planned, evaluate the people doing the training', says one very experienced GBCWEE member, 'If they discriminate against the women or are not committed to the objective, it won't work'. She adds, 'If the women are not comfortable with the people giving the programme, they may not candidly share their impressions. You must dig a bit. Ask probing questions'.

Most often, it seems, the biggest barriers are not cultural, but frequently practical and related to infrastructure limitations. Bad roads, cantankerous electrical supply, scarce refrigeration, poor communications signals, dirty water, and other similar gaps in services and systems can stand in the way of success. The main thing here is just to think through basic details and ask questions about the local environment. Usually, there are ways to work around such limitations, and it's best to identify them before the work starts.

Overall, the advice from the GBCWEE is to 'be vigilant, be flexible, and anticipate problems'. Every one of them has a 'war story' to tell, and with hindsight, some of them now even seem funny. It can be done.

Scaling the programme

Whether the intervention is applied in a small village or in the halls of international trade, the intention should be to push up and out into a broadly-delivered programme that can last until the gender gap it addresses is eliminated. In business terminology, every project must plan to 'scale.'

Within a major corporation, planning to scale means the intervention must, at the very least, fold into ordinary business operations resulting in a minimum of disruption. The intervention must not endanger the core mission of protecting shareholder value and must not drag unproductively on the activities of the company's personnel. Indeed, a key condition for scaling is that the intervention win the support of everyone who will need to fund, implement, or oversee any part of the effort. Thus, for the business partner in a cross-sectoral women's economic empowerment team, a workable idea for scaling must be in view from the beginning. Furthermore, the business team should be working throughout the project to thoughtfully address the concerns of internal stakeholders. After all, these will be the people who will have to make the expansion happen when the time comes to scale.

Fortunately, the vast majority of the women's economic empowerment work done thus far by GBCWEE members has not only been able to promise clear business benefits, but has also been met with enthusiasm from the employees of the corporation, and been well poised to scale. The GBCWEE members were keen to share their lessons from these experiences, so that other teams would be better able to execute their projects successfully.

The guiding principle of planning to scale is that the intervention be integrated into the business, so that as the business grows, so does the gender programme – and vice versa. The manner of integration must provide for the women's effort to be sustainable, in the long term, without extra subsidies. The idea is for the programme to become part of 'the engine of the business,' so that it naturally reproduces in the same cycle as the business's cycle. Planning to scale helps guarantee that the gender initiative will continue, even when attention waivers or leadership changes. Just as with governments and charities, business programmes are vulnerable to cuts when political winds shift. If the women's programme is fully integrated into the business, it will become entrenched in the normal course of business and will be protected. Even better, if the women's economic empowerment programme contributes positively to the business, it will always be viewed with enthusiasm.

The process begins with the conscious intention to put a gender lens across all functions of the company. When one GBCWEE member was asked 'How do you put a gender lens across the business?' the response was, 'Just asking the basic questions often gets you there. Who are our suppliers? How do we know that they are women, not men?' GBCWEE members emphasise that one must look not only at the company itself but also at the points of interaction with other firms. 'Start with what the core business is and what you can bring in terms of skillsets and competencies. Is it your reach? Your distribution locally? Certain types of businesses you touch? Is it your

know-how or experience? You must look at where you can connect with women.’ Once gender has been mapped across the company, places that seem the most ‘natural’ as starting points will appear.

GBCWEE members suggest that the strategy should be to get early, visible ‘wins’ because a positive attitude among internal audiences builds impetus for the next stage. They recommend using existing, familiar processes so that the sense of disruption is minimised. When success is achieved, they advise, make a point of celebrating those who helped get there, regardless of where they are in the company. The more the company feels it is making progress, the more likely it will be willing to take on the difficult challenges that will arise.

At various points of intervention, different barriers for women, as well as barriers for the company, will be evident. For instance, finding women distributors might be more expensive. Once the relationship is fully established, however, they become part of the business, contributing positively to the value chain, as do existing distributors. Each intervention programme should be designed to overcome the constraints both on the women and on the business.

During the period in which the team conceives and implements the intervention, the team should be open to feedback from those on the front lines of the intervention. Sometimes the feedback can seem obstructionist, but if these specialists can be engaged in solving problems that arise, the chances of a good outcome are much improved. I had this experience when I was working to monitor and evaluate Walmart’s Empowering Women Together effort. Trying to knit together the demands of the Walmart retail system and the material limitations faced by small, women-owned businesses in developing countries was extremely daunting. I remember going to Bentonville, Arkansas, to interview people about the programme. As I went along, I shared with these folks – buyers, logistics experts, sourcing specialists, market research people – the problems I was seeing in execution. The response was invariably a torrent of possible solutions and enthusiastic offers of help. Such spirit needs to be leveraged to make these programmes viable.

From the outside, this process can seem inscrutable. Civil society and government observers and team members will, I hope, come to learn that the women’s economic empowerment programmes of corporations, when they work through the business rather than philanthropy, must be conducted in a programmatic way in order to ensure uptake and continuation. Sometimes, this will mean that trade-offs must be made. For instance, an intervention that is tightly tailored for a given locale will have to be streamlined and generalised if it is to scale. To NGOs, whose strength often lies in their deep knowledge of the culture of the local community, it can seem hard-hearted or ignorant when the corporate team member wants to keep the intervention from being too specific to that context. In the bigger picture, however, the streamlining is intended to bring the benefit to a larger population of women. Similarly, the costs of some interventions are too high to scale if they are too loaded with individualised attention. Trying to strip down some of that attention is not meant to devalue it, but instead, again, to make it possible to scale up to larger delivery.

Similarly, the scaling strategy may demand targeted selection to bring the best-suited women into a programme. This can create a fundamental disconnect between corporate approaches and the

philosophies of NGOs and of government development programmes. The normal approach from a civil society perspective, especially, is to offer the programme to everyone, with the aim of leaving no one behind. This is indeed an admirable ideal, but the fact is that people vary in their needs, desires, and capabilities to a degree that requires different programmes for different recipients. A market perspective is based on the expectation that a variety of capabilities and activities will interact to make the exchange system work. So, the choice to include some women, but not others, in a specific programme does not necessarily intend to exclude, but rather is an acknowledgement that there are different points of address. Importantly, when trying to scale, bringing along participants who are not suitable to the activity risks bringing down the entire group intended to benefit from the intervention. So, from the beginning, the participants will probably have to be vetted and qualified.

Some of the Walmart Women's Economic Empowerment programmes, for instance, are built on the strength of its retail system. NGOs, for years, have said that their problems would be solved if they could sell local crafts through the world's largest retail system. But, only a few artisans are able to produce in sufficient volume, with the right style, and with consistent quality to be able to move products through the Walmart system. Trying to do that when the artisan is not yet ready can quite literally put her out of business. So, Walmart tries to be careful in selecting its suppliers in order to select those suppliers who will be able to thrive within Walmart's system.

The selection strategy for programme participants is often a function of the intervention's nature, but it also can be related to the particular capability that the corporation brings to the project. For example, the Goldman Sachs' 10,000 Women, selects women who are 'underserved' in terms of business training, but who have qualifications like a college education and a track record that suggests the probability of success. Goldman Sachs does not focus on the so-called bottom of the pyramid, but neither does it include women who already have substantial resources of their own. The reason for this is that the expertise that it brings over from its everyday business qualifies it to assess and encourage growth businesses. It does not have the kind of experience that would realistically support a programme among the very poor: however, the growth from the companies it trains results in a very good job creation record, so other segments of society also benefit. Thus selecting "mid-level" businesses makes the most sense for this particular private sector partner. In contrast, Coca-Cola's ordinary operations touch a wide range of people all over the world. So, its programmes very often reach out to the most marginalised groups through the touchpoints that are already in its deeply rooted and ultimately very localised networks. A key strength here is the ability to work through existing partnerships to help bring people into the formal economy, a capability that most companies do not have.

Because women in developing countries are systematically disadvantaged, the desire to qualify participants must be balanced against the overall agenda of closing the gender gap for human development. For this reason, GBCWEE members have, in every case, also undertaken programmes to adjust for the inequities that hold women back. Several have instituted literacy programmes, for instance, or invested in business skills training programmes. Their system-level interventions into international trade or finance are also examples of adjusting the playing field. Some of these

interventions are done on a charitable basis, but with the intention of pushing the whole vision forward. The point here is that everything is undertaken in a strategic way to support a scaled and sustained effort, rather than a series of siloed charitable programmes.

