



Women's Global Development
and Prosperity Initiative

Pillar 3 Action Plans



Pillar 3 Action Plans 2020

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American women demonstrate every day that when women are free to thrive and prosper, they create jobs, strengthen our communities, and bring greater peace and prosperity to our nation and all over the world. Through W-GDP, the United States continues to affirm its goal to empower millions of women globally and enable their countries to be on a journey of self-reliance.

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PRESIDENT DONALD J. TRUMP

Letter from the Secretary of State Mike Pompeo and Advisor to the President Ivanka Trump

In February 2019, the United States launched the Women's Global Development and Prosperity (W-GDP) Initiative to advance women's economic empowerment globally – a policy priority articulated in President Trump's *National Security Strategy*. W-GDP is the first-ever, whole-of-Government approach to women's economic empowerment and seeks to reach 50 million women across the developing world by 2025. In the first year of the initiative, U.S. Government programs and partnerships reached 12 million women.

In December 2019, President Trump signed a Presidential Memorandum on W-GDP's Pillar 3, which directs federal departments and agencies to develop plans that would prioritize action to address the legal and societal barriers to women's economic empowerment. These barriers include women's ability to access institutions, build credit, own and manage property, travel freely, and work in the same jobs and sectors as men. In the W-GDP Index, a landmark report released in February 2020, the White House Council of Economic Advisers estimated that removing restrictions in these five areas would increase annual global Gross Domestic Product by up to \$7.7 trillion, or 8.3 percent.

Every department and agency plan provides an overview of each institution's unique capabilities for cooperation with partner governments, civil society, the private sector, and non-governmental organizations. The plans also document the specific goals the departments and agencies have set to achieve progress in the economic empowerment of women in developing countries. Finally, the action plans outline how departments and agencies will monitor progress through relevant metrics and evaluations, and incorporate learning activities to adapt interventions to achieve better results.

We have witnessed this work in action. In Ethiopia, a woman named Sara Abera was determined to expand her business and give the women she grew up with more opportunities. With financial and technical support from the U.S. Agency for International Development and the U.S. International Development Finance Corporation under W-GDP, Sara's business expanded rapidly, and she now employs 500 people. Her products sit on shelves in cultural capitals around the world. Sara is just one of many women who are having a real impact in their community, building more prosperous and safer countries, and creating stronger partners for the United States.

This story of free enterprise and economic empowerment is what happens when nations recognize the opportunity that women represent, realize that everyone's talents are assets to develop a brighter future, and begin to invest accordingly.

In W-GDP's first year we have already seen amazing results and want to thank and recognize the governments that have committed to advancing legal reforms to improve women's economic empowerment. The governments of Colombia, Côte d'Ivoire, and Morocco have made rigorous commitments for women's access to credit, property rights, and land rights, respectively. These laudatory efforts advance our objectives under W-GDP's Pillar 3, and will make a difference in the lives of millions of women.

These efforts are just the beginning, and we look forward to additional milestones as we roll out and execute these action plans.



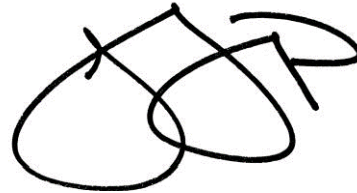
As we navigate the current and evolving situation with respect to the COVID-19 pandemic, we recognize the impact this may have on programming activities and economic opportunities for all. Women will be key drivers of the economic recovery and we must ensure they are at the forefront of our efforts. U.S. Government programming, funding, and technical support that advances legal, regulatory, and cultural reforms will be vital to expand access to opportunities for women. Now more than ever, we need to unlock their estimated \$7.7 trillion in potential.

When women are economically empowered, they invest in their families and communities, which produces a multiplier effect that spurs economic growth and stability. When we apply the creativity and capacities of the U.S. Government to address these challenges, we can achieve lasting results. Thanks to W-GDP, we will have the tools we need to help other countries gain the same success. America will benefit as a result.

Mike Pompeo
United States Secretary of State

A handwritten signature in blue ink that reads "Mike Pompeo". The signature is written in a cursive, flowing style.

Ivanka Trump
Advisor to the President

A handwritten signature in black ink. It consists of a large, stylized loop followed by a series of smaller, overlapping loops and a final upward stroke.



Credit: Official Photo by Yassine Ameur

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We know that that when women are free to succeed, families thrive, communities flourish, and nations are stronger. Through the Women’s Global Development and Prosperity (W-GDP) Initiative, the United States Government is taking bold action, working with our partners globally, to institute legal and cultural changes that will bring greater peace and prosperity to the world.

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ADVISOR TO THE PRESIDENT IVANKA TRUMP

Introduction

In America, we believe in the full potential of women as they empower our communities and propel our nation. We celebrate their strength, hear their voices, and help them achieve their dreams every day. This year, we celebrate the 100th anniversary of women's right to vote in federal elections. Today, more women than ever are leading in every aspect of American life. America is an example of what a nation can achieve when it empowers women, and we are also extending a hand to help our sisters around the world.

The W-GDP Initiative

The Trump Administration's Women's Global Development and Prosperity (W-GDP) Initiative is the first-ever, whole-of-government approach to global women's economic empowerment. The initiative seeks to empower 50 million women across the developing world by 2025 through three pillars. The first seeks to increase the participation of women in the labor force through vocational education and skills training. The second seeks to increase access by women entrepreneurs and business owners to capital, markets, and networks. The third seeks to address the specific factors that restrict women's ability to reach their full economic potential, including applicable laws, regulations, policies, practices, and social and cultural norms.

In many countries, women are too often disadvantaged by laws, regulations, and policies that either restrict their economic activity or fail to offer them the same legal protections as men. The third pillar of the W-GDP Initiative addresses this issue through a focus on five foundational areas of reform:

1. **Accessing Institutions:** Lifting restrictions on women's authority to sign legal documents, such as contracts and court documents, and addressing unequal access to courts and administrative bodies for women, whether officially or through enforcement deficits.
2. **Building Credit:** Ensuring women's equal access to credit and capital to start and grow their businesses and prohibiting discrimination in access to credit on the basis of sex or marital status.
3. **Owning and Managing Property:** Lifting restrictions on women possessing and managing property, including limitations on inheritance and the ability to transfer, purchase, or lease property.
4. **Traveling Freely:** Addressing constraints on women's freedom of movement, including restrictions on obtaining passports and other critical documents.
5. **Removing Restrictions on Employment:** Eliminating barriers that limit working hours, occupations, or tasks on the basis of sex.

The Case for Women's Economic Empowerment Through Legal Reform

When women and men have equal access to opportunities to participate fully in their economies and societies, countries are safer and more prosperous. However, opportunities for women are not equal when the law restricts women's full participation. These constraints limit women's ability to enter the workforce, start and scale their businesses, and chart their own future.

Economic research shows that removing legal barriers to women's participation in the economy and society has large benefits not only for women and children, but also for overall development of a modern, advanced economy. The White House Council of Economic Advisers estimated



that addressing these legal barriers has the potential to add as much as \$7.7 trillion to global Gross Domestic Product. Removing legal and regulatory barriers to women's full and free participation in the economy is not just the right thing to do, it is a smart economic policy, and these are foundational economic freedoms that the United States is committed to addressing with partner governments, the private sector, and civil society.

Accessing Institutions

Women's capacity to interact with government and private institutions depends on their ability to prove their legal identity and to contract with others easily. Proof of legal identity is generally a prerequisite to opening a bank account, entering an employment contract, and contracting for goods and services. For the owners of small businesses, it is critical to have equal access to a legal venue to resolve simple disputes quickly, such as through small claims courts, where more relaxed rules allow claimants to present their own cases. When laws recognize women as heads of households, they are able to register the birth of their children or claim a tax credit or deduction.

Building Credit

Establishing a history of good credit and access to collateral can help entrepreneurs gain access to finance to start and scale their businesses. Access to finance is a major barrier that faces women entrepreneurs. Most financial systems require collateral, such as land or a house, and can exclude women, who often do not hold titles to assets. Accepting movable assets as collateral, such as equipment, livestock, crops, or inventories and receivables, along with secured-transaction laws that enable banks to lend to small entrepreneurs who only have movable assets as security, breaks down barriers to lending. Including data from microfinance institutions by private credit bureaus and public credit registries can help women build a history of good credit, which allows them to graduate to larger loans and traditional financing. However, even with good credit and access to collateral, women can still face discrimination by lenders. Laws that specifically prohibit discrimination based on sex or marital status result in increased lending for women. Going forward, it is important to guard against bias in algorithms to prevent further discrimination against women when they apply for credit and in accessing tools that could be critical to addressing these barriers, such as mobile payments.

Owning and Managing Property

The ability to equally inherit, own, and manage property increases women's financial security. The ability to use property as collateral is also important for entrepreneurs to gain access to credit. When women have equal control over the ownership and management of marital property, they have increased bargaining power in the household. When women have increased access to assets, they invest more in their families' welfare and are likely to negotiate their right to work and control their income. Inheritance also plays a major role in economic security and status. When women have equal inheritance rights as men, parents are more likely to invest in their daughters. Equal inheritance rights are also important for widows, who often depend on inheritance for their survival.

Traveling Freely

A woman's ability to work or to start a business depends on her agency and freedom of movement to travel freely outside of her home. The ability to obtain a passport or travel outside the country is also important for women whose work entails travel. When the law allows women to make their own decisions about traveling outside of the home, including choosing where to live, they are more likely to join the labor force and engage in entrepreneurial activity.



Removing Restrictions on Employment

Inequalities between women and men under labor laws can affect a woman's earning capacity and can result in a loss of talent for employers. Limits on women's ability to work in certain industries or at certain hours too often result in occupational segregation and women's confinement to low-paying sectors. Many of the jobs prohibited for women are in highly paid industries such as the extractive sector and manufacturing, or involve better-compensated night work. There are numerous studies that outline the negative impact of the employment gap between men and women worldwide as a result of such restrictions. In addition to removing restrictions on women's employment, laws that mandate nondiscrimination in employment are essential to foster a positive work environment that attracts and retains talent.

Reducing Legal and Regulatory Barriers Through W-GDP

We know that when women have the chance, they will become the next entrepreneurs to imagine new industries, the scientists who cure diseases, the farmers who feed the hungry, the engineers who alter skylines, and the innovators who find new solutions that better the lives of people around the world. We hope that every nation will join us as we work towards a future where women in every society can determine their own destiny and become leaders who boost our economies, strengthen our nations, and bring greater peace and prosperity to our world.

Sometimes legal reform follows changing social norms, but at other times, legal reforms must lead the way and help shift how society views women and their capacities. With growing momentum for legal reform worldwide, now is the time to take bold steps and move forward together with all of the tools at our disposal.

The action plans that follow outline the U.S. Government's commitment to addressing these foundational areas of reform across the 10 departments and agencies under the W-GDP Initiative from 2020 through 2025. The action plans outline their approach to advance these reforms and the goals they seek to achieve. They also describe mechanisms to monitor, evaluate, and learn from these interventions, which future W-GDP Annual Reports will include.

Through the W-GDP Initiative's focus on these five foundational legal reforms, we have the ability to create lasting change for generations to come, and to contribute to global prosperity in a profound way.



U.S. Department of State

“Women’s achievements have been an unmitigated success for our country. Thanks to W-GDP, we will have the tools we need to help other countries gain the same success, and America will benefit. I am proud to lead this effort at the State Department and look forward to working with partner governments to remove the barriers that are holding women back from achieving their full potential.”

—

Mike Pompeo, Secretary of State

U.S. Department of State

I. Introduction

As outlined in the President's *National Security Strategy*, women's meaningful economic participation is integral to achieving greater security around the world. When women are empowered economically, they invest in their families and communities, which spurs economic growth and creates more stable societies.

The Women's Global Development and Prosperity (W-GDP) Initiative is the first-ever, whole-of-government approach to women's economic empowerment. W-GDP seeks to reach 50 million women across the developing world by 2025.

Through its role as America's primary diplomatic body, the U.S. Department of State brings comprehensive foreign policy tools to the U.S. Government's implementation of W-GDP. With more than 200 U.S. embassies and consulates and 630 American spaces around the globe, public-diplomacy and foreign-assistance tools, and private sector and civil society partnerships, the Department of State has the infrastructure and influence to lead the coordination of W-GDP across the U.S. Government.

As women's economic empowerment is inextricably linked with both preventing conflict and advancing stability post-conflict, the Department of State will coordinate its W-GDP efforts with its work to implement the *U.S. Strategy on Women, Peace, and Security*, and the Department will be responsible for ensuring the integration and effectiveness of these two key priorities for women's empowerment.

To advance W-GDP's goals, the Department will use the following tools:

- **Lead Coordination Agency W-GDP:** To enhance coordination and manage the growing day-to-day operations of W-GDP, the Department of State will leverage its role as the lead coordinating agency, under the policy leadership of the White House, to align robust policy engagement with innovative programs across the U.S. Government. A new W-GDP Unit, under the purview of the Ambassador-at-Large for Global Women's Issues, Kelley Currie, will coordinate the Department of State's work on W-GDP, liaise with the U.S. Government interagency, and support the White House-led policy process. Within the Department of State, the W-GDP unit will work with regional and functional bureaus to build an infrastructure for coordination, reporting, and learning across the Department of State and with U.S. embassies and consulates overseas. The W-GDP unit also will leverage existing department-wide strategic-planning and coordination processes to integrate and advance W-GDP's goals. Additionally, the W-GDP unit will lead coordination across the interagency on Pillar 3 Action Plans, to include convening quarterly technical working groups on their implementation and developing a comprehensive toolkit to outline how U.S. diplomatic missions can achieve Pillar 3's goals.
- **Diplomatic Leadership:** The Department of State will increase the inclusion of the goals of W-GDP's Pillar 3 in senior-level bilateral and multilateral policy engagements to reduce legal and regulatory barriers to women's full participation in the economy. This includes leveraging policy engagement to advance Pillar 3 in and with the United Nations (UN) General Assembly, the UN Commission on the Status of Women, UN Commission on



International Trade Law (UNCITRAL), the African Union, the Asia Pacific Economic Cooperation (APEC) Forum, the Association of Southeast Asian Nations (ASEAN), the G7, the G20, and the Organization for Economic Cooperation and Development (OECD), as well as other regional organizations and frameworks.

- **Annual Reports:** Through a range of annual reports produced by the Department of State, including the *Country Reports on Human Rights Practices* and *Investment Climate Statements*, the Department of State will gather and analyze data to advocate for respect for international standards and best practices in support of women's economic empowerment.
- **Public Diplomacy:** The Department of State's exchange programs, through the Bureau for Educational and Cultural Affairs (ECA), connect Americans with current and emerging leaders from foreign countries, which result in strong relationships and networks that sustain America's security. ECA will expand public diplomacy around the goals of W-GDP's Pillar 3, including through exchange programs such as the International Visitor Leadership Program (IVLP) and the Fulbright Program.
- **Programming:** The Department of State will continue to support women's economic empowerment by further integrating W-GDP's goals across all three Pillars into existing programming, subject to the availability of funds. This includes support for the Department of State's W-GDP programs: the Academy for Women Entrepreneurs (AWE) through ECA; Providing Opportunities for Women's Economic Rise (POWER) through the Bureau of Economic and Business Affairs (EB); and Women Empowered Realizing Inclusive and Sustainable Economies (WE RISE) and the Women Entrepreneurs Finance Initiative (We-Fi), both through the Secretary's Office of Global Women's Issues (S/GWI). In addition to these specific programs, the Department of State will fund broader programs in women's economic empowerment in line with W-GDP goals and that support W-GDP's initiative-wide metrics. The Department of State will also increase coordination with the U.S. Agency for International Development (USAID), which will continue to manage the W-GDP Fund.
- **Public-Private Partnerships:** The Department of State is committed to advancing W-GDP's goals through catalytic investments, bilateral collaboration, and innovative partnerships with the private sector and non-governmental organizations. This includes working with the multilateral development banks, in coordination with the U.S. Department of the Treasury on governance reforms by client governments. Noting that economic empowerment for women has the potential to increase gender-based violence, additional training and information-sharing will help to mitigate this risk.

II. Approach to Addressing Pillar 3 Legal Barriers

Theory of Change

As new challenges and opportunities emerge in a changing international landscape, the American approach based on democratic values of economic opportunity and freedom offers a clear alternative to models promoted by other nations. Through development, transparency, citizen-responsive governance, and human rights, we help our partners prosper and advance economic growth.



