

MARCH 2017

# A Collective Action Agenda for Women's Economic Empowerment

Building Ecosystems to Empower  
Women Entrepreneurs and  
Women in Factories

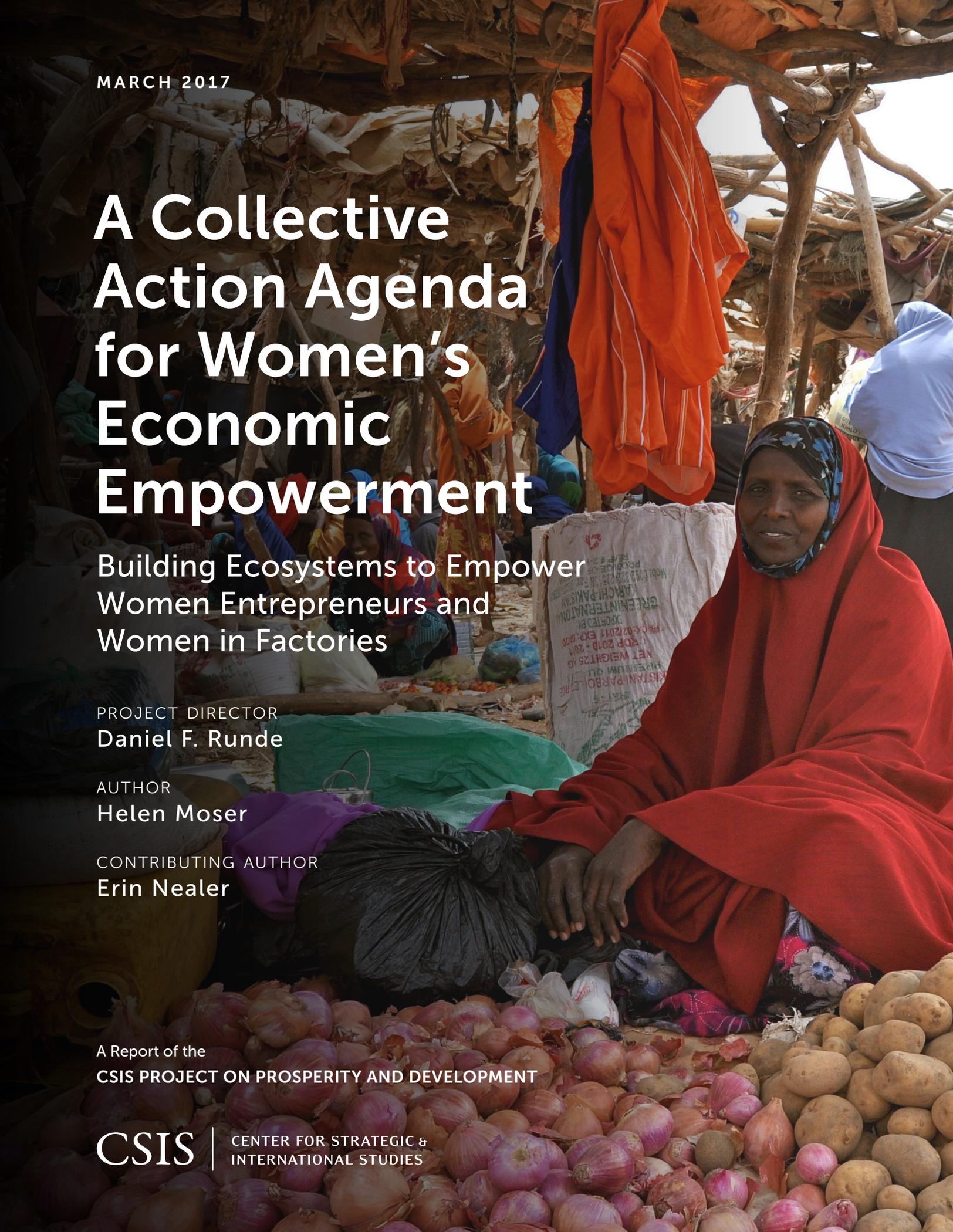
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A Report of the  
CSIS PROJECT ON PROSPERITY AND DEVELOPMENT

**CSIS** | CENTER FOR STRATEGIC &  
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# Contents

IV	Acknowledgments
V	Executive Summary
1	CHAPTER 1   Introduction
3	CHAPTER 2   Empowering Women Entrepreneurs
14	CHAPTER 3   Empowering Women in Factories
21	CHAPTER 4   Conclusion
22	Appendix. List of Stakeholder Interviews
23	About the Project Director and Authors

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# Executive Summary

As the business case for women's economic empowerment begins to take shape, multinational companies increasingly look to create programs targeted toward improving the lives and livelihoods of the women in their supply chains. Through collective action—an approach that relies on sharing data and best practices among practitioners—corporations can learn from one another and build an ecosystem that enables and empowers women. This ecosystem, composed of many organizations and companies working toward common goals, must address the barriers that are unique to women entrepreneurs and women in factories.

Creating an ecosystem that supports women-owned businesses and women entrepreneurs requires multinational corporations and stakeholders to cooperate and share their data and methodology. However, it is a challenge for partners to create and execute a plan together while avoiding competitive tendencies. The business case for increasing diversity within a supply chain is still new, and some organizations fixate only on programs that can directly impact their bottom line. With limited resources, data, and experience, this ecosystem relies on increased cooperation and communication among corporations, organizations, and the women they support.

Recommendations for supporting women entrepreneurs include:

- Creating a clear path for women entrepreneurs that leads from training programs into supply chains,
- Sharing data and best practices,
- Leveraging multinational corporations' purchasing power to influence banks' behavior,
- Creating shared commitments and lowering the transaction cost of cooperation, and
- Ensuring that discussions are concrete and proactive, not speculative.

The ecosystem for women in factories will look different than for women entrepreneurs. The obstacles that women in factories face vary depending on location, economic status, and political climate; there is no one-size-fits-all solution for women factory workers. Because of this variability, programs tend to be expensive and difficult to sustain. The growth and success of this ecosystem will rely on further data collection to identify needs and opportunities, sustainable financing models, and the involvement of local- and factory-level leadership.

Recommendations for supporting women in factories include:

- Focusing on a collective, holistic approach among all local actors,
- Innovating to create sustainable financing models,
- Conducting further research to establish measurable theories, and
- Strategizing about how information is presented to factory owners and managers.

Ultimately, establishing a clear business case is critical to creating any ecosystem that supports women's economic empowerment. The collection and proliferation of data that demonstrates the role of women in international supply chains will spur corporations that remain reluctant to create a program for women in their supplier network into action.

# 01

## Introduction

### Context

That empowering women economically is good for both business and society has become a widely accepted notion in recent years. There is potential to raise women's incomes as well as gross domestic product (GDP) through gender parity in labor force participation. Businesses "point to likely gains in business productivity, efficiency, growth, safety, shareholder value and the quality of stakeholder relationships by engaging women more effectively at all levels of a company and in all stages along its value chain."<sup>1</sup>

Recognizing this potential, a number of companies have created women's economic empowerment initiatives in recent years. A 2014 study by the International Center for Research on Women (ICRW) and Dalberg examined the largest 31 corporate-funded women's economic empowerment programs, showing that program creation began accelerating in 2008. The 31 companies included in the study spent collectively more than \$300 million on their initiatives.<sup>2</sup>

While these efforts have individually achieved important gains for women and yielded learnings and sometimes business returns for companies, these have largely happened in silos. There is insufficient sharing of data and limited tangible collaboration in addressing the complex barriers that women entrepreneurs and women in the workforce face in developing countries. Meeting these gaps and achieving transformational change for women's economic participation is an expensive, time-intensive, and complicated endeavor. It requires an "integrated approach"<sup>3</sup> involving a wide array of stakeholders that contribute to building a cohesive ecosystem of empowerment.