Several specific bits of advice about scaling programmes emerged from GBCWEE conversations. For instance, members suggested that integrating a women's economic empowerment programme with other company-wide initiatives was particularly fruitful. Coca-Cola has many extensive safe

'If you really want impact, then interesting pilots will only get you so far. The name of the game is scale. Doing that is hard, and will often involve compromises, but if you can really embed a model into a large business, the multiplier is enormous.'

– Paul George, PricewaterhouseCoopers LLP

water programmes as part of its environmental sustainability efforts. Digging a well provides a safe, centralised water source that benefits women first because it relieves them of the burden of fetching water, which is 'women's work' nearly everywhere. There have also been several opportunities to 'piggy-back' women's programmes on other ongoing corporate efforts, including setting up a woman-owned business to manage access, for example, and installing separate girls' and boys' toilets in the schools built or funded by the company.

The choice of partners, as mentioned, must take into consideration that organisation's ability to scale. Charlotte Oades of Coca-Cola observed, 'One partner may be perfect, but totally local. That means you would start from scratch in every locale going forward. Another partner might not do as well at the beginning, but, if you could teach them, would have ability to scale later. That may mean thinking less about making a pilot perfect and instead going with a compromise partner, because they would make sense for the wider vision'. When a corporation initiates a training programme, it is also sometimes possible to scale by adopting a 'train the trainer' approach. An example of this is Mondeléz International's Cocoa Life programme in Ghana. It trains young women called 'women's extension volunteers' in good agricultural practices, how to access finance, and gender empowerment and development principles. The trained women then train others. Via this method, 218 such volunteers have been trained in a very short time. They are, in turn, mobilising other women to become leaders and presenting themselves as role models, especially to the youth.

GBCWEE members all felt that digital technology offers many ways of helping a programme to reach scale, for instance:

- ▶ **Digital technology can allow feedback on programmes directly from programme participants.**
- ▶ **It can allow access to more people more consistently.**
- ▶ **When moving to scale, digital technology can help organisations to share training and to reach out to new users.** This can help bring more people into these programmes, and update them with new training, tutorials, videos, and other content in a cost- and time-efficient manner.

- **It allows beneficiaries to be met where they are, so solutions can be localised and made more relevant.**
- **It allows for more reliable and robust data collection to improve programme monitoring and evaluation programmes.**

The GBCWEE cautions that, while technology is often a huge aid to the challenges of scaling, the variety of settings, in which some technologies are feasible while others are not, must be considered. Furthermore, starting with one technology in one location and learning how to implement the rest of the programme often readies the team to ‘leap-frog’ to newer technologies as they become available and as the programme scales.

It is also important to consider basic geographical elements like terrain and population density. For example, in one of my projects, a large consumer goods company wanted to adopt the rural distribution system built by a major NGO in Bangladesh and transfer it to Ghana. The system provided work for women who are among the ‘poorest of the poor.’ It also made it possible to bring necessary items directly to female consumers, who are not allowed to leave the home compound and must rely on men to do the shopping. The Bangladesh programme also gave companies an extended distribution system that reached far beyond existing brokers. But the geography in Ghana was a mismatch. In Bangladesh, the countryside where this rural system was operating is flat and lush, and the population is extremely dense. It was comparatively easy to distribute goods on foot or by bicycle. In Ghana, the country is largely desert, often hilly, and the population is for more sparsely distributed. The company’s expectation that this system (which had only recently, and through three years of attention, reached 3,000 women) would scale to a million women in the first 12 months in Ghana was completely unrealistic.³⁴

The role of philanthropy

Though the focus of this report is integrating women's economic empowerment into business operations, most members of the GBCWEE also have philanthropic programmes that support the global effort in which both public and private sectors participate. These grants improve metrics, review progress, seed exploratory work for new ideas, address systemic barriers, and even build infrastructure. The philanthropic effort is thus delivered strategically and programmatically rather than through simple funding of isolated projects.

An example is the ExxonMobil Foundation. Its collaboration with the UN Foundation produced the first systematic review of the effectiveness of women's economic empowerment interventions across a broad spectrum of settings and worker types. This 2012 review, called 'The Roadmap for Promoting Women's Economic Empowerment', has acted as guidance for communities as they plan their own programme. It is now being updated. ExxonMobil also invests in developing measurement techniques and guidelines, by exploring metrics against new theories of change and distributing guidance manuals for on-the-ground teams to use.

Market access presents difficulties for many women, but it is a hard problem to solve on an individual level, especially for those in rural areas. The Mastercard Center for Inclusive Growth

has provided funding to Industree Foundation to transform existing rural women's self-help groups in India into collective producers' enterprises. Through these enterprises, women can fulfil significant purchase orders from both domestic and international companies. Industree Foundation works with the buyers and negotiates purchase orders, and provides training on quality control and consumer preferences.

Education is an important foundation for economic inclusion. Therefore, a number of the GBCWEE foundations support girls' education. In addition to the moral case for equalising girls and boys in school, economic data have shown that there is a positive multiplier effect that accompanies the education of girls, especially if they can be helped to reach secondary level. However, sometimes very basic interventions are needed. For instance, inadequate toilet facilities in school discourage pubescent girls from continuing their education, at the very point when society most needs them to stay. PwC has introduced an intervention in Hyderabad, Ajmer, and Kolkata in India, in which new toilets were constructed and existing toilets renovated.

Sometimes, the corporate foundations partner with government or nongovernmental organizations to achieve a broad scale effect with one intervention. For instance, the Walmart Foundation worked with more than 15 nonprofits around the world in their efforts to train women

in agriculture. As part of this effort, the Walmart Foundation invested more than US\$20million in projects in 15 countries working in commodities including vegetables, cotton, cashews, cocoa, rice, soy, apples, seafood, and livestock. To date, more than 450,000

women have received training.

Symposia and stakeholder meetings to share knowledge and discuss problems across the community have been held or sponsored by all the members of the GBCWEE. A number of teaching cases have also been produced.



Credit: iStock.com/vgajlc

Female dominance of consumer decision-making approaches 70% of all purchases worldwide. Women shoppers prefer products from responsible companies, and will go out of their way to buy products made by other women.

Finally, it is important to get the timing right, not only in managing business cycles and government cycles, but also in harvest and seasonal cycles. Planning a reasonable gestation period for the programme in each place is essential. Businesses and donors often impose an arbitrary period – usually 12 to 18 months – in which they expect to see the final impact. Instead, the nature of the expected impact (gender norms do not change overnight) and the setting, as well as pilot experience, should be the factors that dictate timing.

Multiple interventions

One of the most impressive things about the GBCWEE is that it very seldom gives up. Instead, when faced with some of the obstacles encountered in the previous sections, it institutes multiple interventions aimed at solving a constellation of problems that impinge on the project at hand. Five basic types of multiple interventions have emerged so far.

A holistic approach to making the ecosystem more hospitable. The economic exclusion of women is usually held in place by a number of simultaneous constraints, not all of them legal or rights-oriented and not all of them purely economic. Customary restrictions on mobility, for instance, are often used to keep women from going out to engage in work or business. Because females have been less likely to be educated, literacy and numeracy shortfalls can frustrate attempts to empower them economically. Not surprisingly, these discouragements, coupled with gender stereotyping, destroy women's self-confidence, causing them to hold back from economic engagement.

▶ A good example of an ecosystem approach is Marks & Spencer's programme among coffee cooperatives in Peru. Because of the impact of climate change, growers in this region have experienced reduced income generation, migration out of the sector, and increased plant disease. M&S's analysis concluded that increasing women's income and leadership would be essential to salvaging the situation (a conclusion that other companies operating in agriculture have also reached). To achieve this objective, M&S had to confront the gender norms that held women back.

The solution was to deliver Gender Action Learning (GALS) workshops to 500 male and female smallholders.³⁵ GALS helps communities develop new visions for women and men to relate to each other as equals. The GALS philosophy promotes both rights and economic autonomy by focusing on freedom from violence, equality of property ownership, equality of decision-making, equality of work and leisure, and freedom of thought and association.

The M&S programme is still in the early stages, but the results so far are quite encouraging. At this point, 200 families in the Peruvian coffee region where this programme was implemented have adopted a 'gender balance tree' at home. First indicators include an increase in women as members of the cooperatives (which were previously heavily dominated by men), an increase of women selling in the local market (men tend to dominate at the point where cash is exchanged), and more women in leadership positions in the community.

