



Women's Economic Empowerment Strategy



A member of a village savings and loan group in Côte d'Ivoire

Women's economic empowerment is one of four priority areas for CARE's work, as set out in the CARE 2020 Program Strategy. This strategy on women's economic empowerment sets out what CARE will do to meet our aim of **30 million women having greater access to and control over economic resources by 2020.**

Introduction

WHY DOES THE ECONOMIC EMPOWERMENT OF WOMEN MATTER?

It is imperative for poverty reduction. At its most basic, the economic contribution of women in low income households is vital for the survival of everyone in that household – women, men, girls and boys.

It is essential for equality between men and women. Gender equality will never be achieved while women have fewer economic rights, less control over economic resources, and less access to economic opportunities, than men.

It is, fundamentally, an issue of social and economic justice. CARE's 2020 Program Strategy sets out how CARE will work to overcome social injustice and reduce poverty – and CARE believes that achieving substantial change within the area of women's economic empowerment is a crucial part of this.

What is women's economic empowerment?

CARE defines women's economic empowerment as the process by which women increase their right to economic resources and power to make decisions that benefit themselves, their families and their communities. This requires equal access to and control over economic resources, assets and opportunities as well as long-term changes in social norms and economic structures that benefit women and men equally.

CARE sees economic empowerment of women as a key contributing factor to overall empowerment of women and thereby to equality between women and men. In our work to economically empower women, CARE seeks to strengthen women's position as economic actors and to address their exclusion from economic processes and structures (informal as well as formal). This will reduce women's exploitation, marginalisation and vulnerability; enable them to participate in and reap the benefits of economic opportunities; and build prosperity for themselves, their families and their communities.

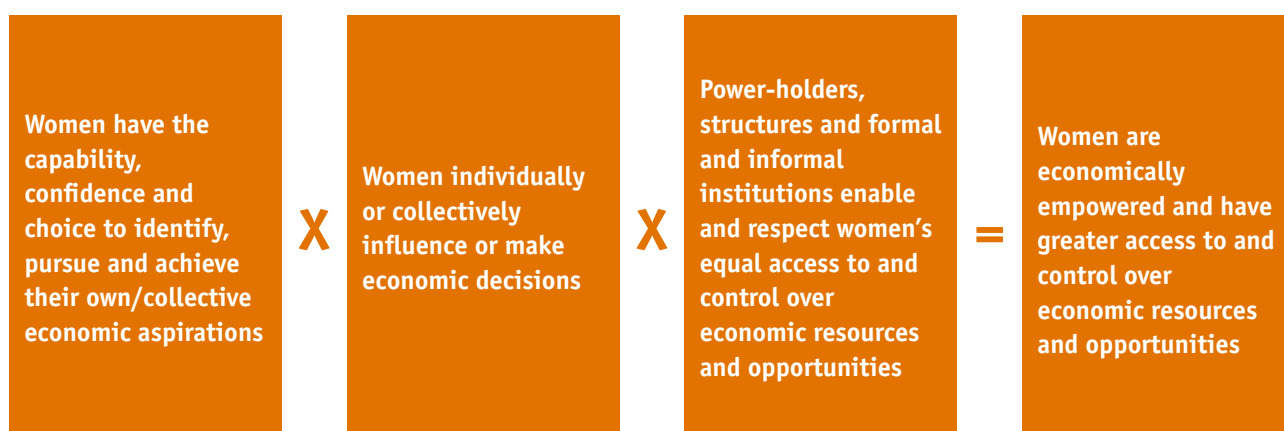
THEORY OF CHANGE

If women's agency and ability to influence economic decision-making (individually and collectively) is increased and utilised in inclusive and effective spaces for negotiation; **if** women's productive/economic role is expanded and recognised within households and wider society as well as promoted, upheld and respected by power-holders; **then** women will have greater and more equal access to and control over economic resources, opportunities and assets as well as ultimately achieving equal benefits and return for their economic contribution.

We will refine this Theory of Change as we progress:

- our understanding of the key obstacles preventing women from overcoming economic exclusion
- our experience in finding more effective pathways for women to become economically empowered
- our understanding of the value of increased economic empowerment as a route towards gender equality, overcoming social injustice and reducing poverty.

