ISSN: 2634-2669 (Print) | 2634-2677 (Online)

**WJWSD V1 N1 2025** 

DOI: 10.47556/J.WJWSD.1.1.2025.4

# Conceptual

# NO WOMEN, NO SDGs: Addressing Gender Inequality for Sustainable Development

#### **Professor Sohier Elneil**

UCL Professor of Urogynaecology Institute for Women's Health Faculty of Population Health Sciences University College London London

Email: sohier.elneil@ucl.ac.uk (ORCID: 0000-0002-9047-5418)

#### **ABSTRACT**

**PURPOSE:** This paper explores how gender inequality undermines global progress towards achieving the Sustainable Development Goals (SDGs), with emphasis on SDG 5 (Gender Equality). Despite international commitments, women remain disproportionately excluded from economic opportunities, leadership, and access to finance and this exclusion impairs global economic growth, social equity, and sustainable development.

**DESIGN/METHODOLOGY/APPROACH:** A multidisciplinary qualitative analysis was undertaken using reports and economic studies from institutions such as UN Women, World Bank, the International Labour Organization (ILO), and the Global Impact Investing Network (GIIN). Comparative data across Africa, Asia, and Europe were used to assess gender disparities, especially regarding financial inclusion and institutional reform.

**FINDINGS:** Key barriers include systemic financial exclusion, cultural norms (e.g., early marriage, workplace discrimination), and policy failures. Gender lens investing (GLI) has shown promise, increasing six-fold between 2017 and 2021, but scale remains insufficient.

CITATION: Elneil, S. (2025): No Women, No SDGs: Addressing Gender Inequality for Sustainable Development. World Journal of Women and Sustainable Development, Vol. 1, No. 1, pp.29-42.

RECEIVED: 22 April 2025 / REVISED: 30 June 2025 / ACCEPTED: 4 July 2025 / PUBLISHED: 6 July 2025

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**ORIGINALITY/VALUE OF THE PAPER:** The paper offers evidence-based recommendations for governments, financial institutions, and international bodies, emphasising economic empowerment, legal reform, and gender-transformative strategies.

RESEARCH LIMITATIONS/IMPLICATIONS: Primarily qualitative, based on secondary data. Future work should incorporate country-level studies and primary data.

**PRACTICAL IMPLICATIONS:** Integrated gender policies, GLI expansion, and inclusive institutional practices are essential to achieving the SDGs. Without full gender inclusion, sustainable development will remain out of reach.

**KEYWORDS:** Gender Equality; Sustainable Development Goals (SDGs); Women's Economic Empowerment; Gender Lens Investing (GLI); Financial Inclusion; Women's Leadership.

#### INTRODUCTION

Women comprise 51% of the global population, yet their participation in economic, social, and political spheres remains disproportionately low (UN, 2023). Gender inequality is a persistent global challenge that affects every aspect of sustainable development. Women face systemic barriers such as financial exclusion, wage disparities, limited access to leadership roles, cultural discrimination, and gender-based violence. These barriers not only restrict individual empowerment but also hinder broader economic and social progress. Research shows that closing gender gaps in economic participation could add trillions of dollars to the global gross domestic product (GDP), demonstrating the strong link between gender equality and sustainable development (World Bank, 2024; WEF, 2022).

The Sustainable Development Goals (SDGs) recognise gender equality (SDG 5) as a standalone goal and an enabler of all other SDGs, including those related to poverty eradication, economic growth, education, climate action, and institutional reform (UN, 2023). However, current statistics indicate that only 15.4% of SDG 5 indicators are on track, while 61.5% are moderately behind, and 23.1% are significantly off-track (Azcona *et al.*, 2023). The exclusion of women from economic, political, and environmental decision-making processes slows progress towards achieving the 2030 Agenda for Sustainable Development. Despite increased global efforts, progress remains slow due to deep-rooted cultural norms, lack of investment in women-led enterprises, and inadequate policy interventions.

This paper explores the intersection between gender equality and sustainable development, with a particular focus on economic barriers, cultural challenges, and institutional constraints that prevent women from fully participating in global progress. It examines gender lens investing (GLI), policy reforms, and gender-transformative programming as key strategies to accelerate progress. By analysing global trends and policy interventions, this study highlights the critical role of gender inclusion in sustainable development and provides recommendations for governments, financial institutions, and international organisations. The paper argues that without women's full participation in economic and social development, achieving the SDGs will remain an unattainable goal.

