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## CHALLENGES AND OPPORTUNITIES FOR URBAN WOMEN'S ECONOMIC EMPOWERMENT

The ongoing global shift in human settlement toward urban areas, from 30% of world population in 1950 to 55% in 2019, has caused major changes in social and economic lives of its inhabitants.<sup>1</sup> From now until 2050, the UN estimates that the world's urban population will expand by 2.5 billion, i.e. more than 1.5 million people will be added to cities every week, the vast majority in developing countries. Because nearly half of these new urban residents will be women, the new front in the struggle for women's equality and empowerment in international development is in cities.

At their core, cities are “comprised of multiple overlapping systems” that bring people together and can propel upwards social mobility for all residents, particularly vulnerable groups such as women and the poor.<sup>2</sup> If handled well, this concentration of human talent could spur job growth and economic development, improving women's participation in the economy and consequently, their empowerment. But how urbanization impacts burdens on women's time is complicated: while in theory women have greater access to jobs within a shorter commute distance which improves opportunities for upward economic and social mobility, they could also experience the loss of traditional communal support for care responsibilities which could make it more difficult to work outside home. For policymakers, this poses the challenge of designing and implementing policies supporting gender equality so the benefits of urbanization for women can outweigh associated costs.

Through its programming, USAID works to secure and strengthen women's access to and protections in urban labor markets as a way to unlock their potential, promote economic empowerment and gender equality, and help countries achieve transformative economic self-reliance. A number of policies support these efforts, including the Women's Global Development and Prosperity Initiative (W-GDP), the Women's Economic Empowerment and Entrepreneurship

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<sup>1</sup> UN Population Division 2019.

<sup>2</sup> Jacobs, Jane 1961.

Act, the US Strategy to Prevent and Respond to Gender-based Violence Globally, USAID's Journey to Self-Reliance, and USAID's Gender and Female Empowerment Policy.

This brief will explore and highlight the uniquely urban considerations within women's economic empowerment as it relates to the key concepts in W-GDP. The W-GDP is the first whole-of-government initiative that funds projects enabling women to succeed in the economies of the developing world.<sup>3</sup> The initiatives funded all center around three core pillars:

- **Women Prospering in the Workforce:** Advancing workforce development and vocational training to give women the skills and training necessary to secure quality jobs.
- **Women Succeeding as Entrepreneurs:** Promoting women's entrepreneurship and providing women with access to capital, markets, technical assistance and networks.
- **Women's Enabled in the Economy:** Striving to remove the legal, regulatory and cultural barriers that constrain women from fully and freely participating in the economy.

In this context, the W-GDP offers a framework for investing in interventions that create more conducive conditions for women to add their talents to the labor force and business realm outside the home. Given the worldwide demographic, economic and cultural shift toward urban areas, W-GDP's success in harnessing change hinges on what happens in cities around the world.

## WOMEN PROSPERING IN THE URBAN WORKFORCE

The first pillar of the W-GDP aims to increase women's global labor force participation and advancement in the workplace by providing women with quality education, training, and support. The kinds of education, training, and support women need to participate in urban economies differ fundamentally from those needed in rural economies. By nature of cities' geographic and population density and non-agriculturally based economies, urban labor markets offer more job opportunities but also require higher-level skills and extra effort for women to compete for the safest and highest-paying jobs.<sup>4</sup>

### Jobs

Female Labor Force Participation (FLFP) generally follows a U shape trend (Figure 1 below) as a country and its labor force develop, where women's highest participation is observed at either end of the income spectrum.<sup>5</sup> Women are most likely to seek employment outside the home if their family or community is living at a subsistence level. Due to stigmas against low-skill work or women working outside the home, women move out of the labor force as soon as their economic prospects improve. Highly educated women in more economically-secure families, though, are not as restricted by stigmas or a lack of skills, and thus participate at higherrates.