"Collective action" is a concept that refers to a multistakeholder approach in which stakeholders organize, learn from one another, and act in their collective interest.<sup>4</sup> Women's economic empowerment programs that partner across stakeholders, including companies,

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<sup>1</sup> Jane Nelson, Marli Porth, Kara Valikai, and Honor McGee, *A Path to Empowerment: The Role of Corporations in Supporting Women's Economic Progress* (Cambridge, MA: Harvard Kennedy School Corporate Social Responsibility Initiative and U.S. Chamber of Commerce Foundation Corporate Citizenship Center, 2015), <https://www.uschamberfoundation.org/sites/default/files/Path%20to%20Empowerment%20Report%20Final.pdf>.

<sup>2</sup> International Center for Research on Women (ICRW), "The Business Case for Women's Economic Empowerment: An Integrated Approach," 2014, <https://www.icrw.org/wp-content/uploads/2016/10/The-Business-Case-for-Womens-Economic-Empowerment.pdf>.

<sup>3</sup> Ibid.

<sup>4</sup> Organization for Economic Cooperation and Development (OECD), "Women's Economic Empowerment," in *Poverty Reduction and Pro-Poor Growth: The Role of Empowerment* (Paris: OECD, 2012), 79–104, <http://www.oecd-ilibrary.org/docserver/download/4312051e.pdf?expires=1489422217&id=id&accname=ocid77014078&checksum=F801C1200ECCFF616A9154A83A24BD32>.

nongovernmental organizations (NGOs), the public sector, and multilateral institutions, can have a more profound impact than an individual program. Collective action amplifies the scope of empowerment by scaling up funding, expertise, reach, and results.

As more companies look to integrate women into their supply chains as a vehicle for market-driven empowerment, there is a clear opportunity to move beyond discussing why women's economic empowerment is important and begin building discrete programs to grow an agenda that operationalizes change across a system of stakeholders. This paper presents targeted recommendations for a collective action agenda to empower women entrepreneurs and women in factories in developing countries.

## Overview of Report

This paper is divided into two sections that examine current landscapes of efforts to empower women entrepreneurs and women in factories in developing countries. Each section first identifies existing initiatives, the business case for these types of initiatives, and programmatic best practices. It then defines an ecosystem for empowerment and considers challenges to the creation of these ecosystems. Each section then concludes with recommendations for building a collective action approach.

This report was informed by a review of relevant initiatives and publications from companies, NGOs, and academia as well as interviews with stakeholders from the private sector, NGOs, bilateral donors, and multilateral institutions. A full list of interviewees is available in the Appendix.

# 02

## Empowering Women Entrepreneurs

### Overview of the Current Landscape

#### Context

Strengthening small and medium enterprises (SMEs) as vehicles for “creating jobs, reducing poverty, and fostering economic health” is increasingly recognized as an important area of focus for international development stakeholders, including the private sector.<sup>5</sup> There is also recognition that approaches should include a focus on women, who are currently significantly underrepresented in business ownership. It is estimated that there are 10 million formal sector SMEs in emerging markets owned by women, representing approximately 30 percent of the total.<sup>6</sup> Women tend to start businesses in less profitable sectors, and “the larger the scale of the enterprise, the lower the percentage of firms with female ownership represented.”<sup>7</sup> Up to 70 percent of existing women-owned SMEs are unserved or underserved by financial institutions, representing an access to finance gap of approximately \$285 billion.<sup>8</sup>

Responding to these gaps as well as the growth potential they present, a number of companies have explored how they can incorporate more women entrepreneurs in their international supply chains in recent years. Now emerging from initial individual efforts, these companies are looking to create linkages with other actors; stakeholders say the trends are encouraging, and companies are ready for true collaboration. However, any attempt toward a multistakeholder ecosystem approach to date has been ad hoc.

#### Existing Initiatives

Companies and organizations with women’s economic empowerment initiatives tend to fall into one of the following archetypes:

- **Multinational companies with a focus on strengthening and diversifying their own supply chains:** These companies’ biggest comparative advantage is their purchasing

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<sup>5</sup> Vital Voices Global Partnership, *Engendering Growth: Cultivating the Ecosystem of Support for Women Business Owners* (Washington, DC: Vital Voices Global Partnership, January 2014), 3, <https://d3gxp3iknbs7bs.cloudfront.net/attachments/79d4d9e1-f756-441b-a4c6-9bd45fb751a8.pdf>.

<sup>6</sup> Claire Rogers, “The Numbers Don’t Lie: The \$300 Billion Business Case for Banking Women-Owned SMEs,” *Women’s World Banking*, February 17, 2016, <https://www.womensworldbanking.org/news/blog/the-numbers-dont-lie-the-300-billion-business-case-for-banking-women-owned-smes/>.

<sup>7</sup> Vital Voices Global Partnership, *Engendering Growth*, 8.

<sup>8</sup> Anna Stupnytska et al., *Giving credit where it is due: How closing the credit gap for women-owned SMEs can drive global growth* (N.p.: Goldman Sachs Global Markets Institute, February 2014), 1, <http://www.goldmansachs.com/our-thinking/public-policy/gmi-folder/gmi-report-pdf.pdf>.

power, which they can use to influence supplier sourcing composition and improve diversity and inclusion in the supplier workforce. Leveraging this purchasing power enables demand-driven development and gives women's economic empowerment initiatives the potential to have greater scale and sustainability than those on the supply side. They can address concrete market problems with better consideration of gender issues. These companies tend to be more rigid in the types of entrepreneurs they work with, looking to source from larger, more established businesses. Thus, underdeveloped suppliers may not thrive in sourcing to them. Examples show that underdeveloped suppliers include those with lower skill levels, insufficient access to finance, and the inability to meet industry standards. Multinational corporations whose initiatives fall into this category include Coca Cola and Walmart.

- **Multinational companies with a primarily philanthropic or corporate social responsibility (CSR) approach to women's economic empowerment:** These companies pursue social initiatives in their countries of operation that do not have a direct link to strengthening their supply chain, but may indirectly benefit the company in the long run by supporting economic growth. They tend to be more flexible in the types of entrepreneurs they support and pursue work that is evidence based or that strengthens NGOs. Companies in this category include ExxonMobil.
- **Technology companies with a focus on digital skills training:** These companies tend to work with individual entrepreneurs and early stage SMEs that are looking to leverage technology in their business. They also target individuals who identify insufficient digital literacy as a limiting factor in gaining other types of employment. There does not tend to be a focus on connecting the women to larger markets or buyers but rather to online communities of peers or mentors. Companies in this category include Intel and Qualcomm.
- **Financial services providers, multilateral institutions, and NGOs with a focus on access to finance:** Recognizing that access to finance is a key barrier to the creation and growth of women-owned businesses, some companies and nonprofit organizations have designed initiatives to specially increase access to finance for women entrepreneurs and women-owned businesses. These initiatives include targeted loan facilities, building the capacity of local banks to lend to women, and developing innovative financial products for women. Organizations in this category include Goldman Sachs, the International Finance Corporation, and Women's World Banking.
- **NGOs that provide business development support to female entrepreneurs:** These organizations provide training, mentorship, networking opportunities, and /or business incubation to women entrepreneurs. These initiatives tend to support early-stage entrepreneurs or SMEs that show a desire to grow their business, move to new markets, and expand financing. Connecting the participants to larger corporate supply chains can prove challenging. Active NGOs that focus in this area include WEConnect International and Vital Voices.