Women's Economic Empowerment Theory of Change



WHO WILL CARE'S WORK SUPPORT?

While there are similar underlying structural patterns of economic exclusion across the world, they impact differently on women in different contexts (and even within countries). Economic opportunities also vary across different contexts. We therefore propose that specific impact/target groups are defined by programme teams. That said, our work will support and prioritise marginalised women living in poverty:

- with limited economic choice
- unable to claim opportunities and exercise control in formal/informal labour markets
- excluded from productive markets
- with increased economic vulnerability due to crisis
- marginalised girls living in poverty preparing to enter markets (labour and other).

We will primarily work with and support women who are micro-entrepreneurs (often in the informal sector), small-scale producers in agricultural value chains, workers in the formal and informal sector, and financially excluded women.

Engaging men and boys

While the primary focus of our work is on the economic empowerment of women because women are disproportionately disadvantaged, CARE recognises that many men and boys are held back by economic exclusion and that gender stereotypes also limit men's productive potential. As such, we must also work with men to achieve their economic aspirations.

We will work with both women and men to challenge deep-seated gender stereotypes, including on:

- perceptions around women's productive and reproductive roles
- the imbalance in relation to care-giving and household work
- women taking on greater immediate economic responsibility in the family and at work as a result of changing patterns of migration.

We believe that greater economic empowerment of women will support both men and women (and their families) to achieve their (economic) aspirations. We also believe that it gives men the opportunity to pursue new roles and a different balance between family and work, and thereby expand their role in and contribution to society.

WHERE WE WORK

In 2015, CARE implemented women's economic empowerment programming in over 50 countries in different contexts: in stable states, in acute emergencies, in fragile states and in those in transition. While much of our programme implementation will be concentrated in areas of marginalisation and economic exclusion in low and middle income countries, and in areas of fragility where economic vulnerability is high, it is equally necessary to work where economic power currently sits in order to change structural patterns globally. This means that a significant part of our private sector engagement and multiplying impact work is likely to be focused in the global North where, for example, many large corporations and multinational organisations are headquartered.

The implementation plan shows where CARE prioritises women's economic empowerment work – combining places where we can achieve change at scale, and countries and regions where women are more economically excluded than elsewhere.

KEY AREAS OF INTERVENTION

The list of barriers to women's economic empowerment is long and multifaceted: greater burden of unpaid household and care work; concentration in precarious, casual, low wage, informal employment; lack of control over income and assets; greater levels of violence against women; lack of/inadequate access to health services and control over sexual and reproductive health; lower levels of education; restricted mobility in the public domain; lower levels of financial literacy; greater levels of financial exclusion; lack of access to, or control over/tenure of, land and other natural resources; lower levels of access to market-related information; lack of access to training and extension services; unequal pay; discrimination by law, or discriminatory attitudes toward women in general, and toward their economic participation in particular.

This strategy proposes that CARE focuses on four inter-related and key pathways to economic empowerment, based on a combination of women's core economic roles as producers, workers, entrepreneurs and consumers, CARE's decades-long experience, and where we expect to be able to have the most impact:

- Financial inclusion
- Women and value chains
- Dignified work
- Entrepreneurship

In addition, we will have a specific focus on using tools and knowledge from these key areas of intervention to create resilient markets in fragile and humanitarian contexts.



Madeline Dorvil, one of the key-holders of a VSLA cash box in Haiti

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Financial inclusion

CARE is a recognised leader and innovator within savings-led financial inclusion. Savings have been shown (by the UN in *A roadmap for promoting women's economic empowerment*) to be one of only three interventions proven to accelerate the economic empowerment of women regardless of their context.¹ We therefore see our existing flagship work around Village Savings and Loan Associations (VSLAs) as both an area for CARE to continue to champion internally and externally as well as a powerful foundation for the rest of our women's economic empowerment efforts.

The basis of CARE's work on financial inclusion is the use of informal savings groups to enable (primarily rural) women living in poverty to build their financial skills and assets. It is designed to ensure women have equal and increased control over financial resources and access to financial services. This means that in addition to building financial skills and capabilities to manage financial resources and actively use relevant financial services and products, we will simultaneously be increasing women's voice and decision-making power within households and supporting women to claim their economic rights at community and national levels. This therefore also includes advocating for policies and regulations that enable equal access to financial inclusion for women and men.