A step-by-step approach. Sometimes, a programme will be completed, but in the process, the company and its partners learn that a follow-on step is needed – and then another and another. This kind of pattern produces a sequential strategy.

As of this writing, Goldman Sachs' 10,000 Women programme has provided expert training for women entrepreneurs in 56 countries. The results from the training show strong and sustained growth for the businesses, but the data also indicate that lack of access to capital is a significant barrier. Participating women, who were well prepared and credit worthy, hesitated to approach banks for capital. As for the banks, they often viewed lending to women as a high-risk, low-profit proposition, even when they had no data to support this view. In 2014, Goldman Sachs 10,000 Women formed a partnership with the International Finance Corporation to create a credit facility to increase access to capital for 100,000 women entrepreneurs around the world. The facility provides banks with lines of credit, advisory services, loan guarantees, and incentives to help them expand lending to women entrepreneurs. Demand from banks has been strong and, since launching the partnership, nearly US\$850 million has been committed to banks in 18 emerging markets.

A multi-pointed, collaborative effort concentrated in a specific location and tailored to a specific economic sector. Sometimes, a particular segment – such as the producers of a specific crop – need a targeted intervention to help women participate more effectively and profitably, but the need requires multiple partners to work together intensively in a local setting.

In Mozambique, for instance, ExxonMobil works with Opportunity International and PEMA (Projecto Para Empoderamento das Mulheres e Desenvolvimento da Agricultura) to provide customised support for 800 female farmers. The programme gives these women agricultural training tailored to their land and crops, financial literacy training, access to new irrigation technology as well as quality seeds and fertilisers, better market information, and assistance in identifying qualified and reliable customers.

Qualcomm Wireless Reach and its partners are instituting a mobile programme that recognises the challenges and mobility constraints that women face in the fishing industry in Senegal. The programme provides market information so that women can minimise trips away from home by knowing prevailing prices in advance. It also provides training in fishing skills through videos accessible on the phones. Importantly, 90% of the family members of programme beneficiaries surveyed reported improvement in their livelihoods as a direct result of the intervention.

A systemic approach to a larger reform. Not all programmes focus on individual or small group assistance. Gender inequality is an entrenched phenomenon that requires system-level changes. GBCWEE members as well as other corporations have launched numerous initiatives aimed at changing and engaging systems to improve, for instance, access to capital, to large-scale or international markets, and even to valid identification cards.

Women-owned businesses are almost entirely excluded from the very large and lucrative procurement contracts that can come from major corporations and governments. This happens in part because women do not have the connections to participate in this market, but also because they don't know

how to engage this kind of customer. Beginning in 2012, the International Trade Centre began holding global vendor exhibitions for women business owners and mentored and trained them to present their wares effectively and to negotiate with these big players. Several international companies, including some among the GBCWEE, have travelled to these exhibitions so that they can diversify their procurement efforts by buying from the women vendors assembled there. In 2016, the International Trade Centre announced that it would scale up its efforts to bring women into international trade, committing to a goal of 1 million women brought into the market by 2020.

- ▶ The main problem for companies wanting to buy from women-owned businesses is that such suppliers are hard to find. It is also difficult to certify that the supplier's business is, indeed, majority-owned and controlled by women. Most governments do not collect gender data in their records of small businesses, so even the size of the women-owned business sector is difficult to identify and to quantify by country. So, a group of 72 corporations, who collectively spend more than US\$1 trillion a year on products and services, formed an NGO called WEConnect International, whose mission is to identify, educate, and certify businesses owned by women, and then connect them with qualified buyers. The organisation now serves buyers and sellers based in over 100 countries.³⁶
- ▶ Women in developing countries often do not have formal identification documents, which restricts their ability to do basic things like buy a mobile phone, open a bank account, conduct business, or travel. The lack of formal ID thus acts as a barrier to both financial and digital inclusion, as well as limiting opportunities for entrepreneurship. Mastercard has been working with governments around the world to develop a new cost-sharing arrangement between governments and banks that brings both identification and banking access to women. In this arrangement, participating banks provide the payment card, as they would as part of their normal business, and governments provide the unique identifier. If, over time, the government disburses social transfers through the card, the bank gets an increased and steady volume of transactions, and the women are better able to control the use of the money in a secure way. Mastercard has now partnered with UNWomen to work through its global community-based network to help women obtain identification, including providing transportation to ID enrolment centres, removing yet another barrier to having formal identification. Thus, this innovation stands to grow in geographical scope, eliminating a major barrier for women's economic viability. Mastercard and its partners have digital identity programmes in Ethiopia, Nigeria, Nepal, Niger, The Philippines, Yemen, and Egypt.
- ▶ In keeping with its business role as an advisor to corporations and governments, PwC provides specialised expertise and reporting that supports women's economic empowerment on a national and international scale. Over the past few years, for example, PwC has launched a report series focused on women's economic empowerment issues. These data help provide support for other corporate diversity initiatives, as well as providing material for those who advocate for women in many institutions and at various levels. For instance, PwC issued its Women in Work Index in February 2017, a report that summarised female economic empowerment across 33 OECD countries. PwC projected that the GDP gains from increasing women's employment – even just across OECD countries – would approach \$6 trillion. PwC has been particularly active in generating publicly-available data to advocate for diversity

recruitment, especially from among millennials. The knowledge that PwC brings to this topic helps inspire action on a range of fronts.

- Microfinance remains gendered. All around the world, it is primarily women who take out microloans. Though microcredit can help women develop small businesses, public criticism of microlender practices has led to increased regulation. In India, Qualcomm Wireless Reach invested in a programme that introduced a mobile app, called MicroLekha, which streamlines the loan application, automates the data, and improves communication with customers. The innovation helps microfinance companies operate more efficiently and cost-effectively, and more transparently.
- Lack of access to finance is a major barrier for female entrepreneurs and farmers, but lack of access to markets is equally a problem. Market barriers take many forms. One of the most common is the exclusion of women from cooperatives, unions, and marketing boards that act as gatekeepers for selling agricultural produce. Mondeléz International's Cocoa Life programme takes steps to address this systemic constraint by ensuring that all such organisations in the regions where it buys are mandated to have at least 30% female representation in the leadership.

Collective corporate efforts

Often, the impact of an initiative can be boosted by bringing other corporations on board. The

‘The private sector has a role to play in international development. Primarily the role we can play in creating good stable jobs can have a ripple effect for people’s lives and prosperity. In addition, other elements of international development such as education, health care and nutrition, water and sanitation and agricultural output have touchpoints with business’.

– Hazel Culley, Marks & Spencer

GBCWEE companies have joined with other businesses to engage with global efforts such as the Women in Trade initiative under the International Trade Centre, and have helped fund global innovations such as WEConnect. In addition, individual companies come together to put their collective power behind a particular economic need or the achievement of a specific goal. For example, consider the group effort to track and report sourcing from women-owned businesses that Coca-Cola Company, Campbell Soup Company, ExxonMobil, General Mills, Johnson & Johnson, Mondeléz International, Procter & Gamble, and Walmart have begun. This collaboration aims to create a more visible movement and raise awareness of the importance of sourcing from women. The effort works through WBENC.

In sum, the efforts undertaken by the GBCWEE have pointed to new programmes that suggest large-scale positive change, but that have required new partners to execute and scale. These companies are very much aware they can't do it alone. For this reason, the GBCWEE is keen to attract not only other businesses, but also public and non profit organisations to this global effort.

What governments can do

Despite having led successful experiments and programme development across many nations and several industry sectors, the GBCWEE agrees unanimously that an ecosystem approach to women's empowerment is required. Many of the programmes described here highlighted shortcomings in local and national ecosystems that must be corrected if the overall effort to equally include women in the world economy is to achieve success. While some of the gaps can be filled by other private sector players or NGOs, the preponderance of barriers falls into the remit of government. Here are a few of the necessary changes that can be identified.

■ **Equal legal treatment.** The *Women, Business, and the Law* publication of the World Bank reports every two years on the number of legal restrictions, by country, that hinder the inclusion of women in the economy. The number of restrictions still in place continues to astonish. It should be understood that basic legal rights, such as having your own national identification or being able to open a bank account in your own name, are inseparable from economic engagement.