# **DESIGN/METHODOLOGY/APPROACH**

This study employs a qualitative research approach, integrating policy analysis, economic data, and gender-focused reports to examine the role of women in achieving the SDGs. The methodology is structured into three key components: data collection, comparative analysis, and policy evaluation.

#### **Data Collection**

The research draws on secondary data sources from reputable global institutions, including:

- United Nations (UN), UN Women, and UNDP for data on gender equality progress and SDG implementation.
- World Bank and International Monetary Fund (IMF) for economic indicators related to women's financial inclusion, gender pay gaps, and economic growth.
- International Labour Organization (ILO) for insights into workplace discrimination, gender-based employment disparities, and labour market participation.
- Global Impact Investing Network (GIIN) and Morgan Stanley for financial trends related to gender lens investing (GLI).
- OECD and McKinsey & Company for research on gender-responsive policies, private-sector involvement, and economic inclusion.

A comparative assessment of data from various global regions, particularly Africa, Asia, and Europe, was conducted to identify regional disparities and best practices in addressing gender-based inequalities.

# **Comparative Analysis**

This study applies a comparative approach to evaluate gender disparities across economic, political, and social spheres. Key focus areas include:

- Economic Disparities Analysing wage gaps, financial exclusion, and investment barriers for women.
- Cultural Barriers Examining the impact of gender norms, forced marriages, and legal inequalities on women's empowerment.
- **Institutional Challenges** Evaluating policy implementation gaps, gender-sensitive governance, and workplace reforms.

This approach enables an intersectional analysis of gender inequality by considering socioeconomic, cultural, and institutional factors that influence sustainable development outcomes.

### **Policy and Investment Evaluation**

A core aspect of this study is assessing the effectiveness of gender-responsive policies and financial interventions. The paper evaluates:

- Gender Lens Investing (GLI): Trends in gender-focused investments and financial initiatives that empower women-led businesses.
- Gender-Transformative Programming: Strategies used by international organisations and governments to integrate gender equality into development planning.
- Legislative and Institutional Reforms: Effectiveness of gender quotas, equal pay laws, and policies aimed at increasing women's leadership and workforce participation.

This multi-layered methodology ensures an holistic understanding of the relationship between gender equality and sustainable development, providing evidence-based recommendations for policy-makers, investors, and organisations committed to closing gender gaps. The findings serve as a foundation for developing actionable strategies to accelerate progress towards gender parity and the achievement of the SDGs

#### **FINDINGS**

#### Economic Factors and SDGs

Women remain significantly underfunded and under-represented in economic sectors, despite their substantial contributions to global growth. Women account for 37% of global GDP, yet systemic financial exclusion limits their access to capital and opportunities (Krivkovich *et al.*, 2024). A stark gender funding gap persists, with Africa experiencing a US\$42 billion deficit (Anguche, 2024) and a US\$320 billion global shortfall in credit access for women entrepreneurs (World Bank, 2018). Closing the workforce gender gap could inject trillions into the global economy, fostering sustainable economic development (IMF, 2022). However, women-owned businesses receive less than 7% of venture capital funding worldwide, reflecting deep-seated biases in investment decisions (Samtani *et al.*, 2022). Wage disparities further entrench economic inequality, with women earning, on average, 20% less than men for comparable work (ILO, 2023). Additionally, limited access to property rights and land ownership disproportionately affects women, particularly in low-income countries, hindering their financial independence and long-term economic stability (World Bank, 2023). Addressing these economic disparities through policy reforms, financial inclusion initiatives, and gender-responsive investments is critical for achieving equitable and sustainable economic growth.

#### **Cultural Barriers and SDGs**

Cultural norms significantly limit women's empowerment and hinder progress towards the SDGs. Female Genital Mutilation (FGM) remains a widespread practice in parts of the Horn of Africa,

affecting millions of girls and violating their bodily autonomy and rights (UNICEF, 2024). Deeply ingrained societal biases continue to reinforce traditional gender roles, restricting women's career advancement and leadership aspirations (ILO, 2024). Additionally, early and forced marriages persist as a global issue, with over 12 million girls married before the age of 18 each year, limiting their access to education and economic opportunities (UNICEF, 2022). Furthermore, workplace discrimination and harassment remain significant barriers, discouraging women from entering or remaining in male-dominated industries and thereby perpetuating gender disparities in the workforce (Krivkovich *et al.*, 2024). Addressing these cultural barriers requires targeted interventions, policy changes, and shifts in societal attitudes to ensure equal opportunities for women across all spheres.