Access to and control over resources allows women to invest in businesses, and evidence from our work shows that women who participate in village savings and loan

programmes are twice as likely to start and sustain a business as women who don't participate. Access to and use of financial services provides a platform for women to engage in broader productive value chains, either as entrepreneurs or as paid workers. Evidence from our work shows that VSLAs – when coupled with enterprise training – are a platform for women to enter productive value chains or start more successful income-generating activities.

Financial literacy and access to financial institutions also allows female workers to more productively utilise their earnings. With the increasing urbanisation of the workforce, we expect that a growing proportion of women will enter into wage labour. Many of them will come from rural areas, and have little knowledge of how to effectively manage their resources. Through direct programming, but also increased advocacy, we will promote financial literacy and inclusion within the workplace.

Whilst VSLAs offer an important first step onto the ladder of full financial inclusion, mature VSLA groups require a safer place to keep their savings, as well as access to more sophisticated and formal financial services such as credit and insurance. Working in partnership with the financial and telecoms sectors, CARE will continue to co-create innovative and scalable models to help women access appropriate and affordable financial services. We recognise that effective use of technology will be central to achieving scale and we will expand our understanding

and partnerships in this area. While technology is driving financial inclusion globally, technology isn't gender neutral and tech design tends to follow existing gender and social norms. Advocating for more gender-aware technology development gives CARE a new audience for our corporate engagement and advocacy work.

A major focus of CARE's work on financial inclusion has traditionally been on rural women in sub-Saharan Africa living in poverty. We will continue to focus on this target group, while balancing support for the most excluded and hardest to reach with a mass-market approach. We will also seek to multiply our impact by using the learning gained from innovations in Africa to consolidate and expand our programming in other contexts, including Asian countries where the VSLA model appears beneficial.

With 2 billion financially excluded people in the world – and a majority of these women – we will put significant energy into accelerating and multiplying impact. This is how we will do it:

INNOVATION

- Expand our reach and impact through continued creation of innovative products, services and models for outreach that can be scaled-up. This will often happen in collaboration with the private sector such as financial service providers and telecoms companies.

EXPANSION/SCALE-UP

- Use learning from our work in sub-Saharan Africa to expand our financial inclusion programming in other regions/countries.
- Target other impact groups, particularly adolescent girls, and adapt our tools accordingly.
- Increase the use of wide-ranging financial inclusion tools, in addition to cash transfers, in protracted humanitarian contexts as well as in fragile settings to increase economic resilience.

INTEGRATION

- Increasingly utilise the workplace (whether factory or farm) as a space to increase women's financial knowledge and inclusion.
- CARE's experience shows that VSLAs and other financial inclusion groups can be powerful platforms for advancing other outcomes, such as food and nutrition security and sexual, reproductive and maternal health. We will embrace opportunities to integrate other CARE programmatic goals whilst not compromising economic empowerment and advancement for women.

INFLUENCE

- Influence and shape the debate and movement around financial inclusion, increasing visibility of CARE's work in the process.
- Advocate for wide recognition that gender and empowerment need to be an integral part of financial inclusion. Reaching women isn't just a technical intervention: it is also a social change intervention.
- Encourage governments and financial regulators to remove regulatory barriers to financial inclusion for savings groups and for women.
- Make sure that CARE staff value women's financial contributions and champion a gender-transformative approach to financial inclusion in all networks and strategic relationships.
- Proactively share learning and best practice across CARE as well as to external stakeholders and partners.



Kone Tourougandjeme, a cocoa farmer in Boundiali, Cote d'Ivoire

© CARE / Priyanka Gouthaman 2015

Women and value chains

Today's markets are dominated by global production networks, or value chains, as the key channel for trade – so much so that the UN estimates that the value chains led by multinational companies now account for 80% of the world's trade.² Developing countries are getting an increased share – an important ingredient for growing their economies. Yet with inequality rising across the world, it remains clear that those at the end of these global value chains – such as small-holder farmers and in particular women – do not benefit accordingly.

A value chain is the full range of and connection between activities required to bring a product from its conception to its end use.