■ **Safety.** The persistent threat of violence haunts women around the world and is thus problematic in many intervention programmes. Protecting the safety of citizens, whether male

or female, is the responsibility of governments. Commuter safety can be improved if more government attention is given to monitoring public transport and roads. Domestic violence can be reduced if police response is faster and programmes to change attitudes implemented. Laws against sexual predators at work are essential. There is a limit to how much can be achieved to pull women into the economy if they cannot work safely.

■ **Child and elder care.** In every domain of the economy, whether enterprise or employment, formal or informal, the burden of caring for children – and now the elderly – is the biggest single barrier to women's economic engagement. Research shows that the most effective way to increase women's employment is for the government to support high quality and affordable child care. While companies sometimes offer such services to employees, these programmes are necessarily limited and partial – they don't cover rural or informal workers, those seeking employment, entrepreneurs, small business employees, and many others who need care assistance. A committed and funded government policy for providing care is an essential foundation for women's economic empowerment in every nation.

■ **Education.** Both boys and girls need education, but the achievement gap among females in developing countries

remains greater. Though GBCWEE members do involve themselves in training programmes and even basic education, it is the role of government to provide education and, thus, a high quality labour force. The education of girls, in particular, has been shown to have massive follow-on effects for economic and human development indicators and should be prioritised.

■ **Health care access.** One of the most worrisome gender inequalities is that women are so often disadvantaged in their ability to seek medical care. From holding a lower priority place in the family to being

restricted in their movements, the constraints on women add up to significant barriers to a healthy life. This inequality affects the ability to work consistently and productively. It is not enough to provide health care services; attention must be given to lifting the constraints that are special to females.

Without a simultaneous commitment to gender inequality from governments, the united efforts of private sector institutions, international agencies, and non-governmental organisations will necessarily be limited.



Credit: zodebala

Women participate in every aspect of the fishing industry except the large commercial contracts given to men. Indeed, in many areas of the economy, women are cut out of the larger and more lucrative deals, but are often the ones doing the work to fulfill the contract.

Conclusion

What I have outlined in this report adds up to a radically different approach than is normally envisioned when tackling a difficult social and economic challenge. It is not just a cross-sectoral approach, nor is it just a call from government for businesses to take up their agenda. Rather, it is one in which all sectors pull together to fulfil an overriding goal – the economic empowerment of women – while also attending to the needs of each partner. It is a vision in which the problem is engaged at every level, from the small farm to international trade, in a purposive programme to lift barriers and to eliminate bias. And it is a concept that can sustain the kind of long-term effort that will be necessary if we want to eliminate gender inequality. The approach calls for the systems of business to ‘dock’ with those of government and civil society in order to facilitate change well beyond what can be achieved by writing checks to support scattershot programmes.

Working toward women’s economic empowerment is known to be one of the most effective ways to promote prosperity and to fight suffering, but it is not an easy path. In these programmes, the companies of the GBCWEE have had challenges to their resourcefulness and problem-solving skills such as they have never before experienced. Nevertheless, the programmes they have so carefully cultivated and expanded have produced compelling results. Here are just a few:

- Marks & Spencer’s financial literacy programme in India teaches female factory workers about money management: loans, savings, payslip deductions, and benefits. M&S works with factory management to help improve payroll efficiency by paying directly into the women’s bank accounts. The workers are then oriented to use mobile and community kiosks to access their funds. The programme has resulted in a 30% increase in the number of workers who have savings.
- In Turkey, Mastercard launched a women’s financial literacy programme for women from low income families. The topics covered included budgeting, saving, and use of financial tools. Thus far, the programme has reached 10 million women via social media and 5,000 with face-to-face training. After the first year, women who intended to prepare a monthly budget increased 30.2%. Women who said they will never save has decreased by 26.3% and the number saying they will save has increased by 25%.
- Qualcomm Wireless Reach, in collaboration with the Grameen Foundation and Ruma, introduced a mobile microfranchising programme in Indonesia. The innovation included a small kit with a mobile phone with which the entrepreneur could sell air time to customers. The phone itself carried a suite of data services, designed for women, that were meant to help increase incomes. 15,000 entrepreneurs, of whom 82% were women, signed on. By the end of the first year, 100% of these microenterprises were profitable. Those who stayed in the programme at least four months doubled their incomes and lifted themselves out of poverty. These microenterprises served a combined 1.5 million customers.
- Since its launch in 2008, the Goldman Sachs 10,000 Women programme has provided more than 10,000 women entrepreneurs with business education, mentoring, and networking. Globally, graduates report immediate and sustained business growth. Eighteen months after completing the programme, nearly 70% of survey graduates have increased their revenue

and nearly 60% have added new jobs. On average, graduates doubled the size of their workforces and revenues increased nearly fivefold.

- As part of The Coca-Cola Company's global 5by20 initiative to enable women entrepreneurs, from 2013 to 2016, Coca-Cola partnered with UNWomen on a programme in South Africa. The task was to provide business training to over 27,000 women-owned small retailers. A longitudinal impact evaluation was also conducted with 100 women who participated in the programme. Of those surveyed, participants' total average business sales went up 46% and average personal income increased 19%. Women reporting that they could afford basic expenses for themselves and their families also significantly improved and savings increased as well. More than 90% reported that they were now confident that their businesses would stay open and grow.
- Solar Sister is a non-profit organisation that began in Uganda. It recruits women in rural villages to act as agents going neighbor-to-neighbor selling solar lights and clean cookstoves. Both products have particular impact on women: the cookstoves burn cleaner than wood and the solar lights extend the day for work and study. In partnership with the ExxonMobil Foundation, Solar Sister has expanded its reach to include Nigeria and Tanzania, and has grown to more than 2,500 agents. In 2016 alone, Solar Sister delivered energy access to 182,800 people, doubling its impact over the previous four years, and generating more than \$450,000 in revenue.
- Since the launch of its women's economic empowerment programmes in 2011, through January 2017, Walmart has sourced \$21.2 billion from women-owned suppliers. Walmart and the Walmart Foundation have also provided funding for the training for 128,000 women in factories and more than 600,000 on farms, as well as providing \$139 million in grants to support women's economic empowerment.
- Mondeléz International's Women's Extension Volunteers in Ghana, which trains women in agricultural communities in development practice and principles, has helped to normalise women in leadership positions. As a result, twelve women announced they were running for office and two won seats in District Assemblies. This programme, working through NGO partners, also sets up Community Development Committees that have a 30% quota for women's participation.

Imagine expanding this kind of impact throughout the world economy, with more corporate, government, and civil society partners working together to solve one of the most important challenges of our time.

The promise of measurable impact, global scale, and sustained pressure against the challenges of gender inequality are the main reasons why the international community should join public and private sector efforts together to realise the promise of economic gender equality and to eliminate the suffering that this inequality perpetuates.

What it takes is being open to a new way of thinking and doing, as well as the willingness to try working through the economy, rather than alongside it. I believe, as do the members of the GBCWEE, that the spirit of collaboration, as well as the unprecedented potential for the good of humanity, would make the effort well worthwhile.



Credit: iStock.com/Tassil

In several regions of the world, women now outnumber men in higher education. Recruiting these young women and, even more importantly, retaining them in the workforce, is becoming a top priority for most corporations.

Reports by the Global Business Coalition on Women's Economic Empowerment

The documents included below are a mix of impact studies, case studies from specific countries, progress/assessment reports, some focused on specific programmes, others on whole sectors, undertaken by academic institutions, foundations, consultancies and international NGOs.

Some reports have been commissioned by individual companies, in other cases companies have contributed to wider studies.

