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CARE International

Women's Economic Empowerment Impact Report 2018



1. Women's economic empowerment impact report – summary

What we do

Women still have fewer economic rights, less access to economic opportunities and less control over economic resources than men due to a range of social, legal and political inequalities. Women's economic empowerment (WEE) is first and foremost a human rights issue but is also vital for achieving the Sustainable Development Goals, boosts economic growth and is good for everyone due to the unique multiplier effect of women's spending choices.

CARE defines women's economic empowerment as the process by which women increase their rights to access and control economic resources. Our Theory of Change outlines three conditions for WEE: increased **capabilities**, **decision-making** power and an **enabling environment**.

Increasing individual women's capabilities can lead to temporary increases in their economic opportunities and income but their economic **empowerment** can only be achieved through also transforming unequal power relations and discriminatory structures.

CARE focuses on 4 inter-related pathways to achieve women's economic empowerment:

- ▶ **Financial inclusion**
- ▶ **Dignified work**
- ▶ **Women in value chains**
- ▶ **Entrepreneurship**

In addition, CARE has a specific focus on adapting tools from the four pathways to enable **WEE in fragile contexts**.

What we've achieved

Our reach

CARE's reach in WEE is significant. In the 2016-17 financial year, CARE implemented almost **300** projects in **60+** countries, reaching **2.6 million** women who participated in WEE-related activities.

Because of the **multiplier effect** of women's empowerment, **for every woman participant** in CARE's women's economic empowerment activities, **a further 7 people** in her family or community benefit, meaning CARE's WEE programming indirectly reached almost **18 million** women, men, girls and boys.

Our impact

CARE has ambitious impact goals of 30 million women being economically empowered. At the mid-point of the [CARE 2020 Programme Strategy](#), evidence shows we have contributed to the economic empowerment of almost **4.5 million** women. Our analysis shows that:

- ▶ we have had a **significant impact on women's capabilities**, but that this alone is not enough to shift the power relations that are an obstacle to women's economic empowerment
- ▶ we are building a better understanding of **what works in improving women's decision-making power**, but that challenging deeply entrenched structural barriers takes time and requires a range of partnerships
- ▶ we are generating more momentum behind **creating an enabling environment** on targeted issues.

What we've learned

Capability

- ▶ **Through training and skills development** CARE has contributed to positive economic outcomes for women, including increased economic options and increases to women's productivity, income and savings.
- ▶ **When skills and knowledge-based training is combined with soft skills training**, like communication, leadership and negotiating skills, it can lead not only to improved economic outcomes for women but an improved sense of **empowerment** and job satisfaction, and reduced tolerance for gender-based violence.
- ▶ **Training to raise awareness of women's economic rights**, from inheritance/land rights to labour rights – in conjunction with other types of support – has positive impacts on women's awareness of and willingness to fight for their rights and entitlements.

Village Savings and Loan Associations (VSLAs) are a particularly effective model that serve as a platform not only for different types of training, beyond basic financial literacy, but also for women to develop self-esteem and confidence and to begin to question gender roles and power relations.

1. Women's economic empowerment impact report – summary

Decision-making

- ▶ **Knowledge does not automatically equal power.** Despite successes in the provision of training leading to increased productivity, income and savings, we see examples of limited impact on household decision-making.
- ▶ **This is in part due to the limitations of current measurement techniques.** We need smarter ways to measure the complex and dynamic relationship between women's capability and household relations.

Programmes that provide spaces for men and women to reflect on gender roles and relations – such as **Family Business Management Training**, **Social Analysis and Action** tools and **Farmer Field Business Schools** – demonstrated positive impacts on decision-making.

- ▶ **Supporting women to organise** can lead to more meaningful participation and leadership by women in decision-making processes.

Models like **VSLAs**, **EKATA groups** and **Community Development Forums** have enabled women to negotiate with their employers, participate in community governance and engage with government.

- ▶ But building a collective voice at the micro level is not enough to **influence the structural barriers to WEE**, which is why CARE 'accompanies' social movements working to achieve change at the macro level.

Enabling environment

- ▶ **Coordinated and targeted advocacy** can lead to increased momentum behind structural changes.

#ThisIsNotWorking is a great example of different parts of CARE coming together to work as part of a larger labour and civil society movement to influence governments and companies to adopt the International Labour Organisation (ILO) convention to end violence in the workplace.

- ▶ **But policy must be put into practice** and companies' value chains must be more inclusive for change to be realised.
- ▶ **Creating an enabling environment takes time and partnerships** between a range of actors. NGOs such as CARE, governments, companies, civil society, women's networks and individuals all have a role to play in women's economic empowerment.

An integrated approach across all three conditions – capability, decision-making and enabling environment – is required to achieve genuine and sustainable change.

What next?

Whilst we are very proud of the impact achieved so far, we are re-doubling our efforts over the next few years in line with our vision. We are actively pursuing a number of exciting initiatives to scale-up successful models, innovate to address gaps, and influence the policies and practices of governments and companies in order to multiply our impact. These include:

Impact Growth Strategies

Impact Growth Strategies with a strong focus on women's economic empowerment:

- ▶ **Made by Women:** 8 million women garment workers in Asia are economically empowered by 2021.
- ▶ **Equal Value Equal Rights:** 5 million women domestic workers in Latin America and the Caribbean know and exercise their human and labour rights by 2020.
- ▶ **Women on the Move:** 8 million women are economically and socially empowered in West Africa by 2020.
- ▶ **Her Harvest, Our Future:** transforming the lives of over 10 million people in Southern Africa by 2020.

VSLA scale-up strategy

50 million women and girls are economically and socially empowered through savings groups by 2030.

WEE learning strategy

This report is the first step in sharing best practice and providing WEE practitioners throughout CARE with learning that can further improve impact.

1.1 The injustice

At CARE International, we know that we will never overcome the injustice of poverty without the economic empowerment of women. Gender inequalities make women and girls more vulnerable to poverty than men and boys,¹ resulting in women and girls having less access to and control over economic resources. This is due to a range of complex and inter-connected factors.



Less than **20%**
of landowners
are women²

Exclusion from value chains
Women have less control over assets (including land tenure and other natural resources) and income: women have less say than men over how household earnings – even their own – should be spent.



Nearly **1 billion**
women do not have a
bank account³

Financial exclusion
Too often, women lack financial literacy skills, have limited access to financial services, and face discriminatory gender norms, which together prevent them from productively utilising their earnings.



One third of
countries have no laws
preventing violence and
harassment at work⁴

Vulnerable work
Women are largely concentrated in vulnerable, low-paying jobs, which lack basic social protection and labour rights.

1.1 The injustice



Less than **25%** of senior managerial positions worldwide are held by women⁵

Barriers to leadership and entrepreneurship

Women are still under-represented in decision-maker roles and positions of leadership in economic and political organisations, and institutions at all levels.

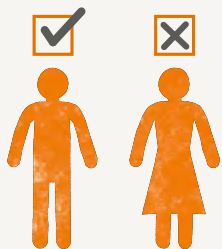
Simply put, because of social and legal inequality and discrimination, women still have fewer economic rights, less access to economic opportunities and less control over economic resources than men. At the current rate, it will take 217 years to achieve economic gender parity.⁹ But poverty and inequality are not inevitable. We can change this. And we should.



Women spend **3x** as much time as men on unpaid care and domestic work⁶

Barriers to economic opportunities

Lower levels of education, restricted mobility in the public domain and the greater burden of unpaid care and domestic work mean women have less access to economic opportunities than men.



Worldwide, the chances for women to participate in the labour market remain almost **27 percentage points** lower than those for men⁷

Barriers to economic productivity

It is calculated that women could increase their income globally by up to 76% if the employment participation gap and the wage gap between women and men were closed.⁸ Even when women work, they are more likely than men to be in precarious, low-wage, informal employment. They also often have less access to training, extension services and market-related information, which negatively impacts their productivity.

1.2 Why women's economic empowerment matters

It's a human rights issue

Women's economic empowerment is fundamentally an issue of human rights, dignity and social and economic justice. Throughout the world, women are trapped in the most exploitative, low-paid and insecure jobs. They are denied basic human rights and excluded from economic systems because of discriminatory laws, practices and social norms.

Achieving the Sustainable Development Goals depends on it

Gender equality (Sustainable Development Goal 5) will never be achieved unless we tackle the barriers that keep women from making informed economic choices and fulfilling their economic potential. In addition, many of the other goals such as no poverty (goal 1), zero hunger (goal 2) and decent work (goal 8) will not be achieved without an explicit focus on women.

It multiplies impact

As stated by the United Nations High Level Panel on Women's Economic Empowerment, we also know that women's economic empowerment is a good investment. If we closed the participation and wage gap between women and men, women could increase their income globally by up to 76%.¹⁰ Global evidence suggests that women's economic advancement leads in turn to increased investments in children and reduced household poverty.^{11,12}

In fact, our experience shows that for every direct participant in a women's economic empowerment project, seven people benefit indirectly.¹³ This is one of the highest multiplier effects across all of CARE's programming and is likely because women generally spend most of their income and savings on things like food and education that benefit their entire family, including men and boys.

It boosts economic growth

Moreover, when more women work, economies also grow: according to the McKinsey Global Institute, if women participated in the economy equally to men, it would add as much as US\$28 trillion to the annual global GDP.¹⁴ That's roughly equivalent to the size of the Chinese and US economies combined.

“

Empowering women economically is not only the 'right thing' to do to honour the world's commitment to human rights. It is also the 'smart thing' to do for development, economic growth and business.

United Nations High Level Panel on Women's Economic Empowerment

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1.3 CARE'S Theory of Change for women's economic empowerment

The good news is that change is possible and, at CARE, we are committed to accelerating the change. Women's economic empowerment is one of four priority areas for CARE's work, as set out in the [CARE 2020 Programme Strategy](#). Our aim is for 30 million women to have greater access to and control over economic resources by 2020.

Overall, by 2020, CARE and our partners will support 150 million people from the most vulnerable and excluded communities to overcome poverty and social injustice. Built into this target is a deliberate overlap, with 50 million women being supported through more than one CARE programme outcome area.