Economic development is stunted when women – half of the population – face legal, regulatory, and cultural barriers that hold them back from employment, business, and investment opportunities. Women continue to face significant barriers to economic opportunities, including legal barriers in gaining access to institutions, building credit, traveling freely, owning and managing property, and working in the same jobs and sectors as men. In the W-GDP Index, a landmark report released in February 2020, the White House Council of Economic Advisers estimates that removing restrictions in these five foundational areas identified under W-GDP Pillar 3 would increase annual global Gross Domestic Product by up to \$7.7 trillion, or 8.3 percent.

Recognizing that advancing reforms under W-GDP's Pillar 3 in every corner of the globe is not a realistic goal for the five-year lifespan of this action plan, the Department of State will focus its engagements in ways that advance America's national interests to promote peace and prosperity and take advantage of emerging windows of opportunity for change. We will seek to work with countries whose governments, civil society, and private sector demonstrate a commitment to changing societal norms through legal and structural reform in at least one of the five foundational areas, including efforts to implement change and enforce existing legislation. When selecting countries in which to work, we will consider the level of political and social support surrounding reform, engagement with stakeholders across government, the private sector, civil society, and religious communities, as well as planning for mechanisms to ensure the broad dissemination and enforcement of new and existing laws.

Goals under Pillar 3's Five Foundational Areas of Legal Reform

1. Accessing Institutions

When women have limited abilities to interact with public authorities and the private sector, they cannot engage in the formal economy and grow and scale their businesses. For example, according to the World Bank, one in two women in low-income countries do not have official personal identification cards as proof of their legal identity, which thereby limits their ability to gain access to critical services and participate in economic and political life. In seven countries in sub-Saharan Africa, the law does not allow women to start a business in the same way as a man. Women own many small businesses, and, in the absence of small claims courts to hear civil cases, legal formalities and the cost of litigation can discourage female entrepreneurs from seeking justice.

Through increased diplomatic efforts and programs, the Department of State will seek to increase women's access to governmental institutions. The Department of State will focus efforts in Africa and the Middle East and support the implementation of existing non-discrimination and gender-equality laws in Latin America and Eastern Europe. In Africa, the Bureau of African Affairs (AF) and S/GWI will increase diplomatic engagement and advocacy to improve women's access to courts, with ongoing and planned activities in Côte d'Ivoire, South Africa, and Eswatini. In Afghanistan, the Bureau of International Narcotics and Law Enforcement Affairs (INL) will promote women's knowledge of their rights under the law and access to formal and informal justice. In Asia and the Pacific, the Bureau of East Asia and Pacific Affairs (EAP) will promote women's access to courts in Indonesia and Papua New Guinea.

2. Accessing Credit and Capital

Without equal access to credit and capital, women cannot build resources that allow them to start or grow a business. In more than 110 countries around the world, women cannot legally



run a business in the same way as men. In 113 countries, the law does not prohibit creditors from discriminating against women.

In 2020, EB will engage governments to make global investment climate reforms that make it easier for women entrepreneurs to start businesses and leverage their assets to obtain finance, including by promoting the use of model laws produced by UNCITRAL and related products on simplified business registries and modern secured-transactions regimes. Such reforms are particularly beneficial to women because they often have disproportionately less access to real estate capital traditionally used to secure financing. Through UNCITRAL and the International Institute for the Unification of Private Law (UNIDROIT), the Office of the Legal Adviser (L), and EB will continue to develop legal instruments that promote greater trade and investment through the development of modern, uniform business rules and practices, including new work on a model law on the use of warehouse receipts for secured lending, which would improve farmers' ability to obtain financing. In 2020, EB will emphasize W-GDP goals around supporting women entrepreneurs and fostering private-sector led economic growth in the annual *Investment Climate Statements*. Across all regions, the Department of State will promote equal access to credit and capital, including through multilateral fora such as APEC.

3. Owning and Managing Property

Women are less likely to hold leadership positions in businesses when the law constrains their property rights. Around the world, the law in 75 countries limits women's property rights. Equal property rights can allow women to leverage assets for economic gain, such as using collateral to secure loans. This is particularly important in the developing world, where entrepreneurship can offer a chance to overcome poverty. Women account for 43 percent of the agricultural workforce in developing countries, and one-third of women depend on agriculture for survival in rural areas. Additionally, in countries where the law does not permit women to hold formal land titles, women are less likely than men to receive compensation for land used for, or affected by, the natural-resource sector. Giving women access to the same productive resources as men, including land, would increase their farm yields and incomes, which would result in positive benefits for their families and communities.

The Department of State will seek to advance reforms that give women equal rights to own, use, and control land. EB will continue to support ongoing efforts by international financial institutions, in close coordination with Treasury, including the International Fund for Agricultural Development (IFAD), to secure land rights for women and advance gender equality. The Department of State's Bureau of Energy Resources (ENR) will provide a toolkit to oil and gas companies that are seeking ways to include women's meaningful participation in the community consultation process. The Department of State's regional bureaus will advance reforms surrounding women's access to land under the Millennium Challenge Corporation (MCC) programs, currently in Morocco and Togo. In Sub-Saharan Africa, AF will build upon high-level diplomatic engagement by the White House and Secretary Pompeo to lift restrictions on women's ability to manage property, to include in Cote d'Ivoire, South Africa, Ethiopia, and Senegal. In Afghanistan, INL will continue training government staff on women's inheritance rights, and in Pakistan, the Department of State's Bureau of Democracy, Human Rights, and Labor (DRL) will continue to educate women on their inheritance rights.

4. Traveling Freely

Restrictions on women's ability to decide where they want to go, travel, work, or live without the permission of a male guardian interfere with their human rights and have a negative impact on



their ability to conduct business transactions and engage in work. Around the world, the law in 58 countries restrict women's freedom of movement, primarily in parts of sub-Saharan Africa, the Middle East, Southeast Asia, and the Pacific Islands. In 36 countries, governments do not permit women to apply for a passport in the same way as a man.

In 2020, building off of positive reforms in the Gulf region, AF, the Department of State's Bureau of Near East Affairs (NEA), and S/GWI will seek to equalize passport and international travel procedures between men and women. Additionally, EAP will examine restrictions women face in obtaining a passport in the Pacific Islands and identify opportunities for reform.

5. Removing Restrictions on Employment

Around the world, the law in 79 countries restricts women's employment in specific jobs, which limits their career choices and earning potential in lucrative industries such as energy, mining, infrastructure, water, and transportation. In 20 countries, husbands can legally prevent their wives from working or require women to go through additional bureaucratic hoops that do not apply to men.

Through diplomatic engagement, the Department of State will encourage government regulators, as well as private companies, to adopt formalized practices in diversity and inclusion to increase the number of women in their workforce and eliminate barriers to jobs on the basis of sex. This includes promoting the importance of women's representation in senior leadership and decision-making roles in all levels of public and private sector institutions, as well as in employers' and workers' organizations, to incorporate women's perspectives into policy decisions.

In 2020, DRL will gather data on countries that have legal constraints to women entering the workforce. In future years, DRL will include information on barriers that limit working hours, occupations, or tasks on the basis of sex in the *Country Reports on Human Rights Practices* and raise this during regular diplomatic engagements on gender discrimination. EB will continue to highlight U.S. companies' commitment to responsible conduct – a core U.S. business value – which includes the use of non-discriminatory workplace policies to promote diversity.

All of the Department of State's regional bureaus will explore opportunities to remove cultural barriers that hinder women from entering occupations traditionally held by men. EAP, WHA, and S/GWI will continue a multi-year regional effort to reduce legal and regulatory barriers for women in the workplace and women entrepreneurs through APEC. The Department of State's Bureau of South and Central Asia (SCA), S/GWI, and DRL will prioritize removing barriers to women in the workforce, and seek ways to increase reform through the U.S.-Afghan Women's Council, the U.S.-Pakistan Women's Council, and the U.S.-India Women's Alliance for Economic Empowerment. The Department of State's Bureau of European and Eurasian Affairs (EUR) and SCA will seek to reform Soviet-era laws that limit occupations for women. In the Middle East, NEA and S/GWI will seek to work with governments to encourage further reform to increase women's participation in the workforce region-wide.

Interagency Collaboration

In its new role as the lead coordinating agency for W-GDP, under the policy leadership of the White House, the Department of State will develop the architecture to support the implementation of the goals of W-GDP's Pillar 3 across the U.S. Government interagency. The Department of State will pursue its work on W-GDP across all three pillars with the federal departments and agencies that support W-GDP around the globe, including the Departments of



Commerce, Labor, and the Treasury; USAID; the U.S. International Development Finance Corporation (DFC); the Inter-American Foundation (IAF); MCC; Peace Corps; and the U.S.-African Development Foundation (USADF). For example, ECA will continue to work with USADF to provide grants to graduates of AWE. S/GWI and EB will continue to work with Treasury, the DFC, and USAID to address the credit gap facing women-owned small and medium-sized enterprises through the We-Fi Initiative and other programmatic efforts.

III. Monitoring, Evaluation, and Learning

The newly established W-GDP Unit, under the Ambassador-at-Large for Global Women's Issues, serves in a coordination role for the Department of State; bureaus, offices, and posts are accountable for implementing their own commitments, and for conducting monitoring, evaluation, and learning (MEL) through a phased approach. In 2020, the W-GDP Unit will build an infrastructure for coordination, reporting, and learning across the Department of State and the U.S. Government interagency. In addition, the Department of State will leverage existing department-wide strategic planning and coordination processes to integrate and advance the goals under W-GDP's Pillar 3.

The chart below reflects the MEL framework the Department of State will use to monitor progress, gauge effectiveness, adjust efforts, and document learning to address the five areas of focus of W-GDP's Pillar 3 through a phased approach by 2025. The Department of State will collectively compile an annual review of implementation for inclusion in W-GDP's Annual Report starting in 2021, and could adapt this list of illustrative indicators each year to capture new learning and strengthen reporting and analysis across bureaus, offices, and posts. Each bureau and office is responsible for its own monitoring and evaluation, in accordance with the *Foreign Affairs Manual* (FAM), including establishing baselines and endpoint targets. Existing W-GDP interagency indicators align with existing foreign-assistance indicators, and the Department of State will report against them through existing processes led by the Office of U.S. Foreign Assistance (F). To ensure learning informs future policy, programs, and best practices, the Department of State will share evaluation findings across the U.S. Government, civil society, and international partners, as appropriate.

Existing W-GDP Interagency Illustrative Indicators ¹	W-GDP Pillar 3 Law	Participating Entities
3.1 Number of legal instruments adopted with U.S. Government assistance to promote gender equality or non-discrimination.	Any	State
3.2 Number of stakeholder groups that have received U.S. Government assistance to improve working conditions, combat discrimination, and/or improve compliance with worker rights and safety and labor standards.	Any	State
3.3 Number of persons participating in U.S. Government-supported activities promoting attitudes, behaviors, and actions to advance women's economic empowerment.	Any	State
New Department of State Pillar 3 Action Plan Illustrative Indicators	W-GDP Pillar 3 Law	Participating Entities
Number and description of key leader engagements by the Secretary of State, A/S, or Ambassadors focused on removing barriers under Pillar 3's five foundational areas of legal reform.	Any	W-GDP Compiles
Number of bilateral economic policy dialogues that include W-GDP Pillar 3 objectives.	Any	W-GDP, S/GWI Compiles

¹ Existing W-GDP Interagency Indicators 3.1, 3.2, and 3.3 align with existing F-led foreign assistance indicators.

Number and description of multilateral engagements led by the U.S. Government focused on removing barriers under Pillar 3's five foundational areas of legal reform.	Any	W-GDP, S/GWI Compiles
Number of legal instruments changed to equalize passport procedures for men and women as a result of U.S. Government engagement.	Travel	AF, NEA, EAP
Milestone: Development of an integrated interagency toolkit on W-GDP Pillar 3 by 2020.	N/A	W-GDP
Milestone: Public diplomacy programs are expanded to focus on W-GDP Pillar 3 by 2021.	Any	ECA
Milestone: Inclusion of W-GDP goals in annual <i>Investment Climate Reports</i> by 2020.	Credit	EB
Milestone: Inclusion of employment restrictions on the basis of sex in the <i>Country Reports on Human Rights Practices</i> by 2021.	Jobs	DRL



U.S. Department of the Treasury

“The Treasury Department is proud to support the vital work of the W-GDP Initiative and the Women Entrepreneurs Finance Initiative to promote women’s entrepreneurship and economic empowerment. By breaking down barriers to women’s full and free participation in the global economy and creating the conditions for women-owned and women-led businesses to thrive, we are investing in a better future for everyone.”

—

Steven T. Mnuchin, Treasury Secretary

U.S. Department of the Treasury

I. Introduction

The U.S. Department of the Treasury (Treasury) leads the Administration's engagement in the multilateral development banks (MDBs), which includes the World Bank, Inter-American Development Bank, Asian Development Bank, African Development Bank, and European Bank for Reconstruction and Development. America's leadership in these institutions assists the United States in shaping the global development agenda, leveraging its investments to ensure effectiveness, and on-the-ground impact.

In support of W-GDP goals, the United States has been a strong supporter of women's economic empowerment as well as gender mainstreaming – assessing the implications of programs for people of different genders as part of the normal course of business – at all of the MDBs in order to more equitably use development financing in developing economies.

The Treasury's Office of International Affairs (IA) provides oversight and policy guidance to the MDBs and coordinates the U.S. Government positions towards these institutions. The MDBs provide financial and technical support to developing countries to help them strengthen economic development and reduce poverty.

MDBs are an important development tool that the U.S. Government uses with its international partners. The Treasury coordinates U.S. policy engagement with the MDBs through the U.S. Executive Director's (USED) office at each institution. Women's empowerment has been a consistent U.S. priority, supported by each of the USED's offices for the last several years and that effort is showing results as the banks are taking action, as outlined below.

The Treasury's Office of Technical Assistance (OTA) helps developing and transitioning country finance ministries and central banks strengthen their ability to manage public finances effectively and safeguard their financial sectors. As part of this mandate, OTA provides technical assistance to foreign counterparts who are responsible for implementing their country's financial inclusion strategies. This work, which includes efforts to support banking, legal, and regulatory reforms, promotes the financial enablement of underserved populations.

OTA provides a wide range of technical assistance. Assistance may focus on expanding the legal and regulatory environment to allow for new forms of products and categories of service providers that wish to facilitate digital payment services; reviewing and amending existing law to correct provisions that forbid or inhibit new services; and encouraging the adoption of necessary legal/regulatory reforms to ensure safe and sound financial product offerings and enable strong consumer protections. To facilitate the incorporation of these reforms into law, OTA advisors simultaneously work alongside local counterparts to provide training and capacity building on global best practices in financial inclusion. This brings the benefit of the OTA's advisors accumulated experience and expertise to their foreign counterparts.

The Treasury plays a key role in supporting the second pillar of W-GDP, "Women Succeeding as Entrepreneurs," across its work in the MDBs, including by leading the U.S. interagency effort and chairing the Governing Committee of the Women Entrepreneurs Finance Initiative (We-Fi) with input from the Department of State and USAID, along with the Department of Commerce, Department of Labor, the Development Finance Corporation, and others active in the women's entrepreneurship space. Created under the auspices of the 2017 G20 Leaders' Summit, We-



Fi's foundational mission is to unlock financing for women-led/owned businesses in developing countries, including in the most challenging environments. We-Fi directly supports women entrepreneurs by scaling up access to finance, markets, networks, mentors, and information. It also provides MDB technical assistance to governments in creating enabling environments for women in business. In 2019, a review of We-Fi activities found that the majority of activities focused on debt instruments, general capacity building activities, advocacy, and policy reforms. We-Fi partnerships are primarily focused on financial institutions, namely banks, but will continue to promote an ongoing exchange of ideas and lessons of experience related to debt financing and capacity building for women-led small and medium enterprises (WSMEs). In addition, in the areas of research, policy, and advocacy, We-Fi supports learning and coordination across MDB interventions in support of WSMEs.

At the African Development Bank (AfDB), the Treasury, in coordination with Canada, helped push the AfDB to commit to developing a new gender equality strategy by 2020 with a specific action plan in the latest capital increase negotiations. This action plan will be developed over the coming year but will likely concentrate on clean cooking solutions, improved agricultural practices, increased educational opportunities for girls and women, and increased access to lines of credit for women-owned and led small businesses. The AfDB's main gender mainstreaming tool is a gender marker system, launched in 2018, which tracks the extent to which projects include gender objectives or outcomes and will provide feedback for the gender equality strategy and future action plan. The AfDB hopes to roll this out with intensive training for all operational staff on how to integrate gender into projects, so that 100% of projects are informed by this system by 2025.