While there are many examples of companies collaborating with NGOs, bilateral donors, and multilateral organizations on women's economic empowerment initiatives, collaborations

among private companies are uncommon. Collaborations are currently a side effort or an afterthought for many companies.

Convening mechanisms are plentiful; the Clinton Global Initiative (CGI), Business for Social Responsibility (BSR), World Economic Forum (WEF), U.S. Chamber of Commerce (CoC), and the Consumer Goods Forum (CGF) are frequently cited as convening mechanisms for companies focusing on women's entrepreneurship. Stakeholders point out that while meetings facilitated by these groups can be effective in building relationships and catalyzing a group commitment, they are less effective in enabling the creation of specific corporate partnerships. These groups often have overlapping agendas with the same groups of companies, but they have not seen tangible outcomes. Meetings can be convened around a general topic rather than a shared interest or problem. Sarah Thorn, senior director for global government affairs at Walmart, said "We have a lot of conversations at a high-level, but we are not having [conversations around] 'here is a country, here is a problem set.' But it's all an evolution; [individual programs] had to happen first so we understand the learnings."

Other stakeholders emphasized the importance of targeted, long-term conversations. "We go to the same meetings and often have the same conversations over and over," Angela Baker, director of corporate social responsibility and social impact for Qualcomm's Wireless Reach, said. "Every company has specific goals, but often, at these meetings, we are more likely to be spoken at than have conversations across industry." In speaking about a regular convening he attended with a small group of other companies' representatives, Jim Jones, manager of integrated communications for ExxonMobil, said that "it took six months before there was an 'aha' sensation that we're all approaching this differently and that's okay."

## The Business Case

The business case for empowering women's entrepreneurship is growing but still largely anecdotal. Companies report increased sales and margins for products from women-owned businesses; consumer research shows that sourcing from these businesses can yield products that are more innovative, stable, and of a higher quality. A focus group with female Walmart customers said they would go out of their way to purchase products from a woman-owned business; they associate this with higher quality.<sup>9</sup>

Some stakeholders emphasize that a blanket business case that empowering women is always good for business cannot be established at a high level. "There are a thousand business cases, and each one will be different," Julie Gehrki, vice president of programs at Walmart giving, said. "We are getting close on a bunch of these [business cases] and seeing signs the answer is yes, but [I am] hesitant to make a broad stroke that empowering women will always have a clear business case. We are getting close to proving value in many business cases. This will be an incredible resource in spreading models. However, my concern is creating a world in which we rely too heavily on positive ROI for business as the reason to

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<sup>9</sup> Interview with Kara Valikai, senior manager of international sourcing for the Women's Economic Empowerment Initiative, Walmart.

invest in women. There are times when the business case might not be there, but it will still be the right thing to do.”

Lisa MacDougall, global head of *10,000 Women* at Goldman Sachs, said, “The business case for lending to women entrepreneurs is increasingly becoming more established and understood across the private and public sectors. Data is a critical piece of making this case and demonstrating the market opportunity to banks around the world. According to several studies, female clients not only exhibit similar performance on their loans as their male counterparts but also tend to represent a more loyal customer base for banks. Closing the estimated \$285 billion gender credit gap would have important implications for global growth. Goldman Sachs research has demonstrated that closing this gap could increase income per capita by an average of around 12% in emerging markets.”

Many banks are still resistant to an SME product tailored for women entrepreneurs; they see it as risky, expensive, and a regulatory burden. Banks may also believe that women are less likely to provide collateral or to be a profitable segment, which perpetuates the cycle of female exclusion from formal banking and makes sharing the business case for lending to women extremely important. “The majority [of commercial banks] want to improve their bottom line, so partners of banks that work on closing gender gaps in their operations have to speak the business language. It’s hard to embed long-lasting sustainable efforts without that,” said Henriette Kolb, head of the gender secretariat at the International Finance Corporation (IFC).

## Programmatic Best Practices

**Pursuing training as one part of a holistic approach.** Training is not always the right intervention, and research has demonstrated that “business training improves business practices but has few measurable effects on the growth of women-owned subsistence-level firms.”<sup>10</sup> Stakeholders assert that training is important, but it must be paired with an asset and be part of a consistent cycle of engagement with a female entrepreneur that addresses societal and personal barriers to business growth. “Training by itself is an intervention which research shows is not very effective,” Jim Jones, manager of community investments at ExxonMobil, said. “It needs to be holistic, properly designed and combined with other services or assets; otherwise it will not move the needle for women’s economic empowerment.”

**Contextualizing interventions.** Effective initiatives are localized and specialized, even to the individual level. Women entrepreneurs have very specific individual needs. Workforce structures, available resources, and barriers to business growth are different in every location.

This translates to localized initiatives that are “expensive, time intensive, and can’t be a one and done,” Jenny Smith, senior director of strategic partnerships for Vital Voices, said. “If you want to see business growth, you have to focus on many elements that are out of your

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<sup>10</sup> Mayra Buvinic et al., *A Roadmap for Promoting Women’s Economic Empowerment: Highlights* (N.p.: United Nations Foundation and ExxonMobil, 2013), 3, [http://www.womeneconroadmap.org/sites/default/files/WEE\\_Roadmap\\_Highlights-Companion\\_Document\\_FINAL\\_sharingize.pdf](http://www.womeneconroadmap.org/sites/default/files/WEE_Roadmap_Highlights-Companion_Document_FINAL_sharingize.pdf).

control.” This points to the need for greater partnerships and an effective ecosystem that shares costs and reduces inefficiencies.

**Providing access to capital and savings.** The landscape of financial services for women is changing rapidly, and a loan may not always be the appropriate product for women in a given context. Beyond banks, insurance companies and digital service providers are increasingly relevant actors. “[They are] recognizing that they need to tailor their services to meet women’s needs,” Mary Ellen Iskenderian, president and CEO of Women’s World Banking, said. In the 2013 *Roadmap for Promoting Women’s Economic Empowerment*, the United Nations Foundation and ExxonMobil advocate for pairing relatively large capital transfers with training and technical assistance and providing access to mobile financial services.<sup>11</sup> A 2016 follow-up to the report by the Center for Global Development, data2x, and United Nations Foundation emphasizes that “savings interventions increase women’s business earnings. Women seek savings vehicles, and use personal savings to invest in their businesses.”<sup>12</sup> It is important that savings accounts be individual and secure, and come as part of a package of bundled capital and services. Furthermore, while microcredit has not been demonstrated to raise women’s incomes, it can expand occupational choices for women who may otherwise start a business because they need an income but do not see a real business opportunity.

