Women's Global Development
and Prosperity Initiative

Fund Multi-Year Plan

2020-2024

Fiscal Years 2019-2023

WGDP

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W-GDP Fund Multi-Year Plan 2020-2024

(Fiscal Years 2019-2023)

Introduction

Some of the greatest returns on U.S. foreign assistance investments result from women's economic empowerment efforts. Investing in women as economic drivers, builds countries that are resilient and self-reliant, ultimately contributing to a more peaceful world. The 2017 National Security Strategy directly ties women's economic empowerment with U.S national security, stating, "societies that empower women to participate fully in civic and economic life are more prosperous and peaceful."

To implement women's economic empowerment as a national security imperative, the White House established the Women's Global Development and Prosperity (W-GDP) Initiative on February 7, 2019, pursuant to National Security Memorandum 16. W-GDP is the first-ever, whole-of-government approach to advancing women's economic empowerment, with 10 U.S. Government (USG) Departments and Agencies[1] (interagency) working toward the goal of reaching 50 million women by 2025. W-GDP focuses on three pillars: (1) Women Prospering in the Workforce; (2) Women Succeeding as Entrepreneurs; and (3) Women Enabled in the Economy. Through these three pillars, the United States (U.S.) continues to prioritize women's economic empowerment, and support global efforts to secure foundational legal reforms. In its first year, W-GDP reached more than 12 million women, USAID plays a programmatic role in W-GDP efforts, leveraging the Agency's extensive field presence and development expertise to advance the three foundational pillars of the W-GDP Initiative. USAID works closely with the interagency, including the Department of State, which serves as the lead coordinating agency for W-GDP, managing the Initiative's day-to-day operations through the W-GDP Unit.

The W-GDP Initiative established the W-GDP Fund (Fund) at the U.S. Agency for International Development (USAID), leveraging 46 years of the Agency's work in women's economic empowerment by integrating women into the economy to improve their status.[2] The Fund totaled $200 million in its first two years and partnered with more than 450 private sector, nongovernmental, and local organizations, as well as host-country governments, in more than 60 countries.

1 Department of Commerce, Department of Labor, Department of State, Department of Treasury, Inter-American Foundation, Millennium Challenge Corporation, Peace Corps, U.S. Africa Development Foundation, USAID, and U.S. International Development Finance Corporation.

2 USAID is the premier development agency of the U.S. Government - USAID Women's Economic Empowerment, Women's Entrepreneurship and Empowerment Act of 2018, & MarketLinks Women's Economic Empowerment.

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W-GDP Pillars

Pillar 1:

Women Prospering in the Workforce: Support workforce development and skills training.

Pillar 2:

Women Succeeding as Entrepreneurs: Promoting entrepreneurship and access to capital, markets, technical assistance, and networks.

Pillar 3:

Women Enabled in the Economy: Working to identify and reduce the legal, regulatory, and cultural barriers that constrain women's full and free participation in the global economy.

These Pillars provide a clear framework that enables greater coordination among the interagency. Pillar 3 is core to achieving the other two pillars by reforming laws, and regulations that restrain women's participation in the economy. The White House Council of Economic Advisors launched the first ever report on addressing the five legal barriers to women's economic empowerment, "The W-GDP Index." The report explained if all countries addressed W-GDP's five areas of foundational reform, it could add as much as $7.7 trillion to annual global GDP.

Each USG Department and Agency has developed a Pillar 3 Action Plan, consistent with a 2019 Presidential Memorandum on Addressing Legal and Societal Barriers to Women's Global Development and Prosperity.

The Presidential Memorandum directed Departments and Agencies to prioritize action to address certain legal areas of emphasis to increase women's economic empowerment, specifically:

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 lack of enforcement.
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 on the basis of sex.
5. **Removing Restrictions on Employment:** Eliminating barriers that limit working hours, occupations, or tasks on the basis of sex.

Laida Phiri proudly displays her customary land certificate on her parcel of land in eastern Zambia. With USAID's support, she now has clear, documented rights to her most important economic asset: her land. (Jeremy Green/USAID)

The Fund invests in countries that present windows of opportunity for advancing women's full and free participation in the economy. This includes aligning investments with U.S. National Security and economic interests with host countries with the political will, commitment, and capacity to partner, as well as USG political and diplomatic engagement, availability of USAID Mission staff to manage awards, and the presence and interest of interagency, private sector, and civil society partners to participate in and support legal and regulatory reforms, improved business practices, and social norms that promote equality.

