

Restrictive Legal Environment and Its Impact on Women's Economic Inclusion and Entrepreneurship: a Quest to Explore

Komal Nanda Beg¹, Dr. Sangeeta Jauhari², Dr. Deepti Maheshwari³

¹Research Scholar, Rabindranath Tagore University, Bhopal (M.P.) India.

²Dean, Humanities and Liberal Arts, Rabindranath Tagore University, Bhopal (M.P.) India.

³Dean, Faculty of Commerce, Rabindranath Tagore University, Bhopal (M.P.) India.

ABSTRACT

As the world witnesses rationalistic changes, every individual's productive capacity should be valued and engaged only then can economies become more resilient. To build such a fraternity, the key is inclusiveness—to make sure that no group is marginalized. One particular group that warrants special attention is women, who constitute half of the world's population. The anomaly created by COVID-19 pandemic has deepened global inequality and economic insecurity. Such situation marks the requirement of a legal environment that encourages women's economic inclusion and makes them less vulnerable in the face of crisis. While gender bias has many facets, the focus of this paper is on laws, regulations and policies that restrict women's economic choices. To elucidate how government policies limit women's economic participation through laws that restrict their ability to engage in entrepreneurial and employment activities. There are still laws that differentiate between women and men, while others impede their development, hinder their prosperity and undermine their role. Improvements are required in legislation related to removing constraints to women's entrepreneurship. Many laws continue to curtail women's ability to enter the workforce or start a business. On an average, women have just three-quarters of the rights of men hence measuring the legal obstacles of women who engage in entrepreneurial activity around the world is indispensable. Women start at a disadvantage- meritocracy, patriarchy, social biases and stigmatization based on gender magnify this detriment. Many economies still prevent women from working in certain jobs while others allow husbands to legally prevent their wives from working. What actions can be taken to increase the economic opportunities for women is an ineluctable pursuit. How can governments improve the labor market participation by their female citizens is an imperative question. Factual data helps answer these questions. By discussing legal environment and its impact on women's economic opportunities and outcomes, this paper promotes the cause of inclusion.

Keywords: Legal environment, Women Entrepreneurship, Patriarchy, Legal rights, Stigmatization based on gender, CEDAW, Gender bias.

IS LEGAL ENVIRONMENT A MAJOR FACTOR IN NARROWING THE GENDER DISPARITY?

This exploration emphasizes the adversities of many economies that are considering gender equality a priority. The last few years have witnessed reformation in legislations that include economies of Middle East and North Africa that have witnessed the greatest increase in the reforms and how it has had a progressive impact on the economy. Legislations have eliminated job restrictions or aimed to reduce the gender wage gap. Many legislations have been reformed globally to improve marriage, inheritance, mobility and parenthood laws. Some of these factors have a direct while some have indirect impact on women's entrepreneurial decisions. There are economies that have also focused on removing constraints to women's entrepreneurship. (World Bank, 2021)

Many laws continue to inhibit women's ability to entrepreneurship. On average, women have just three-quarter of the rights that men enjoy. Measures are also necessary to safeguard the economic and entrepreneurial opportunities for women during this time of crisis. This paper presents evidence of the ways in which many governments have responded to women's idiosyncratic requirements and reformed laws to accelerate women's economic inclusion and entrepreneurial participation. Solutions have been implemented ensuring that women maintain access to justice systems, economic inclusion and entrepreneurship even during widespread shutdowns. The paper focuses on exploring the legal reforms that include women's access to justice, free mobility, holding assets, rights post marriage that are substratum to women's success as entrepreneurs.