At the Asian Development Bank (AsDB), the USED's office has supported the AsDB as it mainstreams gender considerations and promotes women's economic empowerment in its operations. Under Strategy 2030 and the updated Gender Operational Plan, the AsDB plans to increase the share of its operations that promote gender equality or gender mainstreaming from 47 percent in 2019 to 55 percent in 2030, a target the USED will monitor and continue to support. The AsDB also plans to increase the share of projects with at least some gender elements to 75 percent of operations by 2030. The proposed Asian Development Fund allocation currently under negotiation includes a thematic set-aside aimed at promoting economic opportunities for women, with about \$134 million in grants allocated for the set-aside over the four-year period. The proposed allocation aims to support gender equality or effective gender mainstreaming in 60 percent of grants based on volume of commitment.

At the European Bank for Reconstruction and Development (EBRD), the U.S. has made progress in working towards mainstreaming gender equality and women's economic empowerment through the implementation of the EBRD's current 2016 – 2020 Strategic and Capital Framework (SCF) and Strategy for the Promotion Gender Equality (SPGE), which runs until the end of 2020. The USED's office encouraged the development of this strategy and has followed its implementation closely. The United States is a vocal champion among shareholders of the EBRD's work in this area, urging the EBRD to focus on gender equality in more of its investments.

As the EBRD prepares its upcoming 2021 – 2025 SCF, the USED’s office is urging the EBRD to continue to promote gender mainstreaming and institutional capacity building by further strengthening its focus in three areas: (1) increased access to finance and business support for women-led businesses; (2) increased access to employment opportunities and skills for women; and (3) improved access to services focusing on sustainable infrastructure. Tools will be put in place to support each of the three existing priority themes. These actions will be supported by a set of activities to enable progress, including new investment tracking tools to strengthen the EBRD’s investments through investment design and implementation as well as making efforts to institutionalize gender outcome monitoring to further support establishing regional and country-specific plans.

At the World Bank Group (WBG), the USED’s office continues to press to promote women’s economic empowerment across operations and to focus on the physical, legal, and access constraints women face to full economic participation. With U.S. support, the International Development Association (IDA) introduced “gender” as a special theme for 2017 – 2020. During negotiations on the scope of work from 2020 – 2023, the United States strongly pushed for gender to continue as a special theme and asked the WBG to use this theme to specifically improve women’s economic participation. As a result, all digital development projects will support women’s access and use of digital services, including financial services; at least 60 percent of digital skills projects will support women’s access to higher productivity jobs, including online work; and at least 30 percent of IDA infrastructure projects will include actions to create employment opportunities for women in medium and high-skilled jobs in these sectors.

The United States has strongly supported efforts to deepen implementation of the WBG Gender Strategy that seeks to close gaps between men and women in health, education, jobs, and assets and promote women’s economic empowerment in the public and private sectors. The strategy seeks to incorporate (1) improving human endowments – health, education, and social protections; (2) removing constraints for more and better jobs; (3) removing barriers to women’s ownership of and control of assets; and (4) enhancing women’s voice and agency and engaging men and boys, and supporting objectives to reduce gender-based violence in all country strategies and projects. In 2018, the United States was also the key proponent of the WBG setting a target of doubling its procurement from women-owned businesses by 2023.

At the Inter-American Development Bank (IDB) Group, the USED’s office has pushed for continued improvements in gender mainstreaming and for women’s economic empowerment, which is included as a cross-cutting theme in the Updated Institutional Strategy for 2020 – 2023 and implemented through a sector framework for gender and diversity and a triennial gender action plan. The IDB Group has improved its focus on gender at all levels, from incorporating results indicators at the country strategy level to increasing the proportion of sovereign loans that invest in gender equality and women’s empowerment across all sectors. By 2023, the IDB aims to have more than 70 percent of projects implemented by other countries, but supported by IDB, promote gender equality. The USED has supported IDB efforts to improve policies at the country level through gender-focused policy-based lending in Argentina, Ecuador, and Panama. The IDB Group has also partnered with the World Economic Forum on gender parity taskforces, using high-level public-private collaboration to reduce the economic gender gap in countries across Latin America.

IDB Invest, IDB’s private sector arm, is developing financial solutions to enhance access of women-led firms and women entrepreneurs by creating supply-chain finance and financial technology (fintech) mechanisms to improve their presence and sustainability in supply chains

in the region, particularly in WSME supply chains. IDB Invest is also leveraging blended finance tools and technical assistance to promote cultural change at the firm and sectoral levels regarding the economic and social benefits that can be realized through women's empowerment.

Under a recently signed MOU to accelerate co-investment in Latin America, IDB Invest is working with the U.S. International Development Finance Corporation (DFC) to harmonize impact indicators, develop a pipeline for joint investment, and create an instrument to incentivize women-led participation in supply chains and to promote the use of gender bonds.

The USED's office is working to identify opportunities to align IDB Group programming with W-GDP priorities to accelerate improvements in the enabling environment for women's access to economic opportunities. USED is also working with the IDB Group to explore the potential for scaling up innovative access to finance tools such as performance-based incentives with USAID.

In addition to work at the MDBs, in 2020, the Treasury OTA will provide technical assistance to support the implementation of financial inclusion reforms in eight jurisdictions. These efforts will include support to Ministries of Finance, Central Banks, and supervisory agencies to facilitate the implementation of reforms that include, but are not limited to, the use of mobile and other digital payments, responsible microlending, microinsurance, secured transactions reform, and the establishment of deposit insurance programs. While efforts are not presently targeted at specific gender groups, it is clear that the populations of financially excluded persons contain women who will collectively benefit from greater financial inclusion, including access to a broader set of suitable financial products that are safe, appropriately regulated, and convenient to access.

II. Approach to Addressing Pillar 3 Legal Barriers

Theory of Change

The Treasury leads the U.S. interagency work with the MDBs, and in particular engages with the WBG, which produces the *Women, Business and the Law* annual report on legal barriers to women in eight areas: (1) Mobility, (2) Pay, (3) Workplace, (4) Marriage, (5) Parenthood, (6) Entrepreneurship, (7) Assets, and (8) Pension. The Treasury encourages each MDB to work with governments to remove legal barriers to women entering the workforce by providing technical assistance with policy reviews and development of draft legislation of gender equality laws. The Treasury will continue to closely follow gender mainstreaming and women's empowerment efforts at all MDBs where the United States is a member over the short- and long-term scope of this exercise. The MDBs also assist recipient nations with efforts to create and implement laws regarding women's entrepreneurship and access to finance through We-Fi programmatic efforts.

The United States contributed \$50 million in funding to launch We-Fi, catalyzing \$304 million in additional resources from the 13 other participating sovereigns. We-Fi has already allocated approximately \$250 million, with approximately 114,000 WSMEs expected to benefit, and an estimated \$2.6 billion will be mobilized from the public and private sectors. This far exceeds We-Fi's initial goal of mobilizing one billion dollars for women entrepreneurs. The United States, through the Treasury, will continue to lead We-Fi as Chair of the Governing Committee, coordinating with the U.S. interagency to allocate approximately \$90 million in remaining We-Fi funding in support to WSMEs.

In addition, OTA provides bilateral assistance to countries to address improving across the board access to formal financial services, as well as to develop new financial products that meet the needs of financially excluded populations.

By contributing this leadership, financial support, and other assistance, the Treasury promotes progress toward economic outcomes that are similar for women and men. When women are able to participate freely in the economy, they will increase profitability and economic growth.

Goals under Pillar 3's Five Foundational Areas of Legal Reform

Accessing Credit and Capital

The Treasury's investment and involvement in We-Fi and gender-specific programming at all of the MDBs serves to show U.S. leadership and the importance of increasing women's economic empowerment worldwide. These gender-specific investments encourage MDBs to analyze and incorporate best practices for increasing women's economic empowerment, financial inclusion, and entrepreneurship into otherwise gender-blind programming. Every We-Fi project increases access to finance for women entrepreneurs, which allows them to build credit and access capital investments for their businesses. We-Fi provides capital, risk mitigation, and capacity building to enable financial intermediaries to expand women entrepreneurs' access to debt, equity, venture capital, and insurance. This area encompasses the largest component of We-Fi funding mobilization and covers solutions that span the entire financial sector, including banks, funds, insurance companies, and capital markets. We-Fi's implementing partners, the MDBs, work with banks to significantly increase women entrepreneurs' access to credit through debt and risk-sharing investments that promote growth in lending to WSMEs. They also engage with venture capital funds, accelerators, and incubators to expand early-stage financing for women and help insurance companies develop solutions that meet the needs of women entrepreneurs. This focus on working with financial intermediaries aims to develop solutions that are sustainable and scalable. Advisory services also help these institutions build capacity to better serve women. This includes developing products and services tailored to WSMEs, addressing internal gender imbalances among staff, and building awareness of other challenges that women may face, including childcare, maternity leave, and domestic violence. Support to address the differing needs of women entrepreneurs helps institutions better understand the business case for targeting women within the workplace and as customers.

Interagency Coordination

The Treasury pursues W-GDP work primarily across Pillar 2 with the departments and agencies that support W-GDP work around the globe, including: Department of Commerce; Department of Labor; Department of the State; USAID; DFC; Millennium Challenge Corporation (MCC); and Peace Corps. Treasury staff also work collectively with the interagency and the MDBs to encourage MDBs to take these gender efforts forward. As we look to engage more fully with Pillar 3 efforts, we plan to leverage these same partnerships, particularly with respect to Accessing Credit and Capital, a primary line of effort in most MDB gender plans.

III. Monitoring, Evaluation, and Learning

As the Treasury's primary efforts on W-GDP deliverables are implemented through the MDBs, the Treasury relies on MDB systems for monitoring, evaluation, and learning. Likewise, We-Fi works with eight implementing partners, all MDBs, that follow the highest international standards for monitoring and results reporting. We-Fi places high importance on results monitoring and

evaluation, as well as on learning. A facility-level results framework has been developed that includes a set of indicators designed to help monitor the extent to which WSMEs are being supported through We-Fi funded programs and projects. It also measures how much new financing they are receiving through We-Fi, what types of non-financial support are being provided to address the barriers they face, and the impact of We-Fi support on the performance of these enterprises. Results are reported to the Governing Committee via the Secretariat. We-Fi seeks to contribute to global knowledge through “learning by doing” and evidence generation across the portfolio. These will guide project course correction, help fill the knowledge gap in the field, and inform dialogue with stakeholders. The Treasury works most closely with USAID and the Department of State on We-Fi programming but also circulates proposals to the Department of Commerce, MCC, Department of Labor, and U.S. International Development Finance Corporation.

OTA monitors and evaluates its projects using a variety of methods including written reports, on-site program assessments, “traction and impact” reviews, and customer surveys. Monthly reports and end of tour reports are used to track progress and initiate corrective action on projects where warranted. During on-site program assessments, supervising officials meet with the counterparts and advisors, review the project progress, and support programmatic planning, as warranted. Annual “traction and impact” reviews support the assessment of each program through the lens of its “traction” (i.e., the degree to which changes in behavior have occurred, such as officials taking an active and participative role in pursuing change or interim deliverables on or ahead of schedule) and “impact” (i.e., the extent to which direct or indirect program objectives are actually achieved). Finally, at the conclusion of an engagement, OTA mandates an end-of-project report to evaluate the potential long-term impact of an engagement as well as to capture “lessons learned” to improve implementation elsewhere. OTA also issues “customer” surveys to policy and working-level counterparts in the host country, together with other interested parties to include U.S. embassy staff, funding sources, local interest groups, and others who have first-hand experience with OTA advisors on a particular engagement.

In accordance with the Foreign Aid Transparency and Accountability Act, OTA also continues to strengthen its ability to measure the results of its technical assistance projects. This involves documenting project goals, activities, outputs, and outcomes in logical frameworks and conducting independent (third-party) evaluation of OTA projects. Once the new regime is fully implemented, each OTA project would be subject to an independent evaluation at its midpoint (generally after the second year of technical assistance activities) and 6 – 12 months after a project concludes. Evaluations will seek to determine the extent to which project goals were achieved.



U.S. Department of Commerce

“The Women’s Global Development and Prosperity Initiative (W-GDP) complements the Department of Commerce’s mission to create the best conditions for economic growth and opportunity. Women’s economic participation boosts growth and creates more stable and self-reliant communities, which leads to stronger partners to share in free and reciprocal trade. In addition to stimulating more economic opportunities for the U.S., I am proud that W-GDP promotes access to institutions for women-owned businesses world-wide through Commerce’s technical assistance programs.”



Wilbur Ross, Secretary of Commerce

U.S. Department of Commerce

I. Introduction

The U.S. Department of Commerce promotes job creation and economic growth by promoting fair and reciprocal trade, providing the data necessary to support commerce and constitutional democracy, and fostering innovation by setting standards and conducting foundational research and development. Through our bureaus and 55,421 employees (as of June 16, 2020) located in all 50 states, every U.S. territory, and more than 86 countries, we provide U.S. companies and entrepreneurs invaluable tools and programming. Among many other functions, the Department of Commerce grants patents and registers trademarks, facilitates job-creating business investment into the United States, raises awareness of the critical role that economic development plays in the U.S. economy, provides technical assistance in developing and post-conflict countries to help achieve U.S. foreign policy goals through commercial reforms, and enforces laws that ensure a level playing field for American businesses and workers while helping small and medium-sized enterprises (SME), including women-owned businesses, grow their international exposure and export products and services worldwide.

The Department of Commerce supports W-GDP's goals and objectives through programs and activities within the Commercial Law Development Program (CLDP); the International Trade Administration (ITA), including the U.S. & Foreign Commercial Service (CS) and SelectUSA; and the Minority Business Development Agency (MBDA). The Department of Commerce's action plan is also supported by bureaus including the National Institute of Standards and Technology (NIST) and its Manufacturing Extension Program (MEP), the United States Patent and Trademark Office (USPTO), the Economic Development Administration (EDA), and the U.S. Census Bureau (CENSUS).

Established in 1992, CLDP helps achieve U.S. foreign policy goals in developing and post-conflict countries through commercial legal reforms. CLDP's unique, government-to-government technical assistance draws upon highly experienced regulators, judges, policymakers, business leaders, and attorneys from both the public and private sectors to deliver results that make meaningful and lasting changes to the legal and business environments of the host countries. CLDP lawyers, resident advisors, program specialists, and administrative personnel are multicultural and have expertise in international business, commercial laws, trade relations, and development assistance. Both the U.S. and foreign countries benefit from CLDP efforts. Working closely with the U.S. Embassies, CLDP has helped develop the legal infrastructure through programs in more than 50 countries.

ITA's U.S. & Foreign Commercial Service (CS) includes commercial diplomats posted at U.S. Embassies and Consulates in more than 75 countries, as well as international trade specialists in 100 cities across the United States. Foreign Direct Investment (FDI) promotion is directly supported by ITA's SelectUSA program, which annually features in the U.S. one of the largest public events promoting FDI into the United States. The U.S. field is staffed by experienced international trade specialists closely engaged with U.S. companies exporting and economic development organizations (EDOs) attracting foreign direct investment (FDI) into the United States. CS support includes commercial diplomacy and advocacy work overseas to break down blatant and hidden barriers that impact U.S. exporters and struggling women-led businesses in many developing regions abroad. These overseas women-led entities may be doing business

with U.S. firms engaged in trade. ITA recently formed a strategic partnership with the Organization for Women in International Trade (OWIT), which has chapters in both the United States and overseas. ITA's strategic alliances, such as OWIT, can lead to new and stronger relationships abroad to assist in supporting the reduction of barriers for women doing business in developing countries.

The United States Patent and Trademark Office (USPTO) provides domestic and international intellectual property policy leadership and technical assistance through its Office of Policy and International Affairs and through its IP Attaché and Global IP Academy programs. The office includes intellectual property subject matter experts who advise the administration and foreign governments on IP law and policy, administer programs that place IP experts into the Commercial Service, and provide IP technical assistance and capacity building across all areas of intellectual property protection and enforcement to many audiences. IP is an important aspect to women's entrepreneurial efforts in developing countries.

The Minority Business Development Agency (MBDA) supports the growth and global competitiveness of minority-owned firms and women-minority business enterprises through its national network of more than 50 Business Centers, national programs, and initiatives. The Agency provides expert business consulting services to help these firms secure capital and job creation opportunities.

The National Institute of Standards and Technology (NIST) is dedicated to supporting U.S. innovation and competitiveness with leading efforts in advanced communications and cybersecurity to advanced manufacturing, quantum information science, and artificial intelligence. NIST meets its mission through a combination of intramural laboratory research and extramural collaborative programs. NIST efforts to strengthen and advance the role of women in science both domestically and internationally through programs like the Conference for Undergraduate Women in Physics will help enable more women to succeed in the economy. Additionally, NIST also works to support women entrepreneurs by supporting efforts like the Association for Women in Sciences STEM to Market Accelerator Program.