The remainder of this Plan describes how the Agency finances promising approaches aligned with W-GDP's three Pillars to accelerate women's economic empowerment through the following core actions:

1. **Build Powerful Partnerships**
2. **Scale Proven Solutions**
3. **Strengthen Systems for Sustained Impact**

The Fund works to increase women's meaningful participation in, contributions to, benefits from, and control over economic opportunities. When investments are based on evidence and in strong collaboration with interagency, private-sector, host-country government, and civil society partners, and when investments that have systemic results are scaled nationally, regionally, and globally, then women's economic empowerment will significantly increase and countries will become more self-reliant.

Women face multiple barriers to economic opportunities compared to men, including greater constraints on workforce participation, greater constraints to entrepreneurship, and less economic freedom. USAID aims to exponentially increase women's economic access, agency, and power globally by addressing W-GDP Pillar 3 *Women Enabled in the Economy* as a gateway to achieving the goals of Pillars 1 *Women Prospering in the Workforce* and 2 *Women Succeeding as Entrepreneurs*. Fund investments will strengthen legal, financial, and market systems and engage a wide range of stakeholders to reform the laws, practices, and social norms that hold women back.

The W-GDP Fund Learning Agenda monitors and evaluates efforts to build evidence to which partnerships and activities deliver results. This evidence will inform future policy and programming decisions to ensure maximum impact with available resources.

The W-GDP Fund Learning Agenda continuously monitors, evaluates, and learns which partnerships and activities deliver results, ensuring future investments are based on evidence.

1. Monitor performance through regular surveys completed by each activity and sex-disaggregated data reported on W-GDP Foreign Assistance Standard Indicators;
2. Evaluate results through performance and impact evaluations; and
3. Learn and apply knowledge through a growing W-GDP Fund Community of Practice.

1 Build Powerful Partnerships

The Fund focuses on enterprise-driven development by collaborating with the private sector to implement market-based solutions that spur innovation and bring together expertise and resources. The Fund will achieve greater scale, sustainability, and effectiveness in addressing W-GDP's three Pillars by maximizing its partnerships with the private sector.

The W-GDP Initiative prioritizes efforts to catalyze private and public sector investment that result from an initial contribution from the Fund, regardless of whether or not the Fund was actively and directly involved at the time of the additional financing. The Fund's initial catalytic investments mobilize additional funds in an exponential manner, including through its blended finance and private-sector engagement activities, as well as technical assistance in underserved markets.

The Fund will also seek investments in new, underutilized, and local private sector and civil society partners, because when local actors identify and solve their own challenges, development outcomes are more sustainable. The Fund increases interagency collaboration through partnerships with other USG Departments and Agencies, building synergies across USG technical assistance in emerging and developing countries.

The W-GDP Fund at USAID and PepsiCo are partnering on work in West Bengal, India, where together we are strengthening women's access to land and technical agronomy training to become PepsiCo farmers. (Jen Peterson/Tetra Tech)

The Fund deepens collaboration with U.S. Government partners by highlighting their strengths and expertise, collaborating on efforts such as:

1. The Department of State's Secretary's Office of Global Women's Issues will bring together women's coalitions from Central Asia to remove restrictions on women's economic empowerment; and

2. The Millennium Challenge Corporation establishes a women's data lab in Côte d'Ivoire to support women entrepreneurs with technology, training, and assistance in growing their companies.

Core Actions to Build Powerful Partnerships

Each bullet indicates the relevant W-GDP Pillars and legal and societal areas of emphasis as noted on pages five and six.

2020

- **Catalyze investment** and expand the diversity of private and public (non-U.S. Government) partners by working with corporations, women-owned and women-led small-, medium-, and micro-sized enterprises (SMMEs), civil society organizations, host governments with strong political commitment, and faith-based, local, and underutilized organizations. (Pillars 1, 2, 3 & Area 2)
- **Deepen collaboration** with interagency partners by highlighting their strengths and expertise (Pillars 1, 2, 3).
- **Promote innovation** by investing in private sector-led approaches that close the gender digital divide, expand business opportunities, and help empower women to reach their full economic potential in an increasingly digital world (Pillars 1, 2, 3).
- **Build financial resilience** for women-led enterprises by partnering with the U.S. International Development Finance Corporation (DFC) to extend technical assistance and financing (Pillar 2 & Area 2).

