

# Women's Economic Empowerment in West Africa: Towards a Practical Research Agenda

**Mayra Buvinic, Megan O'Donnell, and Shelby Bourgault**

## Abstract

Evidence on 'what works' to promote women's economic empowerment has expanded in recent years but remains geographically unbalanced, with English speaking countries and those with more long-standing research traditions better represented. Recognizing the importance of context specificity in understanding and advancing gender equality, we seek to fill a gap in the literature by reviewing interventions, policies, and broader socio-economic trends within West Africa and the extent to which they have contributed to progress in narrowing economic gender gaps in the region. We begin by presenting a conceptual framework for 'women's economic empowerment,' and apply this framework to the West African context, pointing to key binding constraints and enabling conditions to improve women and girls' economic opportunities and outcomes. We then systematically review the rigorous evidence on what works to promote different dimensions of economic empowerment in West African countries with a focus on three key populations: agricultural workers, entrepreneurs, and adolescent girls/young women. In doing so, we pay particular attention to the heterogeneity in the situation of women and girls based on income, education, marital status, household structure, and other demographic characteristics. Next, we review ongoing investments and initiatives of major multilateral and bilateral donors seeking to expand women's economic opportunities and empowerment in the region, explore how these investments align with the evidence on 'what works,' and identify specific research opportunities these initiatives offer. Finally, we summarize practical research questions, including those that may help address the economic consequences of the COVID-19 pandemic for women and girls.

**Keywords:** Women's economic empowerment, agriculture, financial services, entrepreneurship, youth, adolescents, gender, West Africa

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## Introduction

Empowering women benefits both women and society. Documented benefits include greater investments in children, reduced poverty for all and enhanced aspirations for the next generation of girls and women. While these many benefits are well understood, less is known about which policies and programs work best to expand women's economic opportunities and empower them economically.

The growing knowledge that exists on 'what works' is unbalanced: some countries and regions are more represented than others – in particular, English speaking countries and countries with more long-standing research traditions (such as India and Kenya) tend to dominate. West Africa (especially francophone and lusophone) is not well represented in this research. This is unfortunate since the existing evidence suggests that few interventions work equally well across different settings and subpopulations of women. That is, 'where' the intervention takes place and 'to whom' it is directed matter for the design and implementation of successful programs.

The purpose of this paper is to determine what benefits women economically in West Africa and compare this evidence with existing donor investments aimed at promoting women's economic empowerment to identify opportunities where future research is both needed and possible. We aim to reflect the diversity of contexts and cultures in the region and are informed by an intersectional approach that recognizes the heterogeneity in the situation of women and girls.

We first review systematically the available research (in English and French) and select rigorous studies to assess what is known for expanding economic opportunities for women. We focus on what works for three groups of women: (1) rural women working in agriculture and off farm work linked to agriculture – mostly poor and very poor subsistence farmers and rural producers; (2) women business owners and entrepreneurs, a majority of whom run very small household enterprises or work in micro-commerce and (3) adolescent girls and young women. We pay particular attention to how outcomes vary for women based on their marital status, education, and household structure, as well as what interventions may help address the economic consequences of the COVID-19 pandemic for women and girls. From this systematic review we identify research gaps and questions across different interventions.

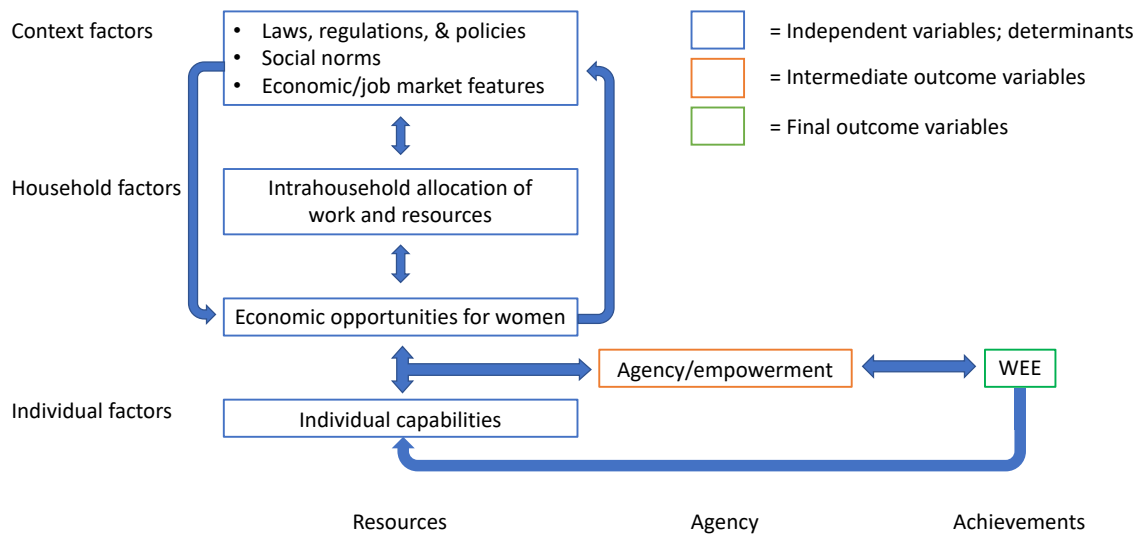
Second, we summarize ongoing initiatives and investments of major donors in the region seeking to expand women's economic opportunities and empowerment and identify research opportunities these initiatives offer. We conclude outlining overarching research questions and research gaps.

The review begins with a research framework to help identify main determinants of women's economic empowerment and a brief description of both West African country contexts and regional trends on progress in women's social and economic participation.

## Women's Economic Empowerment Research Framework

Figure 1 shows that the process of empowerment (or “the exercise of agency”) is an intermediate step that leads to a final women's economic empowerment (WEE) outcome that has both an objective dimension (economic achievement) and a subjective dimension (economic empowerment). Measures of economic achievement include gains in employment or in business profits, for instance. Measures of subjective empowerment include increased say in household decision making (e.g., in how household income is used) or in independent decision-making regarding how a farm or business should operate or increased self-efficacy, for instance. Both dimensions should be measured since they are not necessarily equivalent—economic advancement can occur without empowerment (as is the case of the businesswoman whose increased business profits resulted in increased time burdens and stress). The reverse is also true. For instance, the addition of childcare benefits in the workplace can be empowering for working women by allowing them to better manage caregiving and job responsibilities, even if these benefits do not increase women's income or produce other measurable changes in objective employment measures.

**Figure 1. Women's economic empowerment framework**



Source: Authors' illustration

WEE, with its twin expressions of achievement and empowerment, is the product of contextual, household and individual factors (Figure 1). Contextual and household factors define economic opportunities for women, separately and jointly. For example, if a country's laws ban women from working in particular sectors or industries, women's range of economic opportunities in that context is limited. Or if a woman's husband prevents her from leaving the house unaccompanied, that household or family restriction on her mobility also limits her economic opportunities. And it is often the case that parents reinforce social norms and discourage their daughters from studying and applying for jobs in non-traditional male-dominant sectors such as engineering or information technology. Economic empowerment outcomes result from the interface of women's capabilities (their education,

skills, and other capacities) and the economic opportunities available to them at the household level and in the marketplace.

Contextual factors include the formal institutions (laws, regulations and policies) and informal institutions (gender norms) that in most countries, to different degrees, constrain the exercise of women's agency and economic behavior. It is well known that in most countries there are laws that treat women (and especially married women) and men differently, restricting women's ownership of assets or employment under certain conditions, or requiring married women to have the husband's signature for family and business transactions, among others (World Bank, 2020). Traditional gender norms, in particular, shape sectoral segregation in labor markets by sex. Sectors and occupations where men predominate, such as mechanics and tailors, are better paid than those where women predominate, such as beauticians and seamstresses.

Broader economic and demographic trends that define the nature and availability of jobs for men and women also affect differential access to economic opportunities by gender. Job opportunities for women outside of agriculture are severely restricted in high fertility agrarian economies (i.e., those where most people work in subsistence agriculture and where birth rates are high, increasing women's care work burdens) but they expand in declining fertility, industrialized economies and aging societies with dominant service sectors.

The different allocations of work and resources in the household to men and women, a result of traditional gender norms regulating family interactions, further constrain women's economic opportunities. Women's unpaid household and care work as well as their lower status in the family can severely restrict their ability to seek any or better paid work that requires time and other household resources since they lack time, mobility and household bargaining power.

Women's capabilities include individual (and community) endowments that enable them to exercise agency and take advantage of economic opportunities. These include health status, skills, abilities and educational achievements, self-confidence and risk preferences, economic and financial assets, and formal and informal networks.

Kabeer's influential conceptualization of empowerment as 'resources' leading to 'agency' and resulting in 'achievements' matches the different factors in this framework: 'resources' summarizing the column that includes context, household and individual factors, 'agency' corresponding to intermediate outcomes, and 'achievements' equivalent to the final outcomes in the figure (Kabeer, 1999). Annex 1 lists the main dimensions included in the WEE framework and unpacks them in more detail.

There are feedback loops between women's capabilities, economic opportunities and final outcomes, with both virtuous and vicious cycles. Women's economic empowerment not only strengthens women's capabilities but contributes to changing traditional gender norms and fosters social and economic progress for the next generation, promoting virtuous cycles (Sen, 1999). In turn, vicious cycles (or 'gender inequality traps') are perpetuated when women are caught in low productivity work in firms and on farms, and are also saddled with

care work burdens, reinforcing gender inequalities within the household and further restricting economic opportunities for women themselves and the next generation. In this way, the disempowerment of individuals (or communities) contributes to the perpetuation of restrictive social and economic contexts.

## **West Africa Economic and Demographic Trends: A Review of Binding Constraints**

Interventions that seek to empower women economically do not take place in a vacuum. Their effective implementation depends on the country context, which can make it more or less difficult for women (and men) to access jobs. Demographic trends profoundly influence women's lives and their work choices. These choices are, in turn, molded by key features of the economy that influence labor markets. Contextual factors act as binding constraints to women's economic empowerment and must be addressed to foster and ensure sustained progress.

### **Binding Constraint 1: High Fertility Rates**

Trends and levels in fertility and mortality affect the resources countries have for governing, the share of the working-age population, the work options of men, and the life and work options of women. As countries develop, they transition from a situation of high fertility (levels above four children per woman) to a situation with a higher working age population relative to children and the elderly (opening a “demographic window of opportunity” to grow economically).

West Africa, however, still is in the early stage of this fertility transition, with five of the 17 countries exhibiting fertility rates of five or more children per woman (see Annex 1) and a stalled fertility decline (Bongaarts and Casterline, 2013). Expanded access to quality, modern contraception is a major need in the region and a necessary condition for women's economic advancement.

Policies and programs aimed at economically empowering women and contributing to inclusive growth, including donor-supported initiatives and investments, need to consider and address high fertility rates in West African countries. These high rates, combined with the disproportionate unpaid care work burdens borne by women and girls within the household and a lack of gender-responsive infrastructure and support provided by the state, severely restrict women and girls' time and mobility, and their economic advancement.

### **Binding Constraint 2: Few Good Jobs in Agrarian and in Resource Rich Economies**

Partly influenced by demographic trends as well as by natural endowments, countries evolve as they develop, first, from agrarian economies, where most people work the land, to urbanizing economies, where work in cities expands. Education is a major contributor to the move out of agriculture, especially for African women (Dieterich et al., 2016).



However, a significant portion (43 percent) of the population in West Africa still works in agriculture or off-farm activities linked to agriculture, with some countries' agricultural sectors accounting for over half the workforce (Guinea, Guinea-Bissau, Mali, Mauritania, Niger, Sierra Leone). Formal wage employment accounts for twenty percent (19.16%) of total employment and is dominated by men (World Development Indicators; Dieterich et al., 2016). The population expansion combined with undeveloped labor markets results in pervasive underemployment, especially of women and youth. For instance, in Senegal 70% of all workers and 80% of women workers are employed in vulnerable jobs, as informal self-employed workers or family workers (Golub et al., 2018).

Eight of 17 countries in West Africa are “resource rich” countries, where natural endowments (oil and other minerals) concentrate economic activity in a few sectors and geographical locations (Annex 1). In these countries there is little job creation aside from jobs linked to the natural resources sector, which are comparatively few and mostly jobs where men predominate. Resource rich countries have particularly restricted job opportunities for women and other excluded groups.

Policies and programs aimed at economically empowering women will have to grapple with these macroeconomic realities. To meet women where they are, efforts aimed at supporting women farmers and increasing their agricultural productivity and incomes will be required. But these efforts must be complemented by those that create pathways for predominately agrarian economies in West Africa to transition to more diversified ones, prioritizing labor-intensive industries that create jobs rather than the traditionally limited employment opportunities in the extractive resource sectors.

### **Binding Constraint 3: Conflict**

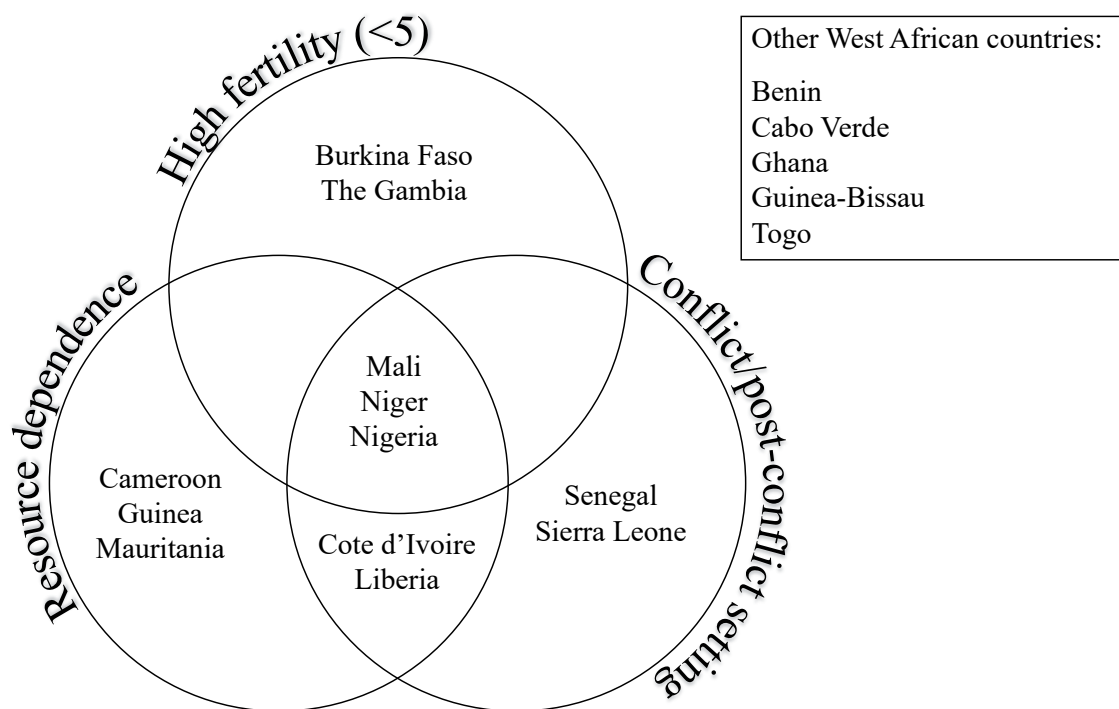
Lastly, seven out of 17 countries in West Africa also are conflict or post-conflict countries, with significant number of prime working age adults, mostly men, missing at some point in the recent past as result of deaths and war injuries, depleting the economy of workers and creating a high share of widows and women headed households (Annex 1). This missing population creates a rise in household dependency ratios, a loss of household income and labor shortages, increasing the work women do outside the home (‘added worker’ effects) and sometimes opening spaces for women in the economy and society (Buvinic et al., 2013). Depending on the source of conflict, its incidence in West Africa can also restrict women and girls’ safety, mobility and opportunity, such as in the case of Boko Haram’s insurgency in northern Nigeria.

Economic empowerment programs and policies, and surrounding research, must explore what works under conflict and post-conflict conditions to improve women’s economic opportunities and outcomes, as well as how women’s economic empowerment can drive progress towards more peaceful, stable societies.

## Cross-Cutting Binding Constraints: Implications for Jobs

Figure 2 below shows the extent to which these demographic and economic trends crosscut countries in West Africa imposing severe restrictions on economic opportunities for women. Stalled high fertility (5 children or more) plus both resource rich and conflict and post-conflict features constrain economic opportunities for women in 3 countries; 2 countries experience the combination of two features; and 7 countries experience at least one constraining feature. If we consider the more usually accepted fertility rate of 4 children per woman to define 'high fertility,' women do not have high reproductive burdens in only 2 countries (Cabo Verde and Ghana).

Figure 2. Country classifications (see Annex 1 for full table and references)



These trends imply that in most high fertility-agrarian economies:

- The majority works in agriculture and off farm work linked to agriculture
- There is inadequate infrastructure and services for the rural majority
- Women are overrepresented in low productivity work in subsistence agriculture and subsistence level firms
- Women face high reproductive burdens and severe time constraints

In conflict and post-conflict affected economies:

- Infrastructure is very inadequate, especially in conflict-affected regions
- There is limited access to markets and land is costly
- There are male labor shortages
- Households have higher dependency ratios and are more vulnerable to poverty
- In the absence of men, women have to increase income generation to maintain minimum household consumption levels

In resource-rich countries:

- There is little job creation outside of natural resource sector
- There is limited infrastructure outside the booming enclaves linked to natural resources extraction
- Land is costly
- Employment opportunities are especially restricted for women and other excluded groups

As we review the literature below, we examine the extent to which past and current interventions have effectively addressed these constraints. We also examine the economic contraction unleashed by the COVID-19 pandemic and the containment measures implemented by governments which are constraining labor markets in the region, decimating the export sector and the jobs along the supply chain, eliminating income from remittances, increasing unemployment and underemployment, and further restricting job opportunities outside of subsistence production in agriculture and off the farm, at least in the short term. Labor markets are already shrinking while food insecurity is predicted to rise rapidly, placing significant stress on poor families to maintain a minimum level of household consumption.

Economic constraints induced by the COVID-19 pandemic and resulting global contraction need to be considered and addressed in order to promote women's economic empowerment in West Africa going forward.

## **Enabling Factors for Women's Economic Empowerment in West Africa**

### **Enabling Factor 1: Law and Policies**

In addition to broader demographic and socio-economic trends, national and regional-level laws and policies play a role in determining women's access to resources and opportunities in wage employment, entrepreneurship, and farming and are a tool to bring about social change. In recent years, some West African countries have experienced progress in gender equality under the law. In 2010, Senegal adopted a law on gender parity in government and has seen a significant increase of women in parliament to 43 percent, now only second to Rwanda in Africa. Cabo Verde has adopted a law sanctioning perpetrators of gender based violence. However, overall regional progress has been piecemeal, and little focus has been placed on the expansion of women's economic opportunities and agency.