The U.S. Economic Development Administration's (EDA) investment policy is designed to establish a foundation for sustainable job growth and the building of durable regional economies throughout the United States. This foundation builds upon two key economic drivers - innovation and regional collaboration. Through its network of regionally based staff and portfolio of flexible grant tools and programs, EDA aims to empower communities so that entrepreneurs from diverse demographic, socioeconomic, and geographic backgrounds can launch companies, scale technologies, and create the jobs of tomorrow. EDA's investment thesis takes a holistic, community-driven approach, and several communities have leveraged EDA programs to start and scale women-focused programs. EDA applies this experience in its leadership of the Americas Competitiveness Exchange (ACE), an international convening of up to 50 senior-level government, business, policy, and economic decision-makers from across the Americas and beyond to experience first-hand a diverse range of projects, strategic investments, public-private partnerships, and best practices from a particular region's economic, innovation, and entrepreneurship ecosystem. One of the key components of ACE is the enhancement of Women's Empowerment in STEM, particularly in developing countries to create a catalyst for positive, democratic change.

The U.S. Census Bureau's International Programs provide capacity-strengthening support to developing countries' National Statistical Offices and Ministries of Health through technical



assistance, training, and the development and use of software products. For over 60 years, the Census Bureau has performed international analytical work and assisted in the collection, processing, analysis, dissemination, and use of statistics with counterparts in over 100 countries. This work includes promoting best practices and strengthening the ability of countries to collect and disseminate gender statistics.

II. Approach to Addressing Pillar 3 Legal Barriers

Through CLDP and ITA, there is ongoing examination of legal barriers to support W-GDP's efforts on five foundational factors that include women's ability to access institutions, build credit, manage property, travel freely, and work in the same sectors and jobs as men. Working with the U.S. Agency for International Development (USAID) and the State Department, CLDP has already been funded to support the reduction of legal barriers under W-GDP. ITA supports key Administration regional priorities, such as the Prosper Africa initiative and the Indo-Pacific strategy, and is working to foster opportunities for increased U.S. commercial engagement, including with women entrepreneurs and women-owned businesses, in many of those developing markets.

1. Accessing Institutions: In the Dominican Republic (DR), CLDP has been working with the Government of the Dominican Republic's (GODR) main procurement agency, the General Directorate for Public Contracting (DGCP), to increase access to government contracts for women-owned businesses. With new funding from W-GDP this year, CLDP will expand significantly on DR programming to include a broader range of government agencies, universities, and women-owned entrepreneurs across the country. CLDP will assist these public and private stakeholders to develop and implement a national strategy within the DR that addresses the main obstacles facing women-owned businesses in accessing government contracts including the lack of access to credit, understanding of the procurement processes, and engagement with public institutions. In 2020, CLDP programming will focus on creating procurement teams in the country's 24 small business development centers, which will offer no-cost technical assistance to women-owned businesses.

In the Middle East and North Africa (MENA) region, CLDP will also plan future workshops relating to enforcement of existing commercial laws for women legal professionals and women entrepreneurs. These workshops will address how commercial and economic laws can enable women in the economy through contract enforcement and application of existing legal rights through awareness building and capacity building.

2. Building Credit: CLDP will begin seeking technical assistance projects focused on developing the legal framework for secured lending in Eurasia, MENA, West Africa, South East Asia, and Pakistan that will enable better access to collateralized loans for women-owned businesses. CLDP programs will focus on building awareness to enforce existing secured lending laws or will provide steps towards reforming such legal and institutional frameworks to promote secured lending, thus, improving access to finance for businesses.

Women entrepreneurs often face major challenges in opening bank accounts and obtaining access to capital around the world. New technologies supporting digital banks, payment providers, and other forms of innovative finance, including firms grouped under the label “fintech” create new avenues for SMEs to access capital. These firms can at times access markets that legacy institutions often cannot due to infrastructure and regulatory barriers. ITA would strive to target additional export services outreach towards U.S. fintech companies focused on access to capital and finance in developing markets. This outreach could be combined with offering spinoff programs inviting women entrepreneurs to meet with these U.S. firms at regional international fintech conferences. ITA also could foster convenings as appropriate to introduce U.S. digital banks, payment providers, and other fintech firms to clusters of women entrepreneurs who face obstacles accessing finance in specific regions such as Central Asia, MENA, and Sub-Saharan Africa. In addition to promoting the export of U.S. fintech technologies and services, these engagements with women entrepreneurs would inform both ITA and broader interagency efforts to identify and address financial barriers facing women entrepreneurs and possible ways in which fintech could lend support.

MBDA will leverage its role as the only Federal agency specifically designed to foster the growth and global competitiveness of minority business enterprises to help foreign governments identify effective policy practices to strengthen access to credit and broaden the range of financing instruments for women-owned businesses. MBDA can leverage its global network of public and private sector stakeholders, such as the United States Export-Import Bank, Amazon Business, and Goldman Sachs, to offer financing and credit education to women-owned businesses located throughout the world in under-served communities.

3. *Owning and Managing Property:* CLDP will seek better means to explore property ownership and legal aspects to property ownership and management. CLDP will address the barriers that exist in half of the world where women are still denied access to real property including (1) inadequate laws and systems of enforcement, (2) lack of awareness of existing laws and insufficient understanding of legal redress options, and (3) traditional attitudes and practices. Indirectly, ITA works closely with U.S. partner agencies overseas – such as USAID, DFC, and USTDA – all of which have activities involving (1) U.S. and foreign entities managing projects entailing property management and (2) local authorities that oversee the applicable regulations.

4. *Access to Industry Sectors and Jobs:* The Department of Commerce is an active player in the industry and jobs eco-systems of both the United States and abroad.

The Department of Commerce will employ both diplomatic and programmatic tools to maximize the opportunities presented to women-led businesses. Through ITA offices abroad, commercial diplomacy and government-to-government discussions lead to relations with foreign-based regulatory agencies that may lead to lessening restrictions and increased access to business opportunities for women.

The Department of Commerce will leverage APEC funding to continue women’s economic empowerment programming. Specific women-oriented events related to e-commerce and digital trade are planned in the APEC region in 2021.

CLDP engages and will continue to engage several USG partners in its programs, including USAID, State, USTR, U.S. Customs and Border Protection (CBP), Small Business Administration (SBA), Federal circuit and state courts, U.S. Department of Justice (DOJ), Federal Trade Commission (FTC), and several other agencies. Moreover, CLDP engages on its programs with several trade associations, American Chambers of Commerce, and a network of pro-bono experts from top international law firms. CLDP also has active engagement with the International Senior Lawyers Project (ISLP), a non-profit dedicated to providing pro-bono legal experts to CLDP engagements.

CLDP has supported and will continue to support Bahraini women entrepreneurs through workshops and capacity building programs to support small and medium-sized enterprises in the Gulf. This program focuses on distinct areas in commercial law that enable women entrepreneurs. CLDP has also trained women arbitrators and lawyers in legal workshops on negotiation and mediation in Saudi Arabia and is continuing this programming in FY20.

In 2018, the SUCCESS Act was enacted requiring that the USPTO study, report, and provide legislative recommendations to increase entrepreneurship and the number of patents applied for and obtained by women, minorities, and veterans (and by small businesses owned by women, minorities, and veterans). On October 31, 2019, the USPTO submitted the statutorily required SUCCESS Act report, which included a summary of the numerous programs the USPTO already conducts to reach underrepresented groups, as well as a list of additional initiatives the USPTO plans to undertake to enhance its efforts. The USPTO has begun executing on these “Expanding Innovation” initiatives in 2020, with the March 2020 launch of a digital resource hub including a toolkit to help underserved groups demystify the patent system, start mentorship programs, and start community groups focused on expanding access to the IP system.

III. Monitoring, Evaluation, and Learning

The CLDP top outcome indicators that will contribute to W-GDP pillars include:

W-GDP Pillar 3.1:

- Number of government laws, regulatory statutes, and policies either drafted, proposed, or adopted with CLDP technical assistance to promote gender equality or non-discrimination; or enforcement of existing policies and commercial laws.
- Number of laws, regulations, policies, and institutional reforms either drafted, proposed, or adopted as a result of CLDP supported technical assistance.
- Number of CLDP programs focusing on implementation and enforcement of laws, policies, and regulations that support women enabled in the economy.
- Number of CLDP engagements focused on building awareness of laws, regulations, policies, and institutional reforms that enable women’s economic empowerment.

W-GDP Pillar 3.3:

- Number of persons participating in CLDP-supported activities promoting attitudes, behaviors, and actions to advance women’s economic empowerment.





Department of Labor

“The Department of Labor’s goal in supporting W-GDP is to empower women throughout the world. In the countries we’re focused on, women face discrimination, gender-based violence, poor working conditions, and limited employment opportunities. The Labor Department is proud to address these challenges through this Action Plan and other contributions to the government-wide W-GDP initiative.”

—

Eugene Scalia, Secretary of Labor

Department of Labor

I. Introduction

The mission of the Department of Labor (DOL) is to foster, promote, and develop the welfare of the wage earners, job seekers, and retirees of the United States; improve working conditions; advance opportunities for profitable employment; and assure work-related benefits and rights. The Bureau of International Labor Affairs (ILAB) helps advance the DOL's mission internationally by promoting a fair global playing field for workers and businesses in the United States and around the world through enforcing trade commitments and strengthening labor standards.

ILAB works internationally to combat gender discrimination and promote women's economic empowerment by promoting respect for fundamental principles and rights at work² (including non-discrimination in employment), improving working conditions and access to quality employment, reducing adolescent³ girls' and women's vulnerability to gender-based violence and harassment, and preventing and addressing child and forced labor.

ILAB engages with foreign governments, individually and through interagency processes, to ensure that laws, institutions, and other practices are in place to protect workers from gender-based discrimination in the workplace; protect workers from workplace violence or harassment; and ensure workers have equal access to justice when faced with discrimination.

ILAB promotes labor rights and women's empowerment through engagement in multilateral fora, including the International Labor Organization (ILO), the Asia Pacific Economic Cooperation (APEC), the G20 labor and employment track, the Organization for Economic Cooperation and Development, and the Organization of American States (OAS), among others, drawing on the expertise of the Department's domestic agencies, including the Women's Bureau, in the process.

ILAB-funded technical assistance projects build the capacity of foreign governments, businesses, and civil society actors to enhance female workforce participation and advance fundamental principles and rights at work. These efforts include measures that strengthen laws, regulations, policies, and practices to eliminate gender-based discrimination in employment and provide other labor rights protections. The projects also enhance access to work-based learning opportunities and promote good working conditions and other labor rights, including in women's microenterprises and women-owned and women-led small businesses.

ILAB funds research and releases regular reports on child and forced labor issues in more than 130 trading partner countries around the world, which describe, among other issues, barriers to education and training faced by adolescent girls, including discriminatory laws, regulations, and policies. The report makes recommendations to governments, including measures to eliminate barriers to education and training essential to women's successful participation in the labor market.

² *Fundamental Principles and Rights at Work, as adopted by the ILO in the 1998 Declaration on Fundamental Principles and Rights at Work, are freedom of association and the effective recognition of the right to collective bargaining, the elimination of forced or compulsory labor, the abolition of child labor, and the elimination of discrimination in respect of employment and occupation.*

³ *Adolescent girls are those of legal minimum age to work.*

II. Approach to Addressing Pillar 3: Legal Barriers

Theory of Change

ILAB funds technical assistance, conducts research and reporting, and engages in policy advocacy, including in multilateral and bilateral fora, in support of legal reforms that are the focus of the Presidential Memorandum on W-GDP's Pillar 3. Where appropriate, ILAB coordinates with the U.S. Department of State, the U.S. Agency for International Development (USAID), and other W-GDP partners. If ILAB's technical assistance, research and reporting, policy advocacy, and multilateral engagement efforts are successful, then this will help to ensure that women around the world:

- have equal access to employment of their choosing;
- are free from discrimination in employment;
- understand and can enjoy fundamental principles and rights at work;
- are free from workplace violence; and
- have access to justice when faced with labor rights violations.

A. Goals under Pillar 3's Five Foundational Areas of Legal Reform

- Increase the knowledge base on legal and societal barriers facing women with respect to their labor rights.
- Promote protection of workers from discrimination in employment and occupation, including on the basis of sex, in other countries.
- Improve women's access to quality skills development and employment opportunities.
- Improve women's working conditions and reduce their risk of labor rights violations, including gender-based discrimination, harassment, and violence.
- Reduce the risk of forced labor among women, including by promoting responsible recruitment in countries around the world.

B. Tools of Engagement to Achieve These Goals

- Participating in interagency processes to address the elimination of discrimination with respect to employment and occupation, including on the basis of sex.
- Implementing technical assistance projects to build the capacity of governments, the private sector, worker and employer organizations, and other civil society organizations to improve women's access to quality employment and protect vulnerable women and adolescent girls from labor rights violations.

- Leading the U.S. Government representation in the ILO and on labor and employment issues within the G20 labor and employment track, the OAS' Inter-American Conference of Ministers of Labor, the OECD's Labor and Social Affairs Committee, and APEC's Human Resource Development Working Group, as well as supporting U.S. Government engagement in the UN's Commission on the Status of Women. In that capacity, advocating a continuing ILO cross-cutting focus on gender equality and non-discrimination in employment to address obstacles to gender equality and help design policies that can generate greater opportunities for women to access decent and well-paid jobs. Similarly, promoting action in other international fora aimed at eliminating barriers to, and promoting opportunities for, women's economic advancement.
- Engaging with foreign governments, the private sector, and civil society stakeholders to address legal and societal barriers that impede the economic empowerment of vulnerable women of legal working age.
- Developing a W-GDP specific tool to help ILAB incorporate gender equity into policies, programs, and procedures. The tool will provide guidance on gender equity organized by primary areas of work, including technical assistance, policy engagement, research, outreach, and reporting.

C. Partners for Engagement

ILAB will engage with international organizations, including the ILO; non-governmental organizations; academia; employer organizations, including the U.S. Council for International Business; businesses in global supply chains; trade unions, including the American Federation of Labor and Congress of Industrial Organizations; and key U.S. Government agencies, including the Department of State, USAID, the Millennium Challenge Corporation, and among others.

D. Current Activities and Commitments

1. Accessing Credit and Capital

- Conduct mapping in Mexico to assess women's access to capital and credit, and the nature of discrimination (2020).
- Help indigenous women in the Philippines secure an initial local market for the jewelry crafted by these women (2020).
- Provide four 20-hour entrepreneurship training courses to 120 women and men in Colombia (2020).
- Increase access to micro-credit and/or financing by vulnerable women to start and/or grow their businesses (Colombia, Ghana, Mexico, Philippines, and Zambia).
- Engage community leaders and local and national governments on addressing legal and societal barriers to accessing credit (Zambia).

2. Removing Restrictions on Employment

- Expand labor opportunities and labor rights for women in the agricultural sector through skills training, employment readiness programs, and links to broader employment opportunities. This support will include, but is not limited to, strategies that address gender-based discrimination, harassment and violence, occupational safety and health,



child labor, and forced labor. It may also target legal barriers that hamper women from accessing labor and employment opportunities (Mexico).

- ILAB will monitor sectors with high female participation and engage with government stakeholders on the garment, domestic worker, and agricultural sectors, where women work often in precarious jobs with poor working conditions (Jordan).
- Promote women's economic empowerment and gender equality in the global garment industry, in which women make up nearly 80 percent of the workforce, by funding technical assistance, which is implemented by the ILO and the International Finance Corporation. This program monitors factories' compliance with labor laws and seeks to ensure that women's employment rights are protected. The program has reduced gender pay gaps and increased factories' productivity and profitability through measures including the training of female supervisors, reduced incidents of sexual harassment, and improved women's voice at work (Jordan, Haiti, Cambodia, Bangladesh, and Vietnam).
- Work with government and/or businesses through funded technical assistance to address labor rights violations, including gender discrimination, and/or promote the responsible recruitment of women (Colombia, Ghana, Kenya, Philippines, Thailand, and Uzbekistan).
- Support female miners in gold and coal production to improve mining practices and address discrimination (Colombia).
- Work within the G20's Employment Working Group to address barriers, including laws and regulations, and societal norms that hinder women's economic participation. As part of engagement in the G20, ILAB will report on U.S. Government measures to achieve the G20 gender-related goals that seek to address barriers to women's workforce participation and narrow the gap between women's and men's workforce participation by 25 percent by 2025 (2020 goal).
- Support the Department of State's engagement in the APEC in 2020 on "gender and structural reform," which will include a report on key barriers and protections to improve women's economic participation (2020 goal).
- Participate in an Inter-American Conference of Ministers of Labor workshop in May 2020 in Argentina to discuss its study, "The Institutionalization of a Gender Approach in the Ministries of Labor in the Hemisphere." This study – a compilation of survey responses from OAS member states, including the United States – will examine how ministries of labor in the Western Hemisphere can help promote gender equality through their policies, operations, organizational structure, and enforcement efforts (2020 goal).
- Support efforts in Chile and Costa Rica to address gender issues, including the elimination of discrimination in respect of employment and occupation in law and in practice, through Labor Cooperative Dialogues (2020 goal).
- Engage with foreign governments and businesses to address gaps in labor law and practice that prevent women from having access to decent work opportunities.
- Promote gender-balanced participation by representatives of governments, civil society, and employers in ILAB-funded trainings and meetings with the aim of increasing women's visibility and leadership in their respective organizations.