This recognises the inter-relatedness of CARE's work across all four outcome areas, and the need in nearly all cases to pursue gains across multiple domains of empowerment in order to deepen impact and support women's pursuit of a better life. Our work on women's economic empowerment is often delivered alongside, or as part of, wider CARE programmes and projects.

What we do

To achieve lasting impact at scale and promote inclusive development, CARE plays three roles:



Humanitarian action in emergencies



Innovation for lasting change



Advocacy to multiply impact

What we will achieve



30 million

women have greater access to and control over economic resources



20 million

people affected by humanitarian crises receive quality, life-saving humanitarian assistance



50 million

poor and vulnerable people increase their food and nutrition security and their resilience to climate change



100 million

women and girls exercise their right to sexual, reproductive and maternal health and a life free from violence

How we will do it

Throughout all our programmes we aim to tackle the underlying causes of poverty by adopting three core approaches:



Strengthening gender equality and women's voice



Promoting inclusive governance

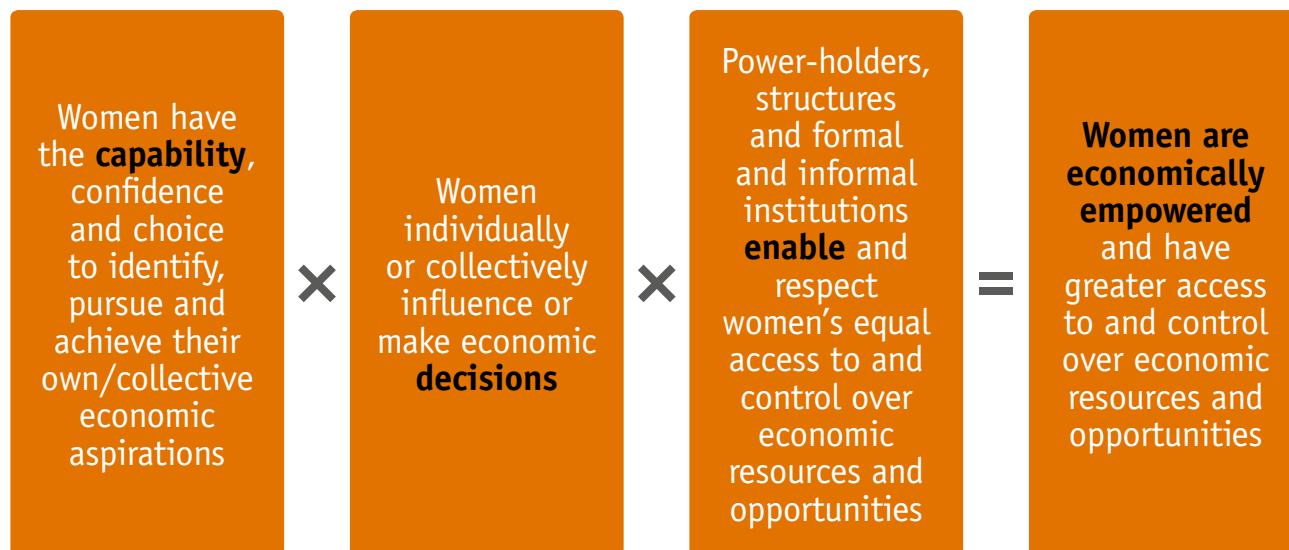


Increasing resilience

1.3 CARE'S Theory of Change for women's economic empowerment

CARE defines women's economic empowerment (WEE) as the process by which women increase their right to economic resources and the power to make decisions that benefit themselves, their families and their communities.

Our Theory of Change outlines three conditions necessary for genuine and sustainable economic empowerment for women: increased capabilities, decision-making power and an enabling environment.



An integrated approach

An integrated approach across all three conditions is required to achieve genuine and sustainable change. Increasing individual women's capabilities can lead to temporary increases in their economic opportunities and income. However, women's economic *empowerment* can only be achieved through also transforming unequal power relations and discriminatory structures.

The WEE Theory of Change is specific to the *economic* empowerment of women but is closely aligned to CARE's [Gender Equality Framework](#) – with 'capability' aligned to agency, 'decision-making' aligned to relations, and 'enabling environment' aligned to structures.

A gender transformative approach

A gender transformative approach to women's economic empowerment means addressing the structural causes of gender equality as well as the symptoms. This is why all CARE's work on women's economic empowerment must simultaneously integrate *long-term social norm change* into interventions at different levels of our engagement, including:

- ▶ **tackling gender-based violence**
- ▶ **perceptions around women's and men's productive versus reproductive roles**
- ▶ **the unequal distribution of unpaid domestic and care work**
- ▶ **tackling barriers to mobility, participation and association, including:**
 - use of technology
 - market access
 - market information
 - use of productive assets.

To increase women's decision-making outside of the household, our interventions must also build in activities that support more *inclusive governance* to enable women to organise and represent their own interests in decision-making in the workplace, their communities and government. This includes working with women, the private sector and governments to reform, and implement improvements to, laws and policies that limit women's economic choices or do not protect them from harm – for example, around equal labour rights, prevention of violence in the workplace, childcare and social protection.

1.4 Pathways to women's economic empowerment

CARE focuses on four inter-related pathways to achieving women's economic empowerment based on our decades-long experience and where we expect to contribute to the greatest impact.

What is a VSLA?

CARE's first savings group model was launched in 1991 in Niger by CARE Norway. Known locally as Matu Masa Dubara (which can be translated as 'Women on the Move'), the savings groups became known as Village Savings and Loan Associations (VSLAs). VSLAs are made up of 15-30 members: predominantly poor, rural women who come together every week to save money, access loans and contribute to a collective insurance fund.



Financial inclusion

CARE takes a savings-led approach to financial inclusion and we are a recognised leader and innovator in this space. For more than 27 years, our flagship Village Savings and Loan Associations (VSLAs) have enabled women living in poverty to save and invest, increase their financial literacy, gain control over their resources and link to formal financial services.

VSLAs can also provide spaces for engagement between women, men and the wider community on issues of gender equality.

CARE works with the private sector to extend a broad range of quality and affordable financial products and services to low-income individuals and VSLAs. We also work with governments to create an enabling environment for financial inclusion.

We continue to innovate and scale our financial inclusion solutions, for example, through scaling technologies like Chomoka, a smartphone application for savings groups.



Dignified work

Dignified work enables the economic empowerment of women through promoting decent working conditions, tackling the barriers that women face to achieving equity in the workplace, and supporting women to take control over their wages and unpaid care work.

Women workers face many barriers to economic empowerment inside and outside of the 'workplace' – including in their homes, in their communities, and during their commute. These barriers all have an impact on their ability to work, the conditions of their work, and the economic benefits of it for women. Dignified work promotes the economic empowerment of women workers in all spheres of their lives.

1.4 Pathways to women's economic empowerment



Women and value chains

Despite representing 43% of the agricultural labour force in developing countries, women access only a fraction of the productive assets, inputs, training and information compared to men.¹⁵

The UN Food and Agriculture Organisation estimates that agricultural production could increase by 2.5-4% if women had the same access to training, finance, land and markets as men, which could in turn result in 100 to 150 million fewer people suffering from hunger.¹⁶

For decades, CARE has worked with donors and private sector partners to create innovative, inclusive value chains that work for women and for businesses.



Entrepreneurship

Globally, the number of women owning businesses is increasing. In the developing world, it is estimated that women own approximately 8 to 10 million formal small and medium-sized enterprises, accounting for 31-38% of all SMEs in emerging markets.¹⁷

Embedding women's empowerment and gender inclusion interventions in SMEs can impact the future growth of economies and have long-term benefits for women. CARE supports female entrepreneurs to strengthen their professional, technical and business management skills, as well as providing business linkage opportunities and access to markets, loans and other financial services.

Women's economic empowerment in fragile contexts

When communities are affected by crises, it is harder for people, in particular women and girls, to reach their full potential and realise their human rights.

Insecurity drives people further into poverty as markets, livelihoods and investment are disrupted, while disasters and displacement impact lives and 'human capital'. Underlining the urgency of this issue is the OECD's prediction that 60% of the world's poor will live in a fragile or conflict-affected state by 2030.¹⁸

In times of crisis, women often end up with greater economic responsibility for the household, which is why economists sometimes describe women as economic 'shock absorbers'. By strengthening women's economic status, we can increase their resilience to shocks.

This is why CARE has a specific focus on using tools and knowledge from the four pathways outlined here, and adapting them to enable women's economic empowerment in fragile contexts.

Our approach to women's economic empowerment – at a glance



30 million
women have greater **access to**
and **control over** economic
resources by 2020

Theory of Change

Capabilities



Decision-making



Enabling environment

4 Pathways



Financial
inclusion



Dignified work



Value chains



Entrepreneurship

Women's economic empowerment in **fragile** contexts



2. CARE's contribution to women's economic empowerment – global reach and impact

Figures for financial year 2016-17

300
projects

60+
countries

2.6 million
women participated in WEE-
related activities

x7

because of the multiplier effect of women's empowerment, for every woman participant in CARE's WEE activities, a further 7 people in her family or community benefited

= 18 million
meaning CARE's WEE programming indirectly reached almost 18 million women, men, girls and boys

Globally, since 2014, CARE has contributed to...

4.5 million women economically empowered

At the mid-point of the CARE 2020 Programme Strategy, CARE has achieved approximately 15% of its ambitious WEE impact target, with evidence of almost 4.5 million women having increased their access to and control of economic resources.

365,000 women participating in household decision-making

CARE has contributed to an increase of 365,000 women reporting being able to participate equally in household financial decision-making, an increase of 17 percentage points from 16% to 33% (60 projects in 26 countries).

470,000 women accessing formal financial services

CARE has contributed to an increase of over 470,000 women accessing formal financial services, an increase of 29 percentage points (52 projects in 25 countries).