The Coca-Cola Company

Accenture and GIWPS Private Sector Landscape Analysis of Nigeria Empowering Women and Girls Through Partnerships, 2016

Harvard Business School Haiti Hope: Innovating the Mango Supply Chain, 2016

Babson College 'Unleashing the Potential of Women Entrepreneurs', 2016

Coca Cola 5by20 website, includes stories, 2014/2015 Sustainability Report, infographics, updates

Shared Value Initiative Thirsty for More Coca Cola's Shared Value Approach with Communities Across Brazil Coletivo Case Study, 2014

Harvard Kennedy School Project Nurture: Partnering for Business Opportunity and Development Impact, 2012

Harvard IFC Developing Inclusive Business Models A Review of Coca Cola's MDCs in Ethiopia and Tanzania, 2009

ExxonMobil

United Nations Foundation Exxon Mobil Measuring Women's Economic Empowerment, 2015

United Nations Foundation ExxonMobil M Buvinic, R Furst-Nicholls, E Curey Pryor A Roadmap for Promoting Women's Economic Empowerment, 2013

GSMA Development Fund Cherie Blair Foundation for Women Women and Mobile: A Global Opportunity, 2010

The International Center for Research on Women (ICRW) K Gill, K Brooks, J MacDougall, P Patel, A Kes Bridging the Gender Divide How Technology Can Advance Women Economically, 2010

Goldman Sachs 10,000 Women

Babson College Investing in the Power of Women Progress Report on the Goldman Sachs 10,000 Women Initiative, 2014

Goldman Sachs Global Markets Institute Giving Credit Where It Is Due How Closing the Credit Gap for Women Owned SMEs Can Drive Global Growth, 2014

Goldman Sachs Portfolio Strategy Research Japan Portfolio Strategy: Womanomics 4.0 Time to Walk the Talk, 2014

Goldman Sachs Global Markets Institute The Power of the Purse: Gender Equality and Middle Class Spending, 2009

Mastercard Center for Inclusive Growth

Mastercard Center for Inclusive Growth Capturing the Full Potential of Tourism for Inclusive Growth in Colombia, 2016

Munk School of Global Affairs, University of Toronto Reaching the Hard to Reach: A Case Study of Brazil's Bolsa Familia Programme, 2016

Mastercard Center for Inclusive Growth How Benchmarking Can Help Countries Become More Digital, HBR, 2016

Mastercard Center for Inclusive Growth The Hidden Cost of Cash, Infographics, 2016

Mastercard Center for Inclusive Growth The Countries that Would Profit Most from A Cashless World, HBR, 2016

Fletcher School, Tufts University Digital Evolution Index in Digital Planet: Ready for The Rise of the eConsumer, 2014

Marks & Spencer

European University Institute Robert Shuman Centre for Advanced Studies, S Barrientos Gender and Global Value Chains: Challenges of Economic and Social Upgrading in Agri-Food, 2014

Mondeléz International

Mondeléz International Cocoa Life Empowering Cocoa Farmers and Communities 2015 Progress Report 2015

Mondeléz International Cocoa Life Mainstreaming Gender Equality in Cocoa 2015 Update, 2015

Care International Cocoa Life in Côte-d'Ivoire Gender assessment in the pilot communities, 2014

Harvard University Michael J. Hiscox & Rebecca Goldstein Gender Inequality in the Ghanaian Cocoa Sector, 2014

Mondeléz International Cocoa Life Gender Action Plans: Ghana and Cote D'Ivoire, 2014

PricewaterhouseCoopers LLP

Overseas Development Institute Abigail Hunt and Emma Samman Women's Economic

Empowerment Navigating Enablers and Constraints, 2016 Navigating Enablers and Constraints, 2016 Infographics

Qualcomm Wireless Reach

Cherie Blair Foundation for Women, Coaching and Mentoring, Bank of America, Marshall & McLennan, Qualcomm Empowering Women, Broadening Horizons, 2016

Qualcomm, Vecna Cares Charitable Trust, InStrat Global Health Solutions The Primary Initiative: Addressing Maternal and Infant Mortality, Nigeria, May 2015

Qualcomm Wireless Reach Case Study China: Mobilising HERhealth, 2015

Qualcomm Wireless Reach Case Study India Connecting India to Disconnect Poverty, 2015

Qualcomm Wireless Reach Case Study Philippines Hapinoy Mobile Money Hub Programme, 2015

Walmart

Babson study on impact on Walmart WOB's and impact to business (To Be Released)

Tufts University, South Asia Advanced Training Endline Report, July 2017

Tufts University, South Asia Foundational Training Endline Report, July 2017

William Davidson Institute Oxford University Consulting Incorporating Small Producers Into Formal Retail Supply Chains, 2016

University of Oxford, Advisory Note on Measures: Women's Economic Empowerment, 2016

Walmart: Walmart and USAID The Evolution of a Cross Sector Partnership, 2015

Harvard Kennedy Center U.S. Chamber of Commerce Foundation Path to Empowerment: The role of Corporations in supporting Women's Economic Progress, 2015

University of Oxford, The Maasai Women Development Organization Teaching Case. A case study on bringing an ancient craft to contemporary consumers, developed for Power Shift, 2015

University of Oxford, Women's Empowerment through Access to Markets: Maasai Women Development Organisation (MWEDO), Arusha, Tanzania 2015

University of Oxford, Women's Empowerment through Access to Markets: Katchy Kollections, Nairobi, Kenya 2014

University of Oxford, Women's Empowerment through Access to Markets: Women's Bean Project, Denver, USA 2014

Oak Foundation ICRW Dalberg Witter The Business Case for Women's Economic Empowerment: An Integrated Approach, 2014



Coca-Cola 5by20 is The Coca-Cola Company's global initiative that aims to enable the economic empowerment of 5 million women entrepreneurs across the company's value chain by 2020. Specifically, that means the small businesses the company works with in over 200 countries around the world. From fruit farmers to artisans, this initiative aims to help women overcome the barriers they face to business success. 5by20 and The Coca-Cola Company are proud to be giving millions of women opportunities to build their businesses, support their families and build their communities, while inspiring more to do the same. By the end of 2016 The Coca-Cola Company is proud to have enabled 1.75 million women entrepreneurs across 64 countries. For more information, visit www.5by20.com.

ExxonMobil

At ExxonMobil, we know that when women move forward, the world moves with them. When women control their income, they invest in the health, education and well-being of their families and communities. That's why in 2005, we launched our Women's Economic Opportunity Initiative – a global effort that helps women fulfil their economic potential and drive economic and social change in their communities. To date, we have invested more than \$110 million to help community-based and global partners implement programmes, improving the lives of women in more than 90 countries. Working closely with our partners, we focus on developing women entrepreneurs, deploying technologies that accelerate women's economic empowerment and advancing the field through research. In addition, we are pleased to count more than 2000 women-owned businesses among our suppliers, accounting for an annual spend of \$500 million.



Since 2008, the Goldman Sachs 10,000 Women initiative has helped foster economic growth by providing women entrepreneurs in 56 countries with business education and access to capital. Having achieved its initial goal of providing 10,000 women entrepreneurs with business education, 10,000 Women expanded its efforts to address one of the most significant barriers faced by women entrepreneurs around the world– access to capital to grow their businesses. In partnership with International Finance Corporation, 10,000 Women launched the first ever global finance facility dedicated to women in 2014 to enable up to 100,000 women entrepreneurs to access the capital. This public-private partnership has catalyzed new investments from both the public and private sectors, including the Overseas Private Investment Corporation, FMO, a Dutch development bank, AP2, a Swedish pension fund, and Swedfund, the Swedish development finance institution. To date, the Facility has committed nearly \$850 million to banks in 18 emerging markets that will enable more than 50,000 women entrepreneurs to access capital.

M&S

EST. 1884

Marks & Spencer is one of the UK's leading retailers employing nearly 85,000 people serving 32 million customers, selling own brand food, clothing and home products in 1382 stores worldwide. Our product supply chains are extensive and global, numbering thousands of suppliers, over 1 million workers located across 70 countries. Within this context women are vitally important to our business; they form the majority of our consumers and the majority of workers in our extended supply chains – estimated to be between 60% and 90% depending on the industry. Empowering women in our own business has been core to our business values since the company was formed in 1884 and we've been working on programmes to support women in our supply chains for over a decade. In 2017 M&S relaunched its leading sustainability programme Plan A 2025 with 2 ambitious commitments dedicated to furthering women's empowerment.



Mastercard Center
for Inclusive Growth

The Mastercard Center for Inclusive Growth focuses on promoting equitable and sustainable economic growth and financial inclusion around the world. As an independent subsidiary of Mastercard, the Center combines data, expertise and technology with philanthropic investments to empower a community of thinkers, leaders and innovators on the frontlines of inclusive growth. Igniting broad-based economic growth presents one of the most complex and urgent challenges of our time. We seek to uncover workable approaches by investing in innovative research and programmes and connecting the know-how and experience of four key stakeholder groups: government, academia, business, and NGOs. Follow us on Twitter @CNTR4growth and subscribe to receive our latest insights.



Through the Walmart Global Women's Economic Empowerment Initiative, the company is working to improve the lives of women around the world by providing more training, market access and career opportunities for nearly 1 million women, many on farms and factories, ultimately allowing them access to the economic opportunities they deserve. Since making our five-year commitment in 2011 and meeting many of our goals, we remain committed to help change the lives of countless women around the world. We continue our efforts to source from women-owned businesses, and empower more women through the support of training programmes as well as promote diversity and inclusion within our merchandising and professional services suppliers.