- Conduct a study to better understand working conditions of women of legal working age who work in cut-flower and panela (unrefined brown sugar) production in Colombia (2020).

Interagency Collaboration

Through interagency efforts, ILAB can explore opportunities to strengthen women's economic empowerment through improving internationally-recognized worker rights. ILAB will work with other U.S. Government agencies to identify opportunities for collaboration in W-GDP programming and the sharing of good practices and lessons learned. The collaboration will include sharing tools developed by ILAB-funded projects and multilateral-level policy priorities and targets that could support other US agencies' Pillar 3 efforts. ILAB will coordinate with the Department of State on its multilateral policy engagements related to Pillar 3 goals, including in the ILO and the Inter-American Conference of Ministers of Labor. ILAB will support the Department of State's participation on labor and employment issues, including Pillar 3 goals, in the United Nation's Commission on the Status of Women and APEC. ILAB will work with appropriate staff at U.S. embassies in key countries to coordinate research, technical assistance programming, and engagement opportunities.

ILAB works closely with USAID and the Department of State on mining issues. As a result of this collaboration, USAID is expanding support for female miners in Colombia, building on ILAB programming and good practices. ILAB will continue working with USAID to identify opportunities for further collaboration on women's empowerment in the mining sector in Colombia and in other countries.

ILAB will partner with the Department of State and USAID to host a joint Speaker Series to discuss labor issues in supply chains. As part of this initiative, we will highlight women's empowerment and explore ways to strengthen collaboration with USAID and the Department of State.

III. Monitoring, Evaluation, and Learning

As part of its technical assistance programming, ILAB uses monitoring, evaluation, and other robust oversight mechanisms to promote learning, accountability, and effective use of taxpayer dollars. ILAB will track progress toward meeting W-GDP Pillar 3 goals through its existing Monitoring, Evaluation, and Learning (MEL) mechanisms. This will help ILAB better understand how its foreign assistance efforts affect women, girls, men, and boys differently. To this end, ILAB is well-positioned to adapt W-GDP strategies, interventions, and available resources using evidence-based decision-making.

Under existing reporting mechanisms, a number of indicators already exist to identify contributions made through ILAB's foreign assistance efforts to relevant changes in a country's legal framework and in their capacity to enforce that framework. ILAB will ensure that W-GDP's Pillar 3 Initiative is appropriately included in this reporting structure. While ILAB projects employ a few standard enabling environment indicators across all projects, they also establish strategy-specific metrics, which vary from country to country and project to project. This data will continue to feed into the W-GDP Pillar 3 indicators (3.1, 3.2, and 3.3) annually, as relevant. The standard ILAB indicator most relevant for W-GDP Pillar 3 reporting is the following:

Number of laws/policies/programs adapted to meet international labor standards, including child labor, forced labor, discrimination and other violations of workers' rights. (This is counted at the point of the final outcome; i.e. legislation amended, policy adopted.)

In order for data to be counted, ILAB grantees must have played a substantive role in achieving the outcome reported, and ILAB provides detailed guidance to grantees for reporting on this measure. The table below lists relevant MEL tools that ILAB will use to oversee its contributions to W-GDP Pillar 3 goals. Indicator examples listed contribute mostly to Pillar 3 goals (b), (d), and (e).

W-GDP Pillar III: ILAB Oversight Tools			
MEL Oversight Tools (Existing)	Purpose	Intervention Areas	Additional Considerations
Project Monitoring and Evaluation Plans	Accountability, results-based management, learning. These tools help ILAB-funded grantees develop and implement a full M&E system under every Cooperative Agreement.	Programmatic	Applicable to all ILAB non-research projects. ILAB plans to continue requiring projects to develop and implement CMEPs or PMPs in 2020 and in the future.
Interim and Final Performance Evaluations	Performance Accountability, process improvement, learning.	Programmatic	FATAA Compliance; Evidence Act Compliance; OECD-DAC evaluation principles. ILAB plans to continue supporting these evaluations in 2020 and into the future.
Audits/Attestation Engagements (Financial, Compliance, Performance)	Financial and compliance, accountability, learning.	Programmatic	Projects considered high-risk may be subject to an independent audit or attestation engagement, overseen via ILAB's audit program.
High-level (Secretary, Deputy Secretary, Deputy Undersecretary and Associate Deputy Undersecretary) DOL Engagement with Foreign Governments, Multilateral Organizations Where Labor Issues are Discussed, and Civil Society Organizations	Promoting the removal of barriers in laws described under Pillar 3 of the W-GDP.	Policy Engagement	These engagements would seek to address foreign governments' laws and regulations that might restrict the employment of women, their impact on women's employment, and governments' plans for legal and regulatory reform to address these barriers. These engagements would provide a forum for high-level ILAB representatives to encourage stakeholders to seek reforms of these laws and regulations.
In-Country Oversight (via TDY)	Policy and diplomatic engagement, program oversight.	Diplomatic, Programmatic, Institutional/ Multi-lateral	
Macro-level Gender Analysis of ILAB Programing Efforts	Research, learning, evidence-based adaptation.	Programmatic, Research	Pending availability of human and financial resources
Impact Evaluation(s), Meta-Analysis and Synthesis Reviews of Relevant Programs	Research, learning.	Programmatic, Research	Pending availability of human and financial resources
ILAB Program Indicator Examples			
<ul style="list-style-type: none"> • Average non-compliance rate on gender-sensitive-compliance questions. • Number of trainings that promote gender equality (and number of attendees). • Number of industry seminars that promote gender equality. • Number of national-level events that promote gender equality. • Number of female/male participants in trainings that promote gender equality. 			

W-GDP Pillar III: ILAB Oversight Tools			
MEL Oversight Tools (Existing)	Purpose	Intervention Areas	Additional Considerations
<ul style="list-style-type: none"> • Number of female/male participants in industry seminars that promote gender equality. • Percentage of female/male worker participants in bipartite committee (PICC) meetings. • Percentage of female/male management participants in bipartite committee (PICC) meetings. • Percentage of PICC worker representatives that are women. • Percentage of PICC management representatives that are women. • Percentage of female supervisors in the BW factories. • Percentage of Better Work operations staff who feel comfortable addressing gender equality issues in their advisory visits. • Number of labor inspectors, judges, or labor prosecutors trained in combatting child labor, forced labor, discrimination and other violations of workers' rights. 			



U.S. Agency for International Development

“W-GDP's work to break down barriers that restrict women's economic empowerment is vital, because we cannot have prosperity by excluding one half of the workforce. Women will prosper in the workforce and succeed as entrepreneurs - and economies and communities will thrive - when legal, policy, and social norms accept and encourage women's economic participation. No society can succeed unless women succeed.”

—

John Barsa, Acting USAID Administrator

U.S. Agency for International Development

I. Introduction

The U.S. Agency for International Development (USAID) is the premier development agency of the U.S. Government with approximately 60 years of experience in promoting economic growth and women's economic empowerment. Achieving USAID's priority to help communities advance along the Journey to Self-Reliance would not be possible without an intentional and committed focus. As former Administrator Mark Green has repeatedly stated, "No country can succeed if it excludes the talents and voices of half its population. When women do better, countries do better, communities do better, and families do better."

Pillar 1 – Women Enabled in the Economy: USAID has promoted workforce development for decades, and many of our bureaus, offices, and missions implement programs that link women's skills to the market and connect employers to qualified women candidates. USAID has aligned this work under the priorities outlined in Pillar 1 of the W-GDP Initiative, with a focus on training and equipping women in traditionally male-dominated sectors and high-growth, high-wage industries. This includes a five-country investment in Latin America to prepare women for high-demand technology jobs with private-sector partners who hire graduates from the program, and the Engendering Utilities Initiative, which assists 19 power companies in 18 countries to reform their internal practices to recruit, retain, and promote more women within their companies.

Pillar 2 – Women Succeeding as Entrepreneurs: USAID addresses this Pillar from two angles: training in entrepreneurship for women, and access to commercial finance. On the finance side, USAID-funded activities under W-GDP include investing \$20 million in blended finance to generate private-sector funding for women borrowers, and activities to scale new, innovative financial products that are accessible to women entrepreneurs in Latin America.

Pillar 3 – Women Enabled in the Economy: Over the past 20 years, USAID has pioneered and led reforms in the rule of law and the business-enabling environment, with an entire series of commercial-law, judicial, and political-economy tools. Under W-GDP, USAID is working with governments and private companies to reduce legal restrictions on women's property rights across Africa, improve workplace safety and working conditions for women in the garment industry, and promote the uptake of reforms that expand women's access to finance. USAID also has developed and deployed a series of toolkits for preventing and responding to gender-based violence in our economic-growth programming.

II. Approach to Addressing Pillar 3 Legal Barriers

Theory of Change

Women's economic empowerment is possible only when women have, and can exercise, their rights to participate in the economy on an equal basis. Rights arise from appropriately formulated legislation, stakeholders' awareness of the legislation, and a legal system that implements and enforces these rights. Formal laws and informal rules that restrict women's economic activity can change through comprehensive programs that engage stakeholders effectively to reduce legal, practical, and cultural barriers on women's access to, and control over, economic resources and opportunities, and permit women to pursue economic activity without gender-based restrictions. Where existing laws are already sufficient, the implementation and

enforcement of existing rights, along with addressing cultural practices that impede women's full enjoyment of these rights, can remove barriers. By taking a comprehensive approach, W-GDP can succeed in assisting communities to promote women's economic empowerment.

Reforms for improving women's economic empowerment promoted by W-GDP also benefit whole societies. The reform of legal systems improves the rule of law, which, in turn, improves stability, resilience, and economic growth. USAID has incorporated W-GDP as part of our approach to the *U.S. Strategy on Women, Peace, and Security*, in recognition of the critical importance of women's economic empowerment to the security of nations.

Goals Under Pillar 3's Five Foundational Areas of Legal Reform

USAID is taking a deliberative approach to address the legal barriers identified in the Presidential Memorandum on Addressing Legal and Societal Barriers to Women's Global Prosperity and Development issued on December 23, 2019. Therefore, USAID's first goal in the near term is to institute a strategic approach across all five legal areas and then to set ongoing targets for reform supported by our assistance. We will incorporate the following general approaches into the selection and implementation of each legal reform to promote:

1. **Address the System:** When evaluating constraints in any country, USAID will examine the larger legal system, including laws and regulations, implementing institutions, supporting institutions, and social dynamics, to identify binding constraints to women's economic empowerment.⁴
2. **Identify the Timeframe Requirements:** Systemic changes can take years, yet some reforms are achievable more quickly. Removing legal restrictions (such as laws that reserve jobs for men only) is easier than changes that require the longer-term development of legal structures, policies, and implementation (such as new laws to expand forms of collateral for loans). Where laws already exist, promoting implementation and enforcement is likely to require more time. Activities funded to address Pillar 3 of W-GDP will require implementation periods of no less than two years, with a preference for three to five years.
3. **Ensure Political Will:** Reforms only succeed with sufficient political will to support the process of change. In some cases, it might be necessary to focus our programming on inspiring or bolstering political will in the short term, followed eventually by technical assistance for actual reforms. Advocacy and stakeholder-engagement activities are essential to build support for such reforms, but to also ensure lasting implementation and change.

Overall Goal for Pillar 3: Prioritize investments based on a comprehensive Reform Agenda supported by evidence and informed by a robust and iterative learning agenda.

Develop the Reform Agenda: In Year 1 (February 2019 – February 2020), USAID simultaneously will pursue two complementary tracks: identifying immediate, demand-based opportunities while developing a longer-term reform agenda. For demand-based priorities, USAID will offer incentive funds to our missions and operating units to propose projects under Pillar 3, a form of “crowd-

⁴ Chapter 205.3.2 of USAID's Automated Directives System (ADS) requires that the Agency examine “laws, policies, regulations and institutional practices” that affect gender equality and female and empowerment; this systematic approach identifies the full range of institutions and stakeholders necessary for effective reform.

sourcing” the selection of priority reforms to those with on-the-ground knowledge of conditions and opportunities.

USAID will also develop a longer-term “Reform Agenda,” by using a comprehensive analysis, in concert with other W-GDP participants, based on the following steps to select and prioritize specific reforms:

- identifying countries in which governments, civil society, and the private sector have the political will for reform;
- identifying specific targets of opportunity within the five focus areas;
- analyzing the effort needed for, and the potential impact of, each intervention;
- identifying the U.S. Government’s presence and support capacity in a given country;
- identifying support from the private sector, civil society, and citizens; and
- identifying potentially conflicting or complementary efforts by other donors.

USAID will base our work in Years 2 – 5 on the Reform Agenda and on lessons learned through the learning agenda for each of the five areas.

In summary, for Year 1, USAID will identify viable reform targets; begin designing programs to address them; and, in concert with the U.S. Department of State (DOS), begin diplomatic efforts to engage stakeholders. In Years 2 – 5, USAID will begin the implementation of programs and activities designed in Year 1; design and implement additional ones, as necessary; scale up successful activities; develop regional and global coalitions to promote change at greater scale; take steps to ensure the sustainability of our programs with local implementers and local funding; and launch appropriate dissemination activities for lessons-learned.

1. Accessing Institutions: USAID has found that barriers to women’s access to institutions happen at both the national and municipal levels. At the national level, for example, laws can limit women’s rights to sign contracts or own land. At the municipal level, the failure of officials in courts, at property registries, or in licensing agencies (among others) to implement or enforce the laws can thwart women’s exercise of their legal rights. At the national level, USAID will use the Reform Agenda noted above to identify needed reforms and will work with U.S. embassies and our missions to identify significant constraints at the municipal level.

Goals for Accessing Institutions:

- Promote the reform and implementation of specific laws (identified through the Reform Agenda) in multiple countries; potential partners are the U.S. Department of State, the Millennium Challenge Corporation (MCC), and the U.S. Department of Commerce; and
- Expand the use of municipal reform programs (such as municipal indices) as a standard tool to remove local barriers for women’s access to institutions, such as courts, registries, and other public legal services; potential partners include MCC; Department of Commerce; the World Bank Group; and host-country governments at the national, provincial, and local levels.

2. Accessing Credit and Capital: Constraints to credit for women are both legal and practical. On the legal side, many countries require significant reforms to establish functional financial systems that serve women, whether as entrepreneurs or business-owners. On the practical side, many women lack access to financial services because service-providers are not reaching them;

they do not have the financial skills and literacy to qualify for loans, or financial institutions perceive risks in lending to women (despite evidence to the contrary).

Goals for Accessing Credit and Capital:

- **Advance Legal Reforms:** USAID will expand legal reforms to improve women's inclusion in credit-history systems; expand activities for affordable finance through secured lending; and reduce other systemic barriers to women's access to commercial finance, either through the uptake of existing reforms, the introduction of new reforms, or both; potential partners are the U.S. Department of the Treasury, MCC, U.S. Department of State, the U.S. International Development Finance Corporation, Women's World Banking, the World Bank Group, and other stakeholders;
- **Remove Regulatory Barriers:** USAID will work with relevant authorities to remove regulatory barriers that reduce the reach of financial technology to women; potential partners are primarily from the private sector;
- **Increase the Capacity of Borrowers:** USAID will expand and scale activities to improve the capacity of women to gain access to finance through training in financial literacy as part of legal-reform programs; potential partners are primarily from the private sector; and
- **Improve Understanding of Lenders:** USAID will expand technical assistance to both commercial lenders and women-led small and medium-sized enterprises (SMEs) to break down the perceived risks of lending to women.

3. *Owning and Managing Property:* USAID has extensive experience in promoting women's rights to own and manage property, particularly real estate, and has a specialized office of property rights whose experts support programs globally. USAID's property activities work directly with governments to advance legal reforms, improve the operations of land registries, and implement formal laws. This assistance includes work with courts to ensure the inclusion of women on land titles, as well as the simplification and enforcement of processes. In addition, USAID helps local stakeholders to identify and address any gaps or barriers that result from customary laws.

Goal for Owning and Managing Property:

- Scale up current USAID-funded activities under W-GDP, particularly in African countries. Potential partners include the U.S. Department of State, MCC, the U.S. African Development Foundation (ADF), and the private sector.