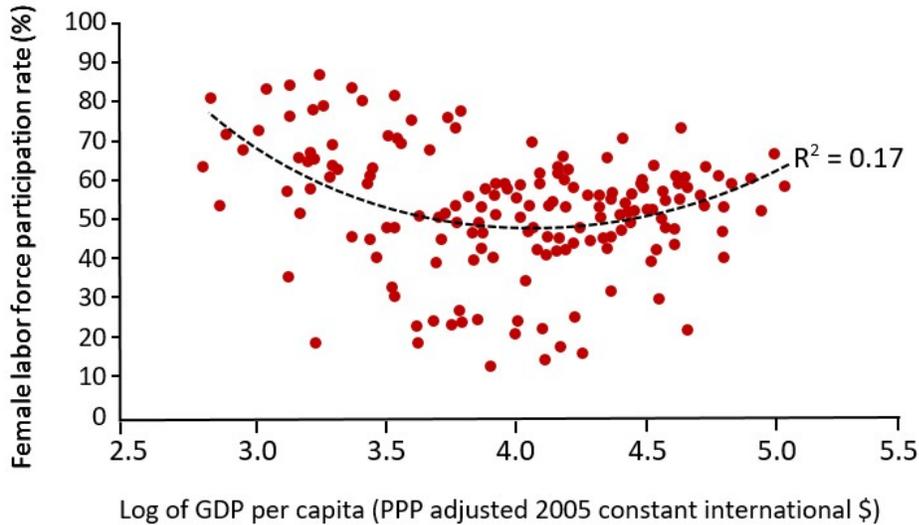
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<sup>3</sup> USAID 2019.

<sup>4</sup> According to UN Habitat, many countries define their urban areas by the proportion of their population engaged in non-agricultural labor. While fixed growing cycles cap agricultural productivity, urban sectors like manufacturing, services, and technology have infinitely expandable marginal productivity. Combining this factor with a readily-available consumer base means urban markets have a much greater variety of viable products and businesses, requiring a more educated, versatile workforce.

<sup>5</sup> Verick 2018.

**Figure 1** - Incidence of a U-Shaped relationship: a decline and then a rise in female labor force participation as economies develop (2018)



**Source:** IZA World of Labor; ILO model estimates, ILOSTAT. Online at: <https://ilo.org/ilostat>; World Development Indicators. Online at <http://databank.worldbank.org/data/source/world-development-indicators>

Urban environments add a level of complexity to this trend as women have a wider variety of jobs available to them at different levels of education and cities' higher wages and costs of living change families' responsibility decisions and the stigmas women might face seeking work.

## Education

### BOX 1 - INFORMAL JOBS

Informal jobs are “off-the-books” or outside of government regulation. This means informal workers aren't covered by social protections or labor laws restricting work hours or pay, and in urban industrial and service jobs, workers face great exposure to unsafe working conditions. Informality arises because of barriers and the burdens of running a business formally (taxes, social protections, paperwork, bribes). Often businesses won't be fully informal or formal, keeping some workers off their books while registering others.

For women with limited education or few marketable urban skills, the jobs cities offer lie primarily in the informal sector. Globally, about 91 percent of women in the informal economy are illiterate or have finished only primary education, while women having completed secondary and higher education are less likely to be engaged in informal jobs.<sup>6</sup> Unfortunately, due to low global support for women's education, the vast majority of female laborers in cities fall into the low-skill and thus informal labor category. In South Asia, over 80 percent of women in non-agricultural jobs work in the informal sector; in sub-Saharan Africa, 74 percent; and in Latin America and the Caribbean, it's 54 percent.<sup>7</sup> Examples of jobs commonly held by women in the informal economy include domestic work, street vending, cosmetic or food-services, waste picking, home-based work and

<sup>6</sup> International Labor Organization. 2018.

<sup>7</sup> UN Women 2016.

day labor. While work in the informal urban economy can take various forms, women tend to occupy the most vulnerable and the lowest-paid jobs due to their low bargaining power relative to men.<sup>8</sup> Additionally, informal jobs often offer greater flexibility that women need to juggle domestic work on top of their employment outside the home.

For more highly-educated women, cities offer a wide variety of workplace opportunities, but gendered stigmas still prevent women from making the most of urban opportunities. Highly educated women tend to still focus on more traditionally female-dominated and lower-paying sectors, such as education, non-profit, and healthcare.<sup>9</sup> Traditional expectations on what women should study prevent them from entering higher-paying positions that require Science, Technology, Engineering, or Math (STEM) backgrounds in fields such as manufacturing, IT and networking, or industrial services. Even within fields dominated by women, women face barriers in accessing higher-paying jobs. Globally, women hold just 34 percent of managerial positions.<sup>10</sup> Other barriers – including child care and domestic burdens, vulnerability in accessing urban jobs due to unsafe public transit options and threats of gender-based violence, and general stigmas around women working outside the home – dampen the potential cities offer for women's economic empowerment.