Mondelēz International's Cocoa Life believes when you empower a woman, the whole community thrives. Women's Empowerment is a cross-cutting theme of Cocoa Life given the critical role women play in the farming and production of cocoa. We ensure that women are included in all aspects of the program from farming training and access to financing as well as leadership roles within their communities. Cocoa Life's interventions have increased women's cocoa yields, improved their financial literacy and resilience and increased their incomes while also giving women more participation in community and household decision-making and creating more women extension volunteers and role models. Through our Cocoa Life Program, we are investing \$400 million to ensure a sustainable future for our chocolate. We also aim to improve the livelihoods of more than 200,000 cocoa farmers across countries like Ghana, Ivory Coast, Indonesia, India, Dominican Republic, Brazil, partnering with others, to benefit more than a million people by 2022.



PwC promotes the empowerment of women and girls through a range of programmes for government and multinational clients, and through a commitment to bringing high quality data and transparency to the debate. It provides thought leadership and insights on female employment trends and women's economic empowerment across OECD countries, include its annually published Women in Work Index and recent report on Winning the fight for female talent. In the UK, PwC has published its own gender pay gap annually since 2014, making it one of the first organisations to do so. PwC is a founding champion of the UN's HeforShe 10x10x10 IMPACT Programme.



Qualcomm believes access to advanced wireless technologies can improve people's lives. Qualcomm® Wireless Reach™ is a strategic initiative that brings wireless technology to underserved communities globally. For the last ten years, Wireless Reach has invested in over 100 programmes that foster entrepreneurship, aid in public safety, enhance the delivery of health care, enrich teaching and learning and improve environmental sustainability, impacting over 12 million people. We believe that mobile technology has incredible potential to improve the well-being and economic power of women; the global reach of wireless technologies can remove barriers to modernization and create new ways of communicating, doing business and delivering services. For more information, please visit www.qualcomm.com/wirelessreach.

Endnotes

- 1 Katrin Elborgh-Woytek, Monique Newiak, Kalpana Kochhar, Stefania Fabrizio, Kangni Kpodar, Philippe Wingender, Benedict Clements, and Gerd Schwartz, *Women, Work, and the Economy: Macroeconomic Gains from Gender Equity*, International Monetary Fund Staff Discussion Note (2013); Goldman Sachs, "Women's Work: Driving the Economy," *Fortnightly Thoughts* 53, April 25, 2013; Organisation for Economic Cooperation and Development, "Closing the Gender Gap: Act Now!", Paris, 2011: OECD; United Nations Children's Fund, "Women and Children: The Double Dividend of Gender Equality," *State of the World's Children*, New York: UNICEF, 2007; World Bank Group, *Gender, Equality, and Development*, World Development Report Series, 2012; World Economic Forum, *Global Gender Gap Report*, Geneva, Switzerland, 2006–2010; Heidi Crebo-Rediker, Tina M. Fordham, Willem Buiters, and Ebrahim Rahbari, *Women in the Economy: Global Growth Generators*, Citi Global Perspectives and Solutions, May 2015; Jonathan Woetzel, Anu Madgavkar, Kwedlin Ellingrud, Eric Labaye, Sandrine Devillard, Eric Kutcher, James Manyika, Richard Dobbs, and Mekala Krishnan, *The Power of Parity: How Advancing Women's Equality Can Add \$12 Trillion to Global Growth*, McKinsey Global Institute, September 2015; Yong Jing Teow and Shivangi Jain, *PwC Women in Work Index: Closing the Gender Pay Gap*, PwC, February 2017; Jeni Klugman and Laura Tyson, "Leave No One Behind: A Call to Action for Gender Equality and Women's Economic Empowerment," Report of the UN Secretary-General's High Level Panel on Women's Economic Empowerment, 2016.
- 2 Elborgh-Woytek, et al., *Women, Work, and the Economy*; I also thought it would be opportune to list the remarks made in May 2017 by Janet Yellen, head of the Federal Reserve Board, found in Binyamin Appelbaum, "To Lift Growth, Janet Yellen Says, Make It Easier for Women to Work," *New York Times*, May 5, 2017.
- 3 Elborgh-Woytek, et al., *Women, Work, and the Economy*.
- 4 DeAnne Aguirre, Leila Hoteit, Christine Rupp, and Karim Sabbagh, *Empowering the Third Billion: Women and the World of Work in 2012*, Booz & Company, October 15, 2012; Anna Stupnytska, Kathryn Koch, Amy MacBeath, Sandra Lawson, and Kathy Matsui, *Giving Credit Where it is Due: How Closing the Credit Gap for Women-Owned SMEs Can Drive Global Growth*, Goldman Sachs Global Market Institute, February 2014; OECD, *Closing the Gender Gap*.
- 5 UNICEF, 2007 *State of the World's Children Report*; World Bank Group, *Gender, Equality, and Development*.
- 6 World Bank Group, *Women, Business and the Law*, Washington D.C., 2014; 2016.
- 7 A few sources are: *Strengthening Understanding of Femicide: Using Research to Galvanize Action and Accountability*, Proceedings of Joint Conference held by PATH, the World Health Organisation, Intercambios, and MRC, April 14–16, Washington, DC, 2009; "Sexual Violence and the Workplace," Enola, Penn.: National Sexual Violence Resource Center, 2013 [this source is brief, but contains important statistics and a good reference list]; R. Jewkes, P. Sen, and C. Garcia-Moreno, "Sexual Violence, in *World Report on Violence and Health*, edited by E.G. Krig, L. L. Dahlberg, J. A. Mercy, A. Zwi, and R. Loazno, World Health Organisation, 2002, pp. 147–181; Luo McFerran, *Safe at Home, Safe at Work?: National Domestic Violence and the Workplace Survey*, Australian Domestic and Family Violence Clearinghouse, University of New South Wales, 2001; Kazi Abusaleh and Ajita Mitra, "Trends and Patterns of Violence Against Women in Bangladesh," *Global Journal of Human Social Science: Sociology & Culture* 16, no. 6, 2016; Sisters for Change, *Eliminating Violence Against Women at Work*, Bengaluru, 2016 (http://wo-men.nl/wp-content/uploads/2016/06/2016-06-SFC_WomenatWork_FullReport_June2016.pdf); "Gender-Based Violence and the Workplace," Report of the Expert Group Meeting, Organised by United National Entity for Gender Equality and Empowerment of Women (UNWomen), December 12–13, 2011 (<http://www.un.org/womenwatch/osagi/ianwge2012/Executive-Summary-EGM-GBV-Workplace-Feb-21.pdf>); Katherine Pantaleo, "Gendered Violence: An Analysis of the Maquiladora Murders," *International Criminal Justice Review*, November, 2010 (<http://journals.sagepub.com/doi/abs/10.1177/1057567710380914>); Maarten van Klaveren and Kea Tijdens, *Empowering Women in Work in Developing Countries*, London: Palgrave Macmillan, 2012; World Health Organisation, *Global and Regional Estimates of Violence Against Women: Prevalence and Health Effects of Intimate Partner Violence and Non-partner Sexual Violence*, Geneva, WHO, 2013; Eugene A. Rugala and Arnold R. Isaacs, "Workplace Violence: Issues in Response," Quantico, Va.: U.S. Department of Justice, Federal Bureau of Investigation, 2012 (<https://www.fbi.gov/file-repository/stats-services-publications-workplace-violence-workplace-violence/view>).
- 8 Rachel Loftspring's analysis of the informal constraints on the effectiveness of reformed inheritance statutes in Uganda (Rachel C. Loftspring, "Inheritance Rights in Uganda: How Equal Inheritance Rights Would Reduce Poverty and Decrease the Spread of HIV/AIDS in Uganda") is an excellent description of the ways many laws intended to protect women are undermined by local custom, violence, and family pressure (<http://scholarship.law.upenn.edu/jil/vol29/iss1/5/>); Crebo-Rediker, et al, in *Women in the Economy: Global Growth Generators*, reports that, for half of all countries that constitutionally grant gender

equality, female labour force participation had increased only 5% five years later. While equality under the law is an essential foundation for women's economic empowerment, it is clearly not a sufficient condition.