4. *Traveling Freely:* Restrictions on a woman's right to travel domestically or abroad stem from cultural practices, as well as formal laws. In most countries in which USAID works, laws often permit women to travel freely, but society does not. As part of the Reform Agenda, USAID will seek to identify the gaps between statute and practice, and then develop programming to promote greater freedom, focused on laws as part of a larger program of social change.

Goal for Traveling Freely:

- Launch nationwide initiatives in several countries to address societal restrictions on women's freedom of movement, including legal reforms where necessary, and the implementation of laws where they exist on paper but not in practice. Potential partners include civil-society organizations; host governments at the national, provincial, and local levels; and news and social-media organizations.



5. Removing Restrictions on Employment: In countries in which USAID works, women's employment is inhibited not only by the absence of laws, but also often the failure to implement them, or to address the cultural barriers and business practices that keep employers from hiring, retaining, and promoting qualified women. USAID has already developed highly effective tools through our Engendering Utilities program (currently active in 18 countries), which helps companies achieve greater gender equality among their employees, managers, and leaders.

The garment industry has struggled with addressing unsuitable workplace conditions and the poor treatment of female workers. Several multinational garment corporations have requested assistance from USAID to improve their policies and practices that affect their female employees. Through W-GDP, USAID is working with them and adapting Engendering Utilities and other programs to provide technical assistance to create sustainable change.

Goals for Removing Restrictions on Employment:

- Expanding the use of tools developed by Engendering Utilities to additional countries, and to additional male-dominant industries; potential partners include private-sector employers;
- Supporting host-country governments, businesses, and civil society to recruit, retain, and promote women into management roles within their spheres of influence;
- Supporting host-country governments, businesses, and civil-society organizations to adopt and implement policies that make the workplace safer for all, including the prevention of sexual misconduct, harassment, bullying, and other inappropriate behaviors; and
- Scaling successful work with existing and new private-sector partners to improve the conditions of women garment workers in multiple countries; potential partners include the U.S. Department of Labor (DOL), U.S. Department of State, and the private sector.

Interagency Collaboration

Each W-GDP partner brings specific strengths and skills to the table. USAID will develop activities that incorporate and rely on the strengths of others to ensure measurable impact. For example, a USAID-funded activity to improve laws for women's access to finance might ask the U.S. Department of the Treasury to assist a central bank with new regulations, U.S. Department of State to provide diplomatic support to ensure political will for reforms, U.S. Department of Commerce to assist with the drafting of necessary laws, the DFC to provide guarantees to promote lending under the new system's protocols, and USAID to work with the private sector to increase awareness and uptake of the reforms and train women borrowers how to apply for finance under the new system. In some cases, an interagency partner might receive financing through the W-GDP Fund at USAID, through standardized Inter-Agency Agreements (IAAs) under Section 632(b) of the Foreign Assistance Act of 1961, as amended, which will simplify financial transfers and collaboration.

To coordinate Washington-based W-GDP-funded activities with our missions in the field, USAID will draw on the advantage of our robust global architecture of gender specialists. The W-GDP team at USAID's headquarters collaborates closely with gender experts in each USAID regional bureau, who, in turn, work closely with gender specialists and designated gender points of contact in each mission. This enables an effective communications feedback loop between the W-GDP team in Washington, D.C., and USAID's missions and partners, and enables the field to provide information and identify strategic opportunities for the central W-GDP Fund. The W-GDP



team will also lead possible collaboration efforts by connecting partners in Washington to appropriate counterparts in the field to ensure their buy-in, while also providing strategic and technical support for partnerships.

III. Monitoring, Evaluation, and Learning

USAID's W-GDP Learning Agenda is a flexible management and policy tool to increase effectiveness and efficiency by using evidence-based results. It will inform our strategies and policies, foster adaptive management and feedback loops, and drive organizational and societal change.⁵ The Learning Agenda will use a five-condition, collective-impact approach⁶ to institutionalize women's economic empowerment to achieve stronger development and measurable, bottom-line results in all sectors. The Learning Agenda will articulate priority questions that, when answered, will allow USAID's work on W-GDP to better achieve the common vision of reaching 50 million women through coordinated efforts across the three Pillars of W-GDP.

USAID's W-GDP Learning Agenda will create a specific track for Pillar 3 to envision, plan, and carry out evidence-building activities so our implementing partners and interagency partners can contribute to learning. This will include a Community of Practice among U.S. Government interagency partners as a means of sharing approaches, challenges, and achievements focused on activities under Pillar 3. The Community of Practice offers an opportunity to disseminate findings from the Pillar 3 Reform Agenda widely to all partners to provide insights on existing conditions and opportunities, and to identify potential learning opportunities in such areas as best practices in drafting legislation, incorporating women's voices into the reform process, effective approaches to land rights, removing restrictions on employment, and other focus areas under Pillar 3. USAID will collaborate with the U.S. Department of State to increase the responsiveness of our reporting systems, including to enforce the requirement that implementers disaggregate all person-level data by sex. USAID also will collaborate with DOL and MCC to refine indicators and the measurement of process-oriented activities that do not have immediate person-level impact (such as reforming a law or practice).

Over the past five years, USAID has developed and released a [Women's Economic Empowerment Dashboard](#), which uses publicly available information from international development organizations (such as the World Bank) to provide at-a-glance measurement of gender gaps in more than 170 countries. This dashboard will be available to U.S. Government interagency partners and the broader development community as a research portal, which they also can use to track progress in reforms. Internally, USAID will develop a W-GDP dashboard for managing all activities the agency funds under W-GDP, including to display data and lessons-learned from all three Pillars for further dissemination.

Furthermore, USAID will institutionalize findings from our work in Pillar 3 of W-GDP by promoting internal organizational change and workplace-culture indicators that capture the integration of lessons-learned, as well as indicators that capture the impact of the policy and diplomatic involvement of USAID's leadership in promoting reforms under W-GDP. USAID will capture what does and does not work for each of the five focus areas, share these findings with interagency

⁵ [Learning Agendas: The Five Most Important Things You Need to Know](#), Matthew Baker, USAID Learning Lab, April 26, 2017.

⁶ See [Collective Impact](#), Stanford Social Innovation Review, Winter 2011.

partners and the broader development community, and adjust our internal practices and policies to institutionalize lessons-learned.

Goals for Monitoring, Evaluation and Learning

- Establishing mandatory sex-disaggregation within USAID's reporting system for all person-level data for all three Pillars of W-GDP;
- Refining and disseminating indicators for measuring the achievement and impact of legal, policy, and cultural reforms;
- Establishing and disseminating evidence-based learning to promote effectiveness and impact in addressing gender gaps in the five areas of focus under Pillar 3;
- Developing a strong global network of U.S. Government departments and agencies, other governments, bi-lateral and multilateral donors, foundations, the private sector, and non-profit organizations committed to improving the enabling environment for women's economic empowerment; and
- Promote the institutionalization of effective approaches to reforms under Pillar 3 within USAID, private-sector partners, and implementing partners with metrics that demonstrate measurable impact, such as the increased recruitment, retainment, and promotion of women; decreases in gender pay gaps; sexual harassment policies implemented; and increases in women's economic roles in society (societal barriers reduced).



MILLENNIUM
CHALLENGE CORPORATION

UNITED STATES OF AMERICA

Millennium Challenge Corporation

“The data is clear—when women are empowered to fully participate in the economy, household incomes increase, businesses grow, and stronger economies emerge and endure. MCC is proud to contribute to W-GDP’s Pillar 3 by incentivizing legal reforms that create an enabling environment to advance, rather than inhibit, women’s access to better economic opportunities.”

—

Sean Cairncross, MCC CEO

Millennium Challenge Corporation

I. Introduction

Advancing women's economic opportunities is fundamental to achieving MCC's mission to reduce poverty through economic growth. The MCC model is defined by core principles, including competitive selection, country ownership, accountability, and a focus on results. A detailed analysis of gender inequalities informs all aspects of MCC's work. This analysis influences the selection of country partners, the early economic analysis process, program design, and program implementation.

- **Country Selection Criteria:** MCC's Board of Directors selects countries based on policy performance across [20 independent indicators](#), including the [Gender in the Economy](#) indicator. The Gender in the Economy indicator is drawn from the World Bank's Women, Business, and the Law Survey and covers each of the five areas of emphasis in Pillar 3.
- **Early Economic Analysis:** Once a country is selected by the MCC Board as an MCC partner, MCC identifies the key binding constraints to economic growth in the country to guide investment decisions. This includes an analysis of barriers – legal, regulatory, and cultural that would hinder women from benefitting from the economic opportunities generated by growth.
- **Program Design and Implementation:** Every MCC investment must meet the minimum requirements of MCC's Gender Policy, which include a thorough analysis of the gender inequalities present in the sector targeted for support, consultation with key stakeholders active in the women's economic empowerment space, and specific activities to minimize the risks and increase opportunities for women and the poor to benefit from MCC investments. In order to disburse program funds, MCC requires partner countries to develop and gain approval for a Social and Gender Integration Plan which provides a comprehensive roadmap as to how gender inequalities will be addressed throughout MCC-supported programs.

MCC works with a variety of partners to support its analysis of gender inequalities and to design impactful programs to support women's economic empowerment. In the first year of the W-GDP Initiative, MCC signed agreements with six new partners which are expected to bring new methods, tools, and insights to support MCC's analysis of women's employment, entrepreneurship, and financial inclusion, and to strengthen future programming in support of women's economic empowerment.

II. Approach to Addressing Pillar 3 Legal Barriers

Theory of Change

Selection Criteria

- By including the Gender in the Economy indicator in the 20 selection criteria, MCC signals to countries the importance of laws that allow women to equally engage in the economy, and that these laws influence eligibility for MCC funding.
- Even before a dollar is spent, the selection criteria provide incentives for countries to make policy and legal reforms to qualify for MCC assistance – something deemed the



“MCC Effect.” One example of the “MCC Effect” is the decision by the government of Côte d’Ivoire to enact marriage and family law reforms in an effort to pass the Gender in the Economy indicator.

- The Gender in the Economy indicator includes questions on all five areas of emphasis in Pillar 3 including: women’s authority to sign contracts, laws that facilitate women’s access to credit, removing restrictions on women possessing and managing property, removing restrictions on women’s freedom of movement, and removing barriers that limit working hours or occupations by sex.
- MCC operates at the highest levels of government with country partners, providing regular opportunities for conversations about the importance of the Gender in the Economy indicator, and thereby legal or regulatory barriers that limit the ability of women to benefit from economic opportunities.

Early Economic Analysis

- MCC’s model ensures that Gender and Social Inclusion (GSI) staff are an integrated part of the constraints analysis team, which informs the identification of a country’s constraints to economic growth as well as the constraints to women’s ability to access economic opportunities generated by that growth.
- In partnership with Brookings and the International Food Policy Research Institute, MCC is working to strengthen and expand its diagnostic tools in the early analysis phase to better account for gender inequities.
 - Since the FY18 partner country selections, the Constraints to Women’s Economic Participation framework includes specific consideration of any legal or regulatory barriers to women’s ability to be part of the formal workforce or to succeed as entrepreneurs.
 - MCC is incorporating the lessons learned from this refined approach undertaken in four countries last year into guidance for the most recently selected country partners of Mozambique and Kenya.
- Once a binding constraint to growth is identified, MCC explores specific gendered aspects of the constraint during the root cause analysis. MCC requires that the host country government appoint a qualified local GSI expert to the core team assembled during the early analysis and proposal development process. Together, GSI experts at MCC and on the partner country team identify the most critical barriers to women’s economic participation, including any restrictive laws, policies, or regulations, as well as opportunities for gains in equality.
- In 2020, MCC designated women’s economic empowerment as an institutional investment criterion, the first time the agency has created this type of investment criterion. This institutional investment criterion allows the agency to identify opportunities to address issues that restrict women’s economic empowerment and to expand women’s economic participation in certain compact and threshold programs, primarily through changes in restrictive policy, legal, regulatory and cultural barriers that discriminate against women.

Goals for Addressing W-GDP's Five Areas of Legal Reform in 2020, and Longer Term (by 2025)

In addition to the Gender in the Economy selection indicator which encompasses all five areas of emphasis in Pillar 3, MCC identifies legal and other barriers that prevent women from equal access to the opportunities generated by economic growth as part of its early analysis. Decisions about using leverage or programming on behalf of specific laws or regulatory changes depend on the country context, including an assessment of the country's political will, the specific binding constraint to growth, and the sector chosen for MCC investments. Below are specific country examples of current MCC programs that address some of the key areas.

1. Possessing and Managing Property

Morocco

MCC is supporting land reform as part of the Morocco Employability and Land Compact. MCC actively encouraged the passage of laws that govern the structure and administration of communal land (62.17) and strengthen inheritance rights for women (64.17).

- MCC and the Government of Morocco signed an Implementation Letter in November 2019, jointly committing to support the effective implementation of the legal changes.
 - MCC provided commentary and advocated for changes in the draft application text for the 62.17 law to promote women's land rights.
 - MCC and the Government committed to the development and implementation of the land policy and a national land strategy to strengthen, protect, and monitor women's ownership and use of land.
 - MCC will support the development of a mechanism which would collect land-related sex-disaggregated data in a multi-sectoral manner. This will set baselines and provide the tools to monitor how women are participating and benefitting from land ownership over time.
 - At the collective level, as part of an effort to measure the impact of the 64.17 law, MCC is collecting sex-disaggregated data of landowners in the two regions undergoing "melkisation," (Gharb and Hauaz) to measure the impact of the 64.17 legal reform.⁷
- Beginning in 2020, MCC is sensitizing local authorities to the two new laws and training them to support and protect women's land inheritance in their communities. In addition, MCC is supporting the training of field workers: (1) to formalize land parceling and ownership; (2) to conduct household surveys, for effective targeting of the accompanying measures (literacy, credit, agricultural inputs, and entrepreneurial skills); and (3) to collect and resolve any grievances.

Togo

Signed in February 2019, MCC's Togo Threshold Program will include testing land reforms that support the registration or formalization of land rights for women. The pilot reforms will also inform national level policy and institutional reform so that these rights are incorporated into national law and practice. Over the past year, MCC partnered with the International Food Policy

⁷ Melkisation is a term used in Morocco to describe the process of converting ownership of collective lands to individuals. The term is derived from the Arabic word "melk" which means collective.

Research Institute to implement the Women's Empowerment in Agriculture Index which greatly deepens MCC and the Government of Togo's understanding of the status of rural women in terms of land use, ownership, and control of productive resources. The Threshold Program is expected to begin implementation in 2020.

2. Removing Restrictions on Employment

Ghana

In Ghana, MCC supported a gender policy that was recently adopted by the electricity utility. Coupled with an MCC-sponsored internship and mentorship program, this policy is designed to encourage more women to go into and succeed in non-traditional, more highly-paid sectors. This includes the adoption of policies that require equal recruitment of women, as well as address the promotion and retention of women, and the creation of a respectful, safe workspace.

Senegal

MCC's Power Compact in Senegal will adopt the National Action Plan for Gender Mainstreaming in Energy Access by the Ministry of Petrol and Energy in Senegal. This action plan is a condition precedent that must be met before the program's first disbursement. Once the National Action Plan is adopted, the Ministry of Energy can identify priority actions to be implemented with compact funds during the five-year compact period, including activities to help women enter the energy sector such as scholarships to study engineering, internships at the utility, and STEM activities for girls.

Interagency Collaboration

W-GDP is a whole-of-government approach, and MCC is committed to working with the Department of State, U.S. Agency for International Development, U.S. International Development Finance Corporation and other agencies to reach 50 million women across the developing world by 2025. Specifically, a detailed analysis of gender inequalities informs all aspects of MCC's work – from selection of country partners to program design and implementation – and can readily be shared within the interagency to increase coordination and support evidence-based decision-making. Among other tools, this consists of MCC's scorecard for individual partner countries including their performance on the Gender in the Economy indicator as well as early diagnostics that identify the key binding constraints to economic growth. MCC is also governed by a Board of Directors, chaired by the Secretary of State, which provides an additional forum to facilitate interagency coordination.

III. Monitoring, Evaluation, and Learning

MCC is committed to delivering sustainable economic growth and poverty reduction throughout the entire lifecycle of its investments. MCC's evidence-based approach is rooted in that mission, and its comprehensive results framework seeks to measure, collect, and report on the outputs, outcomes, and impacts of MCC investments.

This includes results reporting of policy and institutional reforms associated with initial and ongoing program eligibility, tracking activity inputs and outputs to ensure that projects progress as expected, monitoring interim outcomes as programs near completion, and measuring long-term impacts after program closure through independent evaluations.

Through monitoring and evaluation efforts, MCC gathers and analyzes data on its beneficiaries by sex and evaluates the social, economic, political, and environmental impact of each program.