**Tailoring marketing of financial products to women and providing linked financial education.** Targeted marketing of products is incredibly important for take-up by women. “Women everywhere ask for more financial information before they pull the trigger on a product,” Mary Ellen Iskenderian, president and CEO of Women’s World Banking, said. Stakeholders also find that banks are better able to attract women clients if they offer training to both clients and staff. Gender sensitization training of bank employees enables them to think differently about what women business owners need as well as the potential benefits of diversifying their customer base. Banks may not have the data or resources to understand why their existing products are not gender-inclusive or how to correct this.

## Building Local Ecosystems to Support Women Entrepreneurs

### Defining the Ecosystem

Most stakeholders agree that existing individualized initiatives are not enough to create transformational change for women entrepreneurs. This points to the need for an ecosystem approach for women’s entrepreneurship supported by various actors.

An ecosystem of empowering women’s entrepreneurship should involve “diverse stakeholders including governments, universities, the private sector, commercial banks, investors, non-profit organizations . . . business associations, and others [that] all influence

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<sup>11</sup> Ibid.

<sup>12</sup> Mayra Buvinic and Megan O’Donnell, *Revisiting What Works: Women, Economic Empowerment and Smart Design: Executive Summary* (Washington, DC: Center for Global Development, data2x, and United Nations Foundation, November 2016), 1, [http://www.womeneconroadmap.org/sites/default/files/CGD-Roadmap-Update\\_Exec-Summary\\_v4.pdf](http://www.womeneconroadmap.org/sites/default/files/CGD-Roadmap-Update_Exec-Summary_v4.pdf).

the growth of women's enterprises."<sup>13</sup> These actors would work within their comparative advantages to collaborate on and address the multidimensional barriers to women's business creation and growth. Given the diverse challenges experienced by women entrepreneurs in different locations, ecosystems can be established at the city or country level. "Conversations start at global level but, when you get down to doing a project, they should be at a local level," Jenny Grieser, senior director for women's economic empowerment at Walmart, said.

Another way to think of an ecosystem involves addressing the logistics of getting a product from a women-owned business to consumers. In developing countries especially, the infrastructure may not exist for creating, packaging, and transporting a product in a way that aligns with multinational company policies and expectations. An ecosystem must account for the unique obstacles women businessowners face: while women's businesses initially grow as quickly as men's do, they begin to slow as women struggle to engage investors, access materials and capital, and scale up production.

In 2014 Vital Voices released the outcomes from a mapping of the ecosystem for women entrepreneurs from perspective of businesswomen's associations (BWAs) in 21 countries in the Middle East and North Africa (MENA), Latin America and the Caribbean (LAC), and Africa. The report emphasizes the importance of the involvement of a "confluence of stakeholders"<sup>14</sup> and points to the critical role of BWAs, which provide networking, mentoring, counseling, and training services, and also play a role in shaping the enabling environment for women business owners.

## The Role of Bilateral Donors, Nongovernmental Organizations, and Multilateral Organizations

While many international development actors have focused on women's economic empowerment in recent years, some agencies are still skeptical of working with the private sector. Companies assert that it is time to move away from the traditional grantee and grant-giving relationship and recognize that the private sector has unique contributions and insights in terms of developing, implementing, and measuring the success of women's economic empowerment programs.

Funding from donors and multilateral organizations tends to be directed toward business creation rather than business growth. Programs provide microfinance and work with women who are starting a business; there is a lack of focus on enabling women-owned businesses in the informal sector to move to the formal sector. Stakeholders assert that while programming for basic needs and business creation is important, donors and multilateral organizations should also make an equal investment in the growth of businesses. These efforts help to create jobs for people who cannot be entrepreneurs themselves.

Stakeholders from private companies indicate that ease of doing business is a key consideration when deciding to enter a public-private partnership (PPP). While the public sector often has desirable financial resources, different timelines, rigid matching

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<sup>13</sup> Vital Voices Global Partnership, *Engendering Growth*, 4.

<sup>14</sup> *Ibid.*, 24.

requirements, difficult reporting requirements, and decentralized partnership processes can disincentivize PPP creation. These factors can make it feel as though companies and the public sector are like “ships passing in the night.”<sup>15</sup> As with company partnerships, PPPs take an incredible investment of time and labor for potential partners to align their goals.

“Government moves slow and it’s hard as a tech company,” Angela Baker, director of corporate social responsibility and social impact for Qualcomm’s Wireless Reach, said. “We keep seeking new opportunities to work with USAID and are upfront about locations and issues, but [USAID needs to] leave room for things they haven’t thought of.”

## Challenges

**It is extra work for companies to partner with other companies, and getting on the same page can be difficult.** Partnerships are laborious and time-intensive, and it can be challenging to get in the same room, establish a common agenda with a potential partner, and form a trusting relationship. “Most important [is] that you have a shared vision with the partner,” Lisa MacDougall, global head of *10,000 Women*, Goldman Sachs, said. “Once you have that, you determine what is different and unique that you’re each bringing to the table. Depending on the partnership, sometimes it’s an easy fit. In other cases . . . sometimes the culture works in different ways, and it takes an incredible investment of time.” Companies’ initiatives in women’s entrepreneurship can widely differ in their goals and the types of women entrepreneurs they want to reach. It can be difficult to bring out the truth of what is motivating companies and form collaborations that align with divergent business interests. Identifying appropriate local partners to collaborate with in-country takes time as well.

**Companies tend to believe that collaborations are where transformation happens, but it is difficult to get everyone to believe these are really pre-competitive.** Some stakeholders point out that some companies and academics are not willing to share information when their peers are in the room. “This is something that only hurts the field,” Jim Jones, manager of community investments at ExxonMobil, said. “We all can do a better job of sharing information.”

**Limited funding and constrained focus of initiatives can limit reach.** Both companies and NGOs are cash constrained, and the specialized nature of entrepreneurship programs tend to make them expensive to expand. “The lack of resources for this type of work is very frustrating,” Elizabeth A. Vazquez, president, CEO, and cofounder of WEConnect International, said. “What’s on the table are billions of dollars unspent because we can’t find the women fast enough with capacity to supply to multinational corporations who want to buy from them.”

Limited funding can motivate companies to focus only on women who can directly contribute to their supply chain and disincentivizes an ecosystem approach. Jim Jones, manager of community investments at ExxonMobil, said many companies’ primary question is “can you produce enough safely with enough volume to supply us?” Jenny Smith, senior director of strategic partnerships for Vital Voices, said that many programs do not meet

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<sup>15</sup> Interview with Angela Baker, director of corporate social responsibility and social impact, Qualcomm’s Wireless Reach.

women where they are; companies understandably have a strategic interest in investing in women currently in their supply chain, or who could enter it after completion of the program—but that approach doesn't support a long-term strategy for strengthening the enabling environment for women business owners. "It's hard for [companies] to justify expending limited resources on programs that don't immediately help them meet their internal diversity targets," she said. While understandable from a business perspective, this approach can perpetuate gaps for women entrepreneurs who are part of that "missing middle"—those too big to be considered micro, but not yet big enough to enter global supply chains. Those women are the key to diversifying global supply chains.