36,000 women becoming members of rights groups

CARE has contributed to an increase of close to 36,000 women becoming members of unions, women's groups or cooperatives through which they can voice their labour rights, an increase of 41 percentage points (15 projects in 12 countries).

Multiplying impact

Underpinning this impact are CARE's experience and capabilities innovating for lasting change and advocating to multiply impact.

Innovation

Since launching our innovative VSLA model in 1991, CARE has directly supported nearly **6.7 million** people across 46 countries to join VSLAs, whilst also influencing other organisations to replicate the model to achieve a total reach exceeding **15 million** globally. **69%** of our projects in 2016-17 contained an innovation component.

Advocacy

We also have a long history of working closely with companies, not just as project implementers but as partners, to challenge and advise them on how to address the root causes of women's disempowerment in their value chains. We continue to multiply our impact in this way, advocating for change with companies, governments and other power-holders, with **63%** of our projects in 2016-17 containing an advocacy component.

Building on our successes

Whilst we are proud of our achievements so far, we are re-doubling our efforts to scale-up over the next few years to reach our ambitious goals. We are already actively pursuing a number of exciting initiatives to replicate successful models, innovate to address gaps, or influence the policies and practices of governments and companies in order to multiply our impact.

3. Capability

Due to the systemic disadvantages that they face within markets and society more broadly, women often lack the finances, assets and skills necessary to participate competitively in economic activities; they accept the gendered division of labour, doubt their own abilities and are unaware of their rights and entitlements.

CARE has a strong track record of supporting women to change this. We work with women to build their capabilities and we do this through:

- ▶ **skills development:** e.g. training women to use new agricultural production techniques, to develop their financial literacy or to run small businesses
- ▶ **building their confidence** to use those skills through 'soft skills' training
- ▶ **raising awareness of their rights:** e.g. rights to economic resources such as land or negotiating better working conditions.



3.1 Skills development

Through CARE's work, a significant number of women and girls have developed new skills. Women who may, for example, have been excluded from access to new technologies or who may have never been given the opportunity to learn skills around financial management or business, are provided with training and development programmes to help level the playing field.

Strengthening Dairy Value Chains

Bangladesh

This [project](#) provided training and education for 36,000 farmers and 1,162 producer groups, so that participants could increase the productivity of their cows, improve their marketing skills and, ultimately, increase their income.

For example, the project included training on artificial insemination and on innovative Digital Fat Testing (DFT). Facilitating this type of learning helps to address the issue of asymmetry of information: when women in the dairy value chain have less information on the quality of their product than the people they are selling to, and therefore are reliant on others to give them a reasonable price.

The project reported some great outcomes for women (90% of the producers who participated in the project were women):

- ▶ farmers who engaged in the training experienced an overall 75% increase¹⁹ in milk production
- ▶ incremental changes in production were higher for women than for men, helping to reduce the gendered production gap
- ▶ income from dairy production increased overall by 164%.

36,000
farmers

1,162
producer groups

90% | 10%
women | men

Increased productivity
75%
increase in milk production

Increased income
164%
increase in income from
daily production

3.1 Skills development

POWER Africa

Burundi, Rwanda, Ethiopia, Côte d'Ivoire

This [project](#), supported by Mastercard Foundation from 2013-2018, increased the financial inclusion of over 750,000 individuals and their households across Burundi, Rwanda, Ethiopia and Côte d'Ivoire.

POWER worked with poor, food-insecure adolescent girls, women and their households in rural areas using CARE's VSLA model, financial and entrepreneurial education, and linking VSLA groups to formal financial service providers and mobile network operators.

The evaluation found that VSLAs were a first step towards financial inclusion but over time there was also a shift to other forms of saving and investment, including investing in assets such as livestock or land that are more secure and could also be used as a business capital asset. Women and girls also invested in income-generating activities.

When various forms of savings are collated, women and girls in the project had considerably more savings than the comparison group – saving on average the equivalent of \$13.59 more than their non-project counterparts.²⁰

Partnership with H&M Foundation

Ethiopia

This global partnership focuses on building the skills for female entrepreneurship. In the first phase of programming, CARE provided 100,000 women worldwide (across 12 countries in South-East and West Africa, Latin America, the Middle East and Asia) with access to skills and enterprise training, and seed capital.

The ['Women for Women'](#) programme in Ethiopia, implemented from 2015-18, focused on women living in impoverished urban slums in Addis Ababa.²¹ Women came together to form VSLAs. Training was then delivered to members of these groups:

- ▶ **5,000 women received basic 'Reach-up' business training**
- ▶ **665 women received advanced 'Start-up' business training**
- ▶ **350 women received specialised 'Scale-up' business training**
- ▶ **165 women participated in a 3-month vocational skills course.**

As a result of the 'Reach-up' training and membership of the savings groups, these 5,000 women improved the quality of their enterprises, increased their income and, ultimately, were in a position to take out and repay loans. Within two years these women had significantly improved their situation and their families had already started benefiting. Their children were more likely to attend school, and to start the day with a decent meal.

Skilling for Change

Rwanda

This [project](#) also demonstrates the positive impacts that are generated when women are given the opportunities to learn new skills, the confidence to use them, and access to investment capital.

The project, supported by the Cherie Blair Foundation and Accenture, provided training on financial literacy and investment readiness to 16,000 women,²² and tailored business training and support. The project saw participants improve across all areas of financial knowledge, with the greatest change occurring in women's ability to identify the advantages and disadvantages of different savings products (an increase of 68%).

96% of participants reported that they had sustained or increased their business revenue over the course of the programme, though it should be noted that the nature of this retrospective question is likely to have some positive bias.

3.2 Building confidence

Even if you create economic opportunities for women and enable them to build the knowledge and know-how that they need to succeed, they may lack the confidence to capitalise on those opportunities. That's why CARE also develops the 'soft skills' that women need to navigate their private and public lives, including communication, leadership and negotiating skills. These soft skills are about more than confidence in interactions with others: they are about self-esteem and how women view themselves and their place in the world.

Women in Factories

Bangladesh

Skills training for 50,000 workers in Bangladesh, as part of the Women in Factories project, demonstrated an improved sense of empowerment and job satisfaction and a reduced tolerance for gender-based violence.²³ Improvements in the confidence and capability of women workers also led to a more equitable workplace and improved economic outcomes for women, with the gender pay ratio improving from (at the start of the project) women earning 86 cents for each dollar a man earned, to 91 cents by the end of the project.

Personal Advancement and Career Enhancement (P.A.C.E.)

5 countries

Garment factory workers who took part in Gap's P.A.C.E. project – in which CARE provided soft skills training to workers in five countries (Bangladesh, Cambodia, Indonesia, Myanmar and Vietnam) – saw improvements in the jobs available to them. In Cambodia women who took part in the project were promoted three times faster than other female garment workers at the same factory.²⁴ We are now bringing P.A.C.E. to Africa – a first for CARE and for Gap – through integration of the initiative in Ethiopia, building on the VSLAs we have already established there.

GEWEP II

6 countries

Another way that CARE's programming builds confidence is through mentorship. CARE's Gender Equality and Women's Empowerment (GEWEP) II programme, funded by the Norwegian government, builds on two earlier phases of gender equality and women's empowerment programming. GEWEP II is currently implemented in six countries (Burundi, DRC, Mali, Myanmar, Niger and Rwanda²⁵) and has a stronger focus on entrepreneurship.

In 2017, 117,531 new people were trained on income-generating activity/business skills. Female entrepreneurs who have demonstrated potential and skills are provided with advanced training. Market and value chain analysis provide an important understanding of the market situation with its challenges and opportunities. In Rwanda, experienced business women also took on the role of mentors to 150 women.

The combination of enterprise training and mentorship increases VSLA members' ability to start up and grow their businesses. 67,318 VSLA members (80% women) in the GEWEP countries are now participating in running businesses and have created work opportunities for 34,292 casual workers.

3.3 Claiming their rights

We know that women are often denied protections under the law. We know too that women also frequently do not feel empowered to exercise the entitlements and protections that they do have. Raising rights awareness and supporting women to claim their rights is therefore an important part of our approach to capability-building.

CARE's successful, long-term work on increasing awareness of inheritance rights in Egypt is a good example of the importance of ensuring that women not only have knowledge of their rights, but the confidence to claim them. Tackling the wider contextual factors is also vital to ensure that women are not placed at greater risk but are supported to claim their rights safely.

Claiming inheritance rights

Egypt

CARE Egypt has worked to support women in raising awareness of and claiming their inheritance rights, and we have seen 1,000 women come forward to claim over \$4.4 million that is rightfully theirs.

Egyptian law stated that inheritance was to be divided among family members, both women and men. However, the law was not sufficiently strong and claiming rights can be dangerous: an estimated 9,600 murders are committed annually among family members over inheritance disputes.

Over a period of nearly four years, CARE took an integrated approach, working with women, communities, civil society organisations, institutions and authorities to build commitment to the idea that women deserve their share of opportunities and resources. After the project ended, CARE continued to advocate in parliament, building a strong working relationship with the National Council for Women, women parliamentarians and the media to raise awareness of the impact on women, families and communities of denying inheritance rights.

After five years, a law was passed enacting strict penalties for those who deny women their inheritance rights. Thanks to these brave women, CARE and our champions' commitment to women's rights, those who break the law now face a lengthy prison sentence and a substantial fine.

3. Capability – Conclusion

Evidence from the Strengthening Dairy Value Chains project in Bangladesh showed positive shifts within the household in relation to more equal distribution of milking duties, but there was little evidence of a difference at the end of the project in the way that household decisions are made around assets and farming.

Similarly, while the Skilling for Change project in Rwanda achieved positive results for women participants around both income and production, the results related to household decision-making were mixed. Broadly women felt that there was more sharing of financial decision-making with their husbands as a result of an increase in women's knowledge of and confidence in financial planning. However, women were cognisant of the existing culture of respect for the role of husbands and therefore the need to consult and discuss important financial decisions.

Our analysis shows that we need to build our understanding of the dynamic relationship between changes in capability and in household relations; and find smarter ways to measure this change using women's own definitions and understanding of freedom in decision-making.