9 Tabea Bucher-Koenen, Annamaria Lusardi, Rob J. M. Alessie, and Maarten C. J. van Rooij, *How Financially Literate Are Women? An Overview and New Insights*, Global Financial Literacy Excellence Center Working Paper Series, February 2016 (<http://gflc.org/wp-content/uploads/2016/02/WP-2016-1-How-Financially-Literate-Are-Women.pdf>); Saskia Vossenbergs excellent survey on the gender gap in entrepreneurship ("Is Financing Enough to Support Women's Entrepreneurship," published by the Maastrich School of Management) includes a discussion of the frequent finding in studies of women and enterprise – that a critical barrier is a gender gap in business skills (<ftp://ftp.repec.org/opt/ReDIF/RePEc/msm/wpaper/MSM-WP2013-08.pdf>); World Economic Forum, "The Industry Gender Gap: Women and Work in the Fourth Industrial Revolution," Geneva, January 2106 (http://www3.weforum.org/docs/WEF_FOJ_Executive_Summary_GenderGap.pdf); World Economic Forum, *Global Gender Gap Report*, 2016.

10 *Bridging the Digital Gender Gap*, Betterplace Lab, 2017, in cooperation with G20Germany 2017 (<http://www.betterplace-lab.org/wp-content/uploads/BDGG-Brochure-Web-ENGLISH.pdf>); *Bridging the Gender Gap: Mobile Access and Usage in Low- and Middle-Income Countries*, GSMA Connected Women, 2015 (<https://www.gsma.com/mobilefordevelopment/wp-content/uploads/2016/02/Connected-Women-Gender-Gap.pdf>); *Women and Mobile: A Global Opportunity, A Study on the Mobile Phone Gender Gap in Low- and Middle-Income Countries*, GSMA and the Cherie Blair Foundation for Women, 2013 (https://www.gsma.com/mobilefordevelopment/wp-content/uploads/2013/01/GSMA_Women_and_Mobile-A_Global_Opportunity.pdf); *Women and the Web*, Intel and Dahlberg, 2013 (<https://www.intel.com/content/dam/www/public/us/en/documents/pdf/women-and-the-web.pdf>)

11 OECD DAC Network for Gender Equality, "Women's Economic Empowerment," Paris: OECD, 2012 (<https://www.oecd.org/dac/povertyreduction/50157530.pdf>). Note that there are gaps that span the developed and developing world. Compare, for instance, Stupnytska et al, *Giving Credit Where it is Due: How Closing the Credit Gap for Women-Owned SMEs Can Drive Global Growth*, and U. S. Senate Committee on Small Business and Entrepreneurship, *Women Business Owners Face Gap in Lending, Federal Contracts*, 2014 (https://www.sbc.senate.gov/public/_cache/files/3/f/3f954386-f16b-48d2-86ad-698a75e33cc4/F74C2CA266014842F8A3D86C3AB619BA.21st-century-barriers-to-women-s-entrepreneurship-revised-ed.-v.1.pdf).

12 OECD, *Closing the Gender Gap*; Gaëlle Ferrant, Luca Maria Pesando and Keiko Nowacka, *Unpaid Care Work: The Missing Link in the Analysis of Gender Gaps in Labour Outcomes*, OECD Development Centre, December 2014 (https://www.oecd.org/dev/development-gender/Unpaid_care_work.pdf); IDRC, "Women's Economic Empowerment and the Care Economy: A Scoping Study of the Literature," no date (<https://www.idrc.ca/sites/default/files/sp/Documents%20EN/Care-Economy.pdf>); (http://www.ilo.org/gender/Informationresources/Publications/WCMS_457317/lang--en/index.htm); "Working Time for Pay or Profit," in *Women at Work: Trends*, 2016, Geneva: International Labour Organisation, 2016, pp. 17-21; "Work-Family Policies: The Missing Link to More and Quality Jobs for Women" in *Women at Work: Trends*, 2016, pp. 66-91; Rania Antonopoulos, "The Unpaid Care Work – Paid Work Connection," Working Paper No. 86, Policy Integration and Statistics department, Geneva: International Labour Office, May 2009; Ellina Samantroy, *Reconciling Work and Family Life: A Study of Women's Time Use Patterns, Unpaid Work, and Workplace Policies*, NLI Research Studies Series, No. 113, 2015; V.V. Giri, *Balancing the Burden? Desk Review of Women's Time Poverty and Infrastructure in Asia and the Pacific*, Asian Development Bank, 2015.

13 Three major systematic reviews of the field give a good sense of how challenging it has been. ExxonMobil and UN Foundation, *A Roadmap for Promoting Women's Economic Empowerment*, Washington, D.C., September 2012 (This review was recently updated by Mayra Buvinic and Megan O'Donnell, *Revisiting What Works: Women, Economic Empowerment and Smart Design*, Washington, D.C.: Center for Global Development, Data 2X, The United Nations Foundation, November 2016); Georgia Taylor and Paola Perezniato, "Review of Evaluation Approaches and Methods Used By Interventions on Women and Girls' Economic Empowerment," London: ODI, Social Development Direct, and UKAid, 2014. Linda Scott, Anna Custers, Catherine Dolan, Mary Johnstone-Louis, Daria Luchinskaya. Ama Marston, Kelly Northridge, Lina Rothman, and Laurel Steinfeld have published an extensive review about the struggle to design and apply metrics appropriate to the challenge, "Advisory Note on Measures: Women's Economic Empowerment, University of Oxford, Said Business School Research Series, 2016 (https://www.sbs.ox.ac.uk/sites/default/files/Research_Areas/Strategy_And_Innovation/Docs/advisory-note-on-measures-final2016.pdf).

14 A few will argue that the argument about the correlation between economic development and gender truly appeared first in the United Nations Development Program's Human Development Report published by Oxford University Press in 1995. I did not point to that report here for several reasons. One is that the data were partial and the analysis of the relationship between women and the economy, as opposed to human development, was tangential and quite weak. The hesitation came largely because the UNDP was worried about readers taking away exactly the argument I raise here: that rich nations can free women because they can afford to, but poor nations cannot. And they were right to be worried because that is exactly what people said. For instance, Ronald Inglehardt and Pippa Norris' otherwise excellent book, *Rising Tide* (2003), is deeply marred, in my opinion, by the baseless assertion in the opening chapters that poor societies must subordinate women in order to survive.

The path that the data has taken since shows that there is not only no reason to think that gender subordination improves the chances for survival, but that gender inequality actually introduces survival risk. United Nations Development Program, Human Development Report 1995, Oxford: Oxford University Press, 1995. Ronald Inglehart and Pippa Norris, *Rising Tide: Gender Equality and Cultural Change Around the World*, Cambridge University Press, 2003.

15 United Nations Children's Fund, "Women and Children: The Double Dividend of Gender Equality," *State of the World's Children*, New York: UNICEF, 2007.

16 Sandra Lawson and Douglas B. Gilman, "The Power of the Purse: Gender Equality and Middle Class Spending," New York: Goldman Sachs Global Market Institute, August 5, 2009.

17 See, for one example, the macro analysis in World Bank Group, *Women, Business and the Law*, Washington DC: World Bank Group, 2014.

18 Food and Agriculture Organization of the United Nations, International Fund for Agricultural Development, World Food Program, *The State of Food Insecurity in the World*, 2015. <http://www.fao.org/3/a-i4646e.pdf>. Food and Agriculture Organization of the United Nations, *The State of Food and Agriculture: Women in Agriculture, Closing the Gender Gap for Development*, Rome, 2010/2011.

19 Michael J. Silverstein and Kate Sayre, "The Female Economy," *Harvard Business Review*, September 2009 (<https://hbr.org/2009/09/the-female-economy>).

20 GSMA, *Bridging the Gender Gap*; see also, GSMA, *Unlocking the Potential: Women and Mobile Financial Services in Emerging Markets*, February 2013 (https://www.gsma.com/mobilefordevelopment/wp-content/uploads/2013/02/GSMA-mWomen-Visa_Unlocking-the-Potential_Feb-2013.pdf).

21 World Bank Open Data (<http://data.worldbank.org>).

22 PwC, *Winning the fight for female talent: How to gain the diversity edge through inclusive recruitment*, March 2017 (<https://www.pwc.com/gx/en/about/diversity/iwd/iwd-female-talent-report-web.pdf>).

23 Joanna Barsh and Laerina Lee, "Changing Companies' Minds About Women," *McKinsey Quarterly*, September 2011 (<http://www.mckinsey.com/business-functions/organisation/our-insights/changing-companies-minds-about-women>); see also, World Economic Forum, *Corporate Gender Gap Report*, 2010.