The World Bank's Women, Business, and the Law database captures the extent to which countries have gender discriminatory laws on their books that are likely to hinder women's economic opportunities, including those related to freedom of mobility, equal pay, entrepreneurship, and access to/control over assets. Across all categories, the West African region ranks lower than both the global average and that of sub Saharan Africa as a whole, with a total score of 68.3 (out of 100), relative to 75.2 globally and 69.9 for sub Saharan Africa.

The regional score, however, masks significant variation: country-level scores range from 42.5 (Guinea-Bissau) to 86.3 (Cabo Verde). Cote d'Ivoire, Liberia, and Togo perform relatively well with scores in the 80-90<sup>th</sup> percentile, whereas Mauritania, Cameroon and Niger follow Guinea-Bissau for last place with scores in the 40-60<sup>th</sup> percentile range. The lowest scoring category across West African categories is that of 'parenthood' (47.1) – protections and benefits afforded to working parents – whereas gender equality in the area of pensions scores highest at 89.7, though this is an entitlement afforded to a small percentage of West African populations, where most work informally. Notably, the Women, Business, and the Law data only reflects the presence or absence of a particular law, not its implementation or enforcement.

The OECD's Social Institutions and Gender Index (SIGI) also reflects how laws interact with persistent social barriers to hinder women's economic empowerment. For example, women do not have equal inheritance rights under family codes in Chad, the Gambia, Mauritania, Niger and Nigeria, and only Liberia and Mali guarantee women's equal right to access formal financial services. Pluralistic legal systems – those that have both statutory and customary laws – can impede women's full ownership and control over land, as customary laws around women's unequal access to, inheritance of, and management over land can conflict with statutory laws theoretically upholding women's equal land rights.

The SIGI index's underlying data reflects that both laws on the books and underlying social norms must change in order to create enabling environments that fully allow for women's economic empowerment.

**Table 1. Demographic trends of West Africa, sub-Saharan Africa, and globally**

	West Africa		Sub-Saharan Africa		World	
	2008	2018	2008	2018	2008	2018
Labor force participation rate, female (% of female population ages 15-64)*	59.21	54.97	64.48	62.98	54.16	52.59
Labor force participation rate, gender difference (percentage point, ages 15-64)*	12.23	11.57	11.68	10.58	27.26	27.35
Employment in agriculture, female (% of female employment)*	45.28	33.30	60.29	52.85	33.58	26.04
Employment in agriculture, gender difference (percentage point)*	8.55	13.07	-2.64	0.28	0.90	2.00
Primary completion rate, female (% of relevant age group)	59.42	75.79	60.54	67.08	87.01	89.28
Primary completion rate, gender difference (percentage point)	10.94	-1.53	8.92	3.37	2.57	0.61
Lower secondary completion rate, female (% of relevant age group)	32.51	47.39	33.99	41.56	71.04	75.99
Lower secondary completion rate, gender difference (percentage point)	9.85	4.35	7.84	5.06	1.95	-0.71
Unmet need for contraception (% of married women ages 15-49)	22.51	23.80	-	-	-	-

Source: World Development Indicators

\* Modeled ILO estimate

## **Enabling Factor 2: Education as a Means to Job Transition**

Between 2008 and 2018, primary and lower schooling completion rates for girls in West Africa rose sharply, more so than for sub Saharan Africa as a whole, although they still are well below average global rates (Table 1). These numbers show that there is significant room for progress in improving girls' access to and quality of education, especially secondary and higher levels of schooling, which the evidence (see below) associates with better job opportunities for women.

Dieterich et al (2016) find that in sub Saharan African job markets women with higher levels of education are more likely to transition out of agriculture into household enterprises with higher productivity than agriculture although not associated with modern technology. This movement away from agriculture is evident in the statistics for both West Africa and sub Saharan Africa as a whole—between 2008 and 2018, women's employment in agriculture fell in West Africa from 45% to 33% and in the region from 60% to 53%. It is worth noting that these numbers are still higher than the global average, supporting the notion that in sub Saharan Africa agriculture is still an important source of employment for women.

## **Enabling Factor 3: Expanding the Formal Workforce**

As women in West Africa have increasingly moved out of agriculture, they do not seem to have moved into higher productivity jobs in the formal labor market. Women's labor force participation rates have gone down slightly in the ten-year period – from 59% in 2008 to 55% in 2018. It is likely that women have shifted into informal employment – both as wage workers in informal firms and self-employed workers, producing and selling foodstuffs or running their own microenterprises. Data from 2016 shows that about 92% of employed women are informally employed, and that this number rises to 95% when including agricultural work (ILO, 2018). For men in the region, these numbers are 81% and 90%, respectively. The vast majority of this informal employment is in the informal sector, but some exists within the formal sector as well (ILO, 2018).

Not all informal self-employment is low productivity and poorly paid. Work in household enterprises can be a step up from low-wage labor (see above). But all forms of informal employment lack the benefits that go along with formal sector work and provide a critical safety net during health or economic crises. To fully promote women's economic empowerment in West Africa, opportunities for women to access formal sector jobs with benefits will need to increase.

## **Enabling Factor 4: Changing Household Dynamics for Married Women**

Household dynamics also play an important role in shaping women's economic opportunities. In their analysis of women's labor force participation in sub Saharan Africa, Dieterich et al (2016) find that the return to women's secondary education is canceled by the negative impact of marriage. Access to the labor market is highly unequal for married

women. Two questions that these researchers raise are how to improve the productivity of employment in household enterprises and how to counteract the negative effect of marriage.

While marriage is still the norm, the share of women headed households (defined by self-reported headship) has grown over the last two decades. West African countries, however, record a comparatively low prevalence of these households when compared to the region as a whole – 20% of households in West Africa, compared to 26% in all of sub Saharan Africa are headed by women. The lower prevalence of women headship is partly explained by the practice of polygamy in some countries and high widow remarriage rates in Muslim countries (Milazzo and van de Walle, 2015).

The majority of women headed households in West Africa are led by women who are single, divorced or widows; these households, while not poorer than men headed households, have fewer working adults and higher dependency ratios and are especially vulnerable to poverty (Brown and van de Walle, 2020). In a number of West African countries, including Benin, Congo, the Democratic Republic of Congo and Sierra Leone (Senegal is an exception), very few widows inherit significant assets, contributing to their impoverishment (Peterman, 2012). In Mali, for instance, households headed by widows have lower living standards and worse outcomes, even if they remarry or are absorbed into men headed households. Constrained by social norms, widows in Mali pass on their poverty to their children, who have lower educational attainment than other children (Van de Walle, 2013).

## **The Need for an Intersectional Approach**

Reflected in the discussion of women's varying income and education levels, sectors and types of work, marital status and household structure, is the fact that women across West Africa are diverse in their lived experiences, opportunities and constraints. In the West African context, as elsewhere, different groups of women and girls will encounter intersecting barriers to equality and empowerment, including those related to income level, educational attainment, age, marital status, household structure, migrant status, and other demographic characteristics, all of which may compound discriminatory social, legal, and economic obstacles they face.

The rigorous evidence we review below shows that women's educational attainment, income level, and marital status all impact the nature and degree of their economic empowerment. Where researchers discuss disaggregated findings, we see that more educated, higher-income, and unmarried women face fewer constraints and experience greater benefits when provided with skill development opportunities, financial services, and other types of support. In contrast, singular interventions often do not benefit women who face intersecting barriers because of poverty status, lack of education, and other factors-- a bundled approach is more likely to be impactful.

However, there are aspects of intersectionality in the West African context that we still do not fully understand. Though intersectional thought typically considers other dimensions of individual identity (e.g., race, ethnicity, religious affiliation, sexual identity and orientation, disability status), there is little research on these dimensions and their connection to gender

equality and women's empowerment in West African countries. For example, despite the importance that religious and ethnic affiliation can play in individuals' daily lives, social values and customs, little is known about the extent to which religion and ethnicity play a role in women's access to economic resources and opportunities. These areas of research, in addition to being sensitive regardless of geographic context, are made even more challenging in West Africa, where ethnic and religious lines do not correspond to national borders, which were imposed by European colonial powers with little regard for ethnic groups' pre-existing territories. Going forward, researchers need to prioritize how demographic characteristics outside of income, education, age, and marital status interact with gender to impose additional barriers for certain groups of women.

## **Economic Opportunities for Women in Difficult Labor Markets**

The global economic crisis triggered by the COVID-19 pandemic has shrunk labor markets around the world. Well-paid formal sector wage and salaried work are unlikely options for women in West African economies in the near term both because of the economic crisis and the challenging demographic and economic trends reviewed earlier. Women who have lost wage jobs as well as women out of the workforce may increase their participation in informal self-employment and farm work to help maintain some minimum level of household consumption, as they have done in past economic crises (what is called the 'added worker effect,' Sabarwal et al., 2011).

Boosting women's income generation in agriculture and in off farm enterprises is a required first step and a major need in response to the increased poverty and hunger created by the pandemic. The challenge is to identify practical solutions that are economically empowering and transformative.

Education is a longer-term investment with the potential of breaking job barriers for young women, as countries in West Africa recover from the economic contraction and labor markets expand once the pandemic recedes and containment measures are over. Equipped with higher education, young women's increased participation in better paid jobs may help to overcome the marriage penalty, by contributing to changing social attitudes towards married women working outside the home, as Goldin (2006) has documented for the U.S. In the short term, however, expanding economic options for adolescent and young women, especially the large proportion of young women that are neither at school nor in the workforce,<sup>1</sup> is a key component of a practical jobs agenda with potential long-term benefits—especially if it helps promote a virtuous cycle between women's economic empowerment and economic and social progress (Figure 1).

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<sup>1</sup> A study of rural youth's transitions to adulthood in 25 countries in sub Saharan Africa before the pandemic showed that 41% of young women (aged 15 to 24) versus 14% of young men were not in employment, education or training (Heckert et al., 2019).



To formulate a practical research agenda, we therefore review the outcomes from interventions aimed at expanding economic opportunities for three broad categories of women: women farmers and other rural women producers, businesswomen, and adolescent and young women.

## **Methods**

The findings outlined below draw upon a systematic literature review of relevant academic journals, organizational publications, impact evaluations, policy documents, research reviews and meta-analyses reflecting the latest rigorous evidence on women's economic empowerment. Materials were evaluated based on their relevance to the context of West Africa as well as methodological rigor, with a priority placed on studies that included experimental or statistical controls to assess causal relations between interventions and economic outcomes.

The search criteria used returned 5,612 results, nearly all of which were filtered out based on publication date, geography, methodology, and relevance. Despite the search terms used, the majority of search results were not focused on West Africa or used less rigorous methodologies. We compiled an initial pool of 77 studies for in-depth review. Of this initial pool, we selected 50 studies of West Africa for review based on the methodology used and the relevance to women's economic empowerment outcomes.

In addition, we reviewed observational studies that analyzed labor markets for women in West Africa, other rigorous studies in sub-Saharan Africa and elsewhere that were particularly insightful, and research reviews and meta-analyses of interventions in sub-Saharan Africa or internationally. There are five non-West African studies included in the review because of their relevance. We were unable to find observational studies on the impact of legal or policy reforms on gender equality in West African countries.

Papers that met the inclusion criteria were found for 11 of the 17 countries. Countries most frequently covered include Ghana (11 studies), Burkina Faso (7), Mali (4), Nigeria (4), Cote d'Ivoire (3), and Niger (3). Benin, Liberia, Sierra Leone and Togo each have two studies represented, and Senegal has one. No papers are included for Cabo Verde, Cameroon, the Gambia, Guinea, Guinea-Bissau, and Mauritania.

Number of studies

11

0

Map of Africa showing the number of studies per country. The legend indicates the number of studies (0 to 11) with a color scale from light blue to dark blue. Countries with 11 studies are highlighted in dark blue, 7 studies in medium blue, 4 studies in light blue, 3 studies in very light blue, 2 studies in pale blue, 1 study in off-white, and 0 studies in white.

Country	Number of studies
Algeria	0
Libya	0
Mali	4
Niger	3
Chad	0
Senegal	1
Gambia	0
Sierra Leone	0
Liberia	2
Ivory Coast	2
Ghana	3
Togo	2
Benin	7
Nigeria	11
Cameroon	2
Congo	4
Zambia	0
South Africa	0
Other countries	0

## Review of Findings

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similarities in the underlying mechanisms driving gender inequalities in outcomes across widely different countries and regions.<sup>2</sup>

## **Women Working in Agriculture and Off-Farm Work Linked to Agriculture**

### **The Evidence**

In West Africa, women farmers work on individual (women-controlled) plots as well as on family or men-controlled plots. A well-known study in Burkina Faso finds that yields are 30% lower in plots controlled by women than similar plots controlled by men, for the same crop, same year and same household. On average, women achieve much higher value of output per hectare than men, but on smaller plots, with less access to fertilizer and family labor (Udry, 1996). In Ghana, women invest less in their plots because property rights are less secure (Goldstein and Udry, 2008). And in Nigeria, women's lack of access to agricultural inputs explains most of the gender gaps in productivity favoring men farmers. If one normalizes inputs, the gap disappears (Oseni et al., 2015).

These and other studies all suggest that increasing women's access to secure land and agricultural inputs, including credit and agricultural insurance, should go a long way to increasing women's productivity and income in agriculture, and their empowerment. Agricultural interventions should also seek to address women's severe time and mobility constraints, evident in a majority of West African rural economies, especially among poor and very poor rural households.

Table 2 summarizes recent empirical evaluations in West Africa with rigorous research designs that have sought to improve economic outcomes for agricultural households and/or women farmers and agricultural workers. The table also includes relevant research reviews or meta-analyses that usually cover studies across different regions. Table 2 shows surprisingly few rigorous evaluations of interventions providing typical agricultural inputs – none focused on agricultural credit or on access to markets, only one focused on land and one on fertilizer. There were a few more evaluations of cash transfers and of savings instruments and somewhat more studies on the effects of 'bundled' programs for poor farm households. There were no evaluations of programs seeking to address women's time burdens and mobility constraints as part of an agricultural program, how to 'de-bias' the provision of agricultural services or to how to effectively transition women from agricultural work to employment in other sectors.

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<sup>2</sup> Buvinic, M., Furst-Nichols, R., and Courey Pryor, E. (2013). A roadmap for promoting women's economic empowerment. United Nations Foundation and ExxonMobil.

Buvinic, M. and O'Donnell, M. (2016). Revisiting what works: women, economic empowerment and smart design. Center for Global Development and Data2X.

Chang, W., Diaz-Martin, L., Gopalan, A., Guarnieri, E., Jayachandran, S., and Walsh, C. (2020). What works to enhance women's agency: cross-cutting lessons from experimental and quasi-experimental studies. J-PAL

**Table 2. Interventions for farmers/agricultural workers**

Study	Country	Method	Intervention/Description	Findings
<i>Cash transfers</i>				
<b>Aker et al. (2011)</b>	Niger	RCT	Households in targeted villages received monthly cash transfers as part of a social protection program. One-third of targeted villages received a monthly cash transfer via a mobile money transfer system (called Zap), whereas one-third received manual cash transfers and the remaining one-third received manual cash transfers plus a mobile phone.	<ul style="list-style-type: none"> <li>- Zap households purchased .86 more types of food and non-food items as the other two arms.</li> <li>- Household diet diversity was .16 points higher in Zap villages than in the placebos and grew .36-.49 more types of crops than households in either placebo group.</li> <li>- The program did not have an impact on durable asset ownership (excluding the mobiles phones), but Zap villages did have .15-.24 more non-durable assets (lamps, flashlights).</li> <li>- Zap households were 13 percentage points more likely to grow cash crops (vouandzou and okra) primarily grown by women.</li> <li>- There were no effects of the Zap program on sharing norms.</li> <li>- Women reported they were responsible for spending the cash transfer in over 53% of households, and 99% of women recipients say they were consulted on the use of the transfer.</li> </ul>
<b>Aker et al. (2016)</b>	Niger	RCT	Households in targeted villages received monthly cash transfers as part of a social protection program. One-third of targeted villages received a monthly cash transfer via a mobile money transfer system (called zap), whereas one-third received manual cash transfers and the remaining one-third received manual cash transfers plus a mobile phone.	<ul style="list-style-type: none"> <li>- Households in the "zap" group purchased .78 more types of food and non-food items compared with the "cash" group, and .85 more types of items compared with the "mobile" group.</li> <li>- "Zap" households were .51 points higher than "mobile" households in diet diversity scores, significant at the 0.01 level.</li> <li>- Including wait time, the average time savings to "zap" recipients was about 20 hours over the life of the program, which translates to approximately 20-kg of grain agriculture.</li> <li>- Women reported they were responsible for spending the cash transfer in over 53% of households, and 99% of women recipients say they were consulted on the use of the transfer.</li> </ul>

Study	Country	Method	Intervention/Description	Findings
<b>Aker and Ksoll (2016)</b>	Niger	RCT	Basic literacy and numeracy skills training for eight months, with some receiving an additional mobile phone module for five months which taught participants how to use a simple mobile phone. Participants in this group also received a mobile phone to be shared in groups of five.	<ul style="list-style-type: none"> <li>- Households in the treatment villages cultivated .34 more crops than the control villages.</li> <li>- No changes in the planting of staple crops but treatment villages increased their planting of okra</li> <li>- No significant changes in crop volumes between the treatment and control villages.</li> <li>- The impact of the treatment was found to be stronger in the Dosso region, where on average, .34 more crops were planted compared to the control group.</li> <li>- In terms of a female-specific impact, households where the training was given to a woman increased the variety of crops planted by .24 to .46 times. The effect on men was insignificant</li> </ul>
<b>Akresh et al. (2016)</b>	Burkina Faso	RCT	Two- year pilot program, the Nahouri Cash Transfer Pilot Project, in which conditional and unconditional transfers were given to either the mother or the father, where conditionality was linked to older children enrolling in school and younger children receiving preventive health check-ups.	<ul style="list-style-type: none"> <li>- Cash transfers (conditional and unconditional) given to mothers increased children's school enrollment 13.8 percentage points above the control group, and the impact of cash transfers to fathers was insignificantly different. Conditional transfers to both mothers and fathers increased children's school attendance 14.7 percentage points over the control group.</li> <li>- Cash transfers to both mothers and fathers yielded mostly insignificant results on children's health outcomes. Conditional cash transfers increased children's routine health clinic visits by 55 percentage points, with universal cash transfers performing significantly worse.</li> </ul>