II METHODOLOGY AND LIMITATIONS

(a) **Methodology:** This paper is based on exploration and analysis of the domestic laws and regulations that affect women's economic opportunities and entrepreneurial participation. A doctrinal research method is adopted to traverse the existing laws, related cases and authoritative materials analytically on the subject matter. There are four indicators selected on the grounds of their coalition with measures of women's economic empowerment. The indicators are also selected on the basis of thorough research and consultation with experts. The study and the indicators are also inspired by the international legal scaffolding set out in the Convention on the Elimination of all forms of Discrimination against Women (CEDAW); the UN Declaration on the Elimination of Violence against Women (DEVAW); and the International Labour Organization (ILO) Equal Remuneration Convention 1951, Violence and Harassment Convention 2019 and Maternity Protection Convention, 2000.

The researcher used the 'snow ball' technique to reach experts in the field of gender parity. The discussions were triangulated with doctrinal research. The researcher focused on composing a descriptive analysis of legal rules found in primary sources such as UN conventions and national laws other than the sources of secondary information, e.g. newspaper, articles and UN reports. The World Bank reports along with data and statistics has been used as an adaptation. Views and opinions expressed in this adaptation is the sole responsibility of the author and is not endorsed by The World Bank.

To explore, the author has relied on the feedback of respondents with expertise knowledge in family, labor, civil and criminal law that including lawyers, academics, and members of civil society organizations working on gender issues. Other than response to the questionnaires the respondents provided references to legislations stated. The researcher has then explored the texts of these laws and regulations to verify responses for accuracy. Responses are affirmed against codified national laws and regulations. Particular attention has been drawn on constitutions, codes and procedures in alignment to labor, social security, civil procedure and contract law affecting women.

III LIMITATIONS OF THE STUDY

While considering the study only codified law and regulation is taken into consideration. Social and cultural norms are not considered. The federal economies could be less representative in terms of the data as there are differences in laws across locations and variations in central and state laws exist. Snow ball technique is used due to limitations of availability and acquaintance with experts.

IV DATA FINDINGS AND ANALYSIS

(a) **Significance of Legal environment to protect women's entrepreneurial participation:** A significant body of research links legal environment aimed at achieving gender equality to women's economic inclusion and entrepreneurship. Women's economic empowerment benefits the economic resilience (IMF, 2018) Gender gaps in entrepreneurship are corresponding to lower levels of income and productivity (Cuberes and Teignier, 2016). Economies that exhibit higher level of economic development have, in general, greater levels of gender equality (Doepke, Tertilt, and Voena, 2012). A concern that often surfaces is that where gendered social norms are deeply rooted or where legal reform go against customary law, standalone changes to the legislation can bring considerable improvement to women's circumstances. Resolutions to bring a change to discriminatory laws have not always been well discharged, leaving women to endure the ramifications.

Two studies done to identify legal reform in Pakistan found that even though a positive legal change is made yet it has not allowed women to claim their entitlement to inheritances because of facets like lack of education, patriarchy and marriage (Ahmad, Batool, and Dziegielewski 2016; Holden and Chaudhary, 2013). There by exhibiting the disparity in the de jure and de facto existence of laws made to promote women.

Bringing changes to formal and customary laws may be a correlative and fortifying process. (Williamson and Kerekes, 2011) Research suggests that legal ameliorations can have a magnetic effect and has the potential to draw norms in the same positive direction (Aldashev et al., 2012). There is a great potential in understanding the legislative changes that granted women more economic rights in countries like Rwanda's 1999 Succession Law have established that legal reform are cardinal. Research shows that reforms in the economies exhibit better outcomes for women

including more entrepreneurial participation (Hyland, Djankov, and Goldberg 2020; Islam, Muzi, and Amin, 2019). Removing hurdles that restrict the ability of women to move freely, sign contracts, and work outside home has corresponded to a larger female labor supply (Amin and Islam, 2015; Htun, Jensenius, and Nelson-Nuñez, 2019).