Policymakers and practitioners though can increase women's educational attainment and skill training and thus their fuller participation in urban labor markets. Some interventions that drive towards these goals include:

- **Providing training and technical support to women** who participate in informal employment increase their economic opportunities and improve their livelihood. This is particularly important for women in the male-dominated sectors, such as infrastructure and solid waste management. For example, USAID's Municipal Waste Recycling Program (MWRP) provides training and technical support to women and women's groups who work as informal or independent waste collectors, to raise their income, amplify their visibility among the communities, and facilitate greater access to public services and health insurance.
- **Subsidizing women's education in STEM fields** and offering workforce wage subsidies to create jobs for women in the STEM fields.<sup>11</sup> Understand and address barriers to women's leadership and promotion within STEM professions. For example, USAID through PEPAR launched [Human Resources for Health 2030](#) which provides training and recruitment incentives for women in Jordan to fill scientific healthcare positions.

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<sup>8</sup> International Labor Organization 2018.

<sup>9</sup> World Economic Forum 2018.

<sup>10</sup> World Economic Forum 2018.

<sup>11</sup> USAID 2017.

## USAID in Action: Engendering Utilities Program

Cities need a lot of power to run. When women serve as policymakers, executives, employees, and entrepreneurs, evidence shows that energy policies are more effective, energy products have higher sales rates, and utilities have higher returns on equity and investment. USAID's global *Engendering Utilities* program – launched in 2015 – seeks to correct the gender gap in formal, high-paying and highly-skilled utilities by creating laws, training, and leadership opportunities to bring more women into the energy sector. The program began with a review of the state of gender equity in energy utilities around the world, which led to USAID partnering with utilities in Jordan, Georgia, Macedonia, Nigeria, and Kenya to improve women's career prospects while improving the quality and cost of electricity services. Now, Engendering Utilities is partnering with 17 facilities in 14 different countries and is laying the foundation for greater female representation in utility company's leadership positions. For example, [in Jordan](#), the EDCO utility company created an Equal Employment Opportunity policy, instituted an annual survey to determine employee attitudes on gender, and provided leadership training to 21 female employees for the first time.

For more information, visit: [https://www.usaid.gov/sites/default/files/documents/1865/IUCN-USAID-Making\\_case\\_women\\_energy\\_sector.pdf](https://www.usaid.gov/sites/default/files/documents/1865/IUCN-USAID-Making_case_women_energy_sector.pdf)

## USAID in Action: PROMOTE – Women in the Economy

In partnership with the government of Afghanistan starting in 2015, USAID is implementing a program to enhance women's leadership in businesses. Through a multipronged approach involving upskilling, technical assistance, network building and improving access to financing, the program is promoting business growth sustaining job creation. By working with government and private sector partners, the program has placed over 7,000 women in internships with over 1,600 companies, with 35% receiving job offers upon graduation. Another 2,000 received scholarships for skills training, whereas more than 300 women-owned businesses have directly benefited from the program. Besides direct benefits, the program sets an important example, thereby creating further economic opportunities.

For more information visit: [https://www.usaid.gov/sites/default/files/documents/1871/Promote\\_-\\_Women\\_in\\_the\\_Economy.pdf](https://www.usaid.gov/sites/default/files/documents/1871/Promote_-_Women_in_the_Economy.pdf)

## USAID in Action: The Clean Cities, Blue Ocean Program

Women involved as formal and informal workforce in the traditionally male-dominated waste management and recycling sector face a wide range of structural and gendered barriers that impede their full economic participation. To a large extent, gender consideration and integration in the waste management and recycling sectors have been negligible. Through the Clean Cities, Blue Ocean (CCBO), a global flagship program awarded in August 2019 to combat ocean plastic pollution caused by urban areas in the developing world that lack the ability to effectively manage their waste, USAID is integrating women's economic empowerment interventions to support the three pillars under the W-GDP Initiative. To advance the workforce development the CCBO will engage with women at all stages of the value chain to create economic opportunities for them including in end-use markets, at aggregation points and as SME leaders, and increase women's access to high value waste to increase their incomes and ability to grow their waste-related businesses through trainings and technical assistance. To increase access to capital and technology, the CCBO will work with the private sector to build their capacity to develop and fund women-led businesses and identify and facilitate opportunities for women to take on new jobs that are created by cutting edge technologies. And finally, to promote an enabling environment that increases the women's economic empowerment in the solid waste management and recycling sector, CCBO will support women's meaningful participation in decision-making around waste management, particularly in technical and high-level meetings with private sector and local governments.