While it is challenging to connect the smallest producers—women-owned or otherwise—to larger-scale supply chains without substantial, ongoing support, there is scope to help small and medium businesses grow through sourcing. "While it is hard for us to source from very small producers who are still part of the informal sector, we have had success with small and medium-sized women-owned businesses in a range of markets—where access to capital, basic business training, and training on how to supply to a retailer like Walmart can make a big difference," Kathleen McLaughlin, chief sustainability officer at Walmart and president of the Walmart Foundation, said.

**The business case for empowering women entrepreneurs and increasing supplier diversity and inclusion are fairly new concepts in most countries.** Some companies have not yet come to the realization that they can leverage their purchasing power to have a positive impact. Furthermore, although the concept of local content is gaining traction, there can sometimes be questions from the women entrepreneurs themselves. "We see skepticism from women-owned businesses—[they ask] 'why does it matter that I'm a woman, why are you tracking?'" Kara Valikai, senior manager of international sourcing for the Women's Economic Empowerment Initiative at Walmart, said.

**Companies and organizations working with women business owners are often focused on training without a careful consideration of markets needs.** "There are many great organizations training women business owners with good intentions, but too often women are being trained to produce a particular product or service that may not have a buyer," Elizabeth A. Vazquez, president, CEO, and cofounder of WEConnect International, said. WEConnect International is a nonprofit led by many of the largest corporations in the world with a commitment to inclusive sourcing. The WEConnect International eNetwork connects local and global buyers with women suppliers based in over 100 countries. This platform is scalable and can be utilized by qualified buyers seeking women suppliers who can also help buyers meet local or national content requirements.

**There is a lack of credible data on women entrepreneurs.** It is challenging for companies to determine the baseline of women-owned businesses in their countries of operation and competitors do not tend to speak with each other to share data in this area. "Some corporations such as IBM are systematically tracking data and sharing their learnings with major competitors such as Accenture," Elizabeth Vazquez, president, CEO, and cofounder of WEConnect International said. However, this is not yet the norm. "Increasing sourcing from international women-owned businesses has been by far our most challenging goal," Kara

Valikai, senior manager of international sourcing for the Women's Economic Empowerment Initiative at Walmart, said. "When we started, we had no idea how many women entrepreneurs were in our global supplier base." Sarah Thorn, senior director of global government affairs at Walmart, said that "no one was tracking it; it's not an asset for women to declare themselves as a woman-owned business."

In order to incentivize companies to further share the data they collect on women entrepreneurs, it is important to present a business case. Some information is proprietary and sensitive and will not be shared regardless, but some companies will respond to economic incentives by sharing data. "You have to show [the potential for] a company having cost savings," Shamarukh Mohiuddin, director of the Economic Empowerment Program at the U.S. Chamber of Commerce Foundation Corporate Citizenship Center, said.

**Better practices and innovations in access to finance are needed.** Access to finance is a widely recognized systemic issue that hampers the growth of women-owned businesses globally.

"Companies are trying to get more women-owned companies in the supply chain . . . access to finance is a very important part of that chain, and maybe even the hardest of nuts to crack," Mary Ellen Iskenderian, president and CEO of Women's World Banking, said. There is often a gap between when a woman graduates from microfinance and her ability to acquire working capital from formal financial institutions to grow her business. Legal and company policies, including requiring women to have a male family member cosign, can limit women's abilities to qualify for a loan in some developing countries. Furthermore, disaggregated customer data from banks is limited. Most banks do not have their management information system necessarily set up to track sex-disaggregated data when it comes to clients. They do not always know how many women-owned enterprises, for example, are in their portfolio and how many loans go to women. Without a baseline, initiatives to increase lending to women are difficult to measure. "[Banks] might confirm that their products and services are already gender neutral, that SMEs are not a target segment, or that they are not ready," Henriette Kolb, head of the Gender Secretariat at the IFC, said.

A collaborative approach is also lacking in the financial space. Partnerships with financial services providers could play an important role in multinational companies' initiatives to get more women-owned companies in their supply chain and provide them access to networks, markets, and training. However, corporate initiatives are closely researched and years in the making. There is oftentimes little ability for them to be nimble within the period of time the program has been approved for, and this limits partnership opportunities with financial institutions and organizations that support access to finance.

## Recommendations for Building a Collective Action Approach

**Form joint commitments.** Companies identified that they are moving from individual and externally shared targets to joint commitments for increasing gender diversity in sourcing. There is an opportunity to expand these commitments from number of dollars spent and number of women-owned businesses sourced from to commitments that apply a gender

lens to addressing the structural barriers to enterprise creation and growth. This can include contextualizing industry standards to reflect the needs of artisans and smaller women-owned businesses, and broadening the reach of joint criteria and processes for women to become certified suppliers.

**Pilot joint initiatives in a target market that involve two to three companies.** Pilots in key markets are necessary to demonstrate how an effective ecosystem approach can function and have measurable impact. These should initially take place at the city or country level, in locations where an ecosystem is already fairly developed. Companies can identify gaps in the local ecosystem for women’s entrepreneurship—perhaps access to finance, businesses’ ability to scale quickly enough for the needs of multinational buyers, or digital literacy. Partners can then address these gaps through connected programming that reflects their comparative advantages. Outcomes and learnings from these pilots should be widely shared, and could go far in demonstrating the how of an effective ecosystem approach. “We have to demonstrate measurable impact in a short period of time, and that requires strategic collaborations capable of building more inclusive ecosystems of support,” Elizabeth A. Vazquez, president, CEO, and cofounder of WEConnect International, said.

**Create clear linkages between programs that train women entrepreneurs, and companies that buy from them.** Connecting the supply and demand sides is perhaps the most important factor in building an ecosystem approach. Companies notice a gap between the often supported entrepreneurial base of the pyramid and where suppliers need to be to start doing business with a larger company. “Some companies need a lot more help and capacity building to do business with a large corporation,” Jenny Grieser, senior director for women’s economic empowerment at Walmart, said. “We are thinking about how to use [other companies’] programs to do capacity training, and invite women from one program to another. But we have not yet found areas where [programs] intersect.”

There is clear opportunity to identify these areas where strategies intersect and how women who complete trainings can be connected to both the access of finance opportunities and different types of buyers. Approaches to identifying this are currently mostly ad hoc, and a comprehensive common knowledge platform would be beneficial. There is also opportunity for more companies to leverage and grow existing women-owned business supplier directories, such as the WEConnect International eNetwork. “Walmart has a program to grow women entrepreneurs,” Kara Valikai, senior manager of international sourcing for the Women’s Economic Empowerment Initiative at Walmart, said. “What would be awesome was if we were able to come up with different needs that she [the female entrepreneur] has and Bank of America, for example, could provide lending and Coca Cola, for example, could source from smallholder women farmers. There are so many great companies that have great programs—we need to tap into that.”

**Collaborate on and further share data and best practices.** While most companies share information and outcomes on their women’s economic empowerment initiatives in some way, information is decentralized. This increases the cost for companies seeking to learn from and collaborate with their peers. This further speaks to the opportunity for a common knowledge platform where information is easily discoverable.

**Leverage purchasing power to influence bank behavior.** While many major banks say they are not interested in designing a product for women-owned SMEs, stakeholders assert banks would likely change their approach in order to get new business from multinational companies with large international supply chains. One such possibility is establishing international programs for repayment guarantees for purchase orders, building on successful U.S. initiatives. Companies can also influence banks to develop systems for disaggregating data by gender.

