

GE WEE STRATEGY OVERVIEW

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Today's Presenters

Speakers



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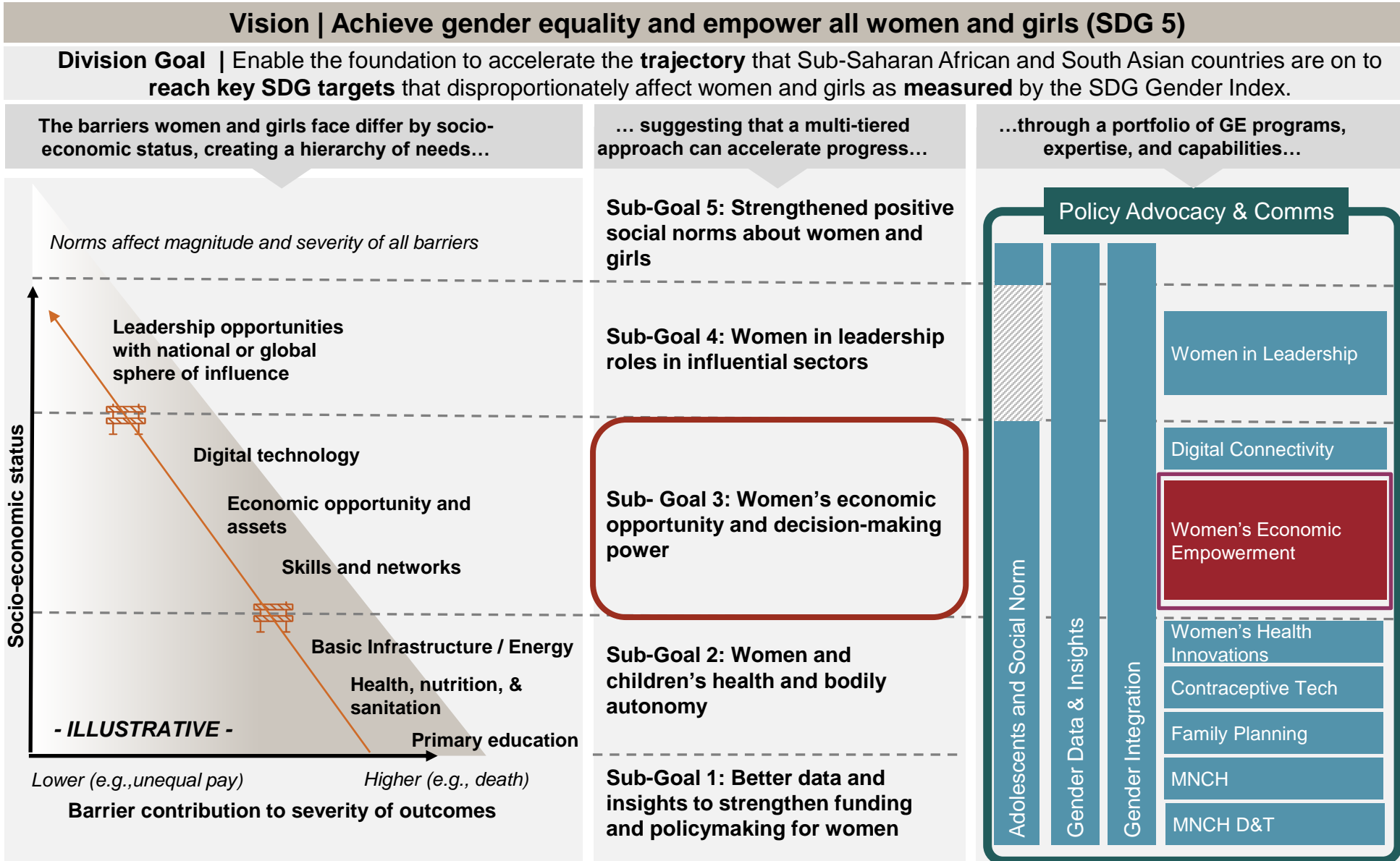
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Women's economic empowerment (WEE) is at the center of GE division's Theory of Change



Prior to the GE division creation, WEE was **home to most of GE's work**

WEE's focus within the new GE division is **income generation for women**

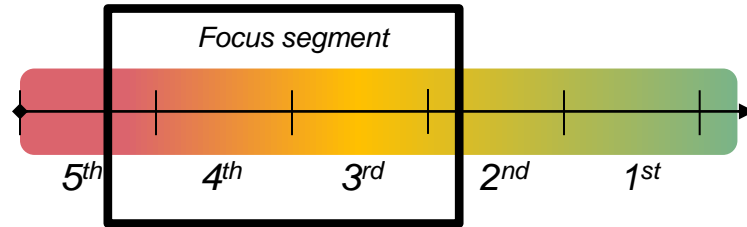
Our comparative advantage is taking a **holistic approach** to women's livelihoods programming

As with all GE PSTs, WEE will **complement the work of other teams** (e.g., AgDev, FSP, FP, HIV, Polio, SIF, PAC, DPAF, PPT) to amplify impact across the foundation

WEE strategy is focused on expanding pathways for income generation among low-income women

WEE works with poor segments of women in LMICs...