For more information, visit: <https://www.urban-links.org/ocean-plastics/>

## WOMEN SUCCEEDING AS URBAN ENTREPRENEURS

The W-GDP's second pillar aims to unleash women's creative leadership by supporting female entrepreneurship, and cities may offer a more enabling environment in which to achieve this goal. Data on country-level urbanization rates and female entrepreneurship suggests a positive correlation. In Brazil and Angola for example, where urbanization rates are high at 87 percent and 66 percent respectively, for every 100 male entrepreneurs, there are 83 and 99 female entrepreneurs, respectively.<sup>12</sup> On the flip side, in low urbanization countries like Pakistan (37%) and Bangladesh (37%), there are only 6 and 21 female entrepreneurs for every 100 male entrepreneurs, respectively.<sup>13</sup> While this correlative data doesn't mean causation, it is still true that women-owned businesses in cities have simultaneous access to larger pools of talented workers and well-paying customers, can do business in close proximity to production facilities, and are more likely to be fully integrated into business supply chains.<sup>14</sup>

However, the nature and structure of urban economies also present unique challenges to

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<sup>12</sup> It is important to remember that correlation does not imply causation, and several intermediary factors could drive this association including social and cultural acceptability of women as economic agents and economic growth that creates greater opportunities.

<sup>13</sup> Global Entrepreneurship Research Association. 2019.

<sup>14</sup> Storper and Venables. 2004.

entrepreneurs – e.g. greater competition, higher costs of doing business, and larger start-up capital requirements. For urban female entrepreneurs who already face distinctive disadvantages as a direct consequence of systematic barriers in general (e.g. lower educational attainment, care responsibilities, weaker domestic bargaining power, etc.), these challenges are harder to overcome. Policymakers and practitioners will need to strategically address the challenges that both cities and gender inequality present to female entrepreneurship, which means working on women’s access to capital, equal treatment before the law, and overall access to markets and social capital.

## ACCESS TO CAPITAL

Access to capital poses a serious challenge to entrepreneurs throughout the world, but it is more pronounced in the case of female entrepreneurs in developing countries. Women are still much less likely to have bank accounts and thus must often function outside of formal lending systems. In the Middle East for example, the likelihood of women having a bank account in comparison to men is only 50 percent.<sup>15</sup> Even for women entrepreneurs who do have bank accounts, financial institutions are often either ill-equipped or do not have incentives to train loan officers in understanding women-owned businesses (e.g. their unique work cycles, credit requirements or sector return-on-investment rates). Consequently, female owned businesses are concentrated in the least capital intensive and consequently, least productive sectors of the economy such as administrative services.<sup>16</sup> Evidence from Uganda shows that urban female entrepreneurs are no better off in terms of accessing capital than their rural counterparts, but other research shows that when development actors predominantly focus on building up rural lending cooperatives (as in Bangladesh), urban female entrepreneurs have worse access to formal credit than their rural counterparts.<sup>17</sup> This suggests that improvements in financial services are localized, and thus the development community needs to balance their attention to include urban lending and financing institutions or cooperatives to empower female entrepreneurs in cities.<sup>18</sup>

## LEGAL ENVIRONMENTS

Underlying legal barriers facing women (e.g. discriminatory inheritance laws or property protection laws) inhibit female entrepreneurs’ ability to grow their businesses. When government agencies and other businesses are allowed to discriminate against businesses based on the sex of the owner, female-owned businesses are shown to have less market access and do worse than male-owned firms.<sup>19</sup> Around the world, non-discriminatory country-level rule of law and business contract enforcement is consistently found to increase female business ownership.<sup>20</sup> When women are able to trust and trade with more partners, allowing them greater market access and therefore, more opportunities to grow businesses as would be the case for their male counterparts.<sup>21</sup> Thus, improving the gender-neutrality of the legal system and enforcing contracts equally may enable women to start businesses in higher-risk, higher-reward urban manufacturing and services industries.