**Reframe the structure and focus of convening mechanism discussions.** Stakeholders identified the importance of holding regular conversations among a small group of actors with a particular interest in a specific problem set or country as a key way to catalyze partnerships and move the needle. Additionally, "it's important that discussions use Chatham House Rules and are business only," Shamarukh Mohiuddin, director of the Economic Empowerment Program at the U.S. Chamber of Commerce Foundation Corporate Citizenship Center, said.

**Reduce PPP transaction costs and better leverage companies' nonfinancial resources in collaborations with bilateral donors and multilateral organizations.** Stakeholders across the board indicate the need for lower transaction costs in PPPs. There should also be a focus on moving away from the traditional grant-giving relationship to one that leverages companies' nonfinancial resources. Bilateral donors and multilateral organizations should recognize companies' purchasing power as well as their own. If leveraged appropriately, the billions of dollars in products and services spent by companies, governments, and multilateral organizations has greater potential to move the needle for women entrepreneurs than corporate social responsibility (CSR) programs and traditional international development programming.

# 03

## Empowering Women in Factories

### Overview of the Current Landscape

#### Context

Millions of women in developing countries engage in factory work, and, for many women, it represents their entry into formal employment. It is a largely female-dominated sector in some industries; 90 percent of the over 4 million people employed in Bangladesh garment industry are women.<sup>16</sup> Following increased workplace safety concerns as well as movements for companies to have greater transparency in their supply chains, a number of companies have implemented trainings and other interventions in the factories that supply to them. While largely focused on safety and compliance, some programs have added a dimension of worker empowerment.

Even as the beginnings of a collective action agenda are taking shape in some places, it is clear the work is not done—there is opportunity for further research, greater sharing of what works, and the growing of a stronger collective action approach around empowering women factory workers. It is also clear the work is not easy. Factory workers' needs are complex, and the definition of *empowerment* varies widely—key dimensions typically include safety, health, financial autonomy, and access to educational and leadership opportunities—but various actors pursue empowerment through diverse approaches.

#### Existing Initiatives

The research considered the general landscape of current initiatives that seek to empower women factory workers, either as the larger focus or as a smaller component. Current initiatives mostly function as individual programs; there is not an existing cohesive ecosystem around empowering women in factories. Initiatives typically focus on training and are funded by one company or corporate foundation in partnership with international and local NGOs or labor organizations and focus on the factories that supply to that company. In some cases, companies have collaborated with other brands, factory owners, donors, multilateral organizations, and governments to build partnerships that establish a common framework and standards across factories.

Programs funded by corporations and corporate foundations considered include those implemented by Nike, Levi Strauss & Co., GAP, ANN, VF Corporation, Kate Spade, Target, Li &

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<sup>16</sup> Palash Ghosh, "Despite Low Pay, Poor Work Conditions, Garment Factories Empowering Millions of Bangladeshi Women," *International Business Times*, March 25, 2014, <http://www.ibtimes.com/despite-low-pay-poor-work-conditions-garment-factories-empowering-millions-bangladeshi-women-1563419>.

Fung, Disney, H&M, Marks & Spencer, MAS Holdings, and Walmart. Collaborative or multistakeholder initiatives considered include BSR's HERProject (including HERFinance, HERHealth, and HERrespect), the International Finance Corporation's and International Labor Organization's Better Work, the Alliance for Bangladesh Worker Safety, and the Bangladesh Accord on Fire and Building Safety.

Swasti, an Indian-based Health Resource Centre, directly implements the worker wellbeing initiatives in more than 120 factories, including supply chain factories of Walmart and GAP. Swasti also works directly with close to 7 brands and indirectly with 9 to 10 other brands. Joseph Julian K.G., director of Worker Wellbeing Initiatives at Swasti, said that while there is an increased investment and commitment by brands and corporate bodies to enhance worker wellbeing in supply chain, there needs to be a better coordinated or integrated effort across brands. "It has been a challenge because factories supply to multiple brands," he said. The different brands often have overlapping expectations, leading to duplication efforts and resources as factories implement more than one initiative. "Most brands come up with their design and their own stamp and would like to see it implemented as their own," he said.

## The Business Case

The business case for empowering women in factories is growing. Evaluations of existing programs have demonstrated a positive correlation between preemployment and basic skills training in factories and worker productivity and retention. Worker absenteeism is a significant challenge in factories; women who undergo training are more likely to notify their supervisors when they will be absent, increasing productivity.<sup>17</sup> The IFC and ILO's Better Work Program, which operates in seven countries, has found in its evaluations that "improving working conditions leads to increased productivity and profitability in a clear-cut causal way."<sup>18</sup> An independent impact evaluation found that the program's supervisory skills training has yielded a 22 percent increase in female supervisor productivity. In Vietnam, participating factories increased profitability by 25 percent after four years of participation.<sup>19</sup> Better Work also sees that the freely elected worker management committees it convenes and trains can help to deescalate tensions at a factory before a strike.

Some stakeholders are not convinced that existing initiatives have shown a strong enough business case. "[Companies are getting] weak business metrics . . . from these initiatives," Kristi Ragan, DAI chief of party for the US Global Development Lab's Center for Development Innovation at USAID. "They can say there has been an impact on health outcomes, men's attitudes, less sexual harassment of women, increased women's confidence, etc. These are important outcomes but I worry that a company won't continue to invest in these outcomes because they skirt a strong business case."

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<sup>17</sup> HERproject, *HERproject China: Empowering Women Workers* (New York: BSR, 2014), <https://herproject.org/downloads/bsr-herproject-china-report-en.pdf>.

<sup>18</sup> Interview with Sabine Hertveldt, Better Work Program lead, International Finance Corporation.

<sup>19</sup> BetterWork, *Progress and Potential: How Better Work Is Improving Garment Workers' Lives and Boosting Factory Competitiveness* (Geneva: International Labour Organization, 2016), <http://betterwork.org/blog/portfolio/impact-assessment/#1474553244648-438e0036-b404>.

While companies come to the table with the understanding that there are benefits to improving the work environment in their factories, it is important to show a return on investment for empowering women workers against a time constraint, including demonstrating whether trainings and other interventions pay for themselves through increased factory productivity over time.

## Programmatic Best Practices

**Including men in trainings.** Stakeholders agree that training factory managers and male employees, in addition to female employees, is critical. This is especially the case for men at the direct supervisor level. While it can oftentimes be easier to get buy-in from the top, a direct supervisor is involved in the workplace day to day, and is key to modeling and enforcing standards.<sup>20</sup>

**Looking beyond trainings to consider what the factory and community are like holistically.** “Training is a really important intervention, but it’s not always the right intervention,” Julie Gehrki, vice president of programs at Walmart Giving, said. Providing safe transportation to work in places where commute violence is an issue, and paying workers electronically and providing an ATM on site, are examples of other innovations that address challenges facing women in the factory context. Access to products is also something important to consider. “Life skills training is a good entry, but to sustain people’s behavior and create real impact, [we have to] introduce programs and systems that promote access to products and services,” Joseph Julian K.G., director of worker wellbeing initiatives at Swasti, said. For example, trainings may enable women to be ready to use sanitary napkins, but they do not have sustainable access to the physical product. Access to water filters and medicines can also be relevant in some contexts.