4. Decision-making

Focusing on women's *access* to economic resources, information and skills training will not necessarily affect the household and community power dynamics which determine whether a woman can *control* resources and influence decisions. Without WEE programming that looks at gender relations and power dynamics within households, communities and market systems, we will never move beyond economic *opportunities* to genuine economic *empowerment*.

CARE has developed approaches to change social relations, in particular, women's ability to make decisions that impact their lives and govern their futures. We do this by:

- ▶ **engaging with men and boys** within our programming to create allies for gender equality and shift perceptions around gender roles
- ▶ **creating spaces for women to organise** so they can come together, reflect and participate in decision-making processes that affect their lives and communities
- ▶ **building movements** where women have a collective voice and take collective action to influence decisions at local, national and regional levels.



4.1 Engaging men and boys

Since the late 1990s, CARE has worked with men and boys as allies for gender equality. Our experience demonstrates that achieving real and lasting progress toward gender equality requires proactive work with men and boys, alongside work with women and girls.

We have developed various models to do this, including couples' curricula, family-based approaches and male role models/agents for change. These help to ensure that women can access new opportunities to increase their capabilities, and that capability gains are not derailed by the social norms and systemic barriers that can stand in the way of women's empowerment and put women at increased risk of gender-based violence.

The successes that we have seen in engaging men and boys have a number of implications for our programming, and going forward we would like to expand the use of these models within our work: scaling up capacity to work with men and boys within country offices and among partner organisations, as well as doing more investigation of which kinds of models work best for which groups.

Graduation with Resilience to Achieve Sustainable Development

Ethiopia

Our GRAD programme in Ethiopia, supported by the US government, shows that an approach which engages men and boys can have a significant impact on intra-household dynamics and women's decision-making. GRAD engaged both men and women in project activities, which aimed to increase households' participation in diverse economic activities, whilst simultaneously strengthening and facilitating linkages with input suppliers, service providers, and local/regional markets. GRAD also used awareness-raising sessions and positive role models to improve attitudes and practices towards women.

Project data tells us that women's involvement in household decision-making went up dramatically. Quantitative findings²⁶ show an increase in the involvement of women in:

- ▶ household decisions – from 9% to 61%
- ▶ production and livelihoods decisions – from 5% to 54%
- ▶ financial decisions – from 7% to 56%

Coffee Industry Support Project

Papua New Guinea

This ongoing [project](#) engages men and boys using CARE's [Family Business Management Training](#) approach. This family-based approach to economic empowerment includes gender-specific activities that work to change the attitudes and practices that limit women from fulfilling their potential within the family's economic activities. It creates spaces for men and women to reflect on gender relations, roles, access, decision-making, violence and conflict resolution.

Early indications from the mid-term evaluation suggest that this form of training is contributing to changes in attitudes and perceptions among both women and men. There are indications that being able to see women as drivers of better quality yields has resulted in greater willingness to allow and support women to attend training sessions outside of the home and is starting to break down barriers to women's mobility in general.²⁷

4.1 Engaging men and boys

Pathways to Empowerment

6 countries

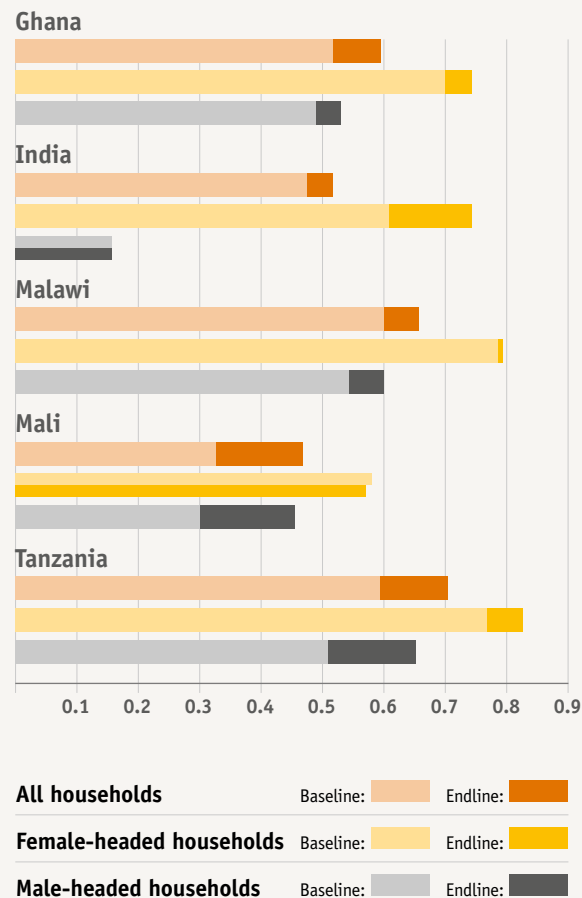
Our [Pathways to Empowerment](#) programme in Bangladesh, India, Malawi, Tanzania, Ghana and Mali saw positive results for women and girls on issues such as access to land, crop yields, business revenue and adoption of new agricultural techniques. This was combined with promoting more equal relationships and decision-making at a household level.

The project included innovative [Farmer Field and Business Schools](#) with women farmers, which provided specific training modules on gender to create an understanding of workload burden, access to and ownership of resources, gender-based violence, household decision-making and power analysis. Some sessions specifically engaged men and boys. Similar sessions also involved whole communities.

The project saw significant improvements against the [Women's Empowerment Index](#) (see opposite) with particularly positive findings around decision-making over assets.²⁸

In addition, in Malawi and Ghana, Pathways participants experienced significant increases in monthly per capita household income, which rose from US\$3.41 to \$9.90 in Ghana and from \$11.60 to \$17.38 in Malawi.²⁹

Improvements in women's empowerment



Empowerment is measured through the Women's Empowerment Index. Source: Pathways to Empowerment Endline Evaluation (figures for Bangladesh not included)

POWER Africa

Burundi

Early in the [POWER Africa](#) project, it became clear that girls' savings and personal safety were at risk from male relatives who were jealous or felt threatened by their success. This prompted POWER Burundi to engage men and boys in order to minimise risk and positively influence the power dynamics between young men and women.

CARE Burundi worked closely with Abatangamuchu (network of male gender equality champions) who led a range of outreach activities with teachers and community members, using a participatory process based on CARE's [Social Analysis and Action](#) tool (see section 4.2) to explore issues faced by women and girls in their communities.

33% of parents mentioned CARE Burundi's work with men and boys as a factor in their supporting their girls to participate in VSLA membership and training, and to sell their products outside the home.³⁰ Data from Burundi also shows growing numbers of young women buying land in their own names and keeping their assets or leaving them with family upon marriage to serve as insurance in case of divorce – reflecting their increased ability to take steps to overcome restrictive social norms that could block their progress.

4.2 Creating spaces for women to organise

At CARE, we know that when women come together, amazing things can happen. By reflecting critically on shared experiences and problems, women can develop their self-esteem, as well as shared solutions. That's why over the years, CARE has developed different models that support women to organise for women's economic empowerment.

- ▶ **Village Savings and Loan Associations (VSLAs)** have become a cornerstone of CARE's approach to women's organising.
- ▶ **Social Analysis and Action (SAA)** is a facilitated dialogue process through which individuals and communities explore and challenge the social norms, beliefs and practices that shape their lives – including gender norms.
- ▶ **Empowerment Knowledge and Transformative Action (EKATA)** groups enable women and girls to share experiences, identify shared problems, develop a critical consciousness of the root causes of power inequalities, build group solidarity and take action collectively to voice demands and find solutions to their problems at home, in their communities and in the workplace.
- ▶ **Community Development Forums (CDFs)** are participatory spaces where decisions related to community development priorities and worker conditions are debated and decided as a collective.

GEWEP II

6 countries

VSLAs are a proven driver of women's economic empowerment – not just as an entry point for financial inclusion but also as a platform for women to develop self-esteem and critical consciousness of causes of injustice, to use their voices, defend their rights, and participate in and influence decision-making processes.

CARE's Gender Equality and Women's Empowerment (GEWEP) II programme works to strengthen the organisation of men and women for gender equality. This is mainly done through VSLAs. By the end of 2017, more than 1.6 million women had joined CARE-supported VSLAs in the six programme countries, of whom over 950,000 women were supported by GEWEP programming.

VSLAs provide a platform for discussions, leadership training and civic education, with the aim of supporting women's meaningful participation in decision-making processes. In 2017 GEWEP provided leadership training to 32,443 women, ranging from building individuals' confidence to speak out, to leading a VSLA group and even political leadership.

In the DRC, women were also trained in social negotiations. Although this training was delivered on a relatively small scale, 86% of trained women reported positive results. They have, for example, negotiated access to land, seeds, literacy classes and for reduced legal fees for registration of civil unions.

Berchi

Ethiopia

The Berchi project in Ethiopia used CARE's Social Analysis and Action (SAA) tool to help women define the change that they want to see in society.

Newly formed SAA and VSLA groups sought to ensure that women were given leadership positions and had the freedom to participate actively in group processes and decision-making. This helped challenge social norms around women as leaders and contributors to community decision-making but also changed the structural composition of community decision-making.

This approach ensures that groups can serve as launch pads for women's future engagement in other spaces where community decisions are made. Evidence shows that this is already happening, with women reportedly becoming involved in the government's community development army (a system of local development volunteers).

4.2 Creating spaces for women to organise

SHOUHARDO and Pathways to Empowerment

Bangladesh

The Shouhardo project helped women organise into Empowerment Knowledge and Transformative Action (EKATA) groups. Participation in EKATA groups was directly correlated to improvements in indicators of women's empowerment, including women's decision-making power, freedom of movement, freedom from patriarchal beliefs and women's likelihood of earning cash income.³¹

In the Pathways to Empowerment project, EKATA groups organised a participatory analysis of 'fair wages' which identified a significant disparity in the wages being received by men and women working as agricultural day labourers. Through mass meetings and advocacy to representatives of the local government and land owners, local land owners agreed to pay equal wages to women workers.