Income quintile



Illustrative Personas

Kenya

Current conditions and aspirations

Rural women



- Includes both farmers and rural casual workers
- Typically middle aged, married women who have largely finished primary school
- Low incomes but opportunity for growth
- **Goal:** Get food on the table and grow resiliency

Self-employed women



- Women mainly in urban areas who have finished secondary school; half are heads of household
- Rising income trajectory but low productivity and limited margins
- **Goal:** Improve their business' profitability and scale

Young urban hustlers



- Single women aged 18-25, often with secondary+ education but rely on family and friends for support, with high unemployment. Not yet settled in livelihood.
- Growing segment that is moving urban (4.3% annual urbanization rate across Kenya¹)
- **Goal:** Gain skills, get stable jobs, develop career

...to help **attract**, **retain**, and **advance** women into income generating opportunities based on where they are today

Current state (illustrative data)

Women in Agriculture



Most female workers in LMICs are in the agriculture sector (60% of women workers in Kenya; 55% in India²), but the sector offers limited opportunity for mobility (avg. income of \$36/mo in Kenya; \$110/mo in India²)

Opportunity

How can we help **advance** women from low-profitability agriculture activity to better return entrepreneurship or employment opportunities off-farm?

Non-Ag Entrepreneurs



~50% of women in Africa in the non-agricultural labor force are entrepreneurs but these women-led businesses are significantly less profitable and have fewer employees than their male-led counterparts³

How can we increase women-led enterprises' productivity, value addition, and returns to **advance** their income generation?

Women out of the workforce



81% of women in India were not generating an income in 2021; that number is lower in Africa (52% in Nigeria; 29% in Kenya)⁴ but has likely been exacerbated globally by implications of COVID-19

How can we **attract** and **retain** these women into sustainable entrepreneurship or work pathways, particularly in sectors with high growth (e.g., trade, retail, and services)?

Our current WEE Theory of Action has an initial focus on testing and learning

Goal



Create income generation opportunities to increase income for **~80M low-income women** in South Asia and Sub-Saharan Africa

Objectives

Increase female labor force participation by **attracting** women to enter the workforce

Increase average income by **advancing** women within the workforce

Retain women within the workforce

Levers

Disrupt the established livelihoods space by testing innovations along five key levers:



Capital

Improve access to productive credit, savings and assets for growth and resilience



Data

Drive better decision-making and service delivery through sex-disaggregated data



Digital Tools

Expand use of digital tools that help women obtain better services & livelihood opportunities



Markets

Connect women to profitable pathways to income



Care

Demonstrate innovative childcare models that create paid work opportunities

Embed upskilling and address social norms that impede sustainable impact within each of these levers

Scaling platforms



Aggregation mechanisms (e.g., WECs)

Private sector partnerships (incl. PPP)

Digital channels

Evidence-based policy and advocacy

While much of our work will aim to drive global change, we will focus initially on two deep dive and six exploratory countries, aiming to shift at least three into the deep dive category in two years

Moderate engagement countries with focus on WECs to-date

2 initial deep dive countries



India

- Focus of WEE strategy to date; strong BMGF presence, existing relationships, and delivery capacity
- Many working-age women, yet declining FLFPR, likely due to social norms and subsistence rural livelihoods
- Can leverage existing WECs platform for effective delivery of services through convergence
- Ability to leverage increasingly digitized marketplace and ample private sector activity



Kenya

- Bellwether market for East Africa
- Strong policy interest and momentum from government on WEE; nimble financial regulator
- Rapidly expanding private sector and opportunity to test private sector model
- Ability to leverage highly digitized ecosystem to test innovative delivery models

6 exploratory countries



Nigeria

- Strong BMGF presence and existing relationships
- Priority for AgDev and FSP
- Bellwether for West Africa



Bangladesh

- Deep gender gaps, large population
- Diverse livelihoods pathways, incl. ready-made garment industry
- Ability to build on other BMGF work (e.g., around wage digitization)



Ethiopia

- Strong BMGF presence
- Deep gender gaps, large population
- Heavy government involvement may support deeper resource mobilization, including through banking sector



Uganda

- Strong tradition of WECs and sector linkages through INGOs
- Relatively strong mobile money and banking ecosystem



Pakistan

- Deep gender gaps, large population
- Tradition and infrastructure around rural livelihoods development
- Strong partnerships in other PSTs (e.g., opportunity to help polio eradication effort)