2021

- **Strengthen industry coalitions and companies** by building capacity and identifying ways to incentivize prospective and current female employees to advance in the workplace in higher-paying industries (Pillar 1 & Area 5).
- **Continue to finance interagency partnerships** by leveraging the strengths and expertise of each Department and Agency to promote proven solutions to increasing women's economic power internationally, including through cost-effective legal and regulatory reforms in the Pillar 3 Action Plan. (Pillar 3 & Areas 1-5).
- **Maximize global reach and incentivize women's economic empowerment** in USAID programming through a third round of an Incentive Fund for Missions and Operating Units to scale proven activities in local contexts (Pillars 1, 2 , 3 & Areas 1-5).
- **Establish a pipeline** of women-owned and women-led companies that meet strong gender lens investing criteria for the DFC to bring to scale (Pillar 2 & Area 5).

Core Actions to Build Powerful Partnerships (cont'd)

2022

- **Catalyze funds** from public and private sectors by working alongside investors to develop blended finance solutions to crowd-in investment, facilitating partnerships and market-based approaches (Pillars 1, 2, 3 & Area 2).
- **Scale industry coalitions** to develop a base of local and regional businesses who are W-GDP champions in host countries. (Pillars 1, 2, 3 & Area 5).
- **Expand successful partnerships** by identifying opportunities for additional private sector partners to scale impactful existing Fund activities by crowding-in and sustaining profitable investments (Pillars 2, 3 & Area 5).

2023

- **Mobilize $600 million from private and public sectors** by leveraging catalytic funds that were foundational to the initial investments made by the Fund. (Pillars 1, 2, 3 & Area 2).
- **Strengthen partnerships through improving market systems developments** by increasing women's positions and leadership roles higher-up and throughout supply chains, and integrating women-owned and women-led SMEs into higher-value local, regional, and global supply chains (Pillars 1, 2 & Area 5).
- **Expand proven innovation and technology** by increasing commitments to partnerships using new and effective digital solutions that achieve greater scale across borders, sustainability, and effectiveness in addressing W-GDP's three Pillars (Pillars 1, 2, 3 & Areas 1-5).

2024

- **Continue to invest in blended finance** approaches to mobilize at least $1 billion dollars of private and public capital to advance women's economic empowerment through a market facilitation approach (Pillars 1, 2, 3 & Area 2, 5).
- **Exponentially crowd-in** private capital investment to scale market interventions, products, and solutions, demonstrating the proven business case for investing in women's economic empowerment. (Pillars 1, 2, 3 & Areas 2, 5).
- **Disseminate outcomes** of partnerships that have demonstrated proven results and provide opportunities for scaling and replication (Pillars 1, 2, 3 & Areas 1-5).

The W-GDP Fund at USAID forges partnerships with American companies that understand their business interests are best served when women are empowered around the world. In this second year of the W-GDP Fund, USAID and PepsiCo are investing an initial $5 million each to support a five-year partnership. (Jen Peterson/Tetra Tech)

2 Scale Proven Solutions

Accelerating women's economic empowerment around the world is integral to countries transitioning from being recipients of foreign aid to becoming U.S. trading partners. The constraints to economic empowerment for women are complex and multi-faceted. Thus, solutions require a multi-pronged approach in which the effectiveness of investments are continuously monitored, evidence is used to adjust existing programs, and proven solutions are scaled nationally, regionally, and ultimately globally.

The W-GDP Fund invests in activities that help women and men have equal opportunities to participate in, contribute to, control, and benefit from economic activity. Countries with more equitable balance of men and women in the workplace and workforce are more innovative and stable.[3] Proven research indicates cross-sector coordination is essential to large-scale social change.[4] USAID can accelerate increasing women's economic power by funding investments that promote collaboration among host-country governments, the private sector, and civil society.

Women make up half of the world's population, but they own only one-third of formally registered SMEs globally, and there is a $287 billion credit gap facing formal women-owned small and medium-sized enterprises.[5] When compared to male-owned businesses, women-owned businesses do not have equal access to the capital needed to stabilize or expand, in part due to discrimination in accessing credit by sex or marital status.[6] Solving this problem requires long-term, systemic reforms, and short-term financial mechanisms that can address immediate needs.[7]

Many countries bar women from working in specific jobs or sectors, lack legal protections to prevent discrimination in areas such as access to credit, and allow husbands to legally forbid their wives to work. This leads to large numbers of women being restricted from having the same choice of jobs as men.[8] To increase women's global labor force participation and advancement in the workplace, access to quality vocational education and skills training must be improved, to ensure more opportunities to thrive in well-paying jobs in their local economies.