## **Investments and Gender Lens Investing (GLI)**

Gender Lens Investing (GLI) has experienced significant growth, increasing from US\$1.1 billion in 2017 to US\$6.0 billion in 2021 (Hand *et al.*, 2024). This investment approach focuses on advancing women in leadership and finance, ensuring that businesses prioritise gender equality in employment (ILO, 2024) and supply chains (ILO, 2024; Thomas, 2024). GLI also supports the development of products and services that improve the lives of women while creating inclusive investment criteria that measure gender outcomes (OECD, 2021a). Additionally, increasing the representation of female investors and fund managers is a key objective, ensuring that financial decision-making is more gender-inclusive and equitable (GAVI *et al.*, 2016). By integrating a gender perspective into investment strategies, GLI promotes sustainable and equitable economic growth.

# Role of Women in Achieving the SDGs: Challenges and Solutions

Women have a critical role in every SDG category. Table 1 shows the challenges they face and the solutions that can be instituted to correct those challenges.

Table 1: Summary of the Role of Women in the SDGs: Challenges and Solutions to Achieving Gender Inclusion

| SDG                                     | SDG Description   | Women's Role: Challenges   | Women's Role: Solutions  |
|---|---|--|--|
| SDG 1: No<br>Poverty                    | End poverty in all its forms everywhere.                                | Women are disproportionately affected by poverty and need equal access to economic opportunities, financial resources, and property rights (World Bank, 2024). | Provide women with access to<br>financial services, microloans,<br>and entrepreneurship<br>programmes. |
| SDG 2: Zero<br>Hunger                   | End hunger, achieve food security, and promote sustainable agriculture. | Women play a vital role in food production and agriculture but face barriers in land ownership and decision-making (FAO, 2023).                                | Support female farmers<br>with land rights, agricultural<br>training, and fair access to<br>markets.   |
| SDG 3: Good<br>Health and<br>Well-being | Ensure healthy lives and promote wellbeing for all.                     | Women need equal access to healthcare, maternal health services, and reproductive rights to improve overall health outcomes (WHO, 2022).                       | Improve healthcare infrastructure, expand maternal health programmes, and ensure reproductive rights.  |