Some stakeholders point to the importance of reevaluating existing training approaches. “I would like to consider if there is a strong business entry point for a targeted training that could serve as a critical entree for changing the factory environment in apparel and beyond,” Kristi Ragan, DAI chief of party for the U.S. Global Development Lab’s Center for Development Innovation at USAID, said.

Kohl Gill, CEO of LaborVoices, Inc., which has implemented a cell phone reporting platform for workers from 85 factories in Bangladesh, said that “[programs] are rarely designed or implemented with sustainability in mind. Rather, they largely lack effective theories of change, baseline measurements, or impact assessments.” Gill said that he has observed “failure modes of training,” and no metrics to compare the outcomes of trainers.

**Addressing gender and power dynamics.** It is critical that programs seek to change the culture of how women are viewed and treated in a factory. Sexual assault and harassment from supervisors can be a significant problem. Evaluations have demonstrated that verbal

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<sup>20</sup> Jeanine Prime and Corinne A. Moss-Rascusin, *Engaging Men in Gender Initiatives: What Change Agents Need to Know* (New York: Catalyst, 2009), [http://www.catalyst.org/system/files/Engaging\\_Men\\_In\\_Gender\\_Initiatives\\_What\\_Change\\_Agents\\_Need\\_To\\_Know.pdf](http://www.catalyst.org/system/files/Engaging_Men_In_Gender_Initiatives_What_Change_Agents_Need_To_Know.pdf).

abuse within the factory leads to a decrease in productivity and profits, which training of supervisors and male employees can help to reduce.

**Working with local partners.** “It is important to have partners who understood a factory context, the local culture, and the management at the factory level. [They can] tailor and revise programs to work for a factory,” Gehrki said. Local partners importantly speak the local language and have strong community relationships. Local partners can also establish safe spaces for women workers outside factories. Stakeholders note that given power dynamics inside factories, it is sometimes important to convey information, provide training, and encourage reporting of concerns through a peer outside the factory. Mobile reporting platforms that are separate from the factory, such as the LaborVoices Symphony platform, can also be important approaches to ensuring workers are empowered to share accurate feedback on their working conditions.

## Building Local Ecosystems to Support Women in Factories

### Defining the Ecosystem

Stakeholders think of an ecosystem as one in which empowering women in factories is normative. “[It’s about] bringing up the sector as a whole, raising the level of empowerment for women across the board,” Karrie Denniston, senior director of sustainability at the Walmart Foundation, said. This theory of change points to the need to think beyond factory and brand-specific partnerships to a collective action approach. This would involve all key stakeholders in a location that have a stake in the factory environment and worker experience. These actors would work together towards a common standard across factories in that location.

While the relevant actors involved in a collective action approach will vary location to location, in many factory settings this will include factory owners, management, and workers; the companies that buy from local factories; corporate foundations; local NGOs and other community organizations; multilateral organizations and donors; and the national and/or local government.

Coalitions of companies that source from a location can drive change by setting common standards and sharing curriculums and local implementing partners. Currently, the different requirements posed by various brands can pose challenges for compliance by factory owners. As some of the larger coalitions of companies that have made factory safety a priority evolve, there is opportunity for these to catalyze a greater focus on empowerment among members. “The Alliance and Accord [are currently] looking at factory safety, but down the line, [they are] looking to focus on women. It’s important to involve them in the dialogue,” Shamarukh Mohiuddin, director of the Economic Empowerment Program at the U.S. Chamber of Commerce Foundation Corporate Citizenship Center, said. The Alliance and Accord can also share lessons about getting competing brands on the same page.

Furthermore, in some places women workers tend to move from factory to factory, demonstrating the importance of a common system. Stakeholders note that given their

purchasing power and impact on local employment, companies are in a better position than NGOs and other actors to encourage take-up of initiatives by factory owners. Coalitions can also make a stronger case to governments to create incentive structures for factories' participation in initiatives. "Programs so far have not adequately leveraged [the Indian] government, but coalitions have the power to do this," Joseph Julian K.G., director of worker wellbeing initiatives at Swasti, said.

Brooke Avory, a manager for BSR in Hong Kong who works on the Walmart-BSR Women in Factories Program in China, also emphasized the important role of industry associations in an ecosystem. "It's important to have the support of an industry association that is willing to see how training is valuable and use this as a model," she said. "You are establishing that norm within the industry itself and then by having brands . . . making it a normal part of doing business."

## Challenges

**The multifaceted and highly variable barriers to empowerment for women factory workers.** While some stakeholders point out that the economic condition of women does not vary widely, many assert that assumptions cannot be made about the frontline factory worker; women have different needs in different contexts. Barriers to empowerment mentioned in the research include a lack of numeracy, literacy, life skills, financial literacy and access to finance, communication skills, problem-solving skills, health and wellness, access to healthcare, confidence, and safety. Some women may enter factory work with some formal education while others have none. In rural communities, factory work is oftentimes a woman's first engagement with the formal employment sector. Stakeholders also note that empowerment is not just about building skills and ensuring safety—it hinges upon how women are managed in factory settings. What women are paid and how they are paid are also critical dimensions.

**Cost and sustainability.** Existing programs tend to be highly localized and expensive to implement, creating challenges for sustainability. The extremely variable nature of worker and workplace situations creates highly specific barriers to economic empowerment, and effective interventions should be as holistic as possible. However, the specific nature of these programs brings high costs and presents challenges to their transferability, scalability, and sustainability.

**Getting factory owners on board.** Convincing factory owners to allow workers to take time out of their typical work days to participate in trainings can be a challenge. "Factories are chasing shipment targets . . . most factories do not have the time to invest 80 hours per worker," Joseph Julian K.G., director of worker wellbeing initiatives at Swasti, said. He shared that programs seeking to train workers for more than about 30 hours face resistance from factory owners, which can lead to disruptions in training as well as dropouts.

Brooke Avory, a manager for BSR in Hong Kong who works on the Walmart-BSR Women in Factories Program in China, reiterated that "it's a time investment from their [factory owners' side]; they have to have employees take time away from normal work to participate. This can stop the flow of training when they hit a busy period of production. You need to build a

business case and share this with them; you also need a good relationship and to build trust.” Avory also added that it’s important to establish clear lines of communication and a “feedback loop” for owners: when factory owners are asked to share feedback, ensure information is shared back with them. Similar feedback loops also should be established for workers.

Sabine Hertveldt, Better Work Program lead at the International Finance Corporation, said that it is very important to have a brand involved in obtaining factory owners’ participation. “Having a brand asking brings a lot of weight,” she said.

**The varied nature of sector organization.** While the Bangladesh apparel sector is highly organized, for example, other sectors will require greater mapping and relationship building before coalitions can form.

**The tendency of companies to be responsive rather than proactive in forming coalitions.** Establishing and sharing the business rationale for women’s empowerment in factories is important to making the case for building partnerships before safety crises occur.

**The time and organizational commitment required for coalitions and partnerships.** Coalitions and partnerships are time consuming to build, and require significant organizational engagement. A global coalition that can be tailored to local contexts may be one approach to streamline transaction costs. Sabine Hertveldt, Better Work Program lead at the International Finance Corporation, emphasized that “it is worth investing in this, but it’s a work of long breath. You have to have a long time horizon, but ultimately the fruits of our efforts are realized.”