It is a documented fact that granting women the right to control assets results in greater bargaining power for women within their households thus including greater agency in household and marital matters. (Agarwal 2003; Daley, Dore-Weeks, and Umuhzo, 2010). Research has also established women's ability to own and manage land is associated with access to finance. (Persha, Greif, and Huntington 2017; Santos et al., 2014). Land rights play a crucial role in establishing more parity in gender relations within households and there by magnifying women's status in society (Agarwal, 1994). New research elucidates evidence of a positive interrelationship between women's economic rights to their economic inclusion and entrepreneurship. (Hyland, Djankov, and Goldberg, 202).

United Nations launched a Decade for Women in 1975 that led to many reforms and in 1979 the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) was adopted by the United Nations General Assembly. These conventions led to many reforms there by escalating gender equality within countries that were in better standing among the first nations to ratify the convention.

(b) Legislative regulatory gaps and the lack of implementation and enforcement lead to perpetuate de jure and de facto inequality against women.

- (i) Since the inception of 2019 numerous economies have enacted reforms increasing gender equality and participation.
- (ii) Most of the reforms introduced and the amended laws affect payrolls and parenthood.
- (iii) No reforms have been made to address gender discrimination in property and inheritance as measured by the Assets indicator in the World Bank report on Women, Business and law 2021.
- (iv) The Middle East and North Africa (MENA) and Organization for Economic Co-operation and Development (OECD) high-income economies improvised upon their laws the most in the year 2019 and 2020.

- (v) In the last 50 years, three regions—OECD high income, Latin America and the Caribbean, and Sub-Saharan Africa—have seen a record gain in improvisation in amending laws to safeguard the vulnerable population. (World Bank, 2021)

In a day, women spend on an average 134 minutes on unpaid care giving services for household members as compared to 76 minutes contributed by men. The total time spent on the household activities per day further elucidates a clearer picture in India. Women on an average are spending 16.9% and 2.6% of their day on chores that remain unpaid. These domestic and care giving services for the household and family members respectively remains unpaid said Justice Raman.

The Supreme Court of India in January 21 said the value of a woman's work at home was no less than that of her office going husband (Mahapatra, 2021).

(c) Indicators considered to measure the impact on Women Entrepreneurship

- (i) **Mobility:** The Mobility indicator measures the impediment on a woman's agency and freedom of movement. Both factors are likely to influence their decision to engage in entrepreneurial activity.
 - **Question: Does a woman have the same right to choice of where to reside like that of a man?** If a woman's domicile as stated by law follows that of her husband automatically, then the husband has more legal weight than the woman in determining where the family will live thus limiting her entrepreneurial decision and participation.
 - **Question: Does a woman have the same right to choice of travel as that enjoyed by men? Legal restrictions on a woman traveling alone domestically or with the presence of her husband or guardian is required for a woman to travel alone domestically limiting and marginalize her entrepreneurial participation.** Legal restrictions assigned on a woman to justify her reasons for leaving the home or to legally penalize her for leaving home without a valid reason is considered disobedience with legal consequences that curtail her economic abilities in some regions.
 - **Question: Does a woman have the same right to apply for a passport like that of men?** Laws assigning an adult woman to need the permission or signature of her husband, father, or

other relative or guardian to apply for a passport is impediment to her natural existence and identity. A regulation requiring passport application procedures for woman to provide details about her husband, father, or other relative or guardian, or additional documents such as a marriage certificate, whereas the same is not required for a man represents huge gender disparity and incongruity to the entrepreneurial right.

- **Question: Does a woman enjoy the same right to move out at night to work as that enjoyed by men?** Some laws categorically prohibit women from working beyond sunset or limits the hours women can work at night. Laws drawn gives the relevant authorities the potency to restrict or prohibit women's night work. This aspect is critical in women's entrepreneurial participation.