3. United States of America National Security Strategy (2017)

4. Kania, J. & Kramer, M. Collective Impact. Stanford Social Innovation Review. Winter 2011

5. IFC, World Bank Group (2014), Women-Owned SMEs: A Business Opportunity for Financial Institutions: A Market And Credit Gap Assessment and IFC's Portfolio Gender Baseline

6. Ibid.

7. USAID Digital Strategy 2020-2024

8. World Bank Group, Women, Business and the Law 2020

Core Actions to Scale Proven Solutions:

Each bullet indicates the relevant W-GDP Pillars and legal and societal areas of emphasis as noted on pages five and six.

2020

- **Scale proven solutions** at the local, regional, and global-levels by leveraging the Agency's extensive field presence and expertise through its Missions and other Operating Units (Pillars 1, 2, 3 & Areas 1, 2, 3, 5).
- **Create tangible employment opportunities in higher paying sectors** by scaling the proven Engendering Utilities approach by partnering with new companies, continuing support to existing partners, and expanding to additional traditionally male-dominated sectors, such as the water sector, to create tangible economic opportunities for women, including jobs, promotions, and career development (Pillar 1 & Area 5)[9].
- **Expand entrepreneurs' access to finance** through the W-GDP Invest in Women Portfolio, which works with leading partners using a blended finance approach to crowd-in private capital for investment in business models and firms investing in advancing women in the workplace, overcoming obstacles to grow women-led enterprises, and demonstrating the social and financial returns of gender lens investing (Pillar 2 & Area 2).
- **Advocate for inclusive legal and regulatory reforms** including by expanding successful land reform programs to a wider number of countries and using a participatory systems approach to identify, prioritize, and remove constraints to women's economic empowerment through the W-GDP Grand Challenge, concentrating first on women's access to commercial finance (Pillar 3 & Areas 1, 3).
- **Roll-out tested solutions overcoming collateral constraints** when women-owned small and growing businesses find that their financing needs are too large for microfinance and require a customized medium-term variable payment option loan product (Pillar 2 & Area 2).

9. USAID (2019), Getting Employment to Work for Self-Reliance: A USAID Framework for Programming

Core Actions to Scale Proven Solutions: (cont'd)

2021

- **Scale proven approaches to a *national-level*** across USAID by leveraging the Agency's extensive field presence through co-creation of existing concept notes and a new call for concept papers to USAID Missions and Operating Units focused on activities that include reforming employer practices so that more women are hired, retained, and promoted in the formal workforce (Pillars 1, 2, 3 & Area 5).
- **Advance enterprise-driven solutions to increase employment** by building on USAID programming in market systems development. Scale industry coalitions nationally to advance the recruitment, retention, and promotion of women in the workplace across higher-paying industries, including male-dominated sectors from energy to water and infrastructure (Pillar 1 & Area 5).
- **Strengthen enterprise-driven solutions to increase market growth and investment** through existing gender lens investing networks and a global communications campaign focused on the world's leading financial outlets. Promote innovative investment models in women-led ventures and corporate policies advancing women in the workplace to demonstrate the return on investing in women. Expand blended finance approaches where U.S. Government funding is uniquely required to de-risk initial private capital investments thereby addressing market gaps and empowering women as entrepreneurs (Pillar 2 & Area 2).
- **Generate new evidence through the W-GDP Fund Learning Agenda** by monitoring the performance of Fund investments through regular surveys. Expand the reach and impact of the W-GDP Fund Community of Practice globally by building on 2020 investments including conducting six evaluations on partnerships that are overcoming barriers to women's economic empowerment (Pillars 1, 2, 3 & Areas 1-5).

The W-GDP Fund at USAID and PepsiCo are partnering to create tangible economic opportunities for women with PepsiCo, including their ability to produce high-quality crops, which allows women to further invest in their families and farms, and secure their own future. (Jen Peterson/Tetra Tech)

Core Actions to Scale Proven Solutions: (cont'd)

2022

- **Scale proven approaches from 2020 and 2021 to a *regional-level*** across USAID by leveraging the Agency's extensive field presence through co-creation of existing concept notes and a new call for concept papers to USAID Missions and Operating Units focused on activities that will include public-private-civil society interventions that support international coalitions for change (Pillars 1, 2, 3 & Areas 1-5).
- **Increase salaries** by scaling proven enterprise-driven training programs from 2020 and 2021 in workforce development and employment in higher-paying industries and supply chains.[10] Training programs will directly link trainees to apprentices and jobs (Pillar 1 & Area 5).
- **Expand the size and number of profitable women-owned and women-led businesses** by scaling the proven enterprise-driven solutions from 2020 and 2021, particularly regarding access to finance, markets, and networks (Pillar 2 & Area 2).