Although much of the rural economy in developing countries relies on women in their role as producers, their contribution is often unrecognised or 'invisible', and many crops are erroneously identified as 'male crops' (for example, cocoa in West Africa³). In addition, globally, women carry out between three and six hours of unpaid care work each day,⁴ which underpins the formal economy but continues to be considered less important. Gender-based division of labour and other structural barriers like access to land⁵ make it more difficult for women to access business development services and training opportunities, and reduce their productivity and their capacity to benefit from their work.

In CARE's work, we will have a particular emphasis on female small-scale producers in rural or peri-urban value chains. Here, women frequently cultivate on family farms – often unpaid – or rent land in or near their village. They are often not recognised as farmers (either informally or formally) and have lower levels of land titles, lower levels of productivity, and less access to extension or credit services, resulting in lower earning and weaker economic security and thereby lower incentives to invest in their land/farm. For women to realise their full economic potential as (small-holder) producers requires greater access to financial services, access to and control over land, rural extension, input, technology and skills development.

CARE will build on our existing and mature value chain work to ensure that we always strive to achieve a combination of recognition of and expansion of women's roles in value chains; increase the value that women capture from their participation and contribution; and strengthen women's economic decision-making power. At CARE, we see the removal of gender(ed) barriers as essential to women having equal access to productive resources and economic opportunities. Our goal is to promote gender-inclusive value chains that deliver equitable gains and control over productive resources for women and men.

We recognise that to achieve positive outcomes for women's economic empowerment through working with agricultural value chains it is essential to also focus on

food and nutrition security and climate change resilience (which are key areas of the CARE 2020 Program Strategy). This must be incorporated from analysis and design stages through to implementation, measuring results and multiplying impact.

To realise our ambition around women and value chains, we will:

INNOVATION

- Proactively explore the use of innovative technology to accelerate and expand our work.
- Expand our reach and impact through the creation of innovative inclusive business models that recognise the contribution of women and maximise gains for women. This requires collaboration with companies – national and multinational, small or large.

EXPANSION/SCALE-UP

- Significantly grow our value chain portfolio in selected priority economic sectors through: scaling up our existing work; working in larger value chains; starting new initiatives where CARE currently doesn't work on value chains.
- Increase the number, size and scope of our strategic partnerships with companies working on inclusive value chains.
- Support interventions that target large-scale changes in market systems.

INTEGRATION

- Build a new portfolio around livelihoods and resilience in emergencies and protracted crises (e.g. Syria).
- Ensure that our work to secure women's economic empowerment through agricultural value chains has food and nutrition security and environmental and climate sensitivity at its core. This means integrating value chain work with CARE's goals around food and nutrition security and consistently incorporating CARE's expertise, tools and approaches around climate change and in particular climate-smart adaptation.

INFLUENCE

- Raise awareness and understanding of women's economic empowerment among those companies we primarily work with at a national level – agro-dealers, farm shops, small and medium-sized enterprises (SMEs), cooperatives.
- Challenge companies to recognise the role of women and to provide equitable opportunities and gains for all.
- Raise the visibility of women in value chains and increase recognition of their contribution to value chains.



Women workers in a garment factory in Cambodia

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Dignified work

Women's participation in the labour force is 27% lower than men's and for those women who do work, their participation is not on equal terms.⁶

Exploitative social and economic conditions, underpinned by deeply engrained gender norms about women's productive and care-giving roles, limit opportunities and choices for women in the labour market. This means that women often shoulder an unfair burden of unpaid work in addition to their paid work and are more likely than men to be employed in precarious, informal, low-paid forms of work with exploitative and unequal working conditions. This discrimination and exploitation of women workers manifests itself in various ways. For example, globally women earn only 77% of what men earn and many still face legal barriers to formal work (in 18 countries, husbands have the legal right to prevent their wives from working).^{7,8} Equally, a large proportion of female workers are found in informal employment⁹ which, in addition to being unregulated and unprotected, often places women in 'invisible' roles – for example, working from their own homes or in the homes of others as domestic workers (often the lowest paid and most vulnerable). The ILO estimates that there are at least 53 million domestic workers worldwide (though likely up to 100 million) – 83% of them women.¹⁰

Supporting women to gain equal access to quality work which is safe, fairly and equally rewarded, and to have greater levels of control over their earnings from this

work, requires a combination of efforts to improve labour rights, both legally and in practice, and to change attitudes to women's productive vs. reproductive roles at household, community and structural levels. The ILO's Decent Work agenda needs to go hand in hand with addressing the underlying gender inequalities that see women, more so than men, in employment likely to be informal, casual and underpaid.