Women in Afghanistan, Bahrain, Brunei Darussalam, the Arab Republic of Egypt, the Islamic Republic of Iran, Iraq, Jordan, Kuwait, Malaysia, Oman, Qatar, Saudi Arabia, Sudan, Syria, the United Arab Emirates, West Bank and Gaza and The Republic of Yemen still do not have equal mobility rights as those enjoyed by men. (World Bank, 2018)

(ii) Rights after Marriage

The Marriage indicators measure the legal impediments related to marriage and divorce. Legal Discrimination against women that includes the limitations on their ability to be head of the household, has been found to be negatively correlated with women entrepreneurship. Disparity in rights of marriage and divorce can also have adverse effects on women's intrahousehold bargaining power and jeopardizes their financial security effecting their economic inclusion and entrepreneurship.

- **Question: Are there legal provisions that mandate a married woman to obey her husband?** Some explicit provisions require that a married woman must obey her husband and disobedience of a husband has legal ramifications for the wife. This again can curtail her entrepreneurial freedom.
- **Question: Can a woman can be designated the head of a household in the same way as a man is designated?** Provision designate the husband as head of household. The assignment of a male to be designated as the default family member who receives the financial or property

documents of the family

Gender attenuation under certain tax laws are not measured by this question. This has a direct impact on women entrepreneurship.

In countries like Bahrain, Benin, Burundi, Cameroon, Chad, Chile, Congo, Dem. Rep., Congo, Rep., Djibouti, Gabon, Guinea, Honduras, Indonesia, Iran, Islamic Rep. Iraq, Jordan, Madagascar, Mali, Mauritania, Morocco, Niger, Oman, Philippines, Rwanda, Saudi Arabia, Senegal, Sudan, Tunisia, United Arab Emirates, Yemen, Rep women cannot be considered as the head of family (World Bank, 2016)

(iii) Rights related to Assets: The Assets indicator explores gender disparity in property and inheritance law. Ameliorating property and inheritance rights is positively associated with female earnings and entrepreneurship.

- **Question: Do women have equal ownership rights to immovable property as that of men?** A legal environment that restricts women's legal capacity and rights to immovable property limits her entrepreneurial capacity as well. Some laws limit women's rights to own or administer property. Gender variance in the legal treatment of the property of spouse that grants the husband the administrative control of marital property. This is based on legal systems that are supported by custom and judicial precedent. This in turn hampers their entrepreneurial capacity and decision making capacity of women.
- **Question: Do sons and daughters have equal rights to inherit assets from their parents?** Many societies are discriminating on the grounds of the inheritance rights of sons and daughters to inherit assets from their parents. Gender-based differences cause women and girls to start at a disadvantage. The notion of perceiving the entrepreneurial idea itself is limited with this discrimination related to inheritance. This is generally an output of patriarchy.
- **Question: Does the law grant spouses equal administrative authority over assets during and after marriage?** Some laws require spouses to retain administrative power over the assets each brought to the marriage. There is no need for spouse consent. However in some instances the husband has administrative rights over all the property including the individual property of his wife.

- **Question: Does law provide for the valuation of nonmonetary contributions?** There is no explicit legal recognition of contributions like nonmonetary contributions that include caring for minor children, taking care of the family home and any other non-monetized contribution from a housewife in most of the economies. There are no explicit legal provisions providing equivalent division of property based on nonmonetary contributions made.

In Democratic Republic of Congo the Family Code vests control of joint property solely with the husband. In East Asia and the Pacific countries like Brunei Darussalam, Indonesia, Malaysia and Tonga do not grant equal inheritance rights to widows. In Sub-Saharan Africa, the law does not give equal inheritance rights to widows in countries such as Burundi, Guinea, Kenya, Mauritania, Senegal, Sudan, Swaziland, Tanzania and Uganda. The same applies to economies in the Middle East and North Africa. (World Bank, 2016)

(iv) **Entrepreneurship:** The Women Entrepreneurship indicator measures impediments on women starting and running a business

- **Question: Does law prohibits discrimination in access to credit based on gender?** Certain laws prohibit discrimination by creditors based on gender or prescribes unequal access for both men and women when conducting financial transactions or entrepreneurial activities and receiving financial abatement
- **Question: Does a woman have the same legal capacity and right to sign a contract as that of a man?** Some laws limit women's legal capacity to sign a contract upon reaching the age of majority and in many instances they need the signature, consent, or permission of her husband or guardian to do so.