MCC commissions independent professional evaluators to carry out rigorous evaluations to ensure that they represent an unbiased assessment of the activities being studied. MCC's Monitoring and Evaluation (M&E) Policy requires that every MCC project is independently evaluated.

To further enhance learning on women's economic empowerment across its portfolio, MCC has recently partnered with the World Bank's Gender Innovation Lab to enhance its capacity to integrate women's economic empowerment into project designs, program logics, and M&E plans. MCC and the Gender Innovation Lab expect to decide on focus countries and a learning agenda in FY20. MCC looks forward to sharing the results and learning from this partnership with the interagency as well.

In particular, MCC has country M&E Plans that outline the specific indicators and evaluation plan for each investment. MCC's M&E experts work with partner country M&E leads to develop context-specific indicators and evaluations for each project. Prior to a compact or threshold program's entry-into-force, MCC finalizes and publishes the investment's M&E Plan.

To support results, evidence generation, and learning in Cote d'Ivoire and Morocco, MCC aims to capture the following information.

Cote d'Ivoire

MCA-Côte d'Ivoire (MCA-CI), with strong technical oversight from MCC, recently developed and approved its first M&E Plan. As part of the operationalization of the MCA-CI M&E Plan, over 100 monitoring indicators will be put in place for public reporting on the results of the Côte d'Ivoire Compact. These metrics include: legal, financial, and policy reforms adopted; national gender policy in education adopted; Technical and Vocational Education and Training (TVET) accreditation system developed; and budget autonomy, in percentage terms, for compact-supported TVET centers. The metric on legal, financial, and policy reforms adopted supports reporting on W-GDP Pillar 3 outcomes.

Rigorous evaluations are planned for all of the activities funded under the Côte d'Ivoire Compact, but the type and methodology of the evaluations for the Secondary Education and TVET Activities are yet to be determined. Key research areas for the Secondary Education Activity evaluation include equitable access, management systems outcomes, and gender policy outcomes. For the full M&E Plan including all indicators and project logics, please see <https://assets.mcc.gov/content/uploads/ME-Plan-CIV-V1-Dec19.pdf>.

Morocco

Over 110 monitoring indicators are in place for public reporting on the results of the Morocco Compact.⁸ These metrics include: legal, financial, and policy reforms adopted (Operationalizing TVET Sector Policy Reform Sub-Activity of the Workforce Development Activity); action plan for the improvement of gender equity and social inclusion (for compact-supported TVET centers); promoting gender equitable workplaces technical assistance action plan (Results-Based Financing for Inclusive Employment Sub-Activity of the Workforce Development Activity); legal and regulatory reforms adopted (Land Governance Activity); Priority Elements of National Land

⁸ The MCA-Morocco M&E Plan is currently being updated. The revised list of indicators should be available in the last quarter of FY20.

Strategy adopted; land rights formalized; and Government adoption of optimized melkisation procedure. All of the metrics above support MCC reporting on W-GDP's Pillar 3 outcomes.

The Education and Training for Employability Project has two evaluations planned. A mixed-methods evaluation, combining both impact and performance evaluation methodologies, is being conducted for the Secondary Education Activity. (For more information on the design of this evaluation, please see <https://data.mcc.gov/evaluations/index.php/catalog/222>). The type and methodology of the evaluation for the Workforce Development Activity will be determined by the end of 2020. The Land Productivity Project also has one evaluation planned that will cover all three activities. Research areas include institutional adaptation to place women in sectors commonly considered male sectors, national land strategy inclusion of women, and efficacy of reforms on industrial zone development. For the full M&E Plan including all indicators and project logics, please see https://assets.mcc.gov/content/uploads/MAR-II-ME-Plan_-V1.pdf.



Peace Corps

“The Peace Corps is a proud partner of the W-GDP Initiative. The Peace Corps plays an important role in this programming because our Volunteers live and work at the grassroots level, addressing unique challenges women face in seeking economic opportunity. Volunteers at each of our posts are bringing women together to pursue entrepreneurial projects and develop skills they need to better support their families and make their voices heard. Women are the heart and soul of their families—the hub of community life—and that is why W-GDP projects are so impactful.”



Josephine Olsen, Peace Corps Director

Peace Corps

I. Introduction

Since its founding, the Peace Corps and its more than 240,000 Peace Corps Volunteers have championed women throughout the world, helping them advance economically and become self-sufficient members of their communities. From rural villages to busy cities, women are the backbone of society. They are health care professionals, community collaborators, inventive entrepreneurs, sustainability-minded farmers and dedicated educators.

The Peace Corps primarily supports W-GDP's Pillar 1 and Pillar 2 through Peace Corps volunteer engagement in programs such as leadership training, entrepreneurship and bringing products to market, digital and financial literacy programs, as well as unique capacity building projects and other activities. Peace Corps volunteers in all Peace Corps countries carried out

W-GDP related activities in FY 2019 represent all six sectors in which the agency works. Due to an increased focus on women's economic empowerment, the agency increased its reach to 318,041 women in FY 2019, up from 245,418 in FY 2018. The work of 4,426 Peace Corps volunteers in 61 countries out of a total of 6,648 volunteers led to this positive increase. The Peace Corps aims to continue advancing the goals of W-GDP and the economic empowerment of women abroad in FY 2020 and beyond.

The Peace Corps will continue to focus its efforts to help lift women out of poverty by providing them with leadership training, education, and mentorship. From teaching English to helping women market their agricultural goods to teaching digital literacy, the Peace Corps' programmatic work at the community level helps women (and men) create a livelihood that directly provides resources for the family and, in many cases, enables their children to attend school.

Leading by example is the best way that the Peace Corps can continue to share American values and ideals with these communities and villages, and consequently offer aspirations for local women to take the lead in promoting and making changes towards self-empowerment within their own country.

Peace Corps posts will continue to work at the country-level with the U.S. Embassy and the USAID Mission on appropriate activities related to W-GDP. Currently, the Peace Corps and USAID partner on the Small Project Assistance (SPA) program which provides financial support for training and small grant projects. Additionally, the Peace Corps and USAID partner on Global Food Security and other sustainable development efforts. The Peace Corps intends to collaborate with host governments to expand its programming in support of women's economic empowerment.

While the Peace Corps strongly supports legal and regulatory reform for women, Peace Corps volunteers are unable to address these issues at the community level. Volunteers have no immunities and are therefore subject to local laws, some of which may restrict activity that might be viewed by the host country as advocacy or civic engagement.

Due to the evacuation of all Peace Corps volunteers in March 2020, W-GDP activities and all volunteer projects are on hold. When the volunteers are back in country, these activities will resume.



U.S. International Development Finance Corporation

“True economic empowerment of women is rooted in a fair legal and regulatory foundation. DFC invests with partners and in communities that share our values of equitable access for women to markets, property, and economic participation. Investments in these communities deliver deep development impact that serves as a catalyst for change across the globe.”

—

Adam Boehler, DFC CEO

U.S. International Development Finance Corporation

I. Introduction

The United States International Development Finance Corporation (DFC) is America's development bank. DFC partners with the private sector to finance solutions to the most critical challenges facing the developing world today. It invests across sectors including energy, healthcare, critical infrastructure, and technology projects. DFC also provides financing for small businesses and women entrepreneurs in order to create jobs in emerging markets. DFC investments adhere to high standards and respect the environment, human rights, and worker rights.

In support of W-GDP, DFC's 2X Women's Initiative is committed to empowering women economically and unlocking the multitrillion-dollar opportunity that women represent. 2X invests in projects that are owned by women, managed by women, or provide a service that benefits women. DFC is also applying a gender analysis to all the projects it considers ensuring women will benefit. Through these programs, 2X provides financing to female entrepreneurs, creates jobs for women, and provides goods or services that empower women.

DFC (formerly OPIC) has supported W-GDP through over \$2 billion of financing to women and through specific 2X programs including 2X Americas, 2X Africa, and Fund Mujer.

2X Americas, initially launched in April of 2018, is a \$500 million commitment to invest in women in Latin America. 2X surpassed that commitment in less than a year, so in September of 2019, Senior Advisor Ivanka Trump announced an additional \$500 million commitment to 2X Americas, bringing the total 2X commitment in Latin America to \$1 billion.

Similar to 2X Americas, 2X Africa is a \$1 billion commitment to invest in women on the continent of Africa. Senior Advisor Ivanka Trump launched 2X Africa in Ethiopia in April 2019. 2X Africa works with partner financial institutions to reach smaller female borrowers, and it directly finances larger enterprises that either support or are run by women in the region.

Fund Mujer is a collaboration between IDB and DFC to invest in private equity funds in Latin America that are applying a gender analysis to their portfolios. The alliance aimed to invest \$200 million into gender-focused funds, but now is considering funds that total over \$500 million.

II. Approach to Addressing Pillar 3 Legal Barriers

Theory of Change

DFC is taking a collaborative approach to leverage its financing to push for legal changes that inhibit women's economic empowerment. DFC is aiming to package its financing in specific countries to use as leverage in advocating for legal changes. DFC is striving to foster an environment where female borrowers are empowered to build thriving businesses, so inhibitive laws in certain countries must be changed. DFC will use its scaling capabilities and its partnerships to promote effective change.

By working with interagency partners, such as the U.S. Department of State, and DFC's private sector partners on the ground, the 2X office will compile a list of specific laws in two or three countries that are inhibiting women from reaching their full economic potential. The 2X office at DFC is currently working with McKinsey to create a scorecard of countries where DFC operates to track each country's inclusion of women. These countries include Angola, Egypt, Ethiopia, India, Haiti, Sierra Leone, and Zambia. The scorecard examines economic and social factors, and it provides regional context. In the coming weeks, McKinsey will provide the 2X office a list of specific laws in countries, where they have in-country expertise (and where DFC operates). The immediate 2020 goal for the 2X office is to compile this list of laws and to complement it with packages of DFC project financing to leverage change. The 2X office will work with W-GDP partners under the guidance of the W-GDP office to influence changes to these laws.

In the long term, DFC aims to scale this framework to any country where legal barriers exist for women. In the meantime, the 2X office will start collecting input from partners on the ground regarding specific laws that limit or suppress women from fully and freely participating in the economy.

Goals under Pillar 3 Foundations Areas of Legal Reform

1. **Accessing Institutions:** DFC aims to bring women into the formal economy. To do this, women must be able to sign legal documents and have the right of ownership. DFC will work with its clients and local institutions to promote women's ability and rights to engage in the formal economy by signing contracts and court documents. DFC will leverage its influence as a large financier to push local institutions and local governments to make systematic changes. DFC has not engaged in this space before, but it will use packages of financing to negotiate for greater inclusivity of women in accessing institutions.
2. **Accessing Credit and Capital:** DFC's female clients know what laws and social factors are most restrictive as they try to access credit. DFC will work to solicit feedback from its clients to understand what specific barriers are most restrictive. For instance, the 2X office has recently received a white paper from a client in Ethiopia on the business climate, which outlines legal roadblocks and other challenges women face in starting and growing their businesses. Information provided by enterprises doing business on the ground is extremely valuable, as we pursue additional opportunities to foster enabling environments for women's economic empowerment.
3. **Possessing and Managing Property:** DFC recognizes that it cannot adequately support female clients unless they have the same ability as men to own and manage property. DFC will partner with clients on the ground to advocate for women's land rights. In practice, DFC will ask clients about the rights and practical ability of female borrowers to own and manage property. DFC will also work with the State Department to push for legal or regulatory reform in countries where property ownership is deemed as a significant impediment for women.
4. **Traveling Freely:** DFC will work with its clients in the field to highlight the ability of free and unfettered travel where it is a prohibitive or significant problem. DFC will work with its interagency partners, Embassies, and other persuasive partners to advocate for legal changes when possible.
5. **Removing Restrictions on Employment:** DFC will leverage our financing to ensure that the policies in the host countries where we work allow for women to enjoy the same employment provisions as their male counterparts.

Interagency Coordination



DFC recognizes that it has a specific and limited tool: finance. But it believes that finance is the most powerful lever to create behavioral and systematic change. DFC will partner with the U.S. Department of State, MCC, USAID, and its clients on the ground to use its finance as a lever to negotiate changes in laws. As part of a holistic W-GDP strategy to leverage each agency's specific tools, DFC recommends the following for Pillar 3:

- **U.S. Department of State:** DFC would like to provide its financing as a tool to U.S. Ambassadors and the W-GDP office as they negotiate changes in laws.
- **MCC:** DFC desires to use its financing to support the work that MCC already conducts. DFC's desired model for Pillar 3 mimics that of MCC, so DFC will aim to provide capital as an additional lever for MCC to achieve its desired outcomes more quickly and effectively.
- **USAID:** DFC seeks to use USAID's field-based knowledge to identify the main social, cultural, and legal barriers limiting female entrepreneurs' ability to scale. There is a missing middle where some of USAID's beneficiaries cannot reach the threshold for DFC financing, and DFC wants to utilize blended finance models to better reach these underserved businesses. By serving that missing middle through blended finance between USAID and DFC, we will be better equipped to identify and address the social, cultural, and legal barriers limiting female entrepreneurs' from reaching scale.

DFC's financing tool will empower the agency to make meaningful contributions to Pillar 3. However, DFC's toolkit depends on strong partnerships with other agencies and departments. Through more active and creative partnerships, DFC believes that it can promote legal reform to ultimately support women's economic empowerment across the developing world.

III. Monitoring, Evaluation, and Learning

DFC's primary data collection will come from its clients on the ground. DFC will collect data on both the laws that need to be changed and the effect that certain diplomatic efforts actually have on female borrowers in-country.

Once a law has been officially changed, DFC will collect data from its clients and partners on the ground to assess the number of women that experience these reforms. DFC recognizes that sometimes laws are passed but not enforced, so DFC will follow up with stakeholders to help ensure that the legal changes are having the intended effect.

Additionally, DFC will continue to collect and benchmark data from clients and partner banks in the 2X portfolio to better understand and identify the social, cultural, and legal barriers that inhibit its female borrowers from entering markets and having the same economic opportunities as their male counterparts.

The 2X office will request that the investment teams identify policies and laws that limit women's economic empowerment as they conduct due diligence and monitoring trips. This will allow DFC to learn what projects inhibit women from participating most. The 2X team will relay this information on a continual basis to its contacts at the U.S. Department of State, who are working most closely and have the most influence on those issues.

Within its portfolio, DFC will track the number of institutions that implement a policy that creates a more equitable workplace for women. DFC collects data in the Impact Assessment questionnaire on how its projects meet various labor and host country laws. DFC also surveys

the client's human resources policies to ensure that it meets IFC standards. The 2X office will analyze responses to these questionnaires to identify gendered workplace policies that need to be addressed.

DFC relies on informal ways of collecting this legal data and lacks certain tools to insist on specific changes since it is not DFC's direct line of business. However, DFC can survey the market and see the ultimate success or failure in the application of the legal reforms.



INTER-AMERICAN FOUNDATION

EMPOWERED COMMUNITIES, SUSTAINABLE RESULTS

Inter-American Foundation

“Women throughout Latin America and the Caribbean are at the forefront of tackling their communities' development challenges. We are honored and inspired to partner with them and to invest in their efforts to build peaceful, prosperous, and resilient societies.”



Paloma Adams-Allen, IAF President and CEO

Inter-American Foundation

I. Introduction

The Inter-American Foundation (IAF) is a U.S. development agency that invests in community-led development across Latin America and the Caribbean. Created by Congress in 1969, the IAF directly engages local leaders, innovators, and entrepreneurs in underserved areas to create more prosperous, peaceful, and democratic communities. The IAF is often the first U.S. Government agency to interact with these groups, offering the financial tools, seed capital, and know-how for them to build sustainable, dignified livelihoods.

The IAF advances U.S. foreign policy and complements the work of other U.S. Government agencies by expanding economic opportunity, enhancing peace and security, and improving democratic governance at the local level. Expanding economic opportunities for women and engaging underserved populations, including women, has been at the heart of IAF's work since the agency's inception. We welcomed the opportunity to further build on this successful track record by joining W-GDP.

The IAF's active portfolio includes more than 300 projects in 24 Latin American and Caribbean countries. The IAF advances U.S. strategic interests by awarding small grants to incipient civil society and community organizations that are often too small, underdeveloped, or remote to access or absorb funding from larger donors. The IAF's highly competitive grants – only 1 in 10 proposals are funded – have an average value of \$280,000 over four years. IAF grantees build leadership skills and gain stakeholders from among all sectors of society, ensuring they are included in and contribute to their countries' economic and democratic progress. They employ various techniques in reaching these outcomes, from scholarships for young women students to entrepreneurship training, and seed funding for businesses and social initiatives.