Study	Country	Method	Intervention/Description	Findings
<b>Casey et al. (2012)</b>	Sierra Leone	RCT	Block grants to fund local public goods provision and small enterprise development and form Village Development Committee with participation requirements of historically marginalized groups (women and youth in particular)	<ul style="list-style-type: none"> <li>- Increased linkages to facilitate collective action by 0.687 standard deviations.</li> <li>- Did not have any significant impact on women's civic involvement or decision-making at community meetings after the program ended.</li> </ul>
<i>Savings and insurance</i>				
<b>Baro and Beaman (2013)</b>	Mali	RCT	The Saving for Change (SfC) program formed rotating credit and savings groups.	<ul style="list-style-type: none"> <li>- Women in the SfC program saved 31% more, and 12% more women in the SfC program borrowed from savings groups over the control group.</li> <li>- Scores on a food security index improved 4 percentage points for treatment over control.</li> <li>- No effects were detected on social capital, investment in children's health education, or women's participation in household decisions.</li> </ul>
<b>Beaman et al. (2014)</b>	Mali	RCT	The Saving for Change (SfC) program formed rotating credit and savings groups.	<ul style="list-style-type: none"> <li>- Access to savings groups led to an increase in total savings of 30% and increased the likelihood of receiving a loan in the last year by 3 percentage points.</li> <li>- It did not lead to higher income or expenditure and had no downstream impacts on health, education, social capital, and female decision-making power.</li> </ul>
<b>Delavalla de et al. (2015)</b>	Senegal and Burkina Faso	RCT	Comparing male and female farmers who are offered an index-based agricultural insurance with those who are offered a variety of savings instruments.	<ul style="list-style-type: none"> <li>- Men spent 570 FCFA more on agricultural insurance than women, about 30% of the average total spent on insurance.</li> <li>- Women were more likely to invest in the non-agricultural savings product.</li> <li>- Men spent 86% more on agricultural inputs than women, but this does not translate to significantly better outputs, all else being equal.</li> </ul>

Study	Country	Method	Intervention/Description	Findings
<b>Hillesland (2019)</b>	Ghana	Observational	Analysis of household survey data on asset allocation within the household	<ul style="list-style-type: none"> <li>- Men hold much larger average wealth (GH¢ 4,882) compared to women (GH¢ 1,427).</li> <li>- About 37% of men's wealth is held in risky assets, compared to only 21% for women, a highly significant difference.</li> <li>- Controlling for other characteristics, men and women did not have a statistically significant difference in risk aversion.</li> </ul>
<b>Steinert et al. (2017)</b>	Meta-analysis	Meta-analysis	A review of 24 RCTs of saving promotion programs' impact on savings, consumption, and future-oriented investments	<ul style="list-style-type: none"> <li>- The pooled effects for several poverty-related outcomes were significant: increases in household expenditure and income (<math>g_{pooled}=0.066</math>), food security (<math>g_{pooled}=0.052</math>).</li> <li>- The pooled effects for asset ownership and housing quality were insignificant.</li> <li>- Program effects for savings, consumption, and investment were much larger for men than for women.</li> <li>- While effects were significant, the effect sizes were very small across outcomes (<math>&lt;0.20</math>), potentially meaning that take-up of the savings instruments was low or that program impact overall is small.</li> <li>- The observed impacts also diminish significantly over time.</li> </ul>
<i>Land and agricultural inputs</i>				
<b>Beaman et al. (2013)</b>	Mali	RCT	Fertilizer grants to women rice farmers in Mali	<ul style="list-style-type: none"> <li>- Treatment group used 70% of the fertilizer given to them.</li> <li>- The increase in output is 17% in the half-treatment group and 31% in the full treatment.</li> <li>- No significant evidence that profits increased.</li> </ul>
<b>Goldstein et al. (2016)</b>	Benin	RCT	Formalization of existing customary rights of individual landholders to improve tenure security and stimulate agricultural investment. The program demarcated all	<ul style="list-style-type: none"> <li>- One year after land demarcation, participant households had increased investment in cash crops such as palm oil (39%) and tree planting (43%) compared to comparison group</li> <li>- The intervention erased the gender gap in land fallowing.</li> </ul>

Study	Country	Method	Intervention/Description	Findings
			land parcels in a community, assigned land rights through a full land survey and laid cornerstones to serve as clear markers of property boundaries. Then the program delivered land certificates to households.	- Female headed households shifted agricultural production from demarcated land to land outside the village to protect their claim to the less secure parcels, leading to a decrease in farm yields on parcels within the village and a 22% widening of overall gender gap in agricultural productivity
<i>Bundled interventions</i>				
<b>Banerjee et al. (2018)</b>	Ghana	RCT	The graduation program involved providing a productive asset, life skills training and training for managing the asset, a weekly cash stipend, and basic health services. Half the households in the sample received the program without access to savings and the other half received access to savings at a bank.	<ul style="list-style-type: none"> <li>- Participants in the bundled program saved USD 12.9 more than the sum of the other two treatment arms which did not have a savings component and did not have a savings match.</li> <li>- On their own, transferring a productive asset or having access to a savings account did not generate sustainable economic growth in the same population.</li> <li>- Bundled program increased total value of livestock by \$95 more than asset-only intervention.</li> </ul>
<b>Heckert et al. (2019)</b>	Burkina Faso	RCT	Targeting mothers of infants, the intervention included agricultural training and inputs (tools, seeds, chickens), behavior change communication programming for health and nutrition, and community activities to promote women's access to land.	- The increases in women's economic empowerment accounted for 1.9 or the overall 7.5 percentage points reduction in child wasting.



Study	Country	Method	Intervention/Description	Findings
<b>Karimli et al. (2019)</b>	Burkina Faso	RCT	Integrated graduation program (Trickle Up) combining economic strengthening component and child wellbeing component (savings, technical skills training, cash transfer, and ongoing support).	<ul style="list-style-type: none"> <li>- Participants in the Trickle Up intervention increased investment in cash crop cultivation by 62-79% over control over the course of two years.</li> <li>- Trickle Up participants increased income from livestock by 65%.</li> </ul>
<b>Olney et al. (2016)</b>	Burkina Faso	RCT	Targeting mothers of infants, the intervention (E-HFP) included agricultural training and inputs (tools, seeds, chickens), behavior change communication programming for health and nutrition, and community activities to promote women's access to land.	<ul style="list-style-type: none"> <li>- The program significantly increased mothers' dietary diversity (DID = 0.3 points).</li> <li>- The program increased mothers' overall empowerment score (DID = 1.21 points out of 5), purchasing decisions (DID = 0.86 points out of 8), and health care decisions (DID = 0.24 points out of 2).</li> </ul>
<b>Ruel et al. (2018)</b>	Meta-analysis	Meta-analysis	Review of nutrition-sensitive agriculture programming	<ul style="list-style-type: none"> <li>- Nutrition-sensitive agriculture programming has been shown to have significant impacts on women's empowerment, however the evidence is very context-specific and is therefore difficult to generalize.</li> </ul>
<b>van den Bold et al. (2015)</b>	Burkina Faso	RCT and qualitative	Small transfer of agriculture and animal assets, training in optimal agriculture and animal raising practices and optimal health and nutrition practices delivered through a behavior change communication (BCC) strategy. Additionally, village farms were	<ul style="list-style-type: none"> <li>- Women in the treatment villages showed a higher increase in the ownership of agricultural assets compared to women in the control villages; this helped reduce the gender gap, which still remains high.</li> <li>- Men held 15 times the value of agricultural assets women held, and after the intervention, this ratio dropped to 5.9.</li> <li>- The ratio of male to female ownership of small animals decreased from 4.0 to 2.8 in the treatment villages.</li> <li>- Men remained largely in charge of high-value animals such as goats.</li> </ul>

Study	Country	Method	Intervention/Description	Findings
			established which could be run by women farmer participants in the program.	

*Cash Transfers.* The table suggests the relative benefits of cash transfers when they are delivered through mobile phones, as evidence in Niger, a largely agrarian high-fertility economy, documents (Aker et al., 2011). It was the cash transfer delivered through a mobile phone rather than access to a mobile phone per se that led to better agricultural outcomes for very poor women (Aker et al., 2016). In Burkina Faso, however, where transfers were not delivered digitally, giving cash transfers to mothers did not produce better agricultural outcomes, but it did so when the transfers were given to fathers (Akresh et al., 2016).

Mobile money reduces transaction costs, which can be very onerous especially for very poor women, and provides safe storage and greater privacy, increasing women's economic independence. These features of mobile money may be particularly important, helping women to overcome binding constraints, including access to information. In Niger, mobile phone provision facilitated women's access to market information which men already had but women did not (Aker and Ksoll, 2016).

The benefits of mobile money are underscored by a rigorous panel study in Kenya. Access to mobile money promoted savings and allowed women to shift from farming to more profitable business sales, lifting 2% of households out of poverty over 6 years (Suri and Jack, 2016). Both the Niger and the Kenya studies separated the adoption of the technology (the phone) from the adoption of the service (mobile money), which many other studies of mobile money fail to disentangle (Aron, 2018).

Access to information, cash transfers, and other financial services delivered through mobile phones are likely to be particularly effective in places, like Niger, where fertility rates are high (and thus childcare responsibilities are greater) and/or in rural or remote areas with longer distances to markets, banks, and other financial institutions, as well as for married and/or young women who may struggle to exercise autonomy in financial decision-making and can benefit from the privacy mobile platforms afford.

*Savings and Insurance.* Women in West Africa economies prefer and seem to benefit modestly from access to savings accounts, particularly those with soft commitment devices (i.e., those that allow women to save by default or through “nudge” incentives, including through social networks' accountability, rather than imposing penalties). Women farmers' preference and strong demand for emergency savings over agricultural insurance was evident in Burkina Faso and Senegal, where it affected yields negatively. Farmers (mostly men) purchasing insurance had higher average yields and were better able to manage food insecurity and shocks (Delavallade et al., 2015).

An often-quoted reason for women's preference for savings is that they are more risk averse than men. Seemingly supporting this argument, a study in Ghana showed that men held more individual wealth in risky assets than women. But it also found that when wealth and other differences were taken into account, there were no systematic gender differences in risk preferences (Hillesland, 2019).

Income differences rather than differences in risk preferences between men and women may help account for the findings in the above studies. Similarly, the finding in a review of RCTs in Africa that savings products had relatively large program effects for men participants – at odds with the existing research literature on savings that shows larger effects for women – is likely the result of income differences between men and women. While the majority of the studies reviewed focused on poor women, the three studies that focused on men turned out to be more effective because they were better-off farmers and entrepreneurs, not because of their sex (Steinert et al., 2017).

While the larger literature suggests that savings benefits women by fostering their economic independence (empowerment), savings evaluations in Mali showed only modest benefits of access to savings which did not translate into women's increased household decision-making, perhaps because the intervention was too light (Baro and Beaman, 2013; Beaman, Karlan, and Thuysbaert, 2014). It could also be that women in these studies were too poor to benefit from access to savings.

In Malawi and Uganda evidence suggests that savings alone as an intervention may not work for very poor rural women, who require more than a singular intervention because of the intersecting obstacles they face (Dupas, Keats and Robinson, 2017). While gender was not mentioned as a relevant variable in this study, 72% of those interviewed in poor unbanked households in Malawi and 68% in Uganda were women.

*Land and Agricultural Inputs.* The two studies that explore the impacts of more traditional agricultural inputs-- a large-scale land formalization program in Benin (with land demarcation and land certificates) and access to free fertilizer in Mali – suggest that potential economic benefits do not fully materialize because of missing complementary inputs. In Benin, a positive impact on agricultural investments was minimized when women shifted labor from their formalized and now secure parcels in the village to insecure parcels they farmed outside the village (to protect them), widening the gender gap in productivity (Goldstein et al., 2016). In Mali, increased rice output from fertilizer had negligible increases in women's profits (Beaman et al., 2013). It is likely that missing complementary inputs (including labor) reduced fertilizer's impact on profits.

*Bundled Interventions.* A common message from both savings and agricultural inputs interventions is that their benefits would be increased if they were paired or 'bundled' with complementary interventions, underscoring the point that poor and very poor rural women are caught in 'poverty traps' and face multiple constraints to increase their productivity and earnings in agriculture. Nutrition-sensitive agriculture programs combine small transfers of agricultural and animal assets to women and add agricultural extension, homestead food production and training and nutrition practices. 'Ultra-poor' graduation programs target the poorest members in villages, men and women, providing cash or in-kind asset grants, plus access to savings accounts, skills training and life skills coaching, temporary cash consumption support, and access to health information and services.

Both types of ‘bundled’ programs seem to have enhanced benefits for women by addressing multiple constraints simultaneously. In Burkina Faso, integrated agriculture and nutrition programs increased investments in agriculture and improved outcomes for women and children, including men’s more favorable opinions of women as farm managers (van den Bold et al 2015; Karimli, Bose and Kagotho, 2019). These bundled interventions increased women’s empowerment and control over assets which mediated the positive effects on child wellbeing (Heckert et al., 2018).

A review of 44 studies of nutrition-sensitive agriculture programs, which includes six studies in West African countries, supports these programs’ short-term positive impacts on women’s empowerment and child wellbeing (Ruel et al 2018).

A rigorous evaluation of BRAC run graduation programs in six countries, including Ghana, finds that the big push provided by the combination of interventions does help overcome poverty traps and has positive economic outcomes that are maintained a year after the program ends. While total program costs are comparatively high, benefits are significantly greater than costs (Banerjee, Karlan and Zinman, 2015). While results are reported for households and not individuals, programs usually target women in these households. In Ghana, households with no women members were excluded from the sample.

To understand the mechanisms accounting for the success of this combination of services, and which elements may be more central than others, Banerjee and colleagues (2018) tested for Ghana to see whether the asset transfer (goats) or improved access to savings or a combination helped to account for the persistence of positive impacts, focusing on female heads. They find that the services bundle, including household visits to provide information and behavioral support, generated complementarities that accounted for the positive outcomes. The multi-faceted approach was necessary, reinforcing that big pushes are needed to help overcome poverty traps and raising the challenge of scale.

## **Research Questions**

- Using mobile phones to deliver cash transfers and financial services leapfrogs obstacles facing the rural poor in accessing services and may particularly benefit women farmers who face time and mobility constraints that mobile services help to overcome. The privacy of mobile money may also encourage women’s financial independence. Research needs to further test the effectiveness of mobile money in increasing women’s control over income. There is also significant scope to pilot and test the effectiveness of delivering information on agricultural inputs and markets to women farmers through mobile phones, since traditional agricultural extension services do not reach women farmers well (World Bank and ONE Campaign, 2014). This research needs to separate the effects of accessing the mobile technology from the effects of accessing cash and information through this technology.
- Impact evaluation studies should acknowledge differences among women and have sample sizes large enough to enable disaggregation of findings by income and other social and demographic characteristics or have more homogeneous samples of particular sub-populations of women.

- Significantly more research is needed piloting and testing interventions that give women farmers more and better access to agricultural land, modern inputs, information and financial services structured to respond to the needs of farmers. Interventions need to be mindful of the fact that women farm their own plots as well as contribute labor in their husband's plots; that they rarely have formalized rights over individual plots; that some women are members of polygamous households while others may be heads of household; and that women farmers in particular lack access to useful agricultural information and technologies.
- In addition to testing more effective delivery channels to reach women farmers (i.e., using mobile phones), research should explore using incentives and information to influence agricultural service providers to be more women-friendly or less biased against servicing women farmers.
- Some countries in Africa have recently changed land tenure laws. Country case studies of the effects of legal changes on women's access to farmland and productivity in agriculture are needed as are studies and pilot programs on the best way to structure land titling and registration programs to give women farmers secure rights to land. This research should be aware that in both conflict and post-conflict affected countries and resource rich countries land is costly, and this will likely make it more difficult for women to access and secure rights to better agricultural land.
- A practical question is how to structure land formalization and certification programs so that they give West African women in different marital arrangements, including women heads of household and polygamous wives, secure property rights. For this to happen effectively, laws, customs and gender norms dictating that only men own and inherit land need to change.
- Bundled programs seem to be the way to go to address the multiple constraints that poor and very poor women farmers face to overcome poverty traps. Research needs to further pilot and test these bundled ultra-poor programs in rural West Africa and explore the minimum combination of services that can work for women in different household configurations, including polygamous households and women headed households, the latter especially in conflict and post-conflict settings. Given high fertility rates and unmet demand for contraception, studies should pilot the addition of reproductive health information and access to modern contraception. Cost-effectiveness analyses of the different service combinations are needed.
- Finally, it is important to remember that predominately agrarian economies are unlikely to create sufficient employment opportunities to lift whole populations out of poverty. In addition to research on what will boost the productivity and incomes of women farmers, "meeting them where they are," more research is also needed into how to transition women (and men) from agriculture into other sectors.

## **Women Working in Household Enterprises and Micro-Commerce**

### **The Evidence**

Self-employment in microenterprises and micro-commerce is a typical occupation for women in West African economies and a fallback option in periods of economic and labor market contractions. Many of these jobs are low productivity and poorly paid, but not all informal self-employment is necessarily a poor option. Work in household enterprises can be a step up from subsistence farm work or low-wage labor off-farm. Access to financial services and markets, knowledge and skills, and business and social networks can help upgrade these subsistence-level, vulnerable occupations into more profitable ones.

Table 3 lists the empirical evidence on the impact of interventions that have targeted women microentrepreneurs in West Africa. There are very few studies of access to capital (in the form of loans or grants) – one of the primary constraints faced by entrepreneurs of both sexes in developing economies. The evaluations of savings and insurance instruments covered in Table 2 are relevant here too, but savings often fall short in providing the capital requirements needed to upgrade microenterprises significantly. There is better coverage in Table 3 of evaluations of training interventions and a nascent but growing literature on the impact of networks. Missing is anything that has to do with improving access to markets.