This has a direct impact on her entrepreneurial capacity.

- **Question: Do women have equivalency in right to register a business in the same way as a man?** There are laws and regulations that restrict and limit the legal capacity of women to register a business. This includes the permission of her husband's or guardian's permission, signature, or consent to register a business. The regulations also require her to provide additional information or documentation that is not required of a man.
- **Question: Can a woman open a bank account in the same way as a man?** Some laws limit the legal capacity of a woman to open a bank account at her own discretion. The grounds for such bias are that only a married woman who is individually employed from her husband may open a bank account in her own name. Some regulations also require additional permission or documentation that is not required of a man in the usual circumstances.

In Bhutan, Congo, Suriname women can still not register a business and in Congo, Dem. Rep. Niger women still do not have the right to open a bank account. Equatorial Guinea still does not allow women to sign a contract. (World Bank, 2021)

The indicators capture changes to domestic laws and regulations that affect women's economic inclusion and entrepreneurship. International conventions when are incorporated into domestic law tend to uplift women's economic inclusion. Access to credit can be observed as a major barrier to women's entrepreneurship.

- (v) **Comparative analysis of the differences in indicators captured exhibiting legal disparity based on gender in certain economies:**

Countries	Mobility	Marriage	Assets	Entrepreneurship
Bahrain	50	40	40	100
India	100	100	80	75
Oman	0	20	40	75
Canada	100	100	100	100
Kuwait	50	40	40	75
Egypt	50	0	40	75
Qatar	25	20	40	75
Equatorial Guinea	75	20	60	0

Points are scored across four indicators composed of four or five binary questions, the levels scored are concluded by calculating the unweighted average of responses to the questions within that indicator.

Source: Women, Business and the Law, 2021 database.

- (vi) **Entrepreneurial Munificence:** A conducive legal environment is crucial in developing women entrepreneurship. A legal munificent environment will stimulate women's entrepreneurial intentionality to start a venture.
- **Legal environment munificence by reforms:**
 - **Bahrain Entrepreneurship-** Bahrain has made access to credit facile for women by prohibiting gender-based discrimination in financial services.
 - **Benin Mobility** - Benin has now allowed women to apply for a passport in the same way as men.
 - **Costa Rica Pay** - Costa Rica earlier had a ban on women's right to work at night. Costa Rica now lifted the ban on women's night work.
 - **Fiji Mobility** - Fiji has now allowed women to apply for a passport in the same way as men.
 - **Jordan Mobility-** Jordan has now allowed women to apply for a passport in the same way as men.
 - **Entrepreneurship** - Jordan made access to credit facile for women by prohibiting gender-based discrimination in financial services.

- **Marshall Island Entrepreneurship** - The Marshall Islands made access to credit facile for women by prohibiting gender-based discrimination in financial services
- **Pakistan Entrepreneurship** - Pakistan has now allowed women to register a business in the same way as men thus promoting women entrepreneurship and making it less challenging for women.
- **United Arab Emirates Mobility** - The United Arab Emirates has now allowed women the right to choose to live and to travel abroad in the same way as the rights enjoyed by men. The United Arab Emirates also allowed married woman the right to leave the home without the husband's permission.
- **Workplace** - The United Arab Emirates also now allowed on an instance a woman to get a job without permission from her husband.
- **Pay** - The United Arab Emirates mandated equal remuneration for work of equal value among men and women.
- **Marriage** - The United Arab Emirates no longer requires a married woman to obey her husband or face any ramifications for disobedience.
- **Uzbekistan** - Entrepreneurship - Uzbekistan made access to credit facile for women by prohibiting gender-based discrimination in financial services. (World Bank, 2021)