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<sup>15</sup> DemirgüçKunt et al. 2015.

<sup>16</sup> World Bank Group 2019.

<sup>17</sup> Solano and Rooks. 2018; Klapper 2015.

<sup>18</sup> Klapper 2012.

<sup>19</sup> Bates 2002.

<sup>20</sup> Ashraf, Glaeser, and Delfino 2019

<sup>21</sup> Ashraf, Glaeser, and Delfino 2019

## SOCIAL NETWORKS

Social and professional networks play a critical role in entrepreneurial and business success. Compared to rural areas, cities offer denser and more diverse social and professional networks that could foster greater access to economic opportunities. To women, they also offer relative anonymity due to social fragmentation associated with diversity and migration, which could enable greater freedom of movement and agency in economic matters.<sup>22</sup> Despite these endowments, numerous studies show that social and professional networks tend to be sex segregated, meaning women largely only have access to other similarly disadvantaged women for peer learning, lending, and trade.<sup>23</sup> Studies have also shown a lack of female role models for entrepreneurs and poor access to male mentors, becomes a major disadvantage in later stages of business development.<sup>24</sup>

All of these challenges to urban female entrepreneurship can be overcome, however, and with unequivocally beneficial results. A plethora of literature finds that female entrepreneurship is associated with positive indicators including economic growth and gender parity in wellbeing, which arguably translates into society wide improvements.<sup>25</sup> Thus, countries stand to gain tremendously if they leverage cities' potential for women to succeed as entrepreneurs. To overcome the dual challenges of gender discrimination and the barriers these present in urban environments for female entrepreneurship, policymakers and practitioners can direct their energy towards:

- **Supporting female entrepreneur business networking** through sponsoring incubators, attendance at trade fairs, learning exchanges, or business mentorship activities. USAID offers examples of successful initiatives with its work supporting women's leadership in small and medium enterprises in Kyrgyzstan and their [SPRING accelerator program](#) for incubating women-owned businesses around the world.
- **Encouraging financial institutions to restructure banking and lending criteria to not require collateral** from female entrepreneurs and to open up venture capital streams to industries dominated by female entrepreneurs. Examples of this in practice might look like USAID's Development Credit Authority (below) or the World Bank's global Women Entrepreneurs Finance Initiative.
- **Creating courts and legal institutions that rule fairly for women business owners** by increasing female representation in courts, transparency of decision-making, and access to legal representation. To this end, USAID has created a Gender and the Rule of Law toolkit and has partnered with the East West Management Institute to promote gender-neutrality and rule of law in Georgia.



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<sup>22</sup> Evans, 2017.

<sup>23</sup> World Bank 2019.

<sup>24</sup> Singh, Vinnicombe, and James 2006.

<sup>25</sup> Lewis et al. 2014.

## USAID in Action: Partnering to Accelerate Entrepreneurship

USAID is testing ways to support female entrepreneurs and women-led businesses, creating the conditions necessary to succeed. The Partnering to Accelerate Entrepreneurship (PACE) initiative catalyzes private-sector investments for early-stage enterprises, providing a vehicle for the strategic development of women-owned businesses. Working in partnership with more than 40 incubators, accelerators, and seed-stage impact investors, USAID is creating public-private partnerships dedicated to testing ways to help female entrepreneurs overcome barriers to business growth. These initiatives and partnerships foster entrepreneurial growth within sub-Saharan Africa, Asia, and Latin America in countries including Kenya, Uganda, Vietnam, Burkina Faso, Niger, South Africa, Nicaragua, and India to name a few. Small and growing businesses (SGBs) supported by PACE intermediaries increased revenues by 68 percent and jobs by 77 percent in a one-year period. Women-led SGBs working with PACE intermediaries significantly outperform their peers, growing revenues 1.5 times faster and jobs twice as fast as non-participating SGBs.