Senegal

- Bellwether market for francophone West Africa, with toehold in WAEMU economic zone
- Strong momentum in women's enterprises and GEF commitments

Deep Dive Country | Overview of India WEE approach

Levers



Capital

Scaling livelihood platforms in rural areas - Leveraging the National Rural Livelihood Platform of 84 mn women members in SHGs

- **Convergence** between government rural livelihood mission and rural employment schemes
- Building **livelihood assets**
- Increased number of women accessing **safety nets and entitlements**

Exploratory in urban areas (7.4 mn women members in National Urban Livelihood Mission Groups)

- Post COVID greater focus on urban poor and women economic upliftment
- Shift to neighborhood-centric interventions – momentum around public procurement from urban collectives and potential employment guarantee programs by some states

- Expand the reach of financial services: Create banking correspondents to expand reach of financial services
- Increase credit linkages: Provide credit access to SHG women (collective and individual)



Data

Scale up sex-disaggregated public data sets, test and learn on building out supply side data in the financial sector and uses of private sector data sets – Drive better decision-making and service delivery through sex-disaggregated data. Synergise data / frameworks on female labour force participation



Digital Tools

- **LokOS a digital platform** that captures transaction data on loans, savings, etc. piloted; large-scale roll-out of LokOS ongoing; provide credit access to SHG women (collective and individual); inform policy design, enable women to use their data for livelihood/financial decision-making
- **Digital innovators** to understand how women currently adopt and use digital tools for income generation

- **Demonstrate business case for private-sector digital platforms to drive WEE goals:** Work with private sector digital platforms across rural e-commerce, social commerce, gig work, and digital jobs, proving the economic case for building digital platforms that keep the needs and constraints of women at their center, *thus accelerating entrepreneurial and employment opportunities in urban areas*



Markets

- **Strengthen value chains:** Develop market linkages in key value chains; advocate for the formalization of value chains
- **Provide business support & link to markets:** Support scale-up of Community Resource Persons and service delivery agents, expanding delivery of income-enhancing advisory, market access, inputs (on-farm, off-farm, non-farm). Support women running non-farm enterprises with information, networks, and skills to increase their commercial competitiveness
- **Facilitate government procurement:** Scale up the public procurement of SHG goods/services to scale women's enterprise growth and market penetration
- **Private Sector:** Expand procurement of SHG goods/ services by the private sector players and strengthen aggregator platforms to scale enterprise growth



Care

Test and demonstrate innovative models of childcare that create paid work opportunities in the private sector; build evidence to inform policy

Scaling Platforms



Aggregation mechanism - Women's Empowerment Collectives (NRLM/NULM)

Private Sector Partnerships & Digital Channels

Evidence-Based Policy and Advocacy

Policy, Advocacy, Comms | Initial View Of GE PAC Support For WEE Program Levers

EXAMPLES OF HOW GE PAC WILL WORK TO ADVANCE WEE PRIORITIES

Direct Support for WEE Strategy Levers

Capital

- Drive media, policy maker and advocate awareness of key solutions to savings, small-scale productive assets and credit
- Support increased expertise in key presidential/PM offices of gender intentional capital solutions
- Driving local currency capital mobilization, domestic resource mobilization and prioritization of gender intentional social protection programs in our key priority geographies
- Working with donor governments and partners to de-risk solutions to help mobilize capital from DFIs

Care

- Country level efforts to incentivize and convince governments to invest in childcare subsidies and schemes through World Bank's Invest in Childcare initiative financing
- Work with country partners and Invest in Childcare initiative to highlight exemplar policies to encourage innovation and adoption by additional governments
- Launch a national policy dialogue driven by commitments in the run up to Nigerian Presidential elections in Feb 2023

Data

- Drive national advocacy for domestic resource mobilization to strengthen NSO capacity to produce and use gender data (ODW, EM2030, Data2X)
- Increased gender data financing from bilateral and philanthropic partners (Paris21, Data2X)
- Invest in building policymaker capacity to use gender data to design programs and policies (Apolitical)

Cross-Cutting PAC Levers for WEE

Resource Mobilization

- Invest in tools to more effectively track and analyze financing for WEE (through ODA, philanthropy and blended finance) to enable advocacy and accountability
- Work with PPT to mobilize philanthropic resources for women's economic empowerment (modeled after coalition effort on care and data)

Agenda Setting

- Establishing global, regional, & national advocacy hubs to translate evidence and data into policy and budget change in support of WEE (ICRW, CGD)
- Co-invest in Global Strategic Communications Alliance on gender to drive increased coverage and decision maker attention to WEE policy solutions
- Leverage Co-Chair and ELT voice to elevate WEE strategic levers during globally and locally relevant moments (Ex. WB Spring Mtgs), through strategic media targets (ex. Foreign Affairs, The Nation), and with high-level political outreach

WEE Team Overview