- (vii) **Entrepreneurship munificence through corresponding Conventions like CEDAW:**

- Equality before law and legal capacity similar to that of men (CEDAW, Art. 15(1)-(2))
- Equality before law relating to the movement of persons and freedom to choose one's residence and domicile (CEDAW, Art. 15(4))
- Equality related to marriage and family relations (CEDAW, Art. 16), including the right to choose a profession or an occupation (CEDAW, Art. 16(1)(g))
- Equality in rights to conclude contracts and administer property (CEDAW, Art. 15(2))
- Modifying the social and cultural patterns of conduct of men and women within the society to eliminate stereotyped roles for men and women (CEDAW, Art. 5(a))

V CONCLUSION

Despite progress in the last decade the discriminatory laws across the world continue to threaten women's fundamental human rights and their economic security. Barriers to entrepreneurship at every stage of life limit equality of opportunity and the failure continues to inadequately support working women. Such challenges are faced by women even in the most developed economies.

In such a situation a legal environment that encourages women's economic inclusion and entrepreneurship can make them less vulnerable in the face of crisis.

There has never been a more important era to ensure women's economic empowerment as economies adapt to the new circumstances. Many international organizations have continued to strive to improve conditions of women through the implementation of legislative regulation. Normative principles on business and human rights of women though are theoretically available but must now be put to practice. This should not only be facilitated by inclusiveness of women as plaintiffs of violations but as key players and agents of change. Only by recognizing barriers to women's entrepreneurial participation and highlighting legislative solutions can the world see a de facto reorientation.

REFERENCES

- [1] Agarwal, Bina. 1994. *A Field of One's Own: Gender and Land Rights in South Asia*. Cambridge, MA: Cambridge University Press.
- [2] Agarwal, Bina. 2003. "Gender and Land Rights Revisited: Exploring New Prospects via the State, Family and Market." *Journal of Agrarian Change* 3 (1-2): 184–224.
- [3] Ahmad, Mahtab, Moazma Batool, and Sophia F. Dziegielewska. 2016. "State of Inheritance Rights: Women in a Rural District in Pakistan." *Journal of Social Service Research* 42 (5): 622–29.
- [4] Aldashev, Gani, Imane Chaara, Jean-Philippe Platteau, and Zaki Wahhaj. 2012. "Using the Law to Change the Custom." *Journal of Development Economics* 97 (2): 182–200.
- [5] Amin, Mohammad, and Asif Islam. 2015. "Does Mandating Nondiscrimination in Hiring Practices Affect Female Employment? Evidence Using Firm-Level Data." *Feminist Economics* 79 (1): 125–35.
- [6] Cuberes, David, and Marc Teignier. 2016. "Aggregate Effects of Gender Gaps in the Labor Market: A Quantitative Estimate." *Journal of Human Capital* 10 (1): 1–32.
- [7] Doepke, Matthias, Michele Tertilt, and Alessandra Voena. 2012. "The Economics and Politics of Women's Rights." *Annual Review of Economics* 4 (1): 339–72.
- [8] Hyland, Marie, Simeon Djankov, and Pinelopi Koujianou Goldberg. 2020. "Gendered Laws and Women in the Workforce." *American Economic Review: Insights* 2 (4): 527–42.
- [9] Hyland, Marie, Simeon Djankov, and Pinelopi Koujianou Goldberg. 2021. "Do Gendered Laws Matter?" *Financial Markets Groups Discussion Paper No. 824*, London School of Economics.
- [10] IMF (International Monetary Fund). 2018. *Pursuing Women's Economic Empowerment*. Washington, DC: IMF.

