



PILLAR 3 – ENABLING ENVIRONMENT FOR WOMEN’S ECONOMIC EMPOWERMENT

The Women’s Global Development and Prosperity (W-GDP) Initiative’s Third Pillar – Women Enabled in the Economy – is arguably the most transformative of the pillars. It addresses the legal and regulatory barriers, employer practices, and social and cultural norms that preclude women’s economic empowerment in developing countries. Examining legal barriers specifically, W-GDP is focusing its 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.

ACCESSING INSTITUTIONS: Reduce restrictions on women’s authority to sign legal documents such as contracts and court documents. Address unequal access to courts and administrative bodies for women, whether officially or through lack of proper enforcement.

- *1 in 2 women in low-income countries do not have official personal identification cards as proof of legal identity, thereby limiting their access to critical services and participation in political and economic life.*
- *15% of all countries do not allow women to legally be “head of household” or “head of family” in the same way as men, 55% of these countries are located in Sub-Saharan Africa.*

BUILDING CREDIT: Ensure women’s equal access to credit and capital to start and grow their businesses. Prohibit discrimination in accessing credit by sex or marital status.

- *In 61% of countries, women cannot run a business in the same way as men.*
- *81% of countries do not prohibit discrimination by creditors on the basis of marital status.*
- *63% of countries do not prohibit discrimination by creditors on the basis of sex or gender.*
- *In 5 Sub-Saharan countries, women are unable to legally open a bank account in the same way as men.*

OWNING AND MANAGING PROPERTY: Lift restrictions for women on owning and managing property, including limitations on inheritance and the ability to transfer, purchase, or lease property.

- *40% of countries have at least one constraint on women’s property rights.*
- *41 countries do not let sons and daughters have equal rights to inherit assets from their parents, 18 of which are located in the Middle East and North Africa.*
- *36 countries grant widows fewer inheritance rights than widowers, 16 in the Middle East and North Africa and 13 in Sub-Saharan Africa.*

TRAVELING FREELY: Address constraints on women’s freedom of movement, including restrictions on obtaining passports.

- *37 countries do not allow women to apply for a passport in the same way as men.*
- *31 countries restrict women from choosing where to live in the same way as men.*
- *17 countries restrict women from traveling without permission.*

REMOVING RESTRICTIONS ON EMPLOYMENT: Remove restrictions that limit women’s working hours, occupations, or tasks.

- *104 countries (56%) restrict women’s employment in specific jobs, which limits the career choices of more than 2.7 billion women globally.*
- *28 countries do not allow women to work the same night hours as men, 10 of them located in the Middle East and North Africa.*