| SDG   | SDG Description  | Women's Role: Challenges  | Women's Role: Solutions   |
|---|--|---|---|
| SDG 4:<br>Quality<br>Education                              | Ensure inclusive and equitable quality education.                          | Girls are often denied education, limiting economic mobility and long-term development progress (UNESCO, 2022).                           | Implement policies that support<br>free, compulsory education<br>for girls and eliminate cultural<br>barriers to schooling. |
| SDG 5:<br>Gender<br>Equality                                | Achieve gender equality and empower all women and girls.                   | Women must have equal representation in leadership, decision-making, and protection from gender-based violence (UN Women, 2023).          | Strengthen legal protections,<br>implement gender quotas,<br>and promote gender-sensitive<br>policies.                      |
| SDG 6: Clean<br>Water and<br>Sanitation                     | Ensure availability and sustainable management of water.                   | Women bear the burden of water collection in many developing regions, impacting their access to education and employment (UNICEF, 2022).  | Invest in clean water infrastructure and promote community-based water management programmes.                               |
| SDG 7:<br>Affordable and<br>Clean Energy                    | Ensure access to sustainable energy for all.                               | Women's participation in clean energy industries is crucial for equitable energy solutions (IEA, 2024).                                   | Provide training for women<br>in renewable energy sectors<br>and invest in women-led clean<br>energy initiatives.           |
| SDG 8: Decent<br>Work and<br>Economic<br>Growth             | Promote inclusive<br>and sustainable<br>economic growth<br>and employment. | Women contribute significantly to economic growth but face wage gaps, workplace discrimination, and lack of capital (ILO, 2023).          | Enforce equal pay laws, provide<br>workplace protections, and<br>expand women's access to<br>financial resources.           |
| SDG 9:<br>Industry,<br>Innovation,<br>and<br>Infrastructure | Build resilient<br>infrastructure and<br>promote innovation.               | Women's participation in STEM fields is essential for equitable innovation and industrial development (Whiting, 2023).                    | Increase scholarships for<br>women in STEM and promote<br>mentorship programmes for<br>female innovators.                   |
| SDG 10:<br>Reduced<br>Inequalities                          | Reduce inequality within and among countries.                              | Systemic gender inequalities in income, rights, and political participation must be addressed for social equity (OECD, 2021a; BCG, 2021). | Enforce anti-discrimination laws and support policies that promote economic and social inclusion.                           |
| SDG 11:<br>Sustainable<br>Cities and<br>Communities         | Make cities inclusive, safe, resilient, and sustainable.                   | Women's involvement in urban planning ensures safer and more inclusive cities (UN-Habitat, 2022).   | Design gender-inclusive urban policies, including safer public transportation and housing.                                  |
| SDG 12:<br>Responsible<br>Consumption<br>and<br>Production  | Ensure sustainable consumption and production patterns.                    | Women play a critical role in promoting sustainable household and community consumption habits (UN Habitat, 2022).                        | Promote women-led sustainability initiatives and increase awareness of responsible consumption.                             |
| SDG 13:<br>Climate Action                                   | Take urgent action to combat climate change.                               | Women are disproportionately affected by climate change but are underrepresented in environmental leadership (UNDP, 2022).                | Increase women's participation in climate policy discussions and invest in gender-responsive climate programmes.            |
| SDG 14: Life<br>Below Water                                 | Conserve and sustainably use oceans and marine resources.                  | Women working in fisheries and marine industries need better access to resources and economic inclusion (FAO, 2023).                      | Provide women in marine industries with financial support and leadership training.  |
| SDG 15: Life<br>on Land                                     | Protect, restore, and promote sustainable use of ecosystems.               | Women play key roles in biodiversity conservation and land management but face systemic barriers (IUCN, 2022).                            | Strengthen women's land rights and include women in environmental policy-making.  |

| SDG  | SDG Description   | Women's Role: Challenges  | Women's Role: Solutions  |
|--|---|---|--|
| SDG 16:<br>Peace, Justice,<br>and Strong<br>Institutions | Promote just,<br>peaceful, and<br>inclusive societies.      | Women's participation in governance and peace processes is essential for conflict resolution (UNDP, 2022).          | Implement gender quotas in government and ensure women's involvement in peace negotiations.      |
| SDG 17:<br>Partnerships<br>for the Goals                 | Strengthen global partnerships for sustainable development. | Women must be included in decision-making for development initiatives and global collaborations (World Bank, 2024). | Increase investment in women-<br>led organisations and gender-<br>sensitive global partnerships. |

Source: Constructed by author

Taking into account the numerous recommendations that are required to fulfil the challenge of each SDG, Figure 1 illustrates the single most important solution, in the author's opinion, to fulfil each SDG's set of challenges. In so doing, it can provide a framework for targeted policies and strategies to address the role of women in each SDG. This can be, and should be, country specific.

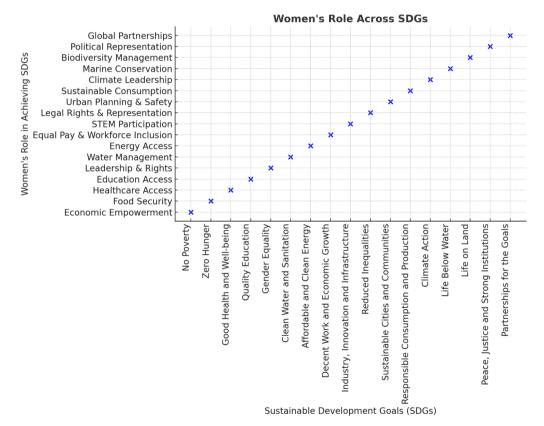


Figure 1: SDGs and relationship to Single Most Important Solution to address its Challenges Source: Constructed by author

#### DISCUSSION

The integration of gender perspectives across all Sustainable Development Goals (SDGs) is critical to global progress. Women's participation in economic, social, and political sectors has been shown to drive economic growth, social stability, and sustainable policy implementation. However, despite increasing recognition of gender equality as a global priority, significant disparities remain. The gender pay gap, lack of access to leadership positions, financial exclusion, and systemic discrimination continue to prevent women from fully participating in decision-making and economic activities. These challenges create a ripple effect, hindering progress across multiple SDGs, particularly those related to poverty reduction (SDG 1), economic growth (SDG 8), education (SDG 4), and climate action (SDG 13).