Through tracking the gender wage gap in target and control villages, the project found that the gender wage gap decreased by 7.7% in target villages and that the quality of women's working conditions and relationships with male co-workers had improved.³²

OIKKO

Bangladesh

CARE Bangladesh used the EKATA model in the OIKKO project to organise over 5,000 women garment workers. Through the course of the project the number of women workers who were members of unions increased from 1.5% to 11.5% (union membership in the comparison group was only 2%).³³

The evaluation of the project demonstrates evidence of positive impact on workers' willingness to fight for workplace rights and entitlements.

The increase in union membership was accompanied by a willingness to claim other rights: the share of women taking earned leave was 58% among participants but only 47% among the comparison group, and when workers were denied sick leave 70% would complain to an authority figure whilst only 22% of the comparison group would do the same.³⁴

Women workers also negotiated and reached agreement with factory management to ensure that all workers in their factory were paid the correct wage, overtime pay, severance pay and bonuses. In addition, women reported cases of sexual harassment against managers who were subsequently removed from their jobs.

Tea plantations

Sri Lanka

On tea plantations in Sri Lanka, CARE has established Community Development Forums (CDFs) – a structured space for dialogue between workers, managers, trade unions and community leaders.

Importantly, women are given an equal role to participate and hold office in the CDF, ensuring that the views of the largely female workforce are represented.

CDFs have been shown to improve labour relations and the working environment, improve workers' access to healthcare and voter registration services, and improve gender equality and quality of life for the workers.

A social return on investment study also found that for every \$1 invested in CDFs, workers benefit from an \$11.24 social return on investment.³⁵

4.3 Movement building and collective voice

Facilitating spaces where women can come together needs to extend beyond the local level, if women are to effectively challenge and change the structures – such as discriminatory social norms, policies, laws and regulations – that govern and influence their lives.³⁶

CARE works with women as agents of their own change. We aim to support them in advocating and influencing beyond the micro to the macro national, regional and global levels, by supporting their networks, movements, and collective voice.

Movement building and collective voice cuts across both decision-making (section 4) and enabling environment (see section 5), as the aim of women's collective action or election to positions of leadership is to change the enabling environment.

Matu Masa Dubara

Niger

Mature VSLAs in some countries organise themselves into VSLA networks which can serve as a platform for women to pursue not just their economic but also their social and political rights.

In Niger, the VSLA model has always been focused on and driven by poor and marginalised women, and so economic empowerment has had a focus on gender inequality since the start. The [Mata Masa Dubara](#) (Women on the Move) movement in Niger has now become a powerful force across the country, with 600,000 women, or 13% of women aged 15-64, being active MMD members by 2017.

Individual VSLA groups have formed networks at the community level and federations at the municipal level. They are also working towards a confederation at the national level.

Organising themselves in this way enables women to have substantive public presence and recognition in all eight regions of Niger. This enables them to pursue explicitly social and political objectives and activities – including MMD women's candidacy for elected office, and building alliances with other women's rights organisations and coalitions. MMD groups now also offer training in advocacy and political participation, as well as business and skills training.

Domestic workers' rights

Latin America

Since 2010, CARE has worked with organisations of domestic workers across Latin America to strengthen their capacity and ability to advocate with a collective voice and achieve decent working conditions for the 20 million domestic workers in the region.

As an international NGO, we recognise that locally-led social movements have the legitimacy to lead sustainable change. We therefore seek to accompany the domestic workers' movement in a spirit of partnership, engaging in continuous dialogue with domestic worker organisations and respecting their agenda and autonomy, whilst providing financial and technical support to help them strengthen their capabilities and alliances.

We have [documented a number of challenges](#) for an INGO like CARE in supporting a social movement and important lessons learned about how women's voices can be effectively included at a macro level. For example, women often sacrifice time and income in order to participate in social movements and CARE could look to mitigate against this by addressing the structural inequalities that make participation difficult, such as providing stipends for childcare to address issues of unpaid care.

4.3 Movement building and collective voice

Garment industry workers

Asia

In Asia, we are partnering with garment worker trade unions and homemaker associations to advocate for the rights of women working in the garment industry. We have supported more than 50 trade unions to organise women workers, promote women leaders, increase knowledge of gender issues and gender-based violence, and support women to access their rights at work.

In Bangladesh, the OIKKO project worked with over 40 trade unions representing more than 80,000 workers. The project trained and mobilised union outreach workers to motivate 22,800 women to join the trade unions. Male leaders reported being able to discuss issues like sexual health, menstrual hygiene and maternity leave that they were previously too embarrassed to talk about.

CARE also supported the International Trade Union Confederation – Asia Pacific (ITUC-AP) in their campaign in support of an International Labour Organisation (ILO) convention to end violence and harassment in the world of work. CARE supported a strong voice for women at the 2018 International Labour Conference by sponsoring a delegation of women union leaders to participate in the debate. We also helped convene and facilitate dialogue and provided technical support on gender-based violence to union partners in four countries.

4. Decision-making – Conclusion

We have identified here some promising practices which support women's meaningful participation in decision-making processes at the micro level. These models are often used in combination for maximum impact. For example, in our POWER Africa financial inclusion project in Côte d'Ivoire, CARE added gender committees in each village, made up of village leaders, women and men, to discuss issues related to gender and to address any problems identified. This leaves the VSLAs to still discuss some gender issues and to focus on savings, loan and business, while the process of community change is done in the gender committees.

Going forward, more of CARE's programmes need to *systematically* include interventions that change decision-making dynamics, as well as developing smarter ways to measure that change.

Our analysis also shows the *inter-connectedness* of decision-making interventions with the other two conditions required for women's economic empowerment, increased capabilities and an enabling environment. For example:

- ▶ **capability training on soft skills and rights awareness** are essential for women to be able to engage effectively with decision-making processes, while spaces created for women to organise can in turn provide effective platforms for training
- ▶ **women's participation in decision-making processes** can lead to them being elected into leadership positions, and women holding leadership positions and participating meaningfully in decision-making processes can in turn enable them to advocate on and influence the broader enabling environment.

5. Enabling environment

We will not achieve our ambitious aim of 30 million women having greater access to and control over economic resources by 2020 without influencing governments, the private sector and civil society (in the global North and South) to change the policies and practices that exclude women from economic opportunities and keep them trapped in the most exploitative, low paid and informal jobs.

Through our extensive global network of offices and partners, we seek to engage with decision makers from the bottom up (e.g. increasing women's participation in policy-making through VSLAs, cooperatives, unions, NGOs) and the top down (influencing governments and private sector). We also support communities to challenge the cultural and social norms that inhibit gender equality in the informal and formal economy, and women's associations and networks to challenge discriminatory law and policy.



5.1 Working with the private sector

Markets should work for women, not against them. The private sector has a critical role to play in women's economic empowerment. Women come into contact with companies as producers, workers, entrepreneurs or consumers on a daily basis. That's why CARE has a long history of working with the private sector – with both local private sector partners and multinationals – to protect workers' rights, promote financial inclusion and make value chains more inclusive.

Working with the private sector to innovate and scale

In our work on financial inclusion, CARE has partnered with leading banks, microfinancing institutions and mobile networks to launch digital financial services to increase both the efficiency and safety of VSLA operations. So far, CARE programming has supported the linkage of over 53,000 VSLAs, representing over 1,300,000 members.

Pamoja

Tanzania

Since 2014, CARE has worked in partnership with the National Microfinance Bank (NMB) in Tanzania to develop and scale the Pamoja account, an account tailored to informal savings groups such as VSLAs.

Over 10,000 group accounts have been set up, representing an estimated 250,000 new customers, far beyond CARE's direct reach. NMB and CARE are now investing in further expansion, targeting 28,000 new group accounts and up to 600,000 individual clients over the next three years.

Working with local private sector partners

Safe Workplaces, Safe Communities

Cambodia

[Research](#) in 2017 showed that nearly 1 in 3 female garment factory workers in Cambodia had experienced sexual harassment in the past 12 months.³⁷ This project worked with factory managers and the Garment Manufacturers Association of Cambodia to develop a good practice policy on preventing sexual harassment in garment factories. Seven factories then led the way by agreeing to implement the policy. Feedback from the companies involved demonstrates that business can see the benefits of improving working conditions and tackling difficult issues.

Enhancing Women's Voice to Stop Sexual Harassment

Cambodia, Laos, Myanmar, Vietnam

Garment factory managers have typically preferred to deal with incidents of sexual harassment informally, particularly due to fears that buyers in the global supply chain would stop placing orders if they found out that sexual harassment was reported. This [project](#) aims to work closely with factories to implement strong management systems for preventing sexual harassment and responsibly managing reported cases. It also seeks to influence buyers and factory assessors to encourage effective reporting mechanisms instead of penalising suppliers where sexual harassment cases are reported.

5.1 Working with the private sector

Working with multinationals

At every stage of the value chain there are different opportunities available to men and women and different barriers to overcome. Women are disproportionately disadvantaged, whether they be smallholder farmers, workers in the hospitality industry, or consumers buying the products at the end of the value chain.

CARE works with multinationals to help them make their value chains more inclusive. For example, CARE is part of a consortium funded by the UK Department for International Development (DFID) that will create partnerships with 10 private sector companies to advance women's economic empowerment in supply chains in DFID priority countries.

The five-year Work and Opportunities for Women (WOW) programme focuses on providing women with access to higher productivity/higher return jobs, more diverse roles and improved working conditions. It aims to enhance the economic empowerment of 300,000 women working in global value chains and to work with 35 DFID economic development programmes to increase the numbers of women participants engaging in their programmes.

Partnership with Diageo

CARE International and Diageo have been working in a global strategic partnership since 2016. Together we work to support women's empowerment and engage men to address the root causes of gender inequality throughout the Diageo value chain and beyond.