The IAF development model ensures the maximum efficiency and return on investment for U.S. taxpayers by requiring all grantee partners to contribute or mobilize their own cash or in-kind resources, as well as to track and report their progress, preparing them to succeed and grow their efforts beyond the IAF's support. For every \$1.00 the IAF invests, grantees mobilize \$1.30 through local, private, and philanthropic support.

Beyond the IAF's direct grantmaking, the agency promotes learning among grantees and builds partnerships with the private sector to expand its development model.

The IAF launched the Women Investing in Growth and Security (WINGS) initiative in support of W-GDP. Through WINGS, the IAF supports the critical role of women in strengthening economies and communities. This multi-year⁹, nearly \$15 million initiative supports innovative, community-led projects designed to spur women's social and economic success throughout the Western Hemisphere. WINGS comprises 79 small grants to grassroots organizations and women-led enterprises that increase opportunities for civic engagement; provide greater access to finance; and generate leadership, business, and management training opportunities. By requiring counterpart contributions from grantees, the IAF ensures that WINGS participants are already invested in their financial futures by building alliances within their community with which

⁹ Generally, WINGS projects are funded via appropriations from FYs 17-19, but some projects themselves extend through September 2022.

to mobilize resources, expand ownership, and obtain sustainable, viable, and grounded solutions. WINGS primarily addresses W-GDP Pillars 1 and 2, but the initiative and the IAF's broader development model also advance Pillar 3 as described below.

II. Approach to Addressing Pillar 3 Legal Barriers

Theory of Change

In accordance with the IAF's congressional mandate, the agency partners directly with grassroots organizations, civil society groups, business associations, and cooperatives throughout Latin America and the Caribbean via small programmatic grants. As such, the agency does not work with foreign governments nor does it pursue specific legal reforms. However, by promoting women's leadership, civic engagement, and economic empowerment at the local level, the IAF ensures that women are better able to engage local governments, access services, and ensure that public policies and budgets reflect their needs and opinions. These local efforts build the foundation for addressing regional and national legal barriers to women's participation in economic life.

Goals under Pillar 3's Five Foundational Areas of Legal Reform

Women in Latin America and the Caribbean face some outdated gender-based legal restrictions and persistent societal, cultural, historic, and systemic barriers to women's full economic empowerment. In Years 1 through 5 of NSPM-16, the IAF will continue advancing W-GDP's five areas of legal reform by promoting women's leadership, civic engagement, and economic empowerment through our WINGS initiative and competitive grant-making process. In addition to directly partnering with local organizations, the IAF also engages corporate foundations, private foundations, and individual donors to promote and amplify women's economic empowerment beyond what individual partners could do on their own. These efforts combine the agency's grassroots development expertise, communities' creativity and innovation, and the networks and resources of private corporations and foundations. While the IAF's work to advance W-GDP Pillar 3 objectives is primarily programmatic, the IAF is also undertaking internal reforms in Year 1 to further strengthen its gender-based programming as articulated below and in Section III.

The paragraphs that follow describe the IAF's approach to addressing each of the five legal barriers identified in W-GDP Pillar 3 with illustrative examples.

1. Accessing Institutions

When the IAF considers a potential grantee partner, it analyzes women's levels of participation not only in grant activities, but also in leadership positions within the organizations funded. If a local organization submits an innovative grant proposal, but does not have strong representation of women in its governance structure, the IAF works with the organization to identify goals and strategies to improve women's leadership, and builds these strategies into the grant agreement. The IAF grant-making approach is often women participants' first opportunity to partake in a fair and transparent process that offers them equal voice in decision-making, equal access to resources, and a means of measuring results. This "learn-by-doing" approach gives women a powerful glimpse into the opportunities that exist within a positive enabling environment, and the means to scale their impact and bring about necessary reforms in their communities.

More specifically, the IAF increases women's access to institutions by funding local organizations that increase women's civic engagement and capacity to partner with local

government institutions. For example, an IAF WINGS grantee in Colombia, *Unión Temporal Construyendo Esperanza* (UTCE), is building alliances with municipal and departmental officials in Sucre to direct resources to issues relevant to women. As a result of its efforts, indigenous Zenú and Afro-Colombian project participants contributed for the first time to public policy proposals sent to local legislators. Likewise, multiple mayoral candidates signed a pact in which they committed to promoting women's participation in public office and designating funds to serve women's needs while serving their term.

2. Accessing Credit and Capital

Lack of access to credit is a major issue in Latin America and the Caribbean, especially for women. Through both WINGS and the agency's core work, the IAF and its grantee partners find innovative ways to increase women's access to credit. For example, several IAF grantees, including the *Association des Femmes en Action pour le Développement de Mont-Organisé* in Haiti, have established community-run revolving loan funds that provide women access to cash for small businesses or in-kind resources, such as tools, raw materials, and livestock. IAF grantees also provide women with access to financial literacy training and credit to start and strengthen small businesses. For example, WINGS grantee *Asociación Multidisciplinaria para el Desarrollo* (AMDES) in Nicaragua, manages a revolving loan fund for its members and has introduced the concept of savings and loan associations so local communities can grow their community loan funds.

In Year 1 of the action plan, the IAF will include explicit language regarding equal access to credit for women in all new grant agreements with lending organizations. Moreover, the IAF will improve its collection of sex-disaggregated data in Year 1 so that it can better assess the gendered impact of supported lending activities and, as necessary, adjust grant agreements.

3. Owning and Managing Property

In Latin America, land titling systems are often outdated and complex, sometimes excluding poor women from accessing rights to land owned and managed by their families. The IAF has a long and successful history of assisting women to own, access, and manage property. The agency prioritizes these efforts for women among traditionally excluded groups in Latin America, including Afro-Caribbean women and indigenous groups. The IAF's work helps these groups obtain land titles, organize or update outdated cadaster registries, and make better, more productive use of traditionally held lands. For example, a grantee partner and women's organization in Nicaragua is providing women and families with legal counseling on regularizing their land titles, as well as small loans to pay for associated legal costs.

4. Traveling Freely

IAF supported projects do not overtly work to remove legal restrictions limiting women's ability to travel freely, but many tackle de facto restrictions such as safety concerns, gender-based violence, and social and cultural norms. The IAF also promotes regional exchanges and sharing of best practices among grantees that prompt women's international travel, often for the first time. As such, the IAF plays a key role in helping local women leaders not only to travel outside their communities, but obtain their first passports and travel internationally as well.

5. Removing Restrictions on Employment

Latin American and Caribbean countries do not have specific employment restrictions barring women's full economic participation, but rather de facto barriers such as lack of education and training or discriminatory hiring practices. IAF grantees provide women the education, vocational

skills, and leadership training needed to access and succeed in traditionally male-dominated fields. For example, in Haiti, *Fanm Deside* is piloting a training program that prepares women for jobs in plumbing and construction, while training members of local churches, schools, and grassroots groups, including men, on gender equity and legal rights.

Moreover, nearly 20 million young people in the region are out of school and unable to compete for available employment due to lack of education and training, a surging youth population, and a converse shortage of formal jobs. WINGS grantee *Asociación para el Desarrollo Sostenible de la Juventud* (ADESJU) manages a comprehensive program for young adults between the ages of 15 to 30 from Guatemala's Western Highlands that provides women with leadership and life skills that prepare them for the job market.¹⁰

Interagency Collaboration

The IAF shares information about all potential grantee partners with the U.S. embassy in-country to ensure that IAF funded projects align with U.S. Government priorities and are thoroughly vetted. The agency is actively involved in several interagency initiatives, such as Feed the Future and the U.S.-Caribbean Resilience Partnership, through which it ensures its programming – including gender-based programming – is coordinated with and reported to other U.S. Government agencies. The IAF is committed to actively engaging in W-GDP interagency meetings and reporting going forward to ensure IAF supported projects remain well coordinated with other U.S. Government departments and agencies.

The IAF has historically partnered with larger U.S. Government agencies to advance U.S. interests at the grassroots level, leveraging the IAF's network of trusted and vetted community organizations, and to elevate the voices of grassroots communities in multilateral fora such as the Summit of the Americas.

III. Monitoring, Evaluation, and Learning

After 20 years of using the Grassroots Development Framework indicators, a set of metrics designed to capture how our grants affect individuals, organizations, and communities, the IAF has been revamping its approach to tracking and learning from its grants, including in ways that will provide the agency better insights into its W-GDP-related programming. More specifically, in the coming year, the IAF will undertake the following efforts:

- **Expand Sex-Disaggregated Data Collection:** While the IAF has always collected sex-disaggregated data on participants and beneficiaries across our grantees, we have not consistently collected sex-disaggregated data for more discrete activities, such as access to credit, financial services, and legal services, all of which are associated with greater economic empowerment. We will collect these going forward and these new data will allow us to report on *Number of persons participating in USG-supported activities promoting attitudes, behaviors, and actions to advance women's economic empowerment* (Indicator 3.3).
- **Assess Sex-Differentiated Project Results:** The IAF is currently planning a set of evaluations and research studies across its portfolio that, among other things, will explore

¹⁰ The IAF is consistent with current U.S. government policy barring funding to the Northern Triangle countries of Guatemala, El Salvador, and Honduras. The IAF obligated funding for this grantee and other WINGS projects in these three countries prior to the bar on funding that began in March 2019.

differences in the participation and results of projects between women and men. Given the prevalence of grantee projects focused on expanding economic opportunities, we expect at least one evaluation or research study to examine how bottom-up community organizations can help women take advantage of emerging market opportunities.

Additionally, the IAF will track any relevant policy engagement its grantees may advance that relates to women's rights, gender equality, or non-discrimination. These efforts would not count as *Number of government laws, regulatory statutes, and policies drafted/proposed/adopted with USG assistance to promote gender equality or non-discrimination* (Indicator 3.1), but they will illustrate at least how some of our grantees are contributing to the policy discourse around these issues in their communities.



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United States African Development Foundation

“USADF’s development model has always included women entrepreneurs as the backbone of a nation’s development, and we are committed to helping them feel empowered to participate in the processes that ultimately govern the conditions under which they work. We believe that when you provide women entrepreneurs with capital, capacity building and convening opportunities to network, you empower voices that will speak to injustice, break down regulatory barriers, and transform into powerful and empowered advocates for more enabling environments for women.”

—

C.D. Glin, USADF President and CEO

United States African Development Foundation

I. Introduction

Agency Mission and Overview

The U.S. African Development Foundation (USADF) is an independent U.S. Government agency established by Congress to invest in African grassroots organizations, entrepreneurs and small and medium-sized enterprises. USADF's investments promote local economic development by increasing incomes, revenues, and jobs, and creating pathways to prosperity for marginalized populations and underserved communities.

Utilizing a community-led development approach, USADF provides seed capital and local project management assistance improving lives and impacting livelihoods while addressing some of Africa's biggest challenges around food insecurity, insufficient energy access, and unemployment, particularly among women and youth.

Over the last five years, throughout Africa, with an emphasis on the Horn, Sahel and Great Lakes regions, USADF has invested more than \$115 million dollars directly into over 1,000 African owned and operated entities and impacted over four million lives.

Core Competencies and Tools

USADF invests grants of up to \$250,000 directly to underserved community enterprises. USADF partners with community enterprises to support organizations to create and sustain jobs, improve income levels and achieve greater food security and access to off-grid energy solutions. USADF meets the demand of local enterprises to expand markets and create pathways to prosperity. USADF grants range from \$10K to \$250K investments, allowing many groups to “right-size” funding to fit their needs and constraints.

USADF-supported projects create pathways to prosperity for African communities to become a part of Africa's overall growth story. USADF grants are helping grassroots communities to create better livelihoods by generating approximately \$2 in local economic activity for every \$1 in grant capital awarded.

For almost 40 years, USADF has used grants and technical assistance to aid community-focused development. Women have, for the entire 40-year history of USADF, been the focus and single most consistent component of USADF's grant strategy.

Overview of USADF's Comprehensive Approach to W-GDP

In support of the administration's W-GDP initiative, USADF will commit up to \$10 million dollars in a partnership with the U.S. Department of State Bureau of Educational and Cultural Affairs to fund select African graduates of the Academy for Women Entrepreneurs who have promising business ideas or businesses that are ready to scale.



USADF is currently in country co-funding partnership agreements with several African countries – including Benin, Cote d'Ivoire, Malawi, Nigeria, Senegal, and Uganda. While USADF does not engage lawmakers or government officials on passing, implementing or rescinding laws impacting women in the workforce, USADF does have the full and complete authority within these country agreements to set the criteria and standards for the grant recipients of those funds. The community impact, and thus the impact on women who directly receive funds (or indirectly benefit from projects), is clear evidence of USADF's commitment to the vision and mission of W-GDP.

Agribusiness comprises almost 80 percent of USADF grant projects, and the majority of the women involved in agribusiness are members of community cooperatives and local village farm groups. These women are the voice of how the laws of a country impact their ability to contribute to their family and their community. While USADF does not engage lawmakers, USADF does support the women's groups that have become the voice of change and empowerment. These grassroots cooperatives often lead the charge, and funds from USADF grant instruments make it possible for these women's groups to highlight what is wrong and how best to correct it and, most importantly, to spread best practices among women entrepreneurs in their immediate environment and the surrounding communities.

Through funds provided by USADF, women have found that they can be both independent and supportive of each other in calling for change to rules and regulations having a negative impact on their ability to grow and prosper. USADF supports, through funds and technical assistance provided by 100 percent African local implementing partners, the empowerment of women and their ability to raise their voices in calling for change.

II. Approach to Addressing Pillar 3 Legal Barriers:

Theory of Change

USADF is committed to empowering grassroots women's groups and entrepreneurs who are on the frontlines and most impacted by unfavorable regulatory environments for women. While USADF does not engage in direct advocacy of legal reform, USADF is on the ground and in the trenches with the women who can make the most convincing case for legal reforms of the laws governing commerce, land ownership, banking, and other variables critical to women's economic empowerment. By providing grant resources, USADF enables programming that connects women-focused community enterprises with greater capital and technical support. This capital and technical support, in turn, increases women's economic empowerment and amplifies their voice in local and national policy, as well as lawmaking arenas.

USADF and W-GDP's Five Areas of Legal Reform

USADF does not have the mandate or the instruments to directly address areas of legal reform. This item is not applicable to USADF's contribution to the W-GDP Initiative. All of USADF's grant making tools are considered programmatic. USADF does not employ diplomatic tools to achieve legal reforms. However, USADF can provide an early warning to W-GDP implementing agencies that do have this mandate, since USADF has direct relationships with African women entrepreneurs and African-owned and African-led business owners who often raise regulatory hurdles to USADF staff and local implementing partners who themselves are African.

USADF does work closely with the U.S. Embassy in host countries and exercises Ambassadorial Notifications to ensure that our projects and grantees are in line with U.S. foreign policy positions.



Interagency Collaboration

USADF is a participating member of various interagency executive level secretariats and supports each body's women's empowerment agenda. While USADF does not advocate for the creation, revision or rescinding of laws, the agency continues to support interagency goals and missions to empower women entrepreneurs on a global scale.

USADF does have in-country associations with local and national groups in areas where women workers dominate. USADF has a long and interactive history with the shea industry and has had grantees and projects which include women's association protecting and advocating for the rights of women and the protection of women in the local and rural shea industry. Those actions advance W-GDP Pillar 3 goals by providing the women on the ground opportunity and autonomy to see and voice where changes need to be implemented in the regulations governing their work environment. While USADF itself does not promote or advocate with the government legal reform, it is fully supportive of making it possible for women, through their local and rural associations, to take those actions.

III. Monitoring, Evaluation, and Learning

USADF does not have a Pillar 3 legal reform platform; therefore, it does not have an M&E component designed specifically to measure Pillar 3 actions. USADF conducts reviews of all programs and grants. Each project provides an opportunity to incorporate best practices into pending and upcoming projects and grants.

However, USADF does have a state-of-the-art grant data management system, and going forward, will employ that system to provide information on how USADF projects reflect and impact Pillar 3 goals. USADF uses this grant data management system to disaggregate data, including how many women are directly and indirectly impacted by USADF activities and grant funding. USADF's women grantees engage the spectrum of projects, including credit and financial services projects that promote enhanced financing for African women entrepreneurs.

Providing independence to women in the work environment makes it more likely that these women can and will highlight the legal reforms necessary for them to maintain their economic status. Learning from each project helps USADF to move forward with incorporating lessons learned and best practices in future projects designed to advance Pillar 3 goals. USADF has the capability to project results and use those projections in project design.

USADF, going forward, will provide both data and best practices in its development of projects designed to aid women in Pillar 3-aligned activities. Additionally, USADF can track any relevant policy engagement its grantees may advance that relates to gender rights, gender equality, or non-discrimination. These efforts will illustrate how USADF grantees are contributing to the policy discourse around these issues in their communities.