For more information, visit:

[https://www.usaid.gov/sites/default/files/documents/15396/PACE\\_Strategic\\_Review\\_Mar2018.pdf](https://www.usaid.gov/sites/default/files/documents/15396/PACE_Strategic_Review_Mar2018.pdf)

## USAID in Action: Development Finance Corporation (DFC)

Around the developing world, USAID's Development Finance Corporation (DFC, formerly the Development Credit Authority) uses loan guarantees to incentivize local banks and financial institutions to lend their own capital to new sectors and borrowers, especially women. The DFC provides critical risk-reducing services to financial institutions, including loan, portfolio, and bond guarantees. Through the DFC, nearly 80,000 women borrowers have gained access to credit since 2008. This access to credit has enabled women to break into traditionally male-dominated sectors such as infrastructure or renewable energy production. Outside of the agricultural sector, DFC's credit guarantees back investments in ICT, health, environmental businesses, trade, energy, financial technology, and microfinance. In one example of how DFC contributes to women's economic empowerment, in 2010, one Ethiopian female construction supply business owner was able to take out a \$62,000 loan thanks to DFC (then the Development Credit Authority) backing, which enabled her to open two additional warehouses. After she repaid her initial loan, she was approved for another loan. She's built up a credit history and now aims to become a wholesale importer and open her own factory.

For more information, visit:

[https://www.usaid.gov/sites/default/files/documents/1865/dca\\_impactbrief2017.pdf](https://www.usaid.gov/sites/default/files/documents/1865/dca_impactbrief2017.pdf)

## ENABLING WOMEN IN URBAN ECONOMIES

For the first two pillars of the W-GDP to have any impact on women's ultimate economic empowerment, the legal and regulatory challenges to women's participation in the economy must be cleared away. The third W-GDP pillar aims to promote an enabling environment that increases women's economic empowerment by reducing barriers and enhancing protections in policies, laws, regulations, and practices (both public and private). In an urban context, this may mean not only creating policies that promote women's physical safety and reduce their domestic responsibilities, but also increasing their political representation.

### SAFETY CONSIDERATIONS

Women's access to well-paying employment opportunities in cities is limited by unique safety perceptions and vulnerabilities, (i.e. there are significant differences between men and women's urban mobility patterns in large part due to safety considerations). Studies show that women take longer and less direct trips due to perceived risk of crime and harassment, which are both elevated in comparison to rural areas and to men moving in the same areas.<sup>26</sup> Not surprisingly, a World Bank study in Rio de Janeiro found that women are willing to pay significantly more for the privilege of riding in a woman-only car in the city's transit network, though in reality lax enforcement dampens perceived safety benefits.<sup>27</sup> While these choices may seem trivial, they have cumulative, long-term impacts on women's overall ability to compete in urban labor markets. For example, in New Delhi, India, a study found that women consistently choose lower-ranked colleges in exchange for a safer commute.<sup>28</sup>

Changes in transport regulations, such as creating new rules about sex-segregated boarding or seating, or even broader legal reforms such as giving women greater access over assets, alone do not always work because they alone cannot change prevalent cultural norms. There are also serious capacity constraints among government agencies responsible for their enforcement, which further exacerbates the situation. In Pakistan for example, strong legislation against sexual harassment in public spaces was enacted in 2012, but in reality, neither citizen nor law enforcement or transport officials seem to be even aware of this, let alone be trained to handle complaints filed in light of it. Thus, legal reforms creating repercussions to threatening or harassing women must occur within a larger [systems approach](#), i.e. paired with programs targeting cultural norms and mindsets that overlook, allow, or promote harassment of women.

### OPPORTUNITY COST OF STAYING HOME

In comparison to agriculture dependent rural lifestyles, living in urban areas requires households to generate greater income as cost of living is significantly higher, particularly housing, transportation, and utilities. This incentivizes even traditional families to allow women to work in paid employment, often for the first time and contrary to longstanding social and cultural norms.<sup>29</sup> But women's participation in the labor force, without offsetting reductions in traditional household duties including care responsibilities, could dramatically increase their time burdens. Without the robust social support structures and networks relied upon in villages, working women in cities (especially temporary migrants) have greater anonymity and could face social isolation. These

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<sup>26</sup> Uteng 2011.

<sup>27</sup> Kondylis, Legovini, Vyborny, and Zwager 2019.

<sup>28</sup> Borker 2017.