Taking an end-to-end value chain approach, the partnership includes initiatives that are firmly rooted in the needs of the women with whom Diageo interacts during its daily operations, including:

- ▶ **analysing the experiences** of smallholder barley farmers in [Ethiopia](#) from a gendered perspective
- ▶ **tackling sexual harassment** of beer sellers and workers in the tourism industry in south-east Asia
- ▶ **exploring how Diageo brands**, at the point of contact with consumers, might influence public perceptions of gender and how we can harness the power of public campaigns to make positive change to these perceptions.

We have also provided guidance and advice to Diageo on addressing sexual harassment throughout the Diageo value chain, including:

- ▶ **benchmarking Diageo value chain policies and practices** against the ILO convention on ending violence and harassment in the world of work
- ▶ **making initial policy recommendations** and supporting Diageo to put in place business-wide policies to address dignity in the workplace throughout its value chain.

Achievements in Phnom Penh, Cambodia

2,000 female workers attended training sessions on workers' rights and the prevention of sexual harassment at work.

100 women received advanced-level training on gender, law awareness, life skills, and the prevention of sexual harassment. Among them, **20 participants** were selected to become peer leaders to lead awareness sessions for female workers.

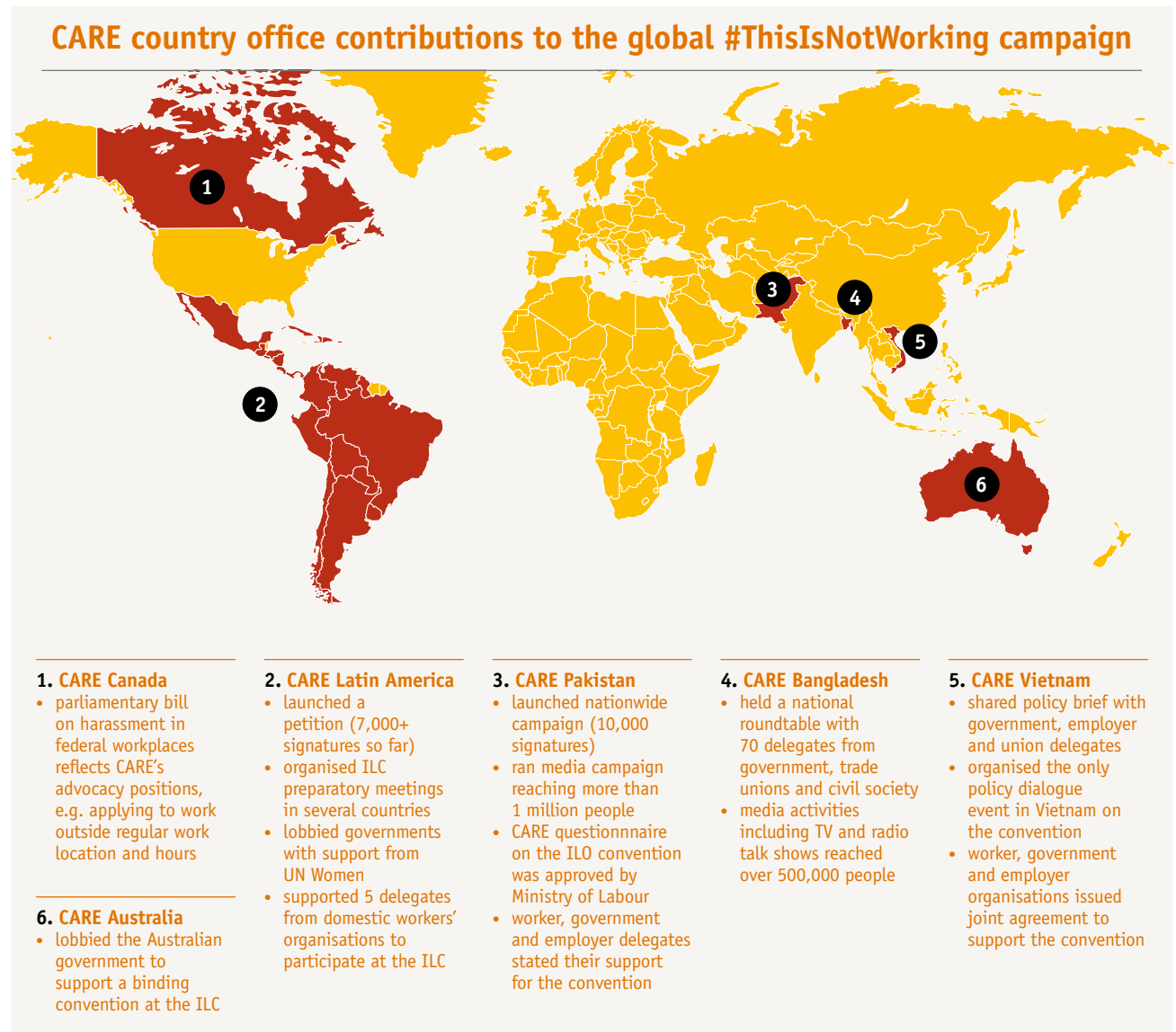
500 customers and workers took part in the 16 days of activism against gender-based violence campaign, extending sensitisation activities to members of the general population, including men and boys.

5.2 Advocating for policy change with governments and institutions

Advocacy is one of the most important strategies for multiplying CARE's impact beyond the communities in which we work directly. We use evidence and learning from our women's economic empowerment programming to influence power holders at all levels to change their policies and practices, in order to achieve broader social change. We have a specific global advocacy strategy to support our women's economic empowerment goal.

#ThisIsNotWorking

Drawing on our extensive work with garment workers in Asia and domestic workers in Latin America, both of whom are particularly exposed to violence and harassment, CARE launched our [#ThisIsNotWorking](#) campaign with 20 offices across the world. The campaign is part of a global labour and civil society movement to influence governments and companies, ahead of the International Labour Conference (ILC) in 2018 and 2019, to adopt the ILO convention to end violence and harassment at work. If ratified and enforced, the treaty will help millions of women access dignified work. (Map opposite shows selected highlights of CARE country office contributions to the global campaign.)



5.3 Working with governments and institutions – promoting savings groups

CARE and partners work to support the growth of VSLAs by influencing national governments to adopt the model as a cornerstone of national policies, programmes and laws.

In recent years, governments across sub-Saharan Africa have begun to recognise the potential of savings groups to contribute to their development agenda. A 2019 CARE and [SEEP Network study](#) identified government roles in 74 savings group initiatives across 20 sub-Saharan countries³⁸ by 38 public sector institutions. At least seven national governments³⁹ explicitly opted to promote the CARE VSLA model in their policy.

Social, political AND economic empowerment

In Niger, the National Strategy for Women's Economic Empowerment (2017-2021) specifically promotes the MMD (VSLA) model in order to meet wider gender equality objectives including an increase in women's social and political, as well as economic, participation. Elsewhere, however, government policies and programmes tend to focus more narrowly on women's economic participation. This is an advocacy area for CARE and partners to continue to build on.

National financial inclusion strategies

- ▶ **The government of Malawi's National Strategy for Financial Inclusion (2016-2020)** states that no single intervention over the past 5-10 years has had a greater impact than VSLAs on the extension of financial services to low-income communities, with membership growing far faster than bank account ownership. For this reason, expanding VSLAs has been identified as one of six priority areas for the strategy.
- ▶ **The Uganda National Financial Inclusion Strategy** integrates VSLAs with efforts to address underlying constraints to women's economic empowerment. Pillar 5 of the strategy pledges a commitment for sector stakeholders to increase women's decision-making power by working closely with VSLAs to: gain a better understanding of the societal barriers for women's inclusion; increase women's property rights; and increase women's control over assets.
- ▶ **Governments including Burundi, Madagascar, Nigeria, Rwanda and Zambia** have explicitly incorporated a goal, indicator or target related to savings groups into their national financial inclusion strategy, while Tanzania and Kenya recognise the role of savings groups in their National Microfinance Policy and Table Banking policies.

Social protection

- ▶ **Governments throughout sub-Saharan Africa** increasingly recognise the potential for VSLAs as a means of empowering national social protection programme beneficiaries to save, invest, improve their standards of living, build resilience and, ultimately, graduate from dependence on public support. Tanzania's Productive Social Safety Net Programme (2015-2020) includes a component on savings groups in its Livelihoods Enhancements initiative as a graduation pathway.
- ▶ **In Mozambique, the government is exploring with CARE** how VSLAs can be integrated into their National Basic Social Security Programme (2016-2024). By the end of 2018 Mozambique's National Institute of Social Action expects to integrate VSLAs into the Direct Emergency Social Support Programme and as a graduation route for beneficiaries of the conditional cash-for-work Social Productive Action Programme.
- ▶ **Governments of Zambia, Senegal, Niger, Chad, Mauritania, Uganda and Burkina Faso** are all exploring how to integrate this model into their social protection programmes. The Kenyan Director of Social Development in the State Department of Social Protection Pensions and Senior Citizen Affairs noted in an interview with CARE that her government is trying to get all future social safety net programmes to implement a savings group component in order to promote a culture of saving.

5.4 Implementing policies and government strategies

Whilst advocacy can help achieve policy change and the recognition of women's rights and entitlements, at CARE we want to ensure that women can claim those rights in practice. This means going beyond advocacy for policy change and working with a wide range of actors including governments, women's organisations and networks to ensure effective action to implement those policies.

Safe Workplaces, Safe Communities

Cambodia

CARE Cambodia's advocacy ensured that preventing sexual harassment was included in the 2014-18 National Action Plan to Prevent Violence Against Women. Led by the Ministry of Women's Affairs, the plan calls for coordinated action by government and civil society to end gender-based violence, and includes specific sections and outcomes on preventing sexual harassment in workplaces, communities and schools.

CARE Cambodia's work on the action plan also contributed to changes in legislation by the Ministry of Labour, which – in response to CARE's evidence of sexual harassment against beer promoters – issued a sub-decree on working conditions to the effect that “any individual person cannot commit violence or indecent acts against entertainment workers”.

Nâng Quyền

Vietnam

This four-year project aimed to empower female sex workers to influence policies and decisions that affect their lives and have equitable access to opportunities and services at a time when sex work was illegal in Vietnam.