- [11] Mahapatra, D. (2021). Supreme Court: Value of homemaker's work same as hubby's at office: SC | India News - Times of India. The Times of India. Retrieved 4 April 2021, from <https://timesofindia.indiatimes.com/india/value-of-homemakers-work-same-as-hubbys-at-office-sc/articleshow/80125241.cms>.
- [12] UN General Assembly, 1979. Convention on the Elimination of All Forms of Discrimination Against Women, 18 December 1979, United Nations, Treaty Series, vol. 1249, p. 13, available at: <https://www.refworld.org/docid/3ae6b3970.html>
- [13] Williamson, Claudia R., and Carrie B. Kerekes. 2011. "Securing Private Property: Formal versus Informal Institutions." *Journal of Law and Economics* 54 (3): 537–72.
- [14] World Bank Group. 2018. *Women, Business and the Law 2018*. Washington, DC: World Bank. License: Creative Commons Attribution CC BY 3.0 IGO.
- [15] World Bank Group. 2015. *Women, Business and the Law 2016: Getting to Equal*. Washington, DC: World Bank. doi: 10.1596/978-1-4648-0677-3. License: Creative Commons Attribution CC BY 3.0 IGO
- [16] World Bank. 2021. *Women, Business and the Law 2021*. Washington, DC: World Bank. doi: 10.1596/978-1-4648-1652-9. License: Creative Commons Attribution CC BY 3.0 IGO
- [4] Deloitte. 2019. *The Economic Costs of Sexual Harassment in the Workplace*. Canberra, Australia: Deloitte Access Economics.
- [5] Doepke, Matthias, Michele Tertilt, and Alessandra Voena. 2012. "The Economics and Politics of Women's Rights." *Annual Review of Economics* 4 (1): 339–72.
- [6] Dufl o, Esther. 2012. "Women Empowerment and Economic Development." *Journal of Economic Literature* 50: 1051-79.
- [7] FAO (Food and Agriculture Organization of the United Nations). 2011. *The State of Food and Agriculture: Women in Agriculture—Closing the Gender Gap for Development*. Rome: FAO.
- [8] Hallward-Driemeier, Mary, and Ousman Gajigo. 2013. "Strengthening Economic Rights and Women's Occupational Choice: The Impact of Reforming Ethiopia's Family Law." Policy Research Working Paper 6695, World Bank, Washington DC
- [9] Isidro, H. & Sobral, M. 2015. "The Effects of Women on Corporate Boards on Firm Value, Financial Performance, and Ethical and Social Compliance." *Journal of Business Ethics*
- [10] Klugman, Jeni, Lucia Hanmer, Sarah Twigg, Tazeen Hasan, Jennifer McCleary-Sills and Julieth Santamaria, 2014. *Voice and Agency: Empowering Women and Girls for Shared Prosperity*. Washington, DC: World Bank Group.

BIBLIOGRAPHY

- [1] APF (Asia Pacific Forum) and GANHRI (Global Alliance of National Human Rights Institutions). 2017. "Concept Note: The Role of National Human Rights Institutions in Promoting and Protecting Women's Economic Participation in the Changing World of Work Sydney, Australia: APF and GANHRI.
- [2] Deere, Carmen Diana, and Cheryl R. Doss. 2006. "The Gender Asset Gap: What Do We Know and Why Does It Matter?" *Feminist Economics* 12 (1&2): 1–50.
- [3] Deininger, Klaus, Aparajita Goyal, and Hari K. Nagarajan. 2013. "Women's Inheritance Rights and Intergenerational Transmission of Resources in India." *Journal of Human Resources* 48 (1): 114–41.
- [11] McKinsey & Company. 2020. "Women in the Workplace 2020." McKinsey & Company and LeanIn.Org, New York.
- [12] UN (United Nations) Economic and Social Council. 2014. *Review and Appraisal of the Implementation of the Beijing Declaration and Platform for Action and the Outcomes of the Twenty-third Special Session of the General Assembly. Report of the Secretary- General, 15 December 2014.*
- [13] UN Women (United Nations Entity for Gender Equality and the Empowerment of Women). 2011. *Progress of the World's Women 2011–2012: In Pursuit of Justice*. New York: UN Women.