**Table 3. Interventions for women working in household enterprises and micro-commerce**

Study	Country	Method	Intervention/Description	Findings
<i>Loans, grants, and savings</i>				
<b>Banerjee et al. (2015)*</b>	Multiple	Review	A review of six microcredit RCTs (none in West Africa)	<ul style="list-style-type: none"> <li>- Half of the studies found no significant effects of microcredit on ownership, startup, or closure of a business. The impact was only modest in the other studies reviewed.</li> <li>- The studies found no evidence of transformative effects on social indicators, including for women's empowerment.</li> </ul>
<b>Bernhardt et al. (2019)</b>	Ghana (among others)	Review	Review of RCTs in which treatment households received either cash or in-kind grants for household enterprises.	<ul style="list-style-type: none"> <li>- Women in single-enterprise households see much larger gains from capital shocks than women in multiple-enterprise households.</li> <li>- In households with both man- and woman-owned enterprises, capital shocks are more likely to be invested in the man-owned enterprise.</li> <li>- Monthly profits of female entrepreneurs in single-enterprise households increased by 43.3%.</li> </ul>
<b>Fafchamps et al. (2011)</b>	Ghana	RCT	Treatment one received unconditional cash transfer of 150 Ghanaian cedis, and treatment two received the equivalent value in equipment and inventories.	<ul style="list-style-type: none"> <li>- The treatment effect of cash grants for women was small (an increase in monthly profits of 5 cedis or less) and statistically insignificant.</li> <li>- The treatment effect of in-kind transfers was large (an increase in monthly profits of 35-50 cedis) and statistically significant.</li> <li>- While the difference in effect between cash and in-kind transfers is significant for women, the difference for men is not significant.</li> <li>- Total quarterly spending for women who received a cash grant increased by 120 cedis per quarter.</li> </ul>



Study	Country	Method	Intervention/Description	Findings
<b>Fafchamps et al. (2014)</b>	Ghana	RCT	The first treatment group received an unconditional cash transfer of 150 Ghanaian cedis, and the second treatment group received the equivalent value in equipment and inventories.	<ul style="list-style-type: none"> <li>- Three years post-treatment, in-kind transfers increased the monthly profits of already successful women-owned enterprises by 109 cedis.</li> <li>- Three years post-treatments, women who had received cash transfers had lower monthly profits (-14.60 cedis) but the results were not statistically significant.</li> </ul>
<b>Ikenwilo et al. (2016)</b>	Nigeria	Regression Discontinuity	Microcredit program (Amoye) for women	<ul style="list-style-type: none"> <li>- The average overall empowerment score for treatment participants is 10.3 points higher than the average for the control group, an increase of 30.5%.</li> <li>- The average vulnerability score for treatment group was 6% lower than for the control group.</li> </ul>
<i>Training</i>				
<b>Campos et al. (2017)</b>	Togo	RCT	A psychology-based training program as compared to traditional business training. Control group received no training, treatment group one received traditional business training, and treatment group two received personal initiative training.	<ul style="list-style-type: none"> <li>- Neither training had a significant impact on firm survival compared to control group 2.5 years after the intervention.</li> <li>- Point estimates for traditional business training were positive but not significant for sales or profits</li> <li>- Firms that received personal initiative training increased monthly sales 17% and profits 30% (both significant at 1% level) relative to control. The difference in sales and profits between the treatment arms was also significant.</li> </ul>

Study	Country	Method	Intervention/Description	Findings
<b>Campos et al. (2018)</b>	Togo	RCT	A psychology-based training program as compared to traditional business training. Control group received no training, treatment group one received traditional business training, and treatment group two received personal initiative training.	<ul style="list-style-type: none"> <li>- Traditional business training did not have a significant effect on business outcomes.</li> <li>- Personal initiative training significantly increased monthly profits by CFA 31,446 (39.6% over control) and were significantly different from the results of the traditional business training.</li> </ul>
<b>Chetty et al. (2018)</b>	Meta-analysis	Meta-analysis	Meta-analysis of experiments that measure effectiveness of behavioral interventions on the financial decisions of individuals.	<ul style="list-style-type: none"> <li>- Programs that have a savings-default intervention are more positively impactful on women than men, as women who receive a direct deposit experienced a three-fold increase in their bank balance as compared to men who did not see the same amount saved after two weeks.</li> <li>- Women are more likely than men to enroll in a deposit collection service which led to more savings accumulation.</li> <li>- Soft commitment features (safe space to save) work better than hard commitments (penalties) to encourage women to save.</li> </ul>
<b>Cho and Honorati (2014)</b>	Meta-analysis	Meta-analysis	Meta-analysis of entrepreneurship programs	<ul style="list-style-type: none"> <li>- Across all entrepreneurship programs, 22.3% had a positive effect on labor market activity which was significant at the 5% level and 19.7% had a positive impact on labor market income (29.3% and 23.9% at the 10% significance level, respectively).</li> <li>- Across all programs, 31.6% had a positive impact on business practices significant at the 5% level, while 66.5% had insignificant results.</li> </ul>
<b>Croke et al. (2017)</b>	Nigeria	RCT	Training program, ACCESS Nigeria, targeted recent university graduates and trained them on basic software	<ul style="list-style-type: none"> <li>- Two years after the training program ended, treatment participants were 26% more likely to work in the ICT sector compared to control group (1.7 percentage point increase).</li> </ul>

Study	Country	Method	Intervention/Description	Findings
			packages, intended to improve their oral and written communication skills to prepare them for work in information and communications technology (ICT) sector.	<ul style="list-style-type: none"> <li>- Impacts are twice as high when program participation is self-reported and when attendance is taken.</li> <li>- No observed impacts on earnings and net employment two years after training.</li> </ul>
<b>Fernandes et al. (2014)</b>	Meta-analysis	Meta-analysis	Meta-analysis of financial literacy and financial education programs	<ul style="list-style-type: none"> <li>- Interventions to improve financial literacy explain only 0.1% of the variance in financial behaviors studied, with weaker effects in low-income samples.</li> <li>- Like other education, financial education decays over time; even large interventions with many hours of instruction have negligible effects on behavior 20 months or more from the time of intervention.</li> </ul>
<b>Kaiser and Menkhoff (2017)</b>	Meta-analysis	Meta-analysis	Meta-analysis of financial literacy and financial education programs	<ul style="list-style-type: none"> <li>- Financial education significantly impacts financial behavior and financial literacy (<math>g=0.086</math> and <math>g=0.263</math>, respectively).</li> <li>- Financial education is less effective for low-income clients as well as in low- and lower-middle income economies.</li> <li>- Intervention success depends crucially on increasing education intensity and offering financial education at a "teachable moment."</li> </ul>
<b>McKenzie and Woodruff (2015)</b>	Ghana and Nigeria (among others)	Observational	N/A	<ul style="list-style-type: none"> <li>- Better business practices are associated with higher sales, profits, labor productivity, and firm survival rates and substantially higher rates of growth.</li> </ul>

Study	Country	Method	Intervention/Description	Findings
<i>Networks</i>				
<b>Brody (2015)</b>	Meta-analysis	Meta-analysis	Meta-analysis of self-help groups' impact on women's economic, political, social, and psychological empowerment.	<ul style="list-style-type: none"> <li>- SHGs have positive and statistically significant effects on various dimensions of women's empowerment ranging from .06-.41 SD.</li> <li>- There were no statistically significant effects of SHGs on psychological empowerment.</li> <li>- There were no adverse effects of SHGs, including for domestic violence.</li> </ul>
<b>Falb et al. (2015)</b>	Cote d'Ivoire	RCT	Eight sessions of gender dialogue groups for members of Village Savings and Loans Associations (VSLAs) and their male partner or male family member, with discussions on household budgeting, saving, planning, gender equality, and the importance of nonviolence	<ul style="list-style-type: none"> <li>- Gender dialogue group participants who were also child brides were 7.6 percentage points less likely to report economic abuse than those who did not participate in the gender dialogue groups. For non-child brides, those in the gender dialogue groups were 15.3 percentage points less likely to report economic abuse.</li> </ul>
<b>Gupta et al. (2013)</b>	Cote d'Ivoire	RCT	Gender dialogue groups for members of Village Savings and Loans Associations (VSLAs) and their male partner/family members	<ul style="list-style-type: none"> <li>- Compared to group savings alone, adding gender dialogue groups did not significantly affect the likelihood of reporting physical or sexual IPV.</li> <li>- Participants in gender dialogue groups were significantly less likely to report economic abuse than control participants (OR=0.39).</li> </ul>
<b>Karlan et al. (2017)</b>	Ghana (among others)	RCT	Village Savings and Loan Associations (VSLA)	<ul style="list-style-type: none"> <li>- Overall participation in information savings groups is 17.4% greater for women respondents (significant at .01 level).</li> <li>- VSLA programs increased women's empowerment in household decision-making for female respondents by 0.06 standard deviations.</li> </ul>

Study	Country	Method	Intervention/Description	Findings
Karlan et al. (2017)	Benin	RCT	Four intervention groups: microcredit lending groups with mixed gender + health education; women-only groups + health education; mixed gender groups without health education; women-only groups without health education	- 4.2% increase in the share of women who have a high degree of control over household business decisions, 3.7% increase in control over food expenses, and a 2.9% increase in women with influence on education expenses as a result of VSLA programming.
				- Women in villages assigned to mixed-gender groups had significantly lower levels of social capital, compared with respondents assigned to women only groups. - Participants in women-only groups and those in mixed-gender groups did not have statistically significant differences in empowerment or social network scores.
Bundled interventions				
Banerjee et al. (2015)	Ghana (among others)	RCT	The graduation program involved providing a productive asset, a transfer of food and/or cash, technical skills training on managing the productive asset, frequent home visits, access to a savings account, health education and basic health services and/or life skills training.	- The program led to positive impacts in consumption, food security, assets, finance, time use, income and revenues, physical health, mental health, political involvement. Women’s empowerment initially increased by 0.046 standard deviations, but this result was not statistically significant. - The effects were sustained one year later for 8 out of 10 outcomes (except for physical health and women's empowerment). - Income and revenues were significantly higher for treatment groups in every country and household consumption was higher in every country except Honduras.

\*Study is not West Africa-specific

*Loans and Grants.* In urban Ghana, women with larger businesses (versus those with subsistence level enterprises) experienced lasting gains in profits when access to capital (in form of a grant) was in-kind instead of cash (Fafchamps et. al., 2014). Just as mobile platforms can provide women with increased autonomy over financial decision-making, in-kind transfers (versus cash or credit) can insulate women from pressures to share assets they receive for business investments with family and community members. Sharing is common and in multi-enterprise households, for instance, women invest the capital in the highest return enterprise in the household, often operated by men. (Bernhardt et al., 2019).

The Ghana finding that only larger, above subsistence level businesses benefited from access to in-kind capital is consistent with the evidence base on the limitations of microfinance in isolation to improve the performance of subsistence-level women-owned firms. Recent evidence, however, suggests that a sufficiently large loan or grant could help overcome some of the binding constraints of women-owned subsistence level firms. In Uganda, for instance, a comparatively large infusion of capital in the form of an unconditional grant increased the earnings of poor young adults and the effect, still visible four years later, was stronger for young women, who started from lower incomes, than young men (Blattman et al., 2013).

Balboni et al. (2020) argue convincingly that for very poor people (women), small transfers have small effects, but a big enough capital transfer can move them out of poverty. Women in Bangladesh whose baseline assets are so low that a capital transfer does not bring them above a poverty earnings threshold, fall back into poverty (1/3 of the sample lose 16% of asset value by the fourth year). Women who pass the threshold, however, accumulate capital (14% more assets by the fourth year) and switch occupations from manual labor to more productive livestock rearing. The researchers conclude that people are poor because they lack opportunity (not ability) and need a big push to overcome poverty. Microfinance, they argue, provides too small a capital transfer relative to the distance to the poverty threshold for most households.

*Skills and Personal Initiative Training.* In the West African context (and more broadly), the latest evidence suggests psychosocial, personal initiative training benefits women more than traditional “hard skills” training (i.e., training focused on financial literacy, business management or job skills), although the latter still can have significant benefits if it is intensive and/or if it trains women in non-traditional skills .

Two personal initiative trainings in Lomé, Togo, that promoted a proactive, entrepreneurial mindset, increased firm profits significantly more than traditional business training. The trainings were cost effective, paid for themselves within a year and were successful with women at all levels of schooling, suggesting a promising approach to replicate and scale among women with little to no education (Campos et al., 2017; Campos et al., 2018).

But this does not mean that traditional business training never works. A review of these programs in seven countries, including Nigeria, found that the average short training program offered most often increases good business practices but not enough to improve business outcomes significantly (McKenzie and Woodruff, 2015). “Hard-skills” training that

is more intensive and that the trainee can put into practice immediately works better, as a meta-analysis of 126 studies of financial education reports (Kaiser and Menkoff, 2017).

A non-traditional “hard-skills” ICT training for university graduates in Nigeria changed traditional (implicit) gender biases: women trainees with (implicit) biases against women working in the ICT sector switched jobs to this sector 3 times more often than women trainees who at entry were unbiased. The ability of the training to overcome implicit biases in women trainees is an important step to help break down occupational segregation by sex (Croke et al., 2017).

*Social Networks and Mentors.* The evidence on the utility of social networks in West Africa is promising but mixed. Village savings and loan associations (VSLAs), primarily aimed at providing women with opportunities to save, borrow, and invest money within their community networks are shown to increase women’s intra-household bargaining power in Ghana (Karlan et al., 2017) and lead to increased savings, though no changes in bargaining power, in Mali (Baro and Beaman, 2013). These differential outcomes may stem from the design and implementation of specific interventions or from variation in the severity of constraints that women in each context face; women reached by VSLA interventions in Mali were living in very poor households (on less than \$1/day).

In Benin and Cote d’Ivoire, VSLAs have been mobilized for other purposes, including to provide health and anti-violence interventions. In both countries, interventions increased women’s awareness and knowledge but did not change behavior – in Benin few differences were observed in health behaviors, reflecting the challenges in translating improved knowledge into changed practice, especially in gender discriminatory contexts and in Cote d’Ivoire women reported changed attitudes from spouses but overall rates of IPV remained unchanged (Karlan, Thuysbaert, and Gray, 2017; Gupta et al., 2013). Women who have been married as children face additional constraints that must be considered by program implementers seeking to benefit them (Falb et al., 2015).

These modest effects stand in contrast with a comprehensive review of self-help groups which emphasizes the range of benefits they provide to women on various dimensions of empowerment including economic, social and political empowerment, though statistically significant effects are not observed for psychological empowerment. Positive effects are attributed to a number of pathways including women’s increased familiarity with handling money and independence in financial decision making; solidarity; improved social networks; and respect from the household and other community members (Brody et al., 2015).

There is interesting evidence from a study in Ethiopia and a global study on the impact of mentors on breaking down occupational barriers for women. In both the Ethiopia study and a study using a large data set for 97 countries (11 of them African countries), male support networks emerge as key to transitioning businesswomen from traditionally female dominated businesses into significantly more profitable male businesses. Successful businesswomen who have overcome occupational gender stereotypes do not have more education or more capital than other businesswomen, but do have better support networks, with more

assistance from a husband or another male role model (Alibhai et al. 2017; Goldstein et al. 2019).

### Research Questions

- A question for research is whether a comparatively larger loan or grant size is in itself the “big push” that subsistence-level women’s enterprises need to improve their economic performance and, if so, through which modality: cash or in-kind (the latter to protect women’s investments in their own businesses), in one lump sum or over successive payments. A parallel question is which other interventions (information, social support) can help especially married women resist family pressures to divert monies away from their own businesses. These questions take added significance with the drying up of local sources of capital and finance and the ramping up of cash transfer programs in response to the coronavirus pandemic.
- The evidence suggests both that ‘soft skills’ psychosocial training as well as quality ‘hard skills’ training that challenge traditional gender norms can work, but more research is needed, especially for identifying high quality cost-effective training of both types. If trainees have traditional biased attitudes, in all likelihood trainers have similar views, affecting the quality of training programs. Research should explore whether trainers’ implicit biases affect the quality of their training, and whether information and financial incentives can help overcome them.
- That quality training can be transformative and help overcome self-defeating biases in the women trainees showcases the ability of some interventions to promote virtuous cycles between improvements in women’s economic outcomes and social progress and are worthy of additional research and project investments.
- Research should explore the benefits of saving through social networks (VSLAs) on women’s economic outcomes and empowerment. Do individual private savings increase women’s control over money and do supportive social networks have a similar effect?
- Future research could shed light on the disparity between the benefits stemming from women’s self-help groups in the larger literature and the more mixed evidence from West African contexts. Existing studies suggest that binding constraints (e.g., child marriage, extreme poverty) will mitigate the potential of these interventions to enable gains for women’s empowerment, suggesting the need for an intersectional approach to best understand the types of social networks and complementary support which benefit women and girls facing compounding constraints. An important area of inquiry is the role of non-traditional mentors to help overcome occupational gender stereotypes, and how formal mentorship programs can be structured to foster these outcomes.



## **Adolescent Girls' Programs**

### **The Evidence**

Expanding economic options for adolescent girls and young women, especially the large proportion that are neither at school nor in the workforce (around 40% in sub Saharan Africa), is a key component of a practical jobs' agenda. It should help prevent early motherhood and close the feedback loop between women's empowerment and social progress (Figure 1). But adolescent girls and young women face unique constraints in having access to economic opportunities, especially in rural areas. 'Adolescent girls empowerment programs' are bundled interventions, somewhat akin to the graduation programs covered earlier, that seek to address these constraints. Table 4 lists evaluations of these programs in West Africa. The evidence in Table 2 on 'bundled interventions' and in Table 3 on 'training programs' is also applicable to adolescent girls and young women.