Through partnership with the Department of Social Vice Prevention (DSVP), CARE helped to amplify the voices of affected women: female sex workers were able to share their stories and speak out about their issues/concerns in national level workshops and different dialogues at local levels. These helped ensure that the issue of responding to gender-based violence was included as an action point in the National Action Plan on Sex Work.

The partnership approach with DSVP also helped to shift perceptions of sex work within the department towards recognising a rights-based approach in addressing sex work.

CARE also worked at the city level with the Can Tho city authority, which has approved a US\$156,000 budget over three years to implement an approach – modelled on CARE's work in the Nâng Quyền project – that provides sex workers with new opportunities and access to social services.⁴⁰

5. Enabling environment – Conclusion

By working with national and sub-national institutions, shifts at policy level can be followed through and potentially joined up with other projects and initiatives to harness momentum, increase reach and drive lasting change.

The wide variety of ways we work to contribute to a more enabling environment reflects the range of actors that need to be involved and the complexity of the programming required. By working with women and men, the private sector and government to address the structural barriers to women's economic empowerment, we can contribute to a more enabling environment and ensure that our programmes contribute to sustainable change.

6. Fragile contexts

Women's economic empowerment builds women's resilience to shocks, and can also build the resilience of households, communities and markets as a whole. Equally, crises can transform gender dynamics and, as gender norms become more fluid, both risks and opportunities open up, including entry points for gender transformative programming.

The term 'fragile contexts' covers a wide range of scenarios – such as active conflict, protracted crisis, natural disasters, refugee contexts – so the challenges and opportunities for women's economic empowerment in one setting will be different to those in another. They will also vary at different stages of a crisis.

At CARE we are trying to be more systematic when it comes to applying and adapting our WEE models and approaches to these contexts, and documenting and sharing lessons learned.

6. Women's economic empowerment in fragile contexts

POWER Africa

Burundi

During the POWER Africa project in Burundi, political instability was leading to disruption in transport systems, market and school closures, restricted mobility and, in some cases, dissolution of VSLA groups due to political divisions amongst members.

Despite this, POWER Africa project participants continued to maintain or buy productive assets for their businesses, pay school fees and buy household items. They also continued to save. The resilience of participants was in sharp contrast with other community members who had to adopt more risky strategies to manage the shock.

This increased resilience appears to be due to:

- ▶ **more diverse income sources** facilitated by the project
- ▶ **access to trusted financial services** which meant people did not have to turn to family loans or expensive local money lenders
- ▶ **the social dimensions of the VSLA** including the social fund (a pot of money reserved for members in need: over 60% of VSLA members accessed the social fund for unexpected medical expenses, food and school expenses at some stage or another).

GEWEP II

DRC, Mali

In the DRC, a volatile security context where people are frequently displaced, GEWEP II has adapted the VSLA model. The training cycle has been reduced; and emergency response and preparedness, and reconstruction planning have been incorporated into the approach:

- ▶ **VSLA networks** from different areas have been paired to support each other in times of crisis
- ▶ **36 conflict, crisis and risk management committees** are operational and have developed resilience and emergency preparedness plans.

In Mali, VSLA networks have come together to establish 557 cereal banks. These banks contribute to the resilience of over 37,000 people, ensuring access to food even in times of food shortages.

The capability of VSLAs to operate cereal banks has gained recognition from the government and discussions are ongoing about how to scale this approach.

Investing in research

We are investing in research into the ways in which crises, including protracted ones, can offer opportunities for women's economic and wider empowerment as social norms change.

As part of this investment, in 2017 CARE established a Regional Applied Economic Empowerment Hub in our Middle East and North Africa region. Harnessing the diversity of WEE programming and country contexts across the region, the Hub works with practitioners and thought-leaders to produce and advocate for practical learning and applied innovation. Areas of focus include:

- ▶ **WEE in fragile contexts**
- ▶ **gender transformative change through WEE**
- ▶ **the nexus between development and humanitarian programming**
- ▶ **leveraging market/business forces for social and economic impact (through social entrepreneurship and [resilient market systems](#)).**

For more information about WEE in fragile contexts see:

- ▶ **Doing Nexus Differently:** a learning [paper](#) from the Hub drawing on CARE Jordan's experience meeting the immediate and long-term needs of both Syrian refugees and host populations; CARE Syria's work rehabilitating food value chains alongside humanitarian response; and CARE OPT's efforts to develop the health system and rehabilitate various food value chains, while also responding to spikes in crises. This paper looks at how Nexus can be a driver of WEE.

7. Reflections and recommendations

While we are proud of what we have achieved so far, there is an undeniable need to accelerate our progress if we are to achieve our ambitious goal of enabling the economic empowerment of 30 million women by 2020. This section summarises some of the ways we work to achieve women's economic empowerment; highlights some lessons we have learned along the way; and presents recommendations to improve our work and achieve impact at scale.

Capability

Building the confidence and capabilities of women worldwide

CARE's WEE programming covers a breadth and depth of different training, from technical skills to financial literacy, enterprise training to workers' rights. Through training and skills development CARE has seen some real successes, including women with increased economic options, and increases to women's productivity, income and savings.

Save AND learn

One of the strengths of the VSLA model is the organic demand from poor, marginalised women for access to basic financial services. Once formed, VSLAs serve as ready-made groups for different types of training, beyond basic financial literacy.

The added value of soft skills

When skills and knowledge-based training is combined with soft skills training (like communication, leadership and negotiation skills) it can lead not only to improved economic outcomes for women but also an improved sense of empowerment and job satisfaction, and reduced tolerance for GBV.

Save AND reflect

As a collective savings model, VSLAs also provide opportunities for women to come together to share experiences and build social capital. As groups mature, this can provide a platform not only for developing different skills, but for women to develop self-esteem and confidence and to begin to question gender roles and power relations.

Knowing AND claiming your rights

CARE's approach to women's organising spans a spectrum from organising around access to knowledge, goods and services, to supporting women's groups to mobilise for women's rights. It is in the latter that the potential for truly transformative change lies.⁴¹ Our WEE programming delivers training to raise awareness of women's economic rights (from inheritance/land rights to labour rights) and our analysis shows that this type of training, in conjunction with other types of support, has positive impacts on women's awareness of and willingness to fight for their rights and entitlements.



7. Reflections and recommendations

Decision-making

Knowledge does not equal power

Whilst CARE has demonstrated significant success in the provision of training across many projects, we have seen examples where, despite increased productivity and income, project evaluations showed limited impact on household decision-making. Focusing on access to economic opportunities will not necessarily affect the household and community dynamics, which determine whether a woman can control resources and influence decisions.

Engaging men and boys as allies for WEE

Programming that included spaces throughout the project lifecycle for men and women to reflect on gender roles and relations (e.g. through Family Business Management Training, Social Analysis and Action led by male gender equality champions, Farmer Field Business Schools) demonstrated positive impacts on decision-making dynamics, as well as women's participation, perceptions of women's economic roles and the risk of GBV.

Supporting women to organise

CARE has developed various models that are proven to support women's leadership and meaningful participation in decision-making processes that affect women's economic opportunities and outcomes, from VSLAs to EKATA groups and Community Development Forums. Through these groups and networks, women have negotiated with employers, participated in community governance, lobbied and engaged with government and, in some cases, even stood for elected office.

Movement building

However, CARE's experience shows that facilitating spaces where women can come together and have a collective voice at the micro level is not enough to influence the structural barriers to WEE. CARE supports civil society (through VSLA networks and trade unions in particular) to advocate with a collective voice and has documented some important lessons on the accompanying role of an INGO like CARE in supporting a social movement.

The potential burden of WEE

Women often sacrifice time and income to participate in decision-making spaces (and income-generating activities). We need to do more to address the structural inequalities that make women's participation difficult.

A need for smarter M&E

It can be challenging to understand the dynamic relationship between changes in capability and in household relations, particularly using our current measurement techniques. There is a need to explore smarter ways to measure this change using women's own definitions and understanding of freedom in, and influence over, decision-making.

Enabling environment

The power of coordinated advocacy

The #ThisIsNotWorking campaign is a great example of how CARE offices can come together and work as part of an organised labour and civil society movement to influence governments and companies to adopt a convention, which – if ratified and enforced – will help millions of women worldwide access dignified work.

Governments are actively promoting savings groups

Initial mapping suggests that, as a result of CARE's influencing at a national level, sub-Saharan governments are actively promoting savings groups in order to achieve their national development objectives, greatly expanding our reach and impact. CARE will continue to advance our advocacy with governments, in part to help mitigate risks regarding the increasing regulation and supervision of VSLAs by government, and to support governments' role as a responsible scaling partner.

From policy to practice

Although it is an important step, we know that changing policies and legislation is not enough; CARE also works with governments to ensure effective implementation. Even so, our experience in Cambodia and Vietnam highlights the challenges of achieving full implementation – for example, ensuring appropriate budget allocation – reiterating the need for awareness raising, capacity building and increased responsiveness and accountability to women's rights.



7. Reflections and recommendations

Private sector partner of choice

We are working with the private sector to innovate to meet the specific needs of our impact groups and extend our reach, promote decent working conditions and build inclusive value chains. A handful of companies truly recognise why women's economic empowerment underpins the success of their business model. We urgently need to widen this pool and also explore more cross-sector partnerships.

We cannot multiply our impact alone

Creating an enabling environment takes time and concerted effort from all actors. Governments, the private sector, civil society, women's associations, networks and individuals all have their roles to play in the economic empowerment of women.

Cross-cutting recommendations

1. Put women at the centre

Whilst women and girls are at the centre of everything we do, there is further scope to build in participatory processes that allow women to define what economic empowerment means to them, their needs and what change they want to see. In addition, in 2017 there was a CARE-wide effort to understand how we can best collaborate with and support feminist social movements. Lessons from this ongoing effort (including our work in Latin America and the Caribbean, and West Africa) should inform this aspect of future WEE programming.