<sup>29</sup> Evans 2017.

two factors make informal arrangements for childcare more difficult.<sup>30</sup> A survey of female informal workers in Pakistan found that many working mothers, despite living in multigenerational households, were never able to fulfill minimum recommended sleep levels due to time constraints.<sup>31</sup> In this regard, urbanization presents a conundrum for women, at least until governments are able to reduce women's burdens by providing adequate services (e.g. childcare, clean water, electricity, etc.) and social norms and support change such that care responsibilities are shared equally by men and women (e.g. making parental leave or childcare subsidies available to men as well). However, because of the higher number of working women in close proximity to each other, urban centers also provide a potential opportunity for childcare businesses to thrive with encouragement from urban or state governments.

## REPRESENTATION IN POLICY-MAKING

Notwithstanding invaluable contributions by the nonprofit and private sectors in elevating the debate on women's role in urban public life, at-scale impact is possible mainly through public policies and programs implemented by government agencies. A vast literature on decentralized governance finds that greater public participation, transparency and accountability in local decision-making is associated with improved service delivery outcomes, i.e. the closer public decision-making is to the people, the better.<sup>32</sup> It follows that greater participation from diverse groups of constituents, under conditions of participatory decision-making, would inevitably improve the productivity of their business.

But throughout the world, women's participation in leadership and management roles in the local public sector, e.g. in transit authority, remains low throughout the world. For example, a World Bank survey found that in the Mekong Delta region, over 74% of managers in the transport sector are male.<sup>33</sup> Perhaps as a consequence, there is a dearth of understanding of how men and women's needs and utility of public services varies. In most municipalities, there is not even tracking of beneficiaries of public services by gender, let alone undertake systematic analyses of how men and women might have varying needs or how they might benefit from improved public services differently. Greater women's participation in municipal management and city leadership is known to improve participatory decision-making, as they tend to push for and create more transparent forms of governance.<sup>34</sup>

For countries who wish to raise their female education levels, female labor force participation rates, or want higher levels of female entrepreneurship, they must begin by laying the groundwork of policies that provide women free access and support to succeed in urban economies. Example interventions include:

- **Crafting legislation and programs that provide gender-neutral paid parental leave and childcare supports** to encourage men to take on domestic caregiving responsibilities. UNICEF's Workplace Redesign Policy campaign provides a framework and evidence for the economic benefits of gender-neutral childcare support.
- **Foster women's representation** through inclusion in legal and institutional development during political transitions, promote gender quotas, and encourage female recruitment into

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<sup>30</sup> UN Habitat. 2013.

<sup>31</sup> Malik, Majid, Fateh, and Perera. 2016.

<sup>32</sup> Oates. 1999.

<sup>33</sup> World Bank, 2018.

<sup>34</sup> Fox and Schuhmann. 1999.

election management bodies. As an example of one such initiative, USAID's Women in Power program strives to enhance women's electability by removing supply-side barriers through training and driving up demand through measures such as gender quotas that inspire young women to strive to become political representatives.<sup>35</sup>

- **Create programs that combat sexual harassment** in public, targeting areas around high-level education hubs and formal employment opportunities. In Egypt, USAID's Safe Cities Program created an effective set of punishments, norms campaigns, and trainings to combat violence and harassment against women in public places.
- **Support domestic labor cooperatives** that meet women workers' childcare needs and advocate for labor standards in domestic industries, improving pay and conditions to be able to attract more men. As a toolkit to this end, WIEGO and ILO's Childcare Cooperative Review provides case studies on how to expand childcare access.



THOMAS CRISTOFOLETTI FOR USAID

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<sup>35</sup> Chattopadhyay and Duflo. 2004.

## USAID IN ACTION: JORDAN'S CITIES IMPLEMENTING TRANSPARENT, INNOVATIVE, AND EFFECTIVE SOLUTIONS (CITIES) PROGRAM

In Jordan, women face a circular dilemma: thanks to social norms and inequitable policies, women's economic participation remains among the lowest in the Middle East region, but without access to and control over financial assets, women's political engagement (at least in terms of running for political office to change norms and policies) will not improve. To break this cycle, the USAID Cities Implementing Transparent, Innovative and Effective Solutions (CITIES) project is working with the Government of Jordan to achieve sustainable gender inclusivity by establishing Equal Opportunities Departments (EODs) within all 12 municipal and regional governorates. The purpose of the EODs is to work with the other governorate departments to ensure they include a system that enforces gender equity. The EODs do this by standardizing and promoting shared control over resources and decision-making, while ensuring that women's empowerment is central to any intervention. As of 2018, the USAID-supported EODs had successfully designed a gender transformative annual plan that will serve as a roadmap for all of their activities. In doing so, they are transforming gender relations by promoting shared power, control of resources, decision-making, and support for gender equity within the Jordanian governance systems.