Unpaid domestic and care work

All CARE's work seeking to economically empower women must simultaneously consider how to support a shift in unpaid domestic and care work and integrate this into our interventions at different levels of our engagement. This involves working at household level to shift expectations between couples, at community level to reset the perception that women must do the work at home, and at institutional level to advocate for greater recognition, reduction and redistribution of unpaid work through investment in social protection (e.g. affordable childcare).

CARE has growing experience of improving working conditions and outcomes for women, and will draw upon this and the experience of others to build a substantive body of evidence of ways to achieve equitable and dignified work opportunities. Innovation, research and development will therefore play a central role in how we will approach our interventions in the area of dignified work.

To support women to achieve economic empowerment through dignified work, we will:

INNOVATION

- Throughout our work, as well as the work of others, research and test whether challenging patriarchal norms and valuing women's work and skills will increase their participation in the labour force and their access to quality decent jobs.
- Throughout our work, as well as the work of others, research and test whether providing childcare support to women will increase their participation in the labour force.

EXPANSION/SCALE-UP

- Build on past and current programming with garment workers in south and south-east Asia to realise workers' rights, particularly gender equality and living wages. This includes pulling together country-by-country experience in Asia to create a regional programme to achieve greater positive impact on the lives of female garment workers as well as starting to encourage systemic change in the global garment value chain.
- Build on our experience with domestic workers in Latin America to support domestic workers in claiming their rights.

- Scale-up existing models and good practice such as Community Development Forums and Workers' Committees in Asia.
- Increase the number, size and scope of strategic partnerships with companies for influencing and ensuring dignified labour.

INTEGRATION

- Enable women workers to realise their rights, by strengthening and scaling-up our work on women's collectives and organising, and engaging in dialogue, networking and linkage with worker and women's rights organisations/movements to develop a 'movement building' approach.

INFLUENCE

- Challenge companies where their practice is holding women back.
- Advocate for reforms to discriminatory labour laws and the extension of legal protections to those who are not currently recognised as workers or protected under current provisions – particularly for women working in the informal economy.



Marcelline Dohami built up her grocery stall business in Benin with a loan from Lendwithcare

© CARE / Emma Howard 2012

This includes:

- Enhancing **agency** for female entrepreneurs by providing business training, technical skills, access to financial services and technical assistance; gaps in literacy and numeracy may also need to be addressed.
- Enhancing the social or **relational** environment for support to female entrepreneurs through facilitating peer networks, mentoring and women’s collective organisation (for example through VSLAs and cooperatives). This aspect will also enhance negotiating power, to also address some of the structural barriers facing female entrepreneurs. Men should also be engaged to challenge negative gender norms that see men as the sole breadwinner and natural decision-maker, and to address women’s time poverty by taking an active role in unpaid care and domestic work.
- Addressing **structural** barriers to female entrepreneurship through advocacy for policy and social changes, including resetting social norms. This requires gender-transformative actions through working with men, local leaders, the private sector and other power-holders to address underlying causes of gender inequality.

To help improve prospects for female entrepreneurs, we will:

- Support and give business training to female entrepreneurs, often closely integrated with our financial inclusion work.
- Multiply the impact of our work by scaling-up successful models, supporting advocacy towards power-holders who can promote positive change on a structural level, and working to change social norms in alliance with communities and a diverse range of partners.

Female entrepreneurship

Around the developing world, women own approximately 8 to 10 million small and medium-sized enterprises accounting for 31-38% of all SMEs in emerging markets.¹¹ Entrepreneurship represents a large proportion of women’s paid work and PwC has estimated that the majority of the 1 billion women that will enter the workforce by 2020 will do so through entrepreneurial work.¹² Thus, female entrepreneurship is a critical avenue through which to support women’s economic empowerment.