**Table 4. Interventions for adolescents**

Study	Country	Methodology	Intervention/Description	Findings
<b>Adoho et al. (2014)</b>	Liberia	RCT	Evaluation of the Economic Empowerment of Adolescent Girls Project (EPAG), which aimed to increase wage and self-employment for young women. Girls received 6 months of classroom training and 6 months of placement and support in microenterprises and internships. Girls received business development skills and job skills training targeted to high-demand sectors, as well as life skills training.	<ul style="list-style-type: none"> <li>- For EPAG participants, employment rose 18 percentage points from baseline to midline.</li> <li>- Weekly incomes of program participants rose 80% relative to the control group.</li> <li>- Program participants were seven percentage points more likely to report that they controlled their own resources relative to the control group.</li> <li>- Program participants were nearly 50 percentage points more likely to have savings than the control group, and were saving an average of LD 2,500 more than the control group.</li> </ul>
<b>Bandiera et al. (2019)</b>	Sierra Leone	RCT	Empowerment and Livelihood for Adolescents (ELA) clubs, life skills training, vocational training (girls aged 17 or above), microfinance (18 or older), implemented during the Ebola outbreak in heavily affected areas.	<ul style="list-style-type: none"> <li>- The ELA program offset 73% of the reduction in literacy and 93% of the reduction in numeracy skills as a result of girls leaving school because of Ebola.</li> <li>- The program offset the rise in unprotected sex in heavily affected villages by 43%.</li> <li>- ELA clubs curb the loss of social ties as a result of Ebola; for younger participants, the program offsets 0.337 lost friendship ties and 0.459 business ties, and 0.579 credit ties.</li> </ul>

Study	Country	Methodology	Intervention/Description	Findings
<b>Berry et al. (2018)</b>	Ghana	RCT	First treatment arm included financial education and social education program, second arm included only financial education, and third was control group.	<ul style="list-style-type: none"> <li>- Both treatment groups had positive but statistically insignificant impacts on self-reported savings.</li> <li>- The financial education program led to a 4.2 percentage point increase in the likelihood of engaging in any work, while the financial education and social education arm saw no significant effect.</li> <li>- Both treatment arms had negative, but insignificant, impacts on self-esteem and confidence.</li> </ul>
<b>Crepon and Premand (2019)</b>	Cote d'Ivoire	RCT	Treatment group joined an apprenticeship program for one to two years, received insurance, work equipment, and a stipend equivalent to about half the formal minimum wage per month.	<ul style="list-style-type: none"> <li>- The program increased participation in formal apprenticeships by 71.2 percentage points over comparison, and decreased participation in further education by 36.3 percentage points.</li> <li>- No impact on average earnings 20 months after the start of the program.</li> </ul>
<b>Lee et al. (2017)</b>	Ghana	RCT	A formal savings account offered by a financial institution via in-school banking or by marketing outreach. The product specifically targets youth 12-18 (focused on low-income youth). The marketing did not include financial education, but the in-school banking did. Treated students received an initial marketing	<ul style="list-style-type: none"> <li>- 11.4% of students in the marketing treatment opened bank accounts, compared to 21.1% in the in-school banking treatment.</li> <li>- In-school banking students had an average of 0.05 deposits per month (value= 0.43 USD) vs. 0.03 (value=0.21 USD) among the marketing students.</li> </ul>

Study	Country	Methodology	Intervention/Description	Findings
			presentation and branded stationery products.	
<b>Ozler et al. (2020)</b>	Liberia	RCT	The Girl Empower program included life skills curriculum, local mentors, caregiver discussion groups, individual savings for the girl participants, and the GE+ program also included a cash transfer to caregivers for girls' participation in weekly meetings	<ul style="list-style-type: none"> <li>- Both interventions had caused significant improvements in the sexual and reproductive health index (without cash transfer improved 0.244 standard deviations and with cash transfer improved 0.372 standard deviations)</li> <li>- Both interventions raised the psychosocial index by about 0.1 standard deviations, but neither result was significant.</li> <li>- Both interventions significantly improved scores on a gender attitudes index relative to control by about 0.2 standard deviations.</li> </ul>
<b>Temin and Heck (2020)</b>	Meta-analysis	Meta-analysis	Review of community-based girl group programming	<ul style="list-style-type: none"> <li>- Most evaluations found programs had statistically significant positive impacts on economic and financial outcomes, gender and health attitudes, education, and psychological well-being.</li> <li>- Most studies had null findings for girls' health behaviors and health status.</li> </ul>

\*Study is not West Africa-specific

These ‘bundled’ adolescent girls’ empowerment programs usually offer demand-driven skills training (life skills, financial literacy, vocational skills), assistance in job placement, access to savings, access to girls’ clubs – providing a safe space for adolescent girls to meet – and may offer incentives to training providers to place adolescent girls in jobs. A successful employment program in urban Liberia increased adolescent girls’ employment and earnings significantly as well as their control over money and self-confidence (empowerment). The girls in the program were significantly more likely to have savings, compared to controls, contributing to the positive economic outcomes (Adoho et al., 2014).

Savings, however, without the complementary interventions which help generate income seem not to have similar positive outcomes. In Ghana, schoolgirls participated in greater number than schoolboys in savings clubs which also offered financial literacy training, but neither the access to savings nor the financial literacy training increased girls’ saving rates or their confidence (Berry et al., 2018). It may have been that the school children participating in these clubs were too young, but it may also be that savings rates did not increase because girls’ incomes did not grow.

An adolescent girls’ empowerment program in Sierra Leone, implemented by BRAC, became a field laboratory to study the impact of the Ebola outbreak (2014-2016). In the control villages without the program, Ebola led girls to reallocate time from school to income generation, increased school dropout rates post-crisis, and increased the time they spent with men and the likelihood of becoming pregnant (outside of marriage). The program mitigated these negative effects, especially for younger girls, who were able to spend time away from men and combined school with work. Girls’ clubs provided a protective space for girls (Bandiera et al., 2019). An empowerment and livelihoods for adolescent girls’ program in South Sudan that also established girls’ clubs had similar protective effects, in this case to the negative impact of violent conflict, although the conflict affected the program’s overall outcomes (Buehren et al., 2017). A recent review of community-based girls’ groups providing safe spaces found beneficial effects on girls’ economic and psychosocial assets for at least half of the groups but sub-optimal performance on health behaviors and health status (Temin and Hock, 2020). Similarly, a girls’ empowerment program in Liberia that included cash incentives to care givers, showed small improvements in girls’ sexual and reproductive health but did not reduce sexual violence. A dearth of services post-Ebola may have contributed to moderate the program’s effects (Ozler et al., 2020).

It appears both that positive outcomes across different domains of adolescent girls’ lives require addressing the multiple constraints they face through bundled interventions and that severe disruptions in the program environment, such as pandemics or violent conflicts, can effectively erase any potentially positive outcome of these and similar programs.

## Research Questions

- Like in the case of graduation programs for the very poor, research is needed to establish whether the bundle of complementary interventions is key to successful outcomes across domains of adolescent girls' lives or whether some interventions are more critical than others and a more pared down version would work equally well.
- It is perplexing that community-based girls' groups seem to produce positive outcomes on economic behavior but not on health behavior. Further research is needed to understand the mechanisms behind safe spaces for adolescent girls and how these groups' beneficial effects can be enhanced.

## COVID-19 Implications for Women's Economic Empowerment

### The Evidence

As result of the economic contraction triggered by the coronavirus pandemic women farmers and entrepreneurs are likely to find that access to productive inputs and financial resources is even more restricted than usual, and women who have found wage work in the export sector are likely to lose their jobs, with negative consequences on women's income and household welfare. For instance, in Liberia during the Ebola epidemic, women's inability to pay back loans seems to have severely reduced the financial capital they had available through savings and loans groups (UNDP, 2015). Higher income from wage employment in Senegal's horticultural export industry was found to increase low-income women's decision-making power and subjective wellbeing (Van den Broeck and Maertens, 2017), but these are the type of jobs that are likely already lost due to the pandemic. Women's economic empowerment gains may regress.

Given the importance of agriculture in West Africa for growth and jobs, and women's predominance in and likely retreat to agricultural wage labor and food production in response to the economic contraction and food insecurity, it makes sense for longer-term research to focus in particular on how to provide more equitable access for women to economic opportunities in agriculture and entrepreneurship. The research questions already raised in the earlier sections of this report are applicable here.

This research should explore how to best transition women out of agriculture through job creation/placement interventions, including fostering entrepreneurship and increasing businesswomen's access to information and communication technologies. This longer-term research needs to focus especially on exploring how both unconscious biases and overt discrimination in the supply of services and technologies affect women's access and use and identifying behavioral and legal solutions to overcome these constraints. This agenda should be aware of the challenging demographic and job prospects for women in the different countries in the region.

The evidence reviewed above can help inform longer-term recovery efforts to ensure they consider women and girls' specific needs and constraints. In the short-term, it will also be

pivotal to mitigate immediate risks of poverty and food insecurity induced by the COVID-19 pandemic and global recession. To this end, cash transfers are a main government instrument to mitigate some of the most negative short-term effects of economic crises and are being deployed by most governments in response to the pandemic. As such, they are a potential tool to protect women's income and empowerment gains – though only if designed and implemented in a way that considers pre-existing gender gaps (e.g., in access to ID, mobile phones, and bank accounts, as well as time and mobility constraints that women disproportionately face, potentially impeding their access to cash transfer schemes). Table 1 covers studies on the impact of cash transfers on agricultural outcomes by gender in West Africa. Table 5 adds recent evidence on the functioning and broader impact on women of cash transfer programs in Africa.

**Table 5: Interventions on social protection/social assistance in Africa**

Study	Country	Methodology	Intervention/Description	Findings
<b>Bastian et al. (2017)</b>	Nigeria	RCT	Cash transfers were delivered either monthly or quarterly	<ul style="list-style-type: none"> <li>- Women kept an average of 54% of the cash transfer, giving 26% to her husband and the remainder to children, extended family, and friends.</li> <li>- Daily per capita consumption was 25% higher for cash transfer households and the value of household assets was 30% higher.</li> <li>- No significant differences in consumption, investment, or labor force participation between the two groups.</li> <li>- Cash transfers increased the likelihood of women being economically active by 14%, and for women with businesses, profits are 80% higher than for non-recipients.</li> <li>- Quarterly transfers cost half as much as monthly transfers to administer and there were no significant differences in outcomes measured.</li> </ul>
<b>Guilbert and Pierotti (2016)</b>	Burkina Faso	Observational	Study explored the use and distribution of cash transfers within polygamous households	<ul style="list-style-type: none"> <li>- Within study households, individuals (both men and women) maintain primary control over their own income and assets.</li> <li>- Men are generally considered responsible for meeting the health and education needs of the household, though women step in to cover their own children's education costs if necessary.</li> </ul>
<b>Handa et al. (2018)</b>	Meta-analysis	Meta-analysis	Review of evidence on unconditional cash transfer programming in Africa	<ul style="list-style-type: none"> <li>- Evidence from large-scale unconditional cash transfer programs across the continent refutes the myths that such programs increase fertility, create dependence on such programs, or have negative community-level economic impacts (such as inflation).</li> <li>- Evidence also refutes that unconditional cash transfers are fully consumed and not invested in human capital.</li> </ul>
<b>Heath et al. (2020)</b>	Mali	RCT	Mali's national cash transfer program, Jigisemejiri, which is delivered to household heads (mostly men)	<ul style="list-style-type: none"> <li>- For polygamous recipient households, intimate partner violence decreased significantly (physical violence by 7.2 percentage points, controlling behaviors by 16.1 percentage points, and emotional violence by 12.6 percentage points), but little impact on IPV in monogamous households.</li> </ul>



Study	Country	Methodology	Intervention/Description	Findings
<b>Hidrobo et al. (2020)</b>	Meta-analysis	Meta-analysis	Review of social protection programs implemented in LMICs to mitigate the impact of COVID-19	<ul style="list-style-type: none"> <li>- Provides recommendations for adjusting existing and implementing new cash transfer programs to remain gender-sensitive in response to COVID-19.</li> <li>- Guidance in five key areas: adapting existing schemes, targeting, benefit level and frequency, delivery mechanisms and operational features, and complementary programming.</li> </ul>
<b>Peterman et al. (2019)</b>	Meta-analysis	Meta-analysis	A review of social safety nets' impact on gender equality in Africa	<ul style="list-style-type: none"> <li>- The review finds substantial evidence that social safety nets decrease intimate partner violence and increase psychological wellbeing for women.</li> <li>- Moderate evidence that social safety nets increase economic standing and dietary diversity.</li> <li>- Minimal evidence that social safety nets improve women's food security and nutrition.</li> <li>- While a large body of evidence reports on the impact of social safety nets on women's empowerment and intra-household bargaining power, the results are often weak or mixed.</li> </ul>
<b>Republic of Ghana Ministry of Gender, Children and Social Protection (2018)</b>	Ghana	Regression discontinuity	Livelihood Empowerment Against Poverty (LEAP) 1000 program is Ghana's flagship social protection program and includes bimonthly cash transfers to pregnant women and those with children less than one year old.	<ul style="list-style-type: none"> <li>- Program participants were 12 percentage points more likely to report having any savings.</li> <li>- No program impact on women's self-reported power to make decisions.</li> <li>- Treatment households were 5.6 percentage points more likely to report raising livestock and spent slightly more on agricultural inputs.</li> <li>- Participant households were 8.3 percentage points more likely to have taken out a loan for productive investments.</li> </ul>

Most cash transfer programs target mothers who receive the payments, made conditional on children's outcomes or are given unconditionally. While unconditional cash transfers are sometimes frowned upon as wasteful handouts, a review of eight unconditional cash transfer programs in Africa finds beneficial effects of money without conditions on household welfare measures and adds that they do not create dependency or increase fertility. The review acknowledges women's roles in these programs as recipients of the transfers but raises the question of whether and how cash transfers can empower women, given contradictory evidence on this issue from Latin America (Handa et al., 2018).

Another review of social safety nets in Africa, almost half government run unconditional cash transfers, sees substantial effects on women's psychological wellbeing and moderate effects on their economic standing. It agrees that cash transfers do not seem to create dependency on women but shows weak or mixed effects on women's empowerment. Weak effects may occur if the cash does not remain in women's control. Alternatively, the studies measured empowerment using conventional household decision making questions that may have not captured well the different dimensions of empowerment (Peterman et al., 2019).

In response to the pandemic, Hidrobo and colleagues (2020) reviewed safety net programs to assess how well they benefited women. Only 11% of 418 programs reviewed showed some gender sensitivity in their design, underscoring the importance and practical relevance of research that informs the design of cash transfers from a gender perspective. Design features, context and household structures matter, and household welfare and women's empowerment outcomes may not always align.

For instance, in Mali, transfers given to men in polygamous households reduced their stress levels, decreasing physical violence against wives, suggesting that in these households, men and not women, should be the recipients of cash transfers (Heath et al., 2018). This is supported by a qualitative study in Burkina Faso which finds that in polygamous families, women have limited influence over household decisions (Guilbert and Pierotti, 2016). If men collect the cash transfer, however, it is likely that their traditional authority in the family is reinforced.

## **Research Questions**

A research agenda to increase women's economic empowerment will need to balance inquiry around effective cash transfers and other short-term mitigation responses to the pandemic's loss of jobs and income with a longer-term view focused on increasing women's equal participation in the economic recovery:

- A regional body of evidence is urgently needed on the impact of social safety nets on women as individuals separate from impacts on the household to base the design of gender informed mitigation and recovery programs.
- Practical research is needed on how to design and deliver safety net programs that reach different subgroups of vulnerable women and girls efficiently and effectively and that contribute to empower rather than disempower them. Quick pilots should test how best to deliver cash transfer in polygamous households (and who is responsible within the family for the well-being of children of different wives). Robust sex disaggregated M&E of ongoing

- social safety programs should provide valuable information quickly on these programs' impacts on women.
- Social safety nets should generate the gender data needed to track and ensure that vulnerable women heads of household are reached. This is particularly important in conflict and post-conflict countries where these types of households are more prevalent.
  - Studies should investigate the main factors that limit women's access to mobile phones and mechanisms that could be used to increase women's access and individual ownership, particularly as governments seek to deliver cash transfers and other social safety net payments through digital channels in response to the coronavirus pandemic.<sup>3</sup> Importantly, this research needs to explore if women in polygamous households as well as widows and other women in households with missing men, common in conflict and post-conflict settings, have easier or more difficult access to mobile phones. These women are especially vulnerable to poverty and food insecurity and are likely to benefit most from accessing mobile phones and mobile money.
  - Digital IDs are increasingly required to access cash transfers and other social insurance programs as well as bank accounts and other financial services. Research needs to examine gender gaps in access to digital IDs by age, location and characteristics linked to social exclusion, as well as determinants of these gaps, to inform universal digital ID efforts.
  - Savings is a preferred mechanism many women use to invest in their businesses and to smooth consumption when households undergo aggregate shocks. It is likely that very poor rural women, especially in West African countries that experience a combination of two or more challenging demographic and economic scenarios, have few if no savings. It is also likely that, more generally, savings are being quickly depleted with the current economic contraction. Pilot work should test the effectiveness and empowerment effects of creating individual savings accounts and nudging women to save as part of cash transfer programs set up in response to the pandemic.
  - To bolster social safety nets, governments are considering lump sum payments rather than more frequent, smaller ones to cut down on administrative costs and face-to-face interaction, as well as increase efficiency of payment delivery. This decision draws on evidence that lump sum payments are unlikely to have negative effects for women's empowerment, as Bastian and colleagues (2017) observe in Nigeria and offers an opportunity to examine the effects of this approach.

## Key Donor Investments, Programs, and Initiatives

Having reviewed the evidence on effective interventions and remaining research gaps, we turn to explore the degree to which findings from rigorous evaluations align with the decision-making of donor institutions as they seek to design and implement programs and initiatives aimed at supporting women's economic empowerment in West Africa, and where future opportunities for research are present through the evaluation of these investments.

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<sup>3</sup> In West Africa, like in elsewhere in developing countries, women have less access to mobile phones than men; for instance, Cote d'Ivoire has a 5% gender gap and Nigeria a 9% gender gap (GSMA, 2020).

Given the breadth of programs and policies related to women’s economic empowerment and broader gender equality in West Africa, for this review we prioritize key programs and initiatives led by the largest donor organizations and other key regional and international actors. We focus on the World Bank, the African Development Bank, the United States, and France.

The World Bank, United States and France are the three largest regional donors in West Africa. We also include the AfDB as the multilateral development bank rooted in the region (Table 4).

**Table 6. Donors' official flows to West Africa**

	USD millions, 2018	
	<i>Total official flows</i>	<i>Gender-targeted aid</i>
World Bank Group	2576.27754	Not reported
United States	2431.93791	622.09422
African Development Bank	1564.27577	Not reported
France	1330.06028	199.379562

Source: OECD.Stat

We examine the nature of these donors’ initiatives and the extent to which they are prioritizing evidence-based approaches and rigorous evaluation. Through the review of these initiatives, we seek to identify the most promising spaces for program and policy impact, with a focus on the potential of these initiatives for sustainability and transformational impact.

Consistent with our approach to organizing the WEE literature, we structure the following review of programs and investments according to the same categories: those aimed at advancing economic benefits for agricultural workers, entrepreneurs, and adolescent girls/young women. As in our review of the WEE literature, we recognize that some of these categories overlap (e.g., a program aimed at supporting young women to establish small businesses), so we have sought to sort programs according to their main objectives, whether focused on a specific demographic group or economic activity.

## **Investments Aimed at Women Working in Agriculture**

Recognizing the central role that agriculture, and especially subsistence agriculture, continues to play in West African economies, multilateral and bilateral donors have invested in improving women’s productivity and empowerment within this area. The World Bank’s **Global Agriculture and Food Security Program (GAFSP)**, a funding mechanism launched at the 2009 G8 Summit, aims to support country and regional agriculture and food security strategic investment plans, including by increasing agricultural productivity, linking farmers to markets, improving non-farm rural livelihoods, reducing risk and vulnerability, and providing technical assistance, institution building, and capacity

development. GAFSP does not uniquely target women, but the vast majority of its public investment projects are reportedly informed by gender analysis, include gender-specific actions, and/or disaggregate monitoring and evaluation data by gender. In West Africa, women constitute 50% or more of program recipients in The Gambia, Liberia, Mali, Niger, Sierra Leone, and Togo (GAFSP, 2018).