2. Integration! Integration! Integration!

Our analysis shows that our most transformative impacts happen when projects include interventions that address women's capabilities, their decision-making power AND the enabling environment. Given that change happens within complex systems, there is further evidence that we need to move beyond focusing on individual projects to develop long-term, multi-layered programme strategies centred on a shared theory of change and spanning across countries and/or entire sectors. (Our Impact Growth Strategies are a great example of this.)

3. Tackle social norms head-on

We all know that social norms change is complex and takes time. But entrenched social norms remain one of the biggest barriers to WEE. We cannot emphasise enough the need to engage men and boys as allies in gender equality and women's economic empowerment. In this report we've identified some of the ways we work successfully with men and boys but we will continue to capture best practice and this should be built into WEE programme design.

4. Be more systematic and scale-up

If we want to reach our ambitious goal of economically empowering 30 million women, we need to be more systematic in our documentation, application and adaptation of successful models. Our VSLA model is a proven driver for WEE with significant potential for scale-up.

5. Build the evidence base

We need to build our evidence of what works, where and when. This means ensuring sufficient budget allocation so that we can resource high quality evaluations of our work. It also means developing better methods for measuring success. We have begun integrating theory-based methods (e.g. outcome mapping) into our work and we have developed a new Advocacy and Influencing Impact Reporting (AIIR) tool to gain a better understanding of our contribution to change.

Conclusion

In summary, our analysis shows that we have had a significant impact on women's capabilities, but that this is not enough to shift the power relations that are an obstacle to women's economic empowerment. It also shows that when it comes to improving women's decision-making power and creating an enabling environment, we are building a better understanding of what works. Now we need to channel our energies into multiplying our impact; we have already refined our WEE strategy and we are actively pursuing various initiatives designed to do just that.

8. The way forward

Our revamped WEE strategy identifies four pillars, which will enable us to realise our ambitions:

- ▶ **Scale-up:** extend our flagship programme expertise and models in focused geographical areas.
- ▶ **Innovate:** design and pilot our next generation of sustainable activities and approaches.
- ▶ **Influence:** work with marginalised women to advocate for change in the policy and practice of power-holders.
- ▶ **Integrate and enable:** align approaches internally and externally, and provide required tools.

As part of a comprehensive plan that builds on previous successes and addresses some of the challenges, we are already pursuing a number of major initiatives throughout CARE, many of which straddle several of the above strategies and combine to achieve and measure impact at scale.

Impact Growth Strategies

Our regional Impact Growth Strategies (IGS) are one of the many ways we strive to multiply impact in the places we work. The focus of each IGS is based on the area of greatest need identified by each region, alongside where CARE can add most value, and demonstrates how we are striving to achieve impact at scale by working across multiple countries with a shared theory of change that builds on the strengths and successes of individual country programmes (many of which are covered in this report). Several Impact Growth Strategies have a strong focus on women's economic empowerment.

Made by Women

8 million women garment workers in Asia are economically empowered by 2021

The [Made By Women](#) IGS builds on our experience and successes working with garment workers in Asia to promote decent working conditions and prevent GBV. CARE is taking an integrated approach to:

- ▶ **empower women** garment workers in 10 countries by supporting them to know their rights, build group solidarity and work collectively to engage in dialogue and advocate to power-holders
- ▶ **protect workers** by advocating globally for an ILO convention on ending violence and harassment in the world of work through the #ThisIsNotWorking campaign
- ▶ **encourage ethical and transparent supply chains** by supporting employers to adopt good practice approaches to tackling gender-based violence and supporting social dialogue.

Read the Made by Women [2018 Impact Report](#)

4 Pathways



Financial inclusion



Dignified work



Value chains



Entrepreneurship

Women's economic empowerment in **fragile** contexts

8. The way forward

Equal Value Equal Rights

5 million women domestic workers in Latin America and the Caribbean know and exercise their human and labour rights by 2020

CARE has been supporting the domestic workers' movement in Latin America and the Caribbean since 2010. This IGS builds on lessons learned and aims to step-change how domestic work is valued both economically and socially across the region.

CARE seeks to do this by **accompanying the domestic workers' movement** in the spirit of equal partnership, whilst playing a technical and financial support role to strengthen their capabilities and help build alliances.

Strategic alliances with domestic workers' trade unions at country, regional and global levels are key to achieving this goal. There is power in numbers, and trade unions have the unique right to exercise that power through collective bargaining.

- ▶ [Read the Equal Value Equal Rights 2018 Impact Report](#)
- ▶ Visit the [website](#)

Women on the Move

8 million women are economically and socially empowered in West Africa by 2020

CARE's Women on the Move strategy builds on the VSLA model and more than 25 years of lessons from the MMD movement in Niger. As well as serving as a platform for financial inclusion, when connected and organised with other savings groups in networks or federations, VSLAs also enable women to use their voices, defend their rights and participate in decision-making processes at local, national and regional levels. Through this IGS CARE is working to:

- ▶ **build a coalition** of like-minded organisations working with savings groups in West Africa
- ▶ facilitate spaces where savings group networks and other civil society organisations can connect and **catalyse collective action**
- ▶ **engage with Financial Service Providers and IT/Tech companies** to develop appropriate services for savings groups
- ▶ **influence governments** to adopt and implement the savings group model in their strategies, policies or laws.

Read the Women on the Move [2018 Impact Report](#)

Her Harvest, Our Future

Transforming the lives of over 10 million people in Southern Africa by 2020

The Her Harvest, Our Future strategy works with women in Southern Africa to help them feed their communities and recover from disasters. The strategy focuses on improvements in food security, nutrition, and resilience to climate change and other emergencies. However, this IGS also has a strong women's economic empowerment dimension, with an emphasis on savings-led financial inclusion.

- ▶ [Read the Her Harvest Our Future 2018 Impact Report](#)

8. The way forward

VSLA scale-up strategy

Our VSLA scale-up strategy aims to see **50 million women and girls economically and socially empowered through savings groups by 2030**.

In this report we have seen many examples of the transformative power of VSLAs, a model that CARE is proud to have pioneered. And we continue to innovate:

- ▶ **Chomoka (digital VSLA):** Chomoka is an emerging social enterprise driven by a proprietary mobile application, used by VSLAs to manage their records, access banking services and obtain advice from a network of trusted Chomoka agents. The platform will enable groups to manage their transactions more effectively, whilst also establishing digital financial histories and connections that increase access to a wider range of financial services and products. Chomoka expects to have over 1 million VSLA members using the application by 2021.
- ▶ **New users:** CARE is adapting VSLAs to meet the needs of new users. This includes finding models that work for adolescent girls and young people. To date, over 300,000 young people have joined Youth Savings and Loans Associations (YSLAs) in nine countries.

VSLAs have always served as a vehicle for women's economic empowerment. However, VSLAs have rarely served only one function in CARE's programming, as we can see from the examples in this report. As well as financial inclusion, VSLAs are platforms for other development outcomes including food security and increased agricultural productivity, maternal health and child nutrition, family planning, women's social and political participation, and changing social norms.

VSLAs clearly reflect the inter-relatedness of CARE's work and there remains significant potential to achieve our global programme goals more efficiently through an increased emphasis on this transformative model, more systematically harnessing VSLAs to deepen our impact on 50 million people across multiple outcomes. This is why CARE has committed to leading a strategy that will exponentially scale up VSLAs through:

- ▶ **integrating VSLAs as a foundation of CARE's global programming**
- ▶ **engaging governments as partners:** embed VSLAs in policies, regulations and programmes
- ▶ **engaging corporations as partners:** embed VSLAs in supply chains and distribution networks
- ▶ **adapting VSLAs for humanitarian contexts.**

This initiative will link closely to others, such as Women on the Move and Her Harvest, Our Future, contributing to a wider scale-up and sustainability strategy that moves beyond VSLAs as an entry point for financial inclusion, to VSLAs as an invaluable platform for women's collective voice and meaningful participation.

WEE learning strategy

In addition to these major initiatives, CARE is also investing in improved knowledge management and sharing of WEE lessons, tools and expertise. This report is our first major contribution to that effort, but we will also develop a WEE learning strategy to identify priority learning themes. This learning strategy will allow us to share best practice and provide a greater focus in the future on gaps and areas for improvement in our current programming.

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Methodology

The analysis in this report relied on a number of different sources in order to build up an understanding of our impact since 2015.

An evaluation review was undertaken of more than 70 evaluations, covering more than 60 countries and projects delivered between 2015 and 2018, most of which can be found on careevaluations.org. Review of these evaluations allowed us to pull together learning from the evaluation report, and also gauge the strengths and weaknesses of the evidence available.

We also used the CARE International Project Impact and Information Reporting System (PIIRS), which records all of CARE's active projects each fiscal year, including [data](#) on reach and impact. Through this system we calculate direct participants, indirect participants and consider those people who have been impacted.

Direct participants are individuals for whom CARE seeks to facilitate change, who are directly involved in activities implemented by the project, receiving support, services, goods, resources or other forms of assistance, directly from CARE or through a partner.

Indirect participants are individuals who are not directly involved in project activities, who do not receive direct support, services, goods, or resources from the project but are still impacted, either through the actions of direct participants, policy changes as a result of advocacy, scale up of models promoted by CARE, or other ways.

We then triangulated these findings in consultation with our technical advisors and with implementers from across CARE offices.

Acknowledgements

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Photos

p1, Women VSLA members in Kagadam village, Niger
© Josh Estey / CARE 2016

p13, María Odilia Buche Guamuch, an entrepreneur in Guatemala who received literacy training through a CARE and H&M Foundation development programme
© deBode / CARE 2015

p18, Sufia, a member of an EKATA group under the Building Resilience of the Urban Poor (BRUP) project in Bangladesh
© Abir Abdullah / CARE 2016

p25, Maly, an infirmity nurse at a garment factory in Cambodia, is a member of the factory's sexual harassment committee and trains and supports her co-workers on how to recognise and take action against harassment
© Kate Adelung / CARE 2017

p31, CARE staff and project participants in a project supporting women farmers and entrepreneurs in the Occupied Palestinian Territories
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