The exclusion of women from climate policy, infrastructure planning, and technological innovation also exacerbates inequality in sustainable development efforts. Studies indicate that countries that prioritise gender inclusion in decision-making experience greater resilience to economic and environmental challenges. Conversely, failing to incorporate women's perspectives into development strategies perpetuates cycles of inequality and slows progress towards the 2030 Agenda for Sustainable Development. Achieving the SDGs requires not only gender parity in rights and opportunities but also a deliberate focus on dismantling economic, cultural, and institutional barriers.

Systemic barriers to achieving gender equality are manifold, and include:

#### **Economic Barriers**

Women remain significantly underfunded and under-represented in economic sectors, limiting their ability to contribute to and benefit from global economic growth.

- Financial Exclusion: Women face a US\$320 billion global credit gap, limiting their ability to access capital for entrepreneurship and investment (GAVI et al., 2016).
- **Gender Pay Gap:** Women earn on average 20% less than men for similar work, and women-led businesses receive less than 7% of global venture capital funding (Krivkovich *et al.*, 2024).
- Workplace Discrimination: Many women experience bias in hiring, promotions, and leadership opportunities, particularly in STEM and finance sectors (ILO, 2023).

Addressing these economic disparities requires structural reforms, targeted financial policies, and gender-inclusive investment strategies such as Gender Lens Investing (GLI) (Hand *et al.*, 2024).

#### **Cultural Barriers**

Deeply entrenched societal norms and cultural traditions continue to limit women's rights, education, and workforce participation:

- Early and Forced Marriages: Over 12 million girls are married before the age of 18 each year, disrupting education and limiting career prospects (UNICEF, 2022).
- Female Genital Mutilation (FGM): This practice remains widespread in parts of Africa, the Middle East, and Asia, affecting millions of girls annually and violating their fundamental rights (UNICEF, 2024).
- Gender Roles and Expectations: Women are disproportionately responsible for unpaid labour such as childcare and domestic work, creating a barrier to economic independence and career advancement (OECD, 2021a).

Tackling cultural barriers requires comprehensive legal reforms, community-based education programmes, and stronger enforcement of gender equality laws to shift harmful societal norms.

#### **Institutional Barriers**

Many governments and institutions lack the policies and frameworks necessary to achieve gender equality:

- Limited Representation in Leadership: Women hold less than 30% of parliamentary seats globally, limiting their influence on policy and decision-making (UNDP, 2022).
- Weak Gender-Sensitive Policies: Many countries lack equal pay laws, maternity protections, and workplace anti-discrimination policies, further disadvantaging women in the workforce (ILO, 2023).
- Data Gaps in Gender Equality Initiatives: Governments and development organisations often lack gender-disaggregated data, making it difficult to measure progress and implement effective interventions (World Bank, 2023).

Institutional barriers can be addressed through policy reforms, quota systems, gender-responsive budgeting, and stronger enforcement mechanisms that hold governments accountable for advancing women's rights.

#### STRATEGIES FOR ACHIEVING GENDER PARITY IN SUSTAINABLE DEVELOPMENT

Achieving gender parity requires systemic changes, with governments, businesses, and financial institutions playing a pivotal role in implementing reforms.

## **Policy and Institutional Reforms**

- Integrate gender analysis into policy-making and national development strategies (UNDP, 2022).
- Implement gender quotas in political, corporate, and institutional leadership to ensure women's representation in decision-making (OECD, 2021b).
- Enforce equal pay laws and strengthen workplace protections against discrimination and harassment (ILO, 2023).

## **Economic Empowerment and Financial Inclusion**

- Expand microfinance and credit access for women-led businesses to bridge the global gender funding gap (World Bank, 2023).
- Increase investments in Gender Lens Investing (GLI) to direct capital towards women entrepreneurs and businesses committed to gender equity (Thomas, 2024).
- Strengthen legal rights to property and land ownership to support women's long-term financial security (UN Women, 2023).