GAFSP's impact has been rigorously evaluated through randomized control trials in Bangladesh, Cambodia, and Nepal, but to date not in West Africa (though an evaluation is ongoing in Liberia to determine the impact of the Smallholder Agricultural Productivity Enhancement and Commercialization project, which includes a focus on women smallholder farmers and rural entrepreneurs (Morris, 2017; Christian et al., 2018). Preliminary results suggest that severe food insecurity is estimated to be higher among women than men, whereas more moderate food insecurity is estimated to be marginally higher for men (Christian et al. 2018). To identify what works in addressing these constraints, there is a research opportunity to examine how GAFSP investments have benefited women (and men) working in agriculture across the region.

Additional World Bank projects aim to support women in agriculture, mostly by integrating a gender-focused component into broader agricultural investments. Consistent with research findings reflecting the benefits of digital platforms to support rural farmers, the **E-Agriculture Project** (US \$70 million) in Côte d'Ivoire aims to increase access to digital services to improve farm productivity and access to markets. The project seeks to extend digital connectivity to rural and remote areas with a focus on increasing the number of women smallholder farmers and women-headed households that can access mobile services and the internet. The project will also seek to strengthen the legal and institutional enabling environment supporting the extension of digital infrastructure in rural areas.

Other World Bank agriculture projects that reflect a partial focus on women include the **Additional Financing for the Agricultural Productivity and Diversification Project (PADA)** (US \$119 million), aimed at restoring and improving productivity in priority agricultural value chains in Benin, including through increasing income generating opportunities for women through transitioning successful micro-projects in agricultural production and processing into small and medium sized enterprises. The **Agro-Processing, Agricultural Productivity Enhancement and Livelihood Improvement Support Project** (US \$200 million) aims to enhance agricultural productivity of small and medium scale farmers within priority value chains in certain Nigerian states. The project includes a stated focus on women's empowerment and the integration of gender-sensitive activities, though without a clear articulation of what these activities entail (World Bank, 2014).

Recognizing women's critical role in promoting household food security, especially in light of economic shocks, the **Building Resilience to Food and Nutrition Insecurity Shocks Project** (US \$6 million) in Senegal targets women with young children and adolescent girls to enhance their capacity to produce, buy and provide adequate food. Unlike larger-scale investments described above, this project is more uniquely focused on supporting women, though notably with a significantly lower level of resources. It aims to reach women directly through support for their own food production and processing using improved technologies and to engage with broader communities and governance structures to ensure they identify and assist vulnerable households in economic development efforts.

The **African Development Bank** is working in partnership with GAFSP to support agricultural development in the West African region, including in The Gambia, Cote d'Ivoire, Burkina Faso, Benin, Senegal, Niger, Mali, and Liberia. Where reported, these projects range in their targeting of women as recipients, from 31% in Burkina Faso to 51% in Niger. The projects vary in their activities, which range from strengthening irrigation systems and other agricultural infrastructure to providing training on smart agricultural practices to increasing women's participation and bargaining power in local communities.

The AfDB is also partnering with International Fund for Agricultural Development (IFAD) to implement the **Northern Rural Growth Program (NRGP)** (US \$93 million) in Ghana. The program's goal is to ensure equitable and sustainable reduction of food insecurity and broader poverty among rural households in Northern Ghana, and project documents claim to "exemplify a participatory operation based on a new innovative concept of women empowerment," but few details are available regarding what this entails. Other ongoing agricultural projects, including the **Cashew Nut Development Support Project** in Burkina Faso, the **Support Project for Agricultural Infrastructure and the Oueme Valley** in Benin, and the **New Rice for Africa Project** in Nigeria, Mali, Sierra Leone, Benin, Ghana, Guinea and The Gambia likely include women as recipients or gender-focused components, but the degree to which a gender-responsive approach has been prioritized across these projects is unclear from publicly available documents.

The United States' **W-GDP initiative** does not include support for women farmers or agricultural workers among its core pillars (of which there are three – focused on (1) women's entrepreneurship, (2) skill development and training, and (3) broader enabling environments). However, in its third pillar's focus on addressing the legal, regulatory, and social barriers impeding women's economic empowerment, W-GDP has sought to strengthen women's property rights, a key factor in promoting the productivity and income of women farmers. In Liberia, for example, the United States has engaged with policymakers to revise laws and regulations perpetuating women's unequal access to land and broader property.

Outside of W-GDP, the United States' flagship initiative on agriculture, **Feed the Future**, aims to reduce hunger and food insecurity globally. The initiative's West Africa strategy reflects support for the Economic Community of Western African States (ECOWAS) to build Member States' capacity to design and implement programs to empower women and ensure women's full participation in development programs. Feed the Future aims to support regional and national efforts to establish and disseminate best practices for combating inequalities that affect women's and youth's equitable access to natural resources, agricultural technologies, markets and finance, and supporting services (USAID, 2019).

Individual USAID projects focused on supporting women in agriculture include the agency's support to the **Global Shea Alliance (GSA)** through a public-private partnership model that has supported the construction of over 70 warehouses to date, reaching almost 30,000 women and supporting approximately \$100 million in exports. USAID's **Yalwa** aims to strengthen the capacities of farmers, producer organizations, agribusinesses and rural households in regions of Niger; 75% of the project's participants are women.

France's **Agence Française de Développement (AFD)** appears to place less emphasis on supporting women in agriculture among its investments in women's economic empowerment. There are some AFD projects that target farmers, though the extent to which gender-specific needs and constraints are considered is unclear. The **Jeunes ruraux, Inclusion Numérique et innOVation (JINOV—Rural Youth, Digital Inclusion and Innovation)** project in Mali (US \$640,000), for example, aims to provide digital tools and capacity building around them to increase young farmers' access to information around food prices, cultivation techniques, and networks.

**Table 7. Investments aimed at women working in agriculture**

Project	Donor	Geography	Cost (Million)	Description
<b>Additional Financing for the Agricultural Productivity and Diversification Project (PADA)</b>	World Bank	Benin	119 USD	The additional financing for PADA will continue to support and scale up the original project in Benin, which focuses on promoting large-scale adoption of improved technologies, developing production and market infrastructure to enhance productivity, and support value chain coordination. In addition, the additional financing will introduce new activities focused on transforming existing successful micro-projects into small and medium enterprises to create more jobs, with special emphasis on youth and women.
<b>Agro-Processing, Agricultural Productivity Enhancement and Livelihood Improvement Support Project</b>	World Bank	Nigeria	200 USD	The objective of the project is to enhance agricultural productivity of small and medium scale farmers and improve value addition along priority value chains. The project includes production and productivity enhancement to increase total supply of produce to the markets, improving post-harvest management and processing, women and youth empowerment, and supporting infrastructure to improve connectivity.
<b>Building Resilience to Food and Nutrition Insecurity Shocks Project</b>	World Bank	Senegal	6 USD	The project aims to provide access to food and nutrition security-enhancing services among vulnerable households through the promotion of new technologies. It has special emphasis on women's organization and empowerment and focuses on women with young children as well as adolescent girls to enhance their capacity to produce, buy and provide adequate food for the household. Women participants are selected from the most vulnerable households in the village and the program supports these women with new technologies for year-long household food production, community-based food processing and preparation adapted to the local context, household water purification and hand washing facilities.
<b>E-Agriculture Project</b>	World Bank	Cote d'Ivoire	70 USD	The project objective is to increase access to digital services and leverage digital platforms to improve farm productivity and access to markets. There are several components to the project: Extending digital connectivity in targeted rural and remote areas. This component will also support the extension of digital infrastructure in rural areas, with a focus on



Project	Donor	Geography	Cost (Million)	Description
				increasing the number of women smallholders and women-headed households that will be able to access both mobile services (voice and SMS) and the internet; Digital services for sustainable agricultural development. This component will be strengthening the capacity of farmers in climate smart production management and marketing and facilitating the formation or consolidation of farmer groups into more formal structures; Rehabilitation and maintenance of rural access roads.
<b>Global Agriculture and Food Security Program (GAFSP)</b>	World Bank	Global	1700 USD	The GAFSP is a multilateral financing mechanism to increase investment in agriculture, promote resilient and sustainable agricultural systems, and reduce poverty, hunger, and malnutrition in low-income countries. Projects financed by GAFSP span the globe, but 60% are in Africa. Though not specifically focused on women's empowerment, most projects are informed by gender analysis and many have gender components included.
<b>Smallholder Agricultural Productivity Enhancement and Commercialization Project</b>	World Bank via GAFSP	Liberia	46.5 USD	The project aims to transform Liberia's agriculture sector by promoting the use of improved technologies for rice, cassava, and vegetables such as climate change-resilient rice varieties and fertilizers, develops new irrigation and drainage systems in lowlands, and rehabilitates feeder roads, storage facilities, and agro-processing equipment. The project also provides postgraduate scholarships to Master degree programs in various agriculture-related disciplines in Ghana, Kenya, and Tanzania. It also promotes rural enterprises for employment creation, particularly for women, youth, and the physically challenged, especially in rice and cassava processing. As of end of 2019, 43% of participants were women.
<b>Cashew Nut Development Support Project</b>	African Development Bank	Burkina Faso	11 USD	The project intends to improve land quality and combat deforestation through the planting of 25,000 hectares of low density and high yield agroforestry plantations. In addition to replanting, the project has also created ten cooking and shelling centers which has created thousands of jobs for women and strengthened women processors' associations.

Project	Donor	Geography	Cost (Million)	Description
<b>New Rice for Africa Project (NERICA)</b>	African Development Bank	Nigeria, Mali, Sierra Leone, Benin, Ghana, Guinea, The Gambia	34 USD	The project's main goal is to increase domestic production of rice in West Africa to improve food security and reduce the need to import rice. Through organizing farmers into associations and providing training and new technologies, the project hopes to improve crop yield. An estimated 80% of targeted beneficiaries were 'women and poor people', and of the 1320 rice farmer groups organized, 1,056 were women's groups.
<b>Northern Rural Growth Program (NRGP)</b>	African Development Bank	Ghana	93 USD	Implemented by the Ministry of Food and Agriculture, the overall goal of the program is to ensure equitable and sustainable reduction of poverty and food insecurity among rural households in Northern Ghana. The program works with poor rural participants to develop income-generating agricultural activities to supplement subsistence farming, particularly women and other vulnerable groups. There are also activities to strengthen linkages along agricultural value chains.
<b>Support Project for Agricultural Infrastructure and the Oueme Valley</b>	African Development Bank	Benin	75 USD	The project focuses on increasing food and nutrition security, developing value chains, increasing youth employment, and combating climate change. Women contribute largely to rural agricultural activities in the region, from harvesting to product processing and marketing, and the project aims to develop 300 hectares of market gardens for an estimated 7,500 women. Women will make up an estimated 25% of the 2,500 young entrepreneurs assisted through the project.
<b>Feed the Future (West Africa Regional Plan)</b>	United States	Global	125 USD	Feed the Future is the US government's global hunger and food security initiative and currently targets Ghana, Mali, Niger, Nigeria, and Senegal in the West Africa region. WA-FTF programs and partnerships support ECOWAS to develop a prioritized implementation plan of interventions for women and youth that offers opportunities for decent employment and incomes and decrease gender inequalities to maximize agricultural and economic growth. Some gender-informed activities include: Promote gender and youth-responsive access, adaptation and adoption of technologies and innovations (T&Is) such as integrated soil

Project	Donor	Geography	Cost (Million)	Description
				fertility and water management, integrated pest management, hybrid seed varieties, to increase agricultural productivity, reduce post-harvest losses, and improve food and nutrition security; Facilitate training and technical assistance, to seed producers, marketing organizations/companies (including women- and youth-owned businesses), women agricultural researchers, and women leaders in regional organizations; Forge alliances with regional women-based organizations to increase women's involvement in decision making.
<b>Global Shea Alliance (GSA)</b>	United States	Benin, Burkina Faso, Mali, Cote d'Ivoire, Ghana, and Nigeria	6.5 USD	A regional public-private partnership to develop the shea industry by constructing over 70 warehouses and benefitting nearly 30,000 women and creating about \$100 million in exports. The program aims to benefit more than 137,000 women shea producers in total.
<b>Yalwa</b>	United States	Niger	29 USD	The five-year USAID Yalwa activity strengthens the capacities of farmers, producer organizations, agribusinesses and rural households in the Maradi, Tillabéri and Zinder regions of Niger to meet the growing demand for affordable, safe and nutritious food. Yalwa works primarily through unions to provide services to producer groups (access to agro-inputs, finance, skills development, etc.). The approach leverages commercial investments to build long-term linkages between buyers and sellers, ensure delivery of inputs and services, and supply nutritious food. It also builds the skills of farmers, traders, and processors so they can earn a profit from their businesses, seek out nutritious foods, and become self-reliant. Women make up about 75% of participants.
<b>Jeunes ruraux, Inclusion Numérique et innOVation (JINOV—Rural</b>	France	Mali	0.64 USD	The project promotes the use of digital tools in the agricultural sector to modernize the industry. These tools promote social inclusion of young farmers and extend their network. They also improve information flow and data sharing around such areas as food prices and

Project	Donor	Geography	Cost (Million)	Description
<b>Youth, Digital Inclusion and Innovation)</b>				cultivation techniques. In addition, these tools facilitate access to training and provide rural farmers with technical assistance.

*Table does not represent comprehensive list of programming*

## Research Opportunities

It is encouraging to see that some donor investments are aligned with findings from rigorous research regarding ‘what works’ to improve economic outcomes for women in agriculture. For example, the E-Agriculture Project in Côte d’Ivoire, in its aim to provide women smallholder farmers with access to mobile services, aligns with the research reviewed above suggesting that mobile technology can facilitate the provision of capital, information, and linkages to markets to women in a way that is convenient, accessible, and circumvents their time and mobility constraints. Projects such as the Agricultural Productivity and Diversification Project in Benin aim to transition women out of micro-level agricultural projects into larger-scale enterprises, which aligns with our assessment of the need to transition West African countries away from predominately agrarian, subsistence economic activities in order to provide sufficient, quality employment opportunities for their populations.

We also see bundled programs, such as through the Building Resilience to Food and Nutrition Insecurity Shocks Project, including those that aim to engage with broader enabling environments, as well as an emphasis on women’s land tenure and property ownership. That said, bundled programs can go even farther by considering that many of women’s disproportionate time and mobility constraints are due to high fertility rates in the region and seeking to complement agricultural investments with those focused on sexual and reproductive health and addressing unpaid care burdens. This will likely require increased coordination among sector and issue-specific units at donor institutions.

In light of COVID-19’s impacts on food security and livelihoods, as well as likely migration from urban areas back to rural ones, donor support for farmers and other agricultural workers will be critical. Since they are now being implemented in the COVID context, the donor investments reviewed above provide opportunities for rigorous evaluation shedding light on what works to improve women’s economic outcomes in crisis. An understanding of how these projects adapt their activities to social distancing mandates and other restrictions imposed by the pandemic will be critical in order to understand what works to benefit women during future crises.

## Investments Aimed at Entrepreneurs

A significant proportion of donor financing dedicated to promoting WEE in West Africa – and the biggest area of new pooled investment – is that of support to women entrepreneurs. For example, the **Women Entrepreneurs Finance Initiative (We-Fi)**, announced at the 2017 G20 Summit, now sits as a US \$354 million initiative (with commitments from donors and partners adding up to about USD \$2 billion) at the World Bank. The initiative supports women-owned small- and medium-sized enterprises in low- and middle-income countries, including those in West African countries. We-Fi provides financial institutions with finance and capacity to expand women entrepreneurs’ access to debt, equity, venture capital, and insurance; builds the capacity of women entrepreneurs through technical assistance and training; and connects them to mentors and networks. The initiative also aims to improve legal and regulatory environments that currently impose gender-specific constraints on women entrepreneurs.

We-Fi lends through multilateral development banks as intermediaries. Its first round of investments, announced in April 2018, supported the Islamic Development Bank for work in West Africa, and its second round of investments, announced in April 2019, included support for the Affirmative Finance Action for Women in Africa (AFAWA) initiative at the AfDB, described in more detail below. We-Fi has active projects in Cameroon, Cote d'Ivoire, Ghana, Nigeria, and Senegal, with upcoming projects (through AFAWA) in Chad, Niger, Mali, Mauritania, and Sierra Leone. The initiative also just announced a third round of investments in August 2020, which includes US \$11.25 million to the Islamic Development Bank to support women entrepreneurs in the rice value chain in West Africa – specifically in Guinea, Niger, Senegal, and Sierra Leone. The third round of funding also awarded US \$16.01 million to the World Bank and IFC for a project that will facilitate women's access to digital finance and markets, including in Burkina Faso, Mali, and Mauritania (World Bank, 2020).

The initiative's holistic approach to supporting women-owned SMEs and its commitment to working in fragile states both present promising opportunities for impact, though rigorous evaluation needs to determine the effectiveness of its approach. There is clearly significant scope in We-Fi for country case studies and impact evaluation research to assess what works to support and grow women-owned SMEs and derive lessons learned. To this end, We-Fi includes some planned impact evaluation work by the World Bank Africa Gender Innovation Lab, though results are not yet available.

The **Affirmative Finance Action for Women in Africa (AFAWA)** initiative, launched by the African Development Bank in 2016, is another large-scale investment aimed at supporting women-owned SMEs. Through AFAWA, the AfDB aims to leverage US \$1 billion to raise up to \$5 billion with the goal of improving women-owned SMEs' access to finance, building their capacity, and improving legal and regulatory environments. Identifying a \$42 billion financing gap between men and women entrepreneurs in Africa, the initiative uses a dedicated risk sharing mechanism and offers tailored financial products, a credit enhancement instrument, and specialized capacity building trainings to financial institutions and SMEs, as well as engages in policy dialogues with governments, central banks, and other institutions. We-Fi is supporting AFAWA's efforts in Chad, Niger, Mali, Mauritania, and Sierra Leone, and through the 2019 G7 Summit, G7 leaders provided AFAWA with an additional US \$251 million towards its efforts.