## Recommendations for Building a Collective Action Approach

**Change the focus from individual efforts to collective efforts.** While there are good examples of more collaborative efforts, these should become the norm. A collective action approach involving all local actors with a stake in the factory environment and worker experience has the potential to reduce inefficiencies and move the needle more sustainably and for more workers. Stakeholders point out the need to get to a place where individual actors can combine and leverage each other’s efforts. While competitive issues and a desire to brand initiatives can deter collaboration, and it will not always be possible to have everyone working together, it is important to move in that direction.

**Develop sustainable financing models.** The factory environment is lean, with demand models constantly shifting. There is need to develop sustainable financing models and further partnerships that share costs among key stakeholders, including corporate alliances, governments, and factory owners. “We have seen a shift in some of the financing being away from brands to factory owners who take it on themselves,” Brooke Avory, a manager for BSR in Hong Kong who works on the Walmart-BSR Women in Factories Program in China, said. As training can be very expensive, an opportunity for cost reduction can come through adapting open source curriculums to the local context. Banks and technology companies

can also be brought on board more often as key partners to address the financial and technological literacy and access components of empowerment.

**Establish a larger body of research and design programs around measurable theories of change.** There is need to obtain clearer findings on the business case of empowering women in factories, and ensure this is widely shared with companies, factory owners, supervisors, and workers to encourage financing and take-up of initiatives. “[You have to] show factory owners that doing preemployment training will cut down on churn and help these women understand that there is a way to move up,” Sarah Thorn, senior director of global government Affairs at Walmart, said.

More long-term research on the key drivers of empowerment of women in factories is also needed. Trainings in factories have sometimes produced unexpected results, and there is not significant alignment about what works and why. Existing studies tend to be conducted over short periods of time; it is important to pursue longer-term evaluations that demonstrate the sustainable impacts of trainings and other interventions. Findings on the key drivers of empowerment for women in factories should be widely shared and used to inform the core of programs. One caveat is that robust impact evaluations are expensive to conduct. Ongoing data collection is also important to inform measurement and implementation of programs in real-time.

**Design programs that consider what the factory and community are like holistically.** More out-of-the-box thinking is required as companies refine and expand initiatives that tackle barriers to empowerment. It is also important to consider the role that home and community life play in a worker’s ability to reach her full potential.

**Present information to factory owners in a way that is efficient and excites them about the impact of interventions.** A business case that establishes decreased absenteeism and higher productivity is important to share at the outset of discussions. For example, Swasti developed a smart phone application that allows factory owners to enter factory information and learn the return on investment by participating in an initiative. More innovations to share information in this way and galvanize interest are needed.

# 04

## Conclusion

As companies look to the future of women's economic empowerment initiatives, there are opportunities to move beyond the individual to the collective. It is only through a multiplicity of stakeholders working together to build ecosystems that support female entrepreneurs and women in factories that full business and social returns can be achieved. Especially with changing political climates, companies can be leaders in catalyzing continued attention to women's economic empowerment and growing coalitions of committed actors at the global and local levels.

It's also important to remember that partnerships carry transaction costs; private-sector actors engage in cost-benefit analysis to determine whether it is better to act alone, jointly, or at all. This underscores the importance of developing and sharing a clear business case for interventions. Collective efforts rooted in a theory of change that reflects both business and social goals have the most potential to sustainably move the needle for women, their livelihoods, and their economies.

# Appendix. List of Stakeholder Interviews

1. Brooke Avory, Manager, Business for Social Responsibility
2. Angela Baker, Director of Corporate Social Responsibility and Social Impact, Qualcomm Wireless Reach
3. Karrie Denniston, Senior Director of Sustainability, Walmart Foundation
4. Julie Gehrki, Vice President of Programs at Walmart Giving
5. Kohl Gill, CEO, LaborVoices, Inc.
6. Jenny Grieser, Senior Director for Women's Economic Empowerment, Walmart
7. Sabine Hertveldt, Better Work Program Lead, International Finance Corporation
8. Mary Ellen Iskenderian, President and CEO, Women's World Banking
9. Jim Jones, Manager, Community Investments, ExxonMobil
10. Joseph Julian K.G., Director, Worker Wellbeing Initiatives at Swasti
11. Henriette Kolb, Head of the Gender Secretariat, International Finance Corporation
12. Lisa MacDougall, Global Head of *10,000 Women*, Goldman Sachs
13. Kathleen McLaughlin, Chief Sustainability Officer, Walmart; President, Walmart Foundation
14. Shamarukh Mohiuddin, Director of the Economic Empowerment Program, U.S. Chamber of Commerce Foundation Corporate Citizenship Center
15. Kristi Ragan, DAI Chief of Party for the U.S. Global Development Lab's Center for Development Innovation at USAID
16. Maria Soledad Requejo, Operations Officer, Better Work Program, International Finance Corporation
17. Jenny Smith, Senior Director for Strategic Partnerships, Vital Voices
18. Sarah Thorn, Senior Director for Global Government Affairs, Walmart
19. Kara Valikai, Senior Manager of International Sourcing for the Women's Economic Empowerment Initiative, Walmart
20. Elizabeth A. Vazquez, President, CEO, and Cofounder, WEConnect International

# About the Project Director and Authors

**Daniel F. Runde** is director of the Project on U.S. Leadership in Development and the Project on Prosperity and Development and holds the William A. Schreyer Chair in Global Analysis at CSIS. His work centers on leveraging American soft power instruments and the central roles of the private sector and good governance in creating a more free and prosperous world. Previously, he led the Foundations Unit for the Department of Partnerships & Advisory Service Operations at the International Finance Corporation. His work facilitated and supported over \$20 million in new funding through partnerships with the Bill & Melinda Gates Foundation, Rockefeller Foundation, Kauffman Foundation, and Visa International, among other global private and corporate foundations.

Earlier, Mr. Runde was director of the Office of Global Development Alliances at the U.S. Agency for International Development (USAID). He led the initiative by providing training, networks, staff, funds, and advice to establish and strengthen alliances, while personally consulting to 15 USAID missions in Latin America, the Middle East, and Africa. His efforts leveraged \$4.8 billion through 100 direct alliances and 300 others through training and technical assistance. Mr. Runde began his career in financial services at Alex. Brown & Sons, Inc., in Baltimore and worked for both CitiBank and BankBoston in Buenos Aires, Argentina. He received an M.P.P. from the Kennedy School of Government at Harvard University and holds a B.A., cum laude, from Dartmouth College.

**Helen Moser** is a research fellow with the Project on U.S. Leadership in Development and the Project on Prosperity and Development at CSIS. Her research interests include good governance approaches, private-sector engagement in international development, and women's political participation. Prior to joining CSIS, she conducted research with the Brookings Institution on shared value approaches in the public-private partnerships of the U.S. Agency for International Development. She has also worked with the Georgetown Institute for Women, Peace, and Security; Save the Children, in Sri Lanka; Vital Voices Global Partnership; and the Asian University for Women, in Bangladesh. Her experience additionally includes positions in the nonprofit and public sectors in the Federated States of Micronesia, Germany, Scotland, and Taiwan. She is a Phi Beta Kappa graduate of the University of Southern California and holds an M.A. in global human development from Georgetown University's School of Foreign Service.

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