2023

- **Scale proven approaches that work for impact at a *global-level*** across USAID by leveraging the Agency's extensive field presence through co-creation of existing concept notes and a new call for concept papers to USAID Missions and Operating Units focused on activities that will include public-private-civil society interventions that support international coalitions for change (Pillars 1, 2, 3 & Areas 1-5).
- **Measure and learn from results** by conducting an end line portfolio performance evaluation that will assess the effectiveness, sustainability, and maturing results of women's economic empowerment interventions. Findings will be applied to improving existing activities and to new investments (Pillars 1, 2, 3 & Areas 1, 2, 3, 5).

2024

- **Increase global investment in women's economic empowerment** by collaborating with the private sector to incentivize companies to report on gender equality indexes (Pillars 2, 3 & Area 5).
- **Support global advocacy campaigns for policy reform and social change** by financing laws and regulatory reforms, improving corporate and SME policies and practices. Establish financial viability of local advocacy and civil society organizations through approaches that generate sustained resources (Pillar 3 & Areas 2, 5).
- **Disseminate results** of powerful women's economic empowerment partnerships so they can be scaled and replicated (Pillars 1, 2, 3 & Areas 1-5).

10. World Bank Group's Africa Innovation Lab (2018) "Personal Initiative Training Leads to Remarkable Growth of Women-Owned Small Businesses in Togo" and Shankar, AV, Onyura, M and Alderman, J. (2015) Agency-based Empowerment Training Enhances Sales Capacity of Female Cookstove Entrepreneurs in Kenya.

3 Strengthen Systems for Sustained Impact

Women's economic empowerment is possible only when women have rights and can exercise them to participate in the economy on an equal basis as men. Rights arise from appropriately formulated legislation, stakeholders' awareness of the legislation, and a legal system that implements and enforces these rights. By taking a comprehensive approach, the Fund can exponentially increase women's economic power, access, and agency globally.

The Fund determines investments through a comprehensive approach known as, "systems thinking."[11] Guided by this approach, the Fund invests in actions to positively change the system and power relations, overcoming constraints to women's economic empowerment, as described in USAID's W-GDP Pillar 3 Action Plan.

For impact to be sustained, the Fund aims to institutionalize women's economic empowerment programming, aligned with the W-GDP Pillars, within USAID's overall work. To accomplish this, the Fund will leverage USAID's robust global presence of gender advisors and gender points of contact, as well as private enterprise officers, economists, private sector engagement advisors, and other economic growth staff in Washington and in Missions globally. The Fund will also incentivize private sector, civil society, and host-country government partners to implement policies and practices with measurable impact, such as the increased recruitment, retainment, and promotion of women; decrease in the gender pay gap, and reduce the legal and regulatory barriers identified in the Presidential Memorandum on Addressing Legal and Societal Barriers to Women's Global Development and Prosperity.

Eliminating systemic social and legal barriers that keep women from productively participating in the marketplace would result in substantial economic gains.[12] [13]Reducing policy and regulatory barriers, as well as discriminatory social norms and practices, to increase women's participation in the economy at the national, subnational, and local levels is the longer-term goal, and will require bottom up, demand-driven reform along with strong political will from host-country governments.

11. USAID Technical Note: The 5R's Framework in the Program Cycle (see systems thinking in introduction and throughout) & USAID Local Systems Framework for Supporting Sustained Development (see systems thinking on pgs. V, 2, and Section 3).

12. McKinsey Global Institute (2015). The Power of Parity and How Advancing Women's Equality Can Tribute to $12 Trillion in Global Growth.

13. ILO Brief, What Works No. 10, Economic Impacts of Reducing the Gender Gap

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Strengthening Women's Property Rights

For over 50 years, USAID has invested in policies and programs to strengthen women's property rights and improve land governance. From developing land markets in Asia to formalizing property rights in post-conflict Colombia, USAID continues to build on this legacy today with active land and property rights programs in more than a dozen countries. The Fund invested $7M in programs reforming national policies and customary practices around women's land rights in Ghana, Malawi, Mozambique, Zambia, and India. The Fund also invested in a partnership to create economic opportunities for women farmers in PepsiCo's agriculture supply chains, by strengthening their land rights, which allows for increased access to capital and markets. These investments will help women to produce high-quality crops and to adapt services and products that are better designed for female farmers and workers. The W-GDP Fund is expanding the model piloted in West Bengal, India, to Asia and Latin America (Pillar 3).