The AfDB also funds a range of other women's economic empowerment projects aimed at entrepreneurs, including one focused on shea butter production in Burkina Faso (UAC 705,000) and another supporting micro-, small, and medium-sized enterprises in Cameroon (UAC 854,000). Notably, the AfDB, through these projects and its **Growth Oriented Women Entrepreneurship (GOWE) Program**, places an intentional focus on support for micro and very small enterprises in addition to SMEs, making the program more likely to directly reach poor women. The GOWE Program aims to facilitate access to finance and strengthen management skills for women entrepreneurs, and it also targets financial institutions to improve their ability to develop and provide appropriate financial products and raise awareness of good business practices.

The United States' **Women's Global Development and Prosperity (W-GDP) initiative**, launched in 2019, aims to promote women's economic empowerment in low- and middle-income countries, including through a focus on providing finance and broader support for women entrepreneurs. W-

GDP's first and second rounds of investment have been announced and include some support for women entrepreneurs in West Africa. In Cote d'Ivoire, for example, 750 young women are receiving vocational training and support as entrepreneurs selling, installing, and servicing solar-powered micro grids.

In addition to its support for AFAWA, France's **Agence Française de Développement (AFD)** has also prioritized the support of women entrepreneurs through independent projects, including one working to produce shea products, in this case in rural communities of northern Ghana. The project (288,600 euros) aimed to provide women with access to financial and social services, build their capacity in entrepreneurship management, and in turn strengthen their bargaining power. Most of the AfDB, AFD, and W-GDP projects referenced are ongoing, and their impact has not yet been documented. As with We-Fi, these investments would benefit from country case studies and impact evaluation research to assess their impact on women-owned enterprises of varying sizes and stages of growth.

**Table 8. Investments aimed at entrepreneurs**

Project	Donor	Geography	Cost (Million)	Description
<b>Women Entrepreneurs Finance Initiative (We-Fi)</b>	World Bank	Global	354 USD	On the supply side, the initiative provides financial institutions with finance and capacity to expand women entrepreneurs' access to debt, equity, venture capital, and insurance. On the demand side, the project builds the capacity of women entrepreneurs, and connects them to mentors and networks. Additionally, the initiative partners with the private sector, public sector, and financial institutions to build linkages across global supply chains to support women entrepreneurs and improve the legal and regulatory environments to support women-led businesses.
<b>Affirmative Finance Action for Women in Africa</b>	African Development Bank	Africa	1000 USD	AFAWA to improve women's SMEs' access to finance across the African continent using a risk sharing mechanism dedicated to WSMEs. It also addresses some of the institutional/supply-side challenges constraining women's access to finance. The program offers innovative and tailored financial products, including a credit enhancement instrument, specialized capacity building trainings to financial institutions and women-owned enterprises, and targeted initiatives to transform the business-enabling environment for women-owned enterprises.
<b>Growth Oriented Women Entrepreneurship (GOWE) Program</b>	African Development Bank	Cameroon	0.6 USD	GOWE Cameroon is the second of three pilot program developed after the success of the GOWE Kenya program. The program aims to encourage and facilitate access to financing for women's enterprises, strengthening the management skills of women entrepreneurs as well as improving business skills of members of the associations of women entrepreneurs. It also targets service providers and support institutions for very small enterprises (VSE) and SMEs to enhance their ability to provide appropriate services such as encouraging commercial banks to develop appropriate financial instruments for VSE/SMEs, providing them with a credit-scoring tool and raising the awareness of their customers in good business ethics. It is hoped that following the three pilot programs that it will be expanded to other regions and countries in Africa.



Project	Donor	Geography	Cost (Million)	Description
<b>Integrated Support to the Shea Butter Sector for Women's Economic Empowerment</b>	African Development Bank	Burkina Faso	0.7 USD	The project's objective is to promote the development of the shea industry in Burkina Faso and strengthen the capacities of various value chain stakeholders. Through organizing and engaging business and producer associations and cooperatives, increasing access to credit for shea producers and processors, and improving the overall quality of the products produced, the project has contributed to the economic empowerment of women in the regions where it operates.
<b>Women's Global Development and Prosperity Initiative (W-GDP)</b>	United States	Global	122 USD	The W-GDP Initiative is a whole-of-government effort to prioritize women's economic empowerment under three pillars: women in the workforce, women as entrepreneurs, and removing barriers to women's full participation in the economy. During in 2019 the program reported two million women participated in workforce training and development programs through the initiative, and 9,000 women-led businesses received \$1.6 billion in loans.
<b>Support for Shea Producers in the North of the Country</b>	France	Ghana	0.34 USD	The project aimed to improve the income, working conditions and health protection of women working in the informal economy of the shea sector in rural communities in northern Ghana. Activities included organizing women into producers' associations, establishing a community-level social fund to help women producers mitigate financial risks of injury or health problems and resulting loss of income, improve the quality of the shea produced and increase women's productivity, and finally to develop sustainable commercial outlets for the shea products.

*Table does not represent comprehensive list of programming*

## Research Opportunities

At this stage, it is encouraging that donors initiatives such as We-Fi and AFAWA have prioritized a holistic approach that acknowledges and prioritizes addressing the social, regulatory, and legal barriers women face in establishing and growing their businesses, building on previous initiatives (e.g., Goldman Sachs' 10,000 Women) which took a more narrow approach focused on providing access to finance and/or training. That said, increased attention to supporting women's entrepreneurship in West Africa, especially at SME-level, has only occurred over the past several years, and many projects are in their early days with no demonstrated impacts yet. Notably, unlike the ample evidence base that speaks to what works for micro-entrepreneurs, little evidence speaks to effective interventions aimed at women operating larger enterprises, a gap that evaluations of We-Fi and AFAWA have the potential to fill.

Potential research questions across We-Fi, AFAWA, W-GDP, and other donor investments include the uptake of programs by women entrepreneurs; the effectiveness and cost-effectiveness of the holistic approach to women entrepreneurs that combines access to capital with training and mentoring at various stages of business development/size; the impact in and effects of improving legal and regulatory environments; and, where relevant, initiatives' impacts on broader financial institutions—for example, does We-Fi or AFAWA effectively change the behavior of financial sector providers with regards to women potential clients? Going forward, a priority should be placed on identifying what works *for whom* and *at scale*. Research can ideally serve to ensure donors avoid a “one size fits all” approach given that the needs of women entrepreneurs operating business of different sizes and stages of development will have varying needs and constraints, and incentivize donors to move away from small scale, one-off investments and into channeling funds towards more catalytic, sustainable efforts.

## Investments Aimed at Adolescent Girls/Young Women

Another key area of donor investment is aimed at promoting the capabilities and opportunities of adolescent girls and young women. Following the success of the Adolescent Girls Initiative in Liberia, the World Bank drew upon its model to inform its ongoing **Sahel Women's Empowerment and Demographic Dividend (SWEDD)** project. The project is a USD \$680 million investment across Benin, Burkina Faso, Cameroon, Chad, Cote d'Ivoire, Guinea, Mali, Mauritania, and Niger, which aims to increase women and adolescent girls' empowerment and their access to quality reproductive, child and maternal health services, school and safe spaces, skills training, and income generation opportunities. SWEDD also includes “husband schools” aimed at changing household norms by engaging men. In its most recent expansion, announced in May 2020, SWEDD will now increase its attention to strengthening legal frameworks that promote women's rights to health and education. Joined by the African Union as a new strategic partner in addition to parliamentarians, lawyers, and judges, the SWEDD project will aim to reinforce legislation, strengthen judicial capacity, and promote knowledge and application of existing legislation in communities where harmful practices are prevalent.

The precise nature of intervention packages varies by country and is decided in coordination with country governments, but each aims for a multi-faceted approach to address the combination of

binding constraints women and girls in the region face. The project also aims to improve regional knowledge generation, capacity and coordination. The project is being implemented in coordination with the United Nations Population Fund (UNFPA), and the World Bank's Africa Gender Innovation Lab is conducting rigorous evaluations to document interventions' impact. Initial positive results have motivated scale-up in Chad, Cote d'Ivoire, Mali, and Mauritania (World Bank, 2018).

Outside of SWEDD, several World Bank projects aimed at providing access to income generating opportunities for poor and vulnerable youth populations include a focus on adolescent girls and young women. In Niger, for example, the **Skills Development for Growth** project (US \$30 million) aims to improve the effectiveness of technical and vocational training (TVET) and apprenticeship programs in priority sectors such as agriculture and agribusiness, as well as provide startup funds and entrepreneurship training for youth. The project includes a specific focus on girls' and young women's participation in proposed activities. In Togo, the World Bank's **Employment Opportunities for Vulnerable Youth** project (US \$15 million) seeks to provide access to income generating opportunities to targeted poor and vulnerable youth, including adolescent girls and young women living in poor communities in all five regions of the country. The project prioritizes individuals who have not completed primary education or have physical disabilities.

In the wake of Ebola, the World Bank placed a focus on crisis recovery and in doing so recognized the pandemic's disproportionate impact on women and girls. In Liberia, the **Girls Ebola Recovery Livelihood Support (GERLS)** project (US \$530,000) is aimed at benefiting 2000 girls and young women, aged 18-27 years, who run small businesses in urban and peri-urban areas that were on the verge of collapse in light of Ebola. In Sierra Leone, the **Labor Intensive Public Works** project (US \$2.95 million) targets Ebola-impacted districts and aims to scale up public works programs to benefit 12,000 youth from poor households, including young women. If rigorously evaluated to have beneficial outcomes, each of these projects may serve as a model for future investments that aim to support young women in COVID-19 economic recovery efforts.

In Niger, France's AFD launched the **Gender, Population, and Development in Niger** project (10 million euros) aims to facilitate girls' access to and completion of secondary school as well as improve the supply of sexual and reproductive health services. AFD is working in coordination with Niger's Ministry of Population to strengthen its capacity, and the project also includes support for a research center to study, evaluate, document, and inform its interventions. In Senegal, AFD has partnered with the World Bank to support the implementation of the national strategy focused on vocational training. The project (12 million euros) aimed to reach 15,000 workers in the agriculture, horticulture, and tourism sectors. Each of these projects are classified as having a gender focus by the AFD, but specific details about how women and girls are being targeted and benefiting from these projects are unclear from publicly available documents. It could be particularly relevant to track the implementation of these projects with a gender lens, especially in light of the COVID-19 pandemic shutting down economic activity in these sectors in the short term.

The AfDB's **Jobs for Youth in Africa (JfYA) Strategy** aims to address youth unemployment and underemployment across the continent and sets the dual goals of creating 25 million jobs and equipping 50 million young people for work between 2016 and 2025 (African Development Bank, 2016). The strategy sets a target of reaching at least 50% women across its activities, and states that

some programs will aim to exceed this parity target. To fill gaps in research and evaluate its impact, the strategy calls for the establishment of an “Innovation and Information Lab,” which also notes a focus on conducting research aimed at identifying what works to support adolescent girls/young women (African Development Bank, n.d.).

Specific AfDB projects and programs aimed at adolescents and young people include the **Coding for Employment** program, which in partnership with Microsoft aimed to provide information and communications technology (ICT) and soft skills training and linkages to job opportunities. The program recognizes and aims to tackle the digital gender divide limiting women’s employment opportunities in ICT. Evaluations reflecting the overall implementation and results of the Jobs for Youth in Africa Strategy and specific projects such as Coding for Employment are not publicly available.

The United States’ W-GDP initiative does not include an explicit focus on adolescent girls and young women. The United States launched its Global Strategy to Empower Adolescent Girls in 2016, though the extent to which this strategy has been consulted or relied upon by USAID, MCC, and other development agencies since President Trump took office in 2017 is unclear. There is evidence of some recent investment in adolescent girls and young women in West Africa; for example, USAID’s **Vi-Kanxixo project** aims to support local women leaders in Benin to protect schoolgirls from gender-based violence (GBV). The project seeks to expand awareness of the laws governing GBV and sexual harassment. Notably, however, it does not have an explicit focus on improving adolescent girls’ and young women’s economic opportunities and outcomes.

**Table 9. Interventions aimed at adolescent girls and young women**

Project	Donor	Geography	Cost (Million)	Description
<b>Employment Opportunities for Vulnerable Youth</b>	World Bank	Togo	15 USD	This project seeks to provide access to income generating opportunities to targeted poor and vulnerable youth in Togo. These include young men and women aged 15 to 35 living in poor communities in all five regions of the country who have not completed primary education or who may have physical disabilities. As of July 17, 2020, over 3,500 women have participated in labor market programs under this grant (about 37% of total participants).
<b>Girls Ebola Recovery Livelihood Support (GERLS)</b>	World Bank	Liberia	0.5 USD	The Girls Ebola Recovery Livelihood Support (GERLS) Project was designed to directly benefit 2,000 adolescent girls, ages 18–27 years, who had been running a small business within one year before the outbreak of the Ebola in Liberia. The project focuses on vulnerable girls in urban and peri-urban areas whose businesses were on the verge of collapse or had already closed, and who came from extremely poor and Ebola-affected households.
<b>Labor Intensive Public Works</b>	World Bank	Sierra Leone	2.95 USD	The project contributes to the scale up of the national labor-intensive public works program to help mitigate both immediate and longer-term socioeconomic impacts of the Ebola outbreak. The project aims to reach 12,000 youth in poor households in approximately 150 communities which have both high incidence of extreme poverty and had the highest caseloads during the Ebola outbreak.
<b>Sahel Women's Empowerment and Demographic Divided (SWEDD)</b>	World Bank	Sahel region	680 USD	The project objective is to increase women and adolescent girls' empowerment and their access to quality reproductive, child and maternal health services in the Sahel region. This includes generating demand for reproductive, maternal, neonatal and child health and nutrition services and increasing the regional availability of these services. The program also includes activities related to WEE such as professional training and providing credit or productive asset grants. As of June 2020, over 18,000 women and girls had participated in the WEE components of the program. Finally, the program also engages men and boys through initiatives like 'husband schools' where men can discuss harmful gender norms impacting their families.

<b>Skills Development for Growth Project</b>	World Bank	Niger	30 USD	The objective of Skills Development for Growth Project for Niger is to improve the effectiveness of formal technical and vocational training, short-term skills development, and apprenticeship programs in priority sectors, including agriculture and agribusiness, entrepreneurship, and, most recently, the addition of technical and vocational education and training (TVET). The program targets both young men and women and the target proportion of young men to women participants is unclear.
<b>Coding for Employment</b>	African Development Bank	Africa	Unknown	As one program housed within the Jobs for Youth in Africa Strategy (see below), the Coding for Employment program, in partnership with Microsoft, Facebook, and the Rockefeller Foundation, seeks to increase the number of digitally enabled African youth through demand-driven ICT and soft skills training and by linking youth to job opportunities in the ICT field. In total the program aims to create 9 million jobs and reach 32 million youth and women across the continent.
<b>Jobs for Youth in Africa (JfYA) Strategy</b>	African Development Bank	Africa	Unknown	The objective of the strategy is to support African countries in their response to the youth unemployment and underemployment crisis on the continent. In total the combined programming aims to reach 50 million youth across the continent. To this end, the strategy calls for opportunities via education and training, transformative jobs and a business environment conducive to entrepreneurial activities. All activities within the strategy have an explicit target to reach 50% or more women.
<b>Vi-Kanxixo</b>	United States	Benin	Unknown	The project organizes mothers' associations, which are education-focused community-based women's organizations, to expand awareness of gender-based violence affecting girls in and outside of school.
<b>Gender, Population and Development in Niger (GPDN)</b>	France	Niger	11.8 USD	With the objective of empowering young girls and women with education and sexual and reproductive health services, the project improves the supply of SRH services in the regions of Niamey and Diffa with a focus on adolescents, through strategic support and social and community mobilization activities focused on information. The project also promotes access and retention of girls in secondary school by extending social safety nets, and supports the

				national population policy by strengthening the capacities of agents of the Ministry of Population.
<b>Supporting the Vocational Training Program for Employment and Competitiveness in Senegal</b>	France	Senegal	14.1 USD	The objective of the program is to improve the quality of vocational training offered in high schools, training centers, and through short-term training courses. It mainly focuses on training in poultry farming, horticulture, and tourism and has a stated focus on skills development for girls and women in particular. The program also reforms and streamlines the way vocational training programs receive government funding.

*Table does not represent comprehensive list of programming*

## Research Opportunities

SWEDD, like We-Fi's and AFAWA's holistic approaches to support women entrepreneurs, seeks to tackle the full range of barriers that adolescent girls and young women in West African countries are likely to face, while working closely with governments and local actors to avoid a "one size fits all" approach. Because SWEDD is the first large-scale, cross-country, and rigorously evaluated initiative focused on adolescent girls in West Africa, the findings of the World Bank Africa Gender Innovation Lab will be important to inform future programs and investments in the region. These findings can be used to encourage other donors to prioritize support for this critical demographic group and ensure their approaches to doing so are grounded in evidence.

Other ongoing projects also offer promising opportunities for research. For example, an evaluation of the Employment Opportunities for Vulnerable Youth project in Togo, which targets particularly vulnerable populations that have not completed primary school and live with physical disabilities, can tell us what works for adolescents facing compounding barriers to economic participation and advancement. Comparing the costs and results of a project like GERLS, which directly targets adolescent girls and young women, versus the Labor Intensive Public Works project, which targets young women in addition to young men, can shed light on whether a "mainstreamed" versus dedicated approach is more effective, and in what circumstances.

Finally, though not focused on West Africa, the **Gender and Adolescence: Global Evidence** (GAGE) initiative, funded by UK Aid and managed by the Overseas Development Institute (ODI), may be able to offer lessons for future programs and initiatives aimed at adolescent girls and young women in the region. The initiative is conducting longitudinal, randomized control trials across seven countries in Africa, Asia, and the Middle East, exploring the impacts of a range of interventions including cash transfers, safe spaces, and skills training. Its evaluations' findings will be the first source of cross-country, longitudinal evidence on what works to improve the lives of adolescent girls.

## Key Investments, Programs, and Initiatives: Main Takeaways

On the whole, we see that donors and regional actors are investing in many of the same areas (though to varying degrees), prioritizing women farmers' increased productivity and incorporation into profitable value chains; women entrepreneurs' access to finance, markets, and broader support; young women's integration into and benefits from employment and livelihood programs; and promoting enabling environments through a focus on improved sexual and reproductive health and reforming discriminatory laws.