24 *Trends in Maternal Mortality, 1990-2015: Estimates By WHO, UNICEF, UNFPA, World Bank Group, and the United Nations Population Division*, Geneva: World Health Organisation, 2015.

25 The Morgan Stanley sponsored content in *The Atlantic*, "The New Math of Sustainable Investing," provides an informative discussion of the positive impact of sustainability on investment value, complete with sources (<http://www.theatlantic.com/sponsored/morgan-stanley/the-new-math-of-sustainable-investing/506/>). In addition, PwC's Governance Insights Center has a series on ESG (economic, social, and governance) issues and the views of both investors and corporations about its value – and these reports also indicate a direction of travel in favor of sustainability (<https://www.pwc.com/us/en/governance-insightscenter/publications/assets/investors-corporates-and-esg-bridging-the-gap.pdf>). See also: PwC, *Putting a price on value, Findings of the PwC PE Responsible Investment Survey 2013* (http://www.pwc.com/gx/en/sustainability/publications/assets/putting-a-price-on-value_pwc-private-equity-survey.pdf).

26 There is a great deal of research on the effects of women in leadership posts of companies. A few of the prominent sources include Vivian Hunt, Dennis Layton, Sara Prince, *Diversity Matters*, McKinsey & Company, 2014; PwC, *20 years inside the mind of the CEO... What's next?*, 2017 (<http://www.pwc.com/gx/en/ceo-survey/2017/pwc-ceo-20th-survey-report-2017.pdf>); Corinne Post and Kris Byron, "Women on Boards and Firm Financial Performance: A Meta-Analysis," *Academy of Management Journal*, October 1, 2015, 58, no. 5, 1546-71; and Credit Suisse Research Institute, *Gender Diversity and Corporate Performance*, August 2012.

27 Stupnytska et al, *Giving Credit Where it is Due*; US Senate Committee, *Women Business Owners Face Gap in Lending, Federal Contracts*; Asli Demirguc-Kunt, Leora Klapper, Dorothe Singer, and Peter Van Oudheusden, *The Global Findex Database 2014: Measuring Financial Inclusion around the World*, Policy Research Working Paper 7255, World Bank Group, Development Research Group, Finance and Private Sector Development Team, April 2015; Candida G. Brush, Patricia G. Greene, Lakshmi Balachandra, and Amy E. Davis, *Women Entrepreneurs 2014: Bridging the Gender Gap in Venture Capital*, Babson College, September, 2014; Candida G. Brush, Patricia G. Greene, Myra M. Hart, Nancy M. Carter, and Elizabeth Gatewood, "Women and Equity Capital: An Exploration of Factors Affecting Capital Access," in *Frontiers of Entrepreneurship Research, 2000: Proceedings of the 20th Annual Entrepreneurship Research Conference*, edited by Paul D. Reynolds, Erko Autio, Candida G. Brush, and William D. Bygrave, Wellesley, Mass.: Babson College, 2000; Hal Salzman, Signe-Mary McKernan, Nancy

Pindus, and Rosa Maria Castañeda, *Capital Access for Women*, The Urban Institute: Washington, D.C., July 2006; Richard T. Harrison and Colin M. Mason, "Does Gender Matter? Women Business Angels and the Supply of Entrepreneurial Finance," *Entrepreneurship Theory and Practice*, May, 2007; Ruth Stewart, Carina van Rooyen, Marcel Korth, Admire Chereni, Natale Rebelo Da Silva, and Thea de Wet, "Do Micro-credit, Micro-savings and Micro-leasing Serve as Effective Financial Inclusion Interventions Enabling Poor People, and Especially Women, To Engage in Meaningful Economic Opportunities in Low- and Middle-income Countries?: A Systematic Review of the Evidence," London: EPPI-Centre, Social Science Research Unit, Institute of Education, University of London, 2012.

28 World Bank Group, *Women, Business, and the Law*, 2014.

29 Linda Scott and Elizabeth Paris, *Women Entrepreneurs and Effective Banking in Emerging Markets*, case studies on BLC Bank of Lebanon and Bank of Luoyang, China, University of Oxford, Said Business School case study series, forthcoming. Global Banking Alliance for Women, Data2X, Multilateral Investment Fund, and Inter-American Development Bank, *Measuring Women's Financial Inclusion: The Value of Sex-Disaggregated Data*, 2015. Available here: http://data2x.org/wp-content/uploads/2016/10/RoadMap_English_Final-32.pdf

30 See examples in World Bank Group, *Women, Business, and the Law*, 2014; Stupnystka et al; OECD, *Closing the Gender Gap*, which offers global numbers on the slower growth of women-owned businesses. There have been several studies on this matter of growth among women-owned businesses. Some have reached the dubious conclusion that women just don't care about growth. Others have been more analytical, controlling for various variables and noting outcomes. Some argue that when datasets for women- and men-owned businesses are evenly matched for things like time since startup, the growth difference disappears. However, some studies have isolated major factors that are worth noting. The main negative effect comes, not surprisingly, from the unpaid labour burden at home that causes female entrepreneurs to spend less time on their businesses. A close second is the capital requirement. Women's lesser access to capital means they cannot grow as fast as businesses owned by men. Then there is industry selection. Women in enterprise, like women in employment, tend to be drawn toward industries that are friendly to females – or, conversely, they tend to avoid industries known to be hostile (e.g., technology). Women-friendly industry sectors don't win much capital, while male-dominated industries do. It can't be said whether the reason is that male-dominated industries grow more and therefore attract more capital or that male-dominated industries attract more capital and therefore grow. Women do tend to have fewer business skills, and this is definitely a factor – one reason why so many programmes focus on business training. All of these, of course, are highly gendered factors and by no means neutral. I do think it is worth noting that one reason we may be concluding that male-owned businesses grow more and are bigger than those owned by women is that when women get to a certain level of business and cannot find capital to Private Sector Engagement with Women's Economic Empowerment www.sbs.oxford.edu 81 continue growing, they must often turn to a male investor and may lose control of their company. Statistically, this would mean that women-owned businesses, because they systematically roll over to the male-owned column when they reach a certain size, will always look smaller and slower because the more successful female businesses have moved to the male side of the ledger. Some studies that discuss the women's slower growth issue include: Anita Du Rietz and Mangus Henrekson, "Testing the Female Underperformance Hypothesis," *Small Business Economics* 14, no. 1 (2000): 1–10; Robert W. Fairlie and Alicia M. Robb, "Gender Differences in Business Performance: Evidence From the Characteristics of Business Owners Survey," *Small Business Economics* 33, no. 4 (2009): 375–95; Arturs Kalnins and Michelle Williams, "When do Female-Owned Businesses Out-Survive Male-Owned Businesses? A Disaggregated Approach by Industry and Geography," *Journal of Business Venturing* (2014); Alicia M. Robb and John Watson, "Gender Differences in Firm Performance: Evidence From New Ventures in The United States," *Journal of Business Venturing* 27, no. 5 (2012): 544–58; and John Watson Sherry Robinson, "Adjusting For Risk in Comparing the Performances of Male- and Female- Controlled SMEs," *Journal of Business Venturing* 18, no. 6 (2003): 773–88.

31 UNICEF, 2007 State of the World's Children Report.

32 Linda Scott, Mary Johnstone-Louis, and Caitlin Ryus, "Pampers and UNICEF Part 2: Delivering the Vaccine," University of Oxford, Said Business School case study series (<http://www.doublexeconomy.com/wp-content/uploads/2011/05/Pampers-Unicef-Case-Part-2.pdf>).

33 Johns Hopkins' CITI-Online Human Subjects Research Ethics Training Module (<http://www.jhsph.edu/offices-and-services/institutional-review-board/training/citi-training/index.html>).

34 Catherine Dolan, Mary Johnstone-Louis, and Linda Scott, "CARE Bangladesh Rural Sales Programme," University of Oxford, Said Business School case study series. (<https://www.sbs.ox.ac.uk/sites/default/files/community/gender-case-studies/care-bangladesh-case.pdf>)

35 More on Gender Action Learning is here: <http://www.galsatscale.net>.

36 Elizabeth Vazquez and Andrew Sherman, *Buying for Impact: How to Buy from Women and Change Our World*, Charleston, S.C.: Advantage Media Group, 2013.



Credit: iStock.com/Brytta