Some of the key constraints to female entrepreneurship include lack of skills and knowledge, limited control over economic resources and earnings, lower productivity in sectors that women typically engage in, and lack of access to credit and financial services.¹³ CARE-supported initiatives such as VSLAs help poor women address some of these constraints – for example, by providing access to basic financial services and to business skills training. However, while this can enable women to stabilise their economic situation and to start up and/or diversify income-generating activities, there is little rigorous evidence that either access to finance and/or business training alone leads to sustained growth among women’s micro-enterprises.¹⁴ Supporting women’s ability to build financially (and environmentally) sustainable, profitable and growing enterprises, with the potential to enter the formal economy, requires a more focused approach that targets the specific vulnerabilities women might face.



Ahlem rehabilitated her cucumber greenhouses after they were damaged by conflict in Gaza

© CARE / Maxime Michel 2015

situations; slow onset or protracted crises; as well as more stable countries where pockets of fragility (economic, social and political) exist and disrupt markets. A large part of this work will involve supporting women to protect themselves from, adapt to and recover from the impacts of climate change.

Many other organisations working on development and/or humanitarian response, including a number of our partners, work in this space. It is important for CARE to improve our understanding of how to better utilise, adjust and adapt our tools, as well as to work alongside others and incorporate best practice toolkits and learning.

We will:

- Test the assumption that there is a positive correlation between more resilient market systems and more resilient economic empowerment for women.
- Research, experiment and refine how best to utilise the disruptions of markets and economic flows in times of crisis to transform gendered norms and perceptions around women's productive roles.
- Develop a range of tools and approaches for promoting women's economic empowerment in crisis responses and post-crisis programming, and test them across multiple contexts. We will do this with colleagues working on climate change and resilience and in humanitarian contexts.
- Publish learning and policy analyses examining the impact of CARE's women's economic empowerment programming in crisis contexts, and in particular how this might better address and increase resilience (including climate change resilience), engage and leverage market systems, and achieve positive gender-transformative impacts.
- Work with local, national and international partners to achieve our goals.

Resilient markets

In times of crisis women often end up with greater economic responsibility for the household, yet they are often less well equipped economically than men. Economists sometimes describe women as economic 'shock absorbers' in conflicts, disasters, climate change and economic crises. By strengthening women's economic status and capacity to partake in and reap full economic rewards we will also increase their resilience to shocks.

CARE's humanitarian mandate, our focus on resilience as a core part of the CARE approach, and the increasing interest among donors and other development actors on fragile contexts, combine to offer an opportunity for CARE to achieve positive impacts on women's economic empowerment. We will do this by more systematically utilising, adjusting, and adapting our tools around financial inclusion, value chains, dignified work and entrepreneurship, to fragile and humanitarian contexts.

This will include supporting women through economic tools, capabilities and skills to prepare for, respond to and recover from shocks and crises, and adapt to changing situations such as climate change. We will also consider how market systems can be transformed to increase both resilience and economic empowerment for women.

Our work on resilient markets will focus on fragile and conflict-affected states; rapid emergency response

Women's economic empowerment and the CARE approach

The CARE 2020 Program Strategy sets out an overarching approach for all our programmes: “to tackle the underlying causes of poverty” by strengthening gender equality and women's voice (see below); promoting inclusive governance (see below); and increasing resilience (see under ‘Resilient markets’ above).

GENDER EQUALITY AND WOMEN'S VOICE

Economic exclusion and disempowerment is fundamentally about power relations and social norms/structures that hold girls and women back. In the home this manifests itself through girls and women doing the bulk of household and care-giving work, resulting in less time to spend on productive activities; girls and women working as unpaid labourers, for example on a family farm; and women having less of a say in how money is spent. Outside the home it results in restricted mobility, in women working in informal, casual and lower-paid work, in unequal access to assets and skills, and unequal return for their productive investment.

A gender-transformative approach to women's economic empowerment will address gender gaps in access to and control over economic resources and tackle and change exploitative markets and workplaces so that all people (women and men) benefit from the changes. This requires identifying and challenging cultural and social norms which inhibit gender equality in the informal and formal economy, including tackling barriers to mobility, participation and association, use of technology, market access, market information and use of productive assets.

INCLUSIVE GOVERNANCE

Achieving economic empowerment requires a shift in perceptions and actions around the economic contribution and economic ‘worth’ of women. In implementing this strategy, we will utilise CARE's tools and models for transforming power relations at the household level, coupled with CARE's models for strengthening and establishing mechanisms that further the responsiveness and accountability of power-holders, such as the state or businesses.