There is some evidence of harmonized, collaborative approaches in promoting women's economic empowerment by donors in West Africa. We-Fi, through its support for AFAWA, and SWEDD's collaborative efforts with UNFPA both reflect areas where donors are working in concert and are positioned to achieve impact at scale. Harmonized approaches should be prioritized going forward, especially where small-scale, siloed projects focused on



skills training or other capability-boosting interventions are not likely to have transformative, sustainable impact in isolation. In some instances, and in spite of overwhelming evidence suggesting the benefits of economic advancement to women themselves, their communities, and countries, donor investments in women's economic empowerment are still fairly small-scale. When working collaboratively and at scale, major donors, governments and private investors dedicated to promoting women's economic empowerment are also more likely to persuade financial institutions and businesses to make their lending practices, hiring, and broader operations more gender responsive. Investments in women's economic empowerment must also not come at the expense of those in other areas of gender equality. For example, while the US Government has prioritized a focus on women's economic empowerment through W-GDP, investments focused on women's economic empowerment have been accompanied by budget cuts to complementary and foundational areas, including women's sexual and reproductive health, with likely negative effects on women's overall agency and empowerment.

It is encouraging to see examples of donor initiatives that have prioritized rigorous evaluation alongside implementation, with SWEDD and We-Fi as notable examples taking a cross-country approach. World Bank's Africa Gender Innovation Lab is launching a country-level lab in Nigeria and has tentative plans to open a lab in the Sahel countries. The purpose of these labs is to change the national discussion on gender issues. Their successful operation should reinforce the importance of evidence-based policy on gender and development issues and provide significant opportunities for rigorous impact evaluation research. Other multilateral and bilateral donors, as well as international agencies, governments and private investors, should follow suit in prioritizing the validation of their respective approaches through rigorous research.

One opportunity to rely on and invest in rigorous research lies with the upcoming Generation Equality Forum, which marks the 25<sup>th</sup> anniversary of the Fourth World Conference on Women and the Beijing Declaration and Platform for Action. As one of the Forum's sponsors, France is charged with overseeing the creation of "blueprints" for action, including one focused on women's economic justice and rights (and Burkina Faso as a West African country is among the leaders of the Generation Equality Action Coalitions). Because of COVID-19 travel and meeting restrictions, the process of creating these blueprints will extend into 2021 and could serve as an opportunity for new investments to promote women's economic empowerment.

Finally, in recent years, with the establishment of multi-country initiatives such as We-Fi and AFAWA, support for women entrepreneurs at SME level has increased, but no equivalent has focused on economic support for very poor or otherwise vulnerable populations of women. We-Fi and AFAWA are promising in that their approaches aim to address a range of external constraints women entrepreneurs face – from gender-biased laws and policies to restrictive markets – and not just their individual capabilities. That said, there are no guarantees that such investments will trickle down to benefit poorer women, and the degree to which broader livelihood programs aimed at poor and vulnerable youth, which purport to integrate a focus on young women, are ultimately benefitting young women remains unclear.

Future investments and accompanying research could complement pre-existing donor programs by prioritizing at-scale, bundled interventions to address the range of binding constraints poor women face. The AfDB's GOWE program offers one example of donors prioritizing a focus on poorer women, via their support for micro and very small enterprises, as is the World Bank's Employment Opportunities for Vulnerable Youth project, but more investments in this area are needed, and they must be accompanied by rigorous evaluations.

## **From Research to Policy and Practice: Practical Research Gaps and Questions**

Our review of the evidence sheds light on areas of women's economic empowerment where more research is needed in West Africa, as well as emerging areas of research where there is new momentum that can be harnessed. The growing donor investments we also reviewed offer opportunities to address some of these gaps through primary field research. Next we identify, first, overarching research gaps, given the West African context and the research framework we presented. Second, we summarize promising areas for research in light of the evidence as well as areas that lack rigorous research. And third, we identify research needs in the context of the coronavirus pandemic.

### **Overarching Research Questions**

*Addressing Binding Demographic Constraints:* It is hard to overlook the high fertility levels in a majority of West African countries and how women's reproductive and childcare burdens may constrain their ability to enter the workplace, upgrade occupations, seek skills training and, more generally, act on economic aspirations. On the other hand, there likely are significant synergies between women's agency over reproductive and economic choices. Given this, practical research questions include finding the best vehicles to integrate reproductive health with economic empowerment interventions, particularly with adolescent girls and young women, and measure their impact and cost effectiveness. (An adolescent girls' initiative in Uganda implemented by BRAC successfully provided this combination of interventions, resulting in lower fertility rates—see Bandiera et al., 2014). In the West African context, the SWEDD initiative provides a promising platform to test the combination of reproductive health and economic empowerment interventions across countries, as can ongoing projects supported by Canada and France referenced above.

Other, more longer-term inquiries include well-known but yet unanswered questions on the relationship between reproductive and economic agency: Does agency over reproductive choice generalize to economic agency and empowerment, and vice versa? These are important but difficult to research questions because of the difficulty of disentangling the multiple factors that contribute to determine both outcomes.

*Intersectional Research Designs:* The evidence we reviewed showed that women's income and education levels, marital status, and household structures and dynamics mediate the success of interventions on women's economic achievement and empowerment, and that research should take these and other intersectional factors into account when designing studies and selecting samples. Very poor women need a significant 'push' to transform their occupations and move out of poverty, but this is one of the most exciting potentially transformative areas of research – designing and testing these 'bundled' interventions with ultra-poor women (and young women) in different country contexts, seeking an implementation model with potential for scaling. It is fair to say, however, that what is incremental and what is transformative in empowering women economically is to a large extent unknown and an empirical research question.

Polygamous households present challenges to the design of interventions, and there is need to experiment and test different delivery models (for cash and other inputs) that will empower wives and benefit their children, regardless of their status in the household. Households headed by non-married women, single mothers, divorcees or widows, are especially vulnerable to poverty and research needs to identify how to reach them with productive and social services. Finally, conflict and post-conflict settings pose additional barriers and at times unique opportunities for women's economic empowerment and must be prioritized within broader women's economic empowerment research agendas.

*A Focus on Economic Opportunities and Enabling Contexts:* The majority of interventions we reviewed with rigorous impact evaluation designs address deficits in capabilities of women and girls. Importantly, some donor initiatives (We-Fi, W-GDP) seek to change laws and regulations that constrain women's economic choices and behavior, and they need to be evaluated. But there is significant scope to address other contextual and household factors to better match the expansion in women's capabilities with wider economic opportunities for them. There likely are considerable gender biases (implicit or explicit) in the provision of financial services, agricultural extension, business and skills training. Research that focuses on changing or nudging these services to serve more women and serve them better (through information, incentives), as well as research that contributes to collective understanding on how to expand formal workforce opportunities for women should be significant and cost-effective steps to inform future policies and investments that go beyond a focus on women's capabilities and in turn expand women's economic opportunities.

*Evaluating the Impact of Legal Changes and Policy Reforms:* RCTs, a preferred methodology to evaluate the impact of interventions since RCTs enable to causally link the intervention with the outcome, generate useful practical knowledge on 'what works' in projects but are not a good fit for evaluating the impact on women of legal reforms, large sector investments (such as electrification, for instance) and policy reforms. Observational studies need to complement RCTs to examine more systemic research questions, assess long-term impacts, understand mechanisms and document failures.<sup>4</sup> The study of policy reforms (rolled out in

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<sup>4</sup> Martin Ravallion, 2018. "Should the Randomistas (Continue to) Rule?" CGD Working Paper 492, August 2018, Center for Global Development.

stages) as natural experiments; panel studies to help better understand underlying mechanisms; and investigation into individual and household responses to aggregate shocks are some of the study designs that compensate for the limitations of RCTs, and should be encouraged.

*Research on Social Norms:* Legal changes and policy reforms (see above) can bring about changes in social norms that constrain women's economic opportunities and should be an important subject of empirical research. There is also significant scope to study behavioral interventions that transform women's jobs, such as the power of male supported networks or non-traditional ICT training in breaking down gender stereotypes, and their modeling and inter-generational effects on changing gender norms. Focusing on behavioral interventions and behavioral change should add valuable insights to research on social norms which most often emphasizes beliefs and attitudes over behaviors on the assumption, often not supported by the evidence, that attitudes drive behavior.

*Measuring Women's Economic Empowerment:* Measuring women's economic advancement is not a trivial task and gauging economic empowerment poses further challenges. For instance, measuring profits, a classic measure of economic advancement, is difficult, especially for microenterprises (who often have very variable profits and do not keep records) and for identifying women's income in rural households, since their income is often tied with home production and the income-earning activities of other household members. Adding complexity, the process of empowerment is mostly unobservable, culture and context specific and depends of self-reporting, which can be unreliable. Reliable empirical measures that can be widely used do not yet exist. This is both a call and a challenge for new research efforts in West Africa – to develop reliable women's economic empowerment measures that both fit country contexts and are practical to administer. Donors should encourage researchers to harmonize the women's economic empowerment measures they identify and in parallel adopt harmonized measures themselves for monitoring and evaluation purposes.

In addressing these overarching research questions, we recommend the following as some areas of focus that likely are practical, cost-effective, and capable of addressing binding constraints to women's economic empowerment in the West African region:

- The potential of mobile financial services, including savings, in increasing women's control over income
- The potential effectiveness of delivering information on agricultural inputs and markets to women farmers through mobile phones
- The ability of a large enough loan or grant to give a 'big push' that can transform subsistence-level women's enterprises
- The effectiveness of soft skills (personal initiative training) versus traditional business training to improve businesswomen's performance
- Identifying high quality, cost-effective soft skills and hard skills training
- Testing interventions that will give women farmers access to useful agricultural information and technologies

- Using incentives and information to influence agricultural service providers to be more women-friendly or less biased against servicing women farmers
- Investigating the type and composition of social networks which benefit girls and women facing compounding constraints
- The power of combined productive and health interventions for adolescent girls, including safe spaces (girls' clubs)

## **Areas Lacking Rigorous Research**

The evidence we reviewed was concentrated in certain countries: Ghana, Burkina Faso, Cote d'Ivoire, Niger, and Mali all had three or more studies, whereas Cabo Verde, Cameroon, The Gambia, Guinea, Guinea-Bissau, and Mauritania have no studies represented. Going forward, researchers should seek to partner with donors, governments, and private sector investors implementing programs and policies in these underrepresented countries to identify effective, context-specific solutions. This will require donors and investors in turn to prioritize new country contexts.

There are also substantive areas recognized as critical to promoting women's economic empowerment that have been under-researched, as well as lacking investment by donors, in the West African context. A central one is reducing and redistributing women's unpaid care work burdens. Outside of interventions focused on reproductive health and decreased fertility rates, little investment – or accompanying research – has focused on decreasing domestic responsibilities through other means, such as improved, gender-responsive infrastructure and/or changing household norms around care (with SWEDD's "husband schools" a notable exception).

There are also additional areas of potential research and donor investment that, though not well-understood or prioritized yet, may become increasingly relevant in the coming years. The impact of climate change, for example, on the viability of agricultural production in the West African region may influence women's economic opportunities within the agricultural sector. Concurrently, as low- and middle-income countries in West Africa seek to develop the infrastructure capable of reducing women's and girls' domestic responsibilities, there are opportunities to explore how they may be able to pursue clean energy options, circumventing prevailing carbon-intensive pathways to infrastructure development. Some donor institutions have already recognized the importance of integrating a gender focus into climate change mitigation investments (and vice versa): for instance, the World Bank's E-Agriculture Project in Cote d'Ivoire aims to provide support to farmers pursuing climate-smart agricultural production; GAFSP in Liberia focuses on capacity building efforts to enable farmers to adopt climate change-resilient crop varieties and fertilizers, and the AfDB is taking a climate-smart, gender-responsive approach to agricultural development in Benin. These projects can help determine whether women's economic empowerment and climate change mitigation objectives can be met simultaneously. In general, more research is needed to document the gender-specific impacts of climate change in West Africa and identify effective approaches to combatting climate risks.

Finally, even where rigorous evaluations demonstrate interventions' benefits for women's economic outcomes, evidence is limited as to: (1) the sustainability of effects and (2) interventions' cost-effectiveness, posing challenge to policymakers and private sector decision makers as they seek to use evidence to inform decision-making.

## **Concluding Statement**

Through this study, we sought to review the rigorous research focused on women's economic empowerment in West African countries, as well as major donors' investments in this arena. In doing so, we aimed to narrow the gap between the research and policy agendas, respectively, by identifying 'what works' and how current and future donor programs and initiatives can present opportunities to strengthen the evidence base and ultimately improve women's economic outcomes. By focusing on policies and interventions proven to work for specific groups of women workers (farmers and agricultural workers, entrepreneurs, and young women/adolescent girls), as well as integrating a focus on social protection measures needed to preserve women's livelihoods and economic security in the face of the COVID-19 pandemic and global recession, we have sought to facilitate donors' and policymakers' ability to prioritize evidence-based interventions when seeking to support particular groups of women, as well as their ability to fill gaps where evidence suggestions that more investment – either in research or in programs and policies – is needed. We hope that this review serves as a useful resource for researchers, practitioners, policymakers, and donors focused on addressing the binding constraints to women's economic empowerment within the West African context.

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## Annex 1. Country Classification Table

Country	Fertility Rate <sup>5</sup>	Conflict & Post Conflict Status <sup>6</sup>	Resource Dependency <sup>7</sup>
Benin	4.9	-	-
Burkina Faso	5.3	-	-
Cabo Verde	2.3	-	-
Cameroon	4.6	-	Resource rich
Cote d'Ivoire	4.7	C/PC country	Resource rich
The Gambia	5.3	-	-
Ghana	3.9	-	-
Guinea	4.8	-	Resource rich
Guinea-Bissau	4.6	-	-
Liberia	4.4	C/PC country	Resource rich
Mali	6	C/PC country	Resource rich
Mauritania	4.6	-	Resource rich
Niger	7	C/PC country	Resource rich
Nigeria	5.5	C/PC country	Resource rich
Senegal	4.7	C/PC country	-
Sierra Leone	4.4	C/PC country	-
Togo	4.4	-	-

<sup>5</sup> World Development Indicators. (2017). World Bank.

<sup>6</sup> Marc, A., Verjee, N., and Mogaka, S. (2015). The Challenge of Stability and Security in West Africa. Africa Development Forum; Washington, DC: World Bank. Here, conflict-affected is defined as whether a major armed conflict (including civil war, insurgency, and international conflict) is ongoing or has ended since 2000.

<sup>7</sup> IMF. (2012). Macroeconomic Policy Frameworks for Resource-Rich Developing Countries. IMF Policy Paper, Washington, DC. Resource rich defined as having either natural resource revenue or exports at least 20% of total fiscal revenue and exports, respectively, over 2006–10 (average).

## **Annex 2. Research Strategy**

The review of the empirical literature will entail systematically combing through relevant academic journals, organizational publications, impact evaluations, policy documents, and meta-analyses for the latest evidence on women's economic empowerment in West Africa. Some program and case study materials may be included if they are particularly promising, but they will be identified as such. Materials will be evaluated based on their relevance to the context of West Africa as well as the rigor of the methodology of the research. The review will also identify significant policy and program initiatives in the region that offer opportunities to leverage the action-research agenda.

The search for resources will be conducted in three phases:

1. Use of selected search terms in databases (see below): The below search methodology will be implemented in the following databases. All results will be pulled and the total number of search results will be recorded per database.

- JSTOR
- EconPapers
- AEA RCT Registry
- Google Scholar
- National Bureau of Economic Research
- Social Science Research Network
- Web of Science
- World Institute for Development Economics
- Centre for the Study of African Economies
- Scopus
- PubMed
- EMBASE
- EconLit
- Campbell Systematic Reviews
- World Bank
- 3ie Impact Evaluation Repository

2. Abstract screening: In the second round, all duplicates will be removed and titles and abstracts will be screened for relevance. Developing the exclusion criteria will be an iterative process depending on the results of the search, but will be recorded in detail. Following the abstract screening, the total number of papers remaining will be included.

3. Reading of papers: Finally, the remaining papers will be read in full and will undergo a final round of screening for relevance. They will be excluded if they are not directly linked to women's economic empowerment outcomes.

Search terms:

("Women" OR "gender" OR "female" OR "men" OR "male")

AND

("economic empowerment" OR "financial literacy" OR "cash transfer" OR "empowerment" OR "financial inclusion" OR "financial services" OR "banking" OR "digital financial services" OR "mobile money" OR "mobile banking" OR "mobile wallet" OR "digital banking" OR "microcredit" OR "credit" OR "microloan" OR "microfinance" OR "SME" OR "small enterprise" OR "medium enterprise" OR "small-medium enterprise" OR "business training" OR "skills training" OR "vocational training" OR "small business" OR "entrepreneurship" OR "entrepreneur" OR "wage employment" OR "employment" OR "wage labor" OR "wage work" OR "labor force participation" OR "salaried employment" OR "savings" OR "VSLA" OR "ROSCA" OR "rotating savings" OR "village savings" OR "group savings" OR "income" OR "revenue" OR "profit" OR "household decision-making" OR "remittances" OR "labor market" OR "electrification" OR "microsavings" OR "land rights" OR "property rights" OR "land titling" OR "property titling" OR "job services" OR "mobile phone\*" OR "farmer associations" OR "in-kind capital" OR "in-kind transfer" OR "in-kind benefit" OR "agricultural inputs" OR "livelihood" OR "mentor\*" OR "farmer field schools" OR "business network\*" OR "microcash" OR "child care" OR "childcare" OR "creche" OR "consulting" OR "firm certification" OR "wage subsidy" OR "wage subsidies" OR "internship" OR "apprenticeship" OR "information on jobs" OR "job matching" OR "employment information" OR "job information" OR "farmer field school")

AND

("discontinuity" OR "trial" OR "randomized" OR "randomised" OR "longitudinal" OR "placebo" OR "difference in differences" OR "differences in differences" OR "difference-in-differences" OR "differences-in-differences" OR "instrumental variable" OR "cluster-randomized" OR "cluster randomized" OR "stratified cluster" OR "experimental" OR "matched comparison" OR "matching estimator" OR "randomly selected" OR "randomly assign\*" OR "natural experiment\*" OR "quasi-experimental" OR "quasi experimental" OR "DID" OR "regression discontinuity" OR "systematic review" OR "evidence review" OR "meta analysis" OR "metaanalysis" OR "meta review" OR "systematic literature review")

AND

("West Africa" OR "Sahel" OR "Benin" OR "Burkina Faso" OR "Cameroon" OR "Cape Verde" OR "Cabo Verde" OR "Ivory Coast" OR "Cote d'Ivoire" OR "Gambia" OR "Ghana" OR "Guinea" OR "Guinea-Bissau" OR "Liberia" OR "Mali" OR "Mauritania" OR "Nigeria" OR "Senegal" OR "Sierra Leone" OR "Togo" OR "Niger")

Years: 2010-2020

All search terms were also translated into French.

### Annex 3. References for Studies Included

Studies in West Africa:

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