Core Actions to Strengthen Systems for Sustained Impact:

Each bullet indicates the relevant W-GDP Pillars and legal and societal areas of emphasis as noted on pages five and six.

2020

- **Strengthen internal USAID systems** by collaborating closely with Mission and Bureaus and leveraging the extensive network of gender and economic growth staff across headquarters and in the field to build W-GDP's impact (Pillars 1, 2, 3 & Areas 1-5).
- **Expand legal reforms to improve access to finance** through women's inclusion in credit-history systems and affordable finance through secured lending. 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 (Pillar 3 & Area 2).
- **Improve the reach of financial technology** by working with the relevant authorities to remove regulatory barriers that reduce the reach of financial technology to women, and close the digital gender divide (Pillar 2, 3 & Area 2).
- **Build evidence through the W-GDP Fund Learning Agenda** by addressing a Pillar 3 learning question (Pillar 3 & Areas 1-5).

2021

- **Launch the *W-GDP Grand Challenge: Women Prospering in the Workforce*** to build coalitions that will change corporate policies and practices, increasing women in higher-paying and safer jobs in one or more industries while providing childcare solutions (Pillar 1 & Area 5).
- **Focus on owning and managing property** by leveraging USAID's more than 50 years of experience in supporting policies and programs that strengthen women's property rights and improve land governance (Pillar 3 & Area 3).
- **Expand the use of municipal reform programs** including indices as a standard tool to remove local barriers for women's access to institutions, such as courts, registries, and other public legal services through partnerships with the Millennium Challenge Corporation, Department of Commerce, the World Bank Group, and host-country governments at the national, provincial, and local levels (Pillar 3 & Area 1).
- **Increase amount of USAID sex-disaggregated data** within USAID's reporting system for all person-level data for all W-GDP's three Pillars. Through the W-GDP Fund Learning Agenda, improve USAID's reporting on sex-disaggregated data per the Standard Foreign Assistance Indicators in coordination with the U.S. Department of State (Pillar 3 & Areas 1-5). [14]
- **Refine and disseminate indicators** for measuring the achievement and impact of legal, policy, and social reform (Pillar 3 & Areas 1-5).

14. U.S. Department of State, Office of Resources and Reports https://www.state.gov/resources-and-reports-office-of-foreign-assistance/

Core Actions to Strengthen Systems for Sustained Impact: (cont'd)

2022

- **Increase the capacity of women-borrowers** by scaling activities that address social norms through financial literacy and improving practices of financial institutions as part of legal-reform programs (Pillar 2, 3 & Areas 2, 5).
- **Strengthen financial institutions** by providing technical assistance to both commercial lenders and women-led SMEs to overcome the perceived risks of lending to women, and to eliminate banking practices and social norms that discriminate against women (Pillars 2, 3 & Areas 2, 5).
- **Launch nationwide initiatives** 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. Improve market access, ease of doing business across borders by working with the private sector, civil society organizations, and host governments at the national, provincial, and local levels, including news and social-media organizations. (Pillar 3 & Area 4).

2023

- **Expand the use of proven tools** developed by Engendering Utilities to additional countries, and to additional male-dominant industries. Potential partners include private-sector employers (Pillar 1, 3 & Area 5).
- **Establish and disseminate evidence-based learning** to promote effectiveness and impact in addressing gender gaps in the five Pillar 3 focus areas (Pillar 3 & Areas 1-5).

2024

- **Strengthen regional and global coalitions** that will continue to promote women's economic empowerment across regions and globally for decades to come without USAID support. These coalitions will reform and implement laws, and promote practices and social norms change, in multiple countries (Pillar 3 & Areas 1-5).
- **Strengthen a global network** of interagency partners, host-country governments, bi-lateral and multilateral donors, foundations, the private sector, and nonprofit organizations committed to institutionalizing effective approaches to legal and regulatory reforms, policies and practices (public and private) for women's economic empowerment (Pillar 3 & Areas 1-5).
- **Institutionalize effective approaches to improve policies and practices** within USAID, interagency, private-sector partners, and implementing partners with measurable impact regarding the gender pay gap. (Pillar 3 & Area 5).

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