Following the gender mainstreaming training that was held in December 2018, the municipal councils in 22 municipalities approved the creation of a municipal community outreach division (MCOD) within their local development unit. During this reporting period, the GESI team worked with the MLDUs. The ongoing efforts include GESI mainstreaming in municipalities' strategic and development plans, procedures addressing municipal complaints and suggestions, municipalities' emergency plans, municipalities' cleaning and garbage collection procedures, municipal training plans, community outreach procedures, municipal work environment, and neighborhood committees. This GESI mainstreaming is based on the "Guide for Gender Transformative Municipalities."

For more information, visit:

[https://jordankmportal.com/resources/usaid-cities-partners-with-the-ministry-of-interior-to-advance-opportunities-for-women:](https://jordankmportal.com/resources/usaid-cities-partners-with-the-ministry-of-interior-to-advance-opportunities-for-women)

## Conclusion

Women are the world's greatest untapped potential source of economic growth and development. If women were to fully participate in the global economy, by 2025 US\$ 28 trillion or 26% of additional global GDP could be generated.<sup>36</sup> The benefits from such growth could improve the socioeconomic wellbeing of millions around the world. The W-GDP's three pillars – women prospering in the workforce, women succeeding as entrepreneurs, and women enabled in the economy – offer a strong framework for realizing this potential. However, these results are not guaranteed.

Policies and programs intended to achieve the goals of the W-GDP must be designed in conscious ways. In order to achieve the W-GDP initiative's goals, peculiar characteristics of urban areas must be considered because the challenges women must overcome in cities are so very different than those in rural areas. As engines of growth and hubs of innovation, cities offer unprecedented opportunities for female entrepreneurs to build successful businesses by having easier access to a larger pool of customers, workers and suppliers. Under the correct set of enabling policies, as highlighted in this brief, female entrepreneurs can utilize these opportunities to grow their own businesses while further accelerating broader economic growth benefiting all segments of society. USAID must carefully consider these nuances and design investments that guide these transitions, especially as the developing world urbanizes.

## RESOURCES

<a href="#"><u>UrbanLinks</u></a> -USAID knowledge platform	The UrbanLinks Knowledge Sharing Platform provides resources on sustainable urban development and up-to-date information on current USAID urban projects and activities.
<a href="#"><u>Supporting Informal Livelihoods in Public Space</u></a> - <i>Women in the Informal Economy Globalizing and Organizing (WIEGO) 2018</i>	This toolkit provides evidence-based guidance on how city officials and development authorities can adopt an inclusive, gender-sensitive approach to managing public space that considers the livelihood activities and needs of urban informal workers.
<a href="#"><u>Toolkit for GBV Prevention through Rule of Law</u></a> - USAID 2015	This toolkit is a resource to assist USAID staff in designing and expanding GBV prevention and response efforts and integrating them into Rule of Law programming.
<a href="#"><u>Women Entrepreneurship Finance Initiative - Framework Documents</u></a>	This initiative's framing and associated documents lay out strategies for tackling the full range of barriers facing women-owned small and medium

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<sup>36</sup> Meunier, Krylova, and Ramalho 2017.

- *World Bank Group Initiative 2018*

enterprises, bringing together public and private investment to promote women's entrepreneurship.

Gender toolkit for transport

This toolkit provides tools and case study examples to help design transport projects that are gender-responsive and inclusive.

- *Asian Development Bank (ADB) 2013*

Women's Economic Empowerment and Equality in Waste Management and Recycling Assessment and Fact Sheet

This assessment outlines barriers and opportunities for women's economic empowerment and equality in waste management and recycling (WMR) with a particular focus on women workers in the WMR sector in Latin America and the Caribbean

- *USAID*

Gender-inclusive approaches in urban development

This tip sheet outlines gender-responsive strategies in urban planning to contribute to gender equality and women's empowerment.

- *Asian Development Bank (ADB) 2013*

Empowering women working in the informal economy

This paper addresses ways to advance gender equality by empowering women working in the informal economy. It examines how to create more power for women in making decisions in both households and the labor market.

- *International Labor Organization (ILO) 2017*

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