## **Education and Skills Development**

- Expand education opportunities for women in STEM, finance, and leadership training programmes to close skills gaps in high-growth industries (WEF, 2022).
- Promote financial literacy initiatives to empower women with economic decision-making skills (OECD, 2021b).
- Address gender-based barriers in education, including early marriage and cultural restrictions that prevent girls from completing their schooling (UNICEF, 2022, 2024).

#### **Public and Private Sector Collaboration**

- Encourage companies to adopt gender-inclusive workplace policies, including paid parental leave, flexible work arrangements, and transparent promotion criteria (ILO, 2024).
- Incentivise private sector investments in women-led businesses and promote supply chain diversity to create more inclusive economic ecosystems (Krivkovich *et al.*, 2024).
- Partner with civil society organisations to implement gender-transformative programmes at the community level (UNDP, 2022).

# **Community and Family Engagement, Particularly Male Allies**

- Engaging men as allies helps challenge patriarchal norms and shift societal attitudes (OECD, 2021b).
- Encouraging men's involvement in caregiving and workplace equality fosters a balanced workforce (UNDP, 2022).
- Targeting men helps dismantle stereotypes and promote inclusive policies.

#### THE ROLE OF GENDER-TRANSFORMATIVE PROGRAMMING

An holistic approach is needed to break down barriers at multiple levels. Gender-transformative programming is an effective strategy that simultaneously addresses personal, community, and institutional barriers through:

- Workplace Reforms: Reducing bias in hiring and promotions while increasing women's leadership roles (ILO, 2023).
- Economic and Educational Inclusion: Expanding access to credit, entrepreneurship opportunities, and skills development (Krivkovich et al., 2024).
- **Policy Advocacy:** Strengthening legal protections for women and promoting gender-responsive governance (UN Women, 2023).

Bridging these gaps requires targeted interventions, greater investments in women's economic empowerment, and stronger legal protections. Governments, businesses, and civil society must work collaboratively to dismantle systemic barriers and create opportunities for women to thrive. Achieving gender equality is not just a moral obligation, it is an economic and social necessity. Countries that prioritise gender inclusion see greater economic stability, innovation, and social cohesion. Therefore, gender-transformative policies must be embedded in national and international development strategies to ensure sustainable progress for all.

#### CONCLUSIONS

Achieving the SDGs without women is literally impossible. Gender equality is not just a goal but a fundamental driver of progress across all areas of sustainable development. Women's participation in economic, social, and political spheres is essential for eradicating poverty, ensuring food security, improving healthcare, and advancing climate action. However, persistent barriers such as financial exclusion, wage gaps, under-representation in leadership, and discriminatory cultural norms continue to hinder their full participation.

Addressing these challenges requires comprehensive policy reforms, financial inclusion, and investment in education and leadership opportunities. Governments must integrate gender analysis into policy-making, ensure equal representation, and remove legal and structural barriers that limit women's economic and social mobility. Gender lens investing (GLI) and workplace reforms must be prioritised to create equitable opportunities, while engaging communities, especially men, is essential for shifting societal norms.

A world where women and girls live in dignity, access their rights, and actively contribute to development is the only viable path to achieving the SDGs. Targeted investments, institutional change, and societal shifts are not just moral imperatives but essential for global progress, stability, and economic growth.

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#### **BIOGRAPHY**



Professor Sohier Elneil is the first Professor of Urogynaecology at University College London and a leading Consultant at University College Hospital and the National Hospital for Neurology and Neurosurgery. With a career dedicated to women's pelvic floor health, she has treated conditions including fistula, FGM, mesh complications,

chronic pelvic pain, and neurological dysfunction. Her commitment to research and innovation led to collaborations on implantable technologies for complex pelvic disorders. Sohier authored key national policy documents, including the influential incontinence and prolapse chapter in the 2014 Chief Medical Officer's report The Health of the 51%: Women. She has received multiple national awards, including the Simpson Smith Medal in Surgery (2021) and the NHS Health Hero Award (2018). A leader in integrated, holistic care, she has worked with NICE, MHRA, RCOG, and international societies, and chaired charities like FORWARD UK. Her work continues to transform care for women globally.