Strengthening the voice and advocacy capacities of women and women's organisations, groups and networks

is central to the CARE approach. We will continue to build on our use of collectives in the productive space such as farmer cooperatives, workers' groups, VSLAs and community development forums as an effective space for negotiation. We will also explore ways to engage government, both at various sub-national levels as well as nationally, to strengthen its understanding of challenges faced by workers (and especially women workers) and to increase its ability to influence private sector power-holders. In particular, we will look for ways that women workers themselves (through collective spaces where they have a strong voice) can influence relevant government actors regarding their working conditions.

A life free from violence

Economically empowering women involves challenging and altering societal norms and perceptions around the productive role of women, such as for example shifting the bargaining power around economic household decisions as a result of women having an independent income source. This can increase the risk of gender-based violence. Conversely, achieving greater levels of economic empowerment can reduce the risk of violence, or give women a means to escape violence.

It is critical that women participating in CARE's women's economic empowerment programming are able to do so without placing themselves at risk. Our work must be built on a context-specific understanding (e.g. through Knowledge-Attitudes-Behaviour questions for family and community members of the impact group) of the potential impact of women's economic empowerment on the risk of gender-based violence, in order to understand and take steps to minimise that risk. Women's economic empowerment programming must also provide processes and confidential spaces where participants can disclose their experiences and seek help; and engage male partners of female participants and community, traditional and religious leaders in order to reduce any resistance and backlash that could result. To do this successfully will require increased levels of awareness and collaboration between CARE practitioners and experts on women's economic empowerment and gender-based violence.

Private sector engagement

As the dominant driver of and key power-holder within markets, the private sector can play a major role in reducing barriers and creating opportunities that support the economic empowerment of poor women and their communities.

Strategic engagement with business in all its shapes and forms to achieve a reorientation towards inclusive pro-poor business models that value, respect and champion the contribution of women is critical to achieve our goals. This means raising awareness within the private sector of their responsibility for ensuring decent working conditions, equal opportunities and overall recognition of women in their productive roles as employees, producers and participants in value chains. It means partnering with business to scale-up successful approaches and to co-create new models. And at times, it will mean being prepared to take a critical stance where a business is perpetuating gender norms that hold women back or is run on the back of exploitative models.

Measuring success

The implementation plan for this strategy will incorporate a specific set of measureable indicators, and create annual milestones to track progress.

Our work will seek to achieve positive change towards the following impact indicators:

1. # and % of women who are active users of financial services (disaggregated by informal and formal services)
2. % of women who (report they) are able to equally participate in household financial decision-making
3. # and % of women with union, women's group or cooperative membership through which they can voice their labour rights

To guide our work across the whole programming cycle, we will develop a framework and tools for measuring women's economic empowerment across programmes and projects, at various levels, through quantitative and qualitative methods. The tools will enable CARE teams across all our programmes to assess the degree to which they are integrating and promoting women's economic empowerment in their programme objectives, activities and outcomes. The framework will enable comparison across countries and trend analysis.

Resourcing the strategy

Invest in staff with the right skills and capabilities.

Economic empowerment of women requires a combination of expert skills in economic development and in gender equality and the empowerment of women. Adequate investment must therefore be made to blend and combine the two. CARE should invest in ensuring that all staff working on economic empowerment have – in addition to expert skills in economic development – a high degree of expertise in understanding how to create gender-transformative change in the economic domain. CARE will also invest in building a cadre of spokespeople to communicate and advocate for us on gender-transformative economic development.

Invest in CARE's advocacy capacity to achieve structural change as well as forging strong relationships with women's economic rights advocates and male champions to promote women's economic empowerment.

A global funding strategy will be prepared. It will consider the global donor partner landscape including bilateral and multilateral donors, foundations and companies. It will also include value propositions for women's economic empowerment overall as well as within each of the key areas of intervention.

CARE International, August 2016

Notes

¹ The other two are childcare provision and control over land.

www.womeneconroadmap.org/sites/default/files/WEE_Roadmap_Report_Final.pdf

² http://unctad.org/en/PublicationsLibrary/wir2013overview_en.pdf

³ While approximately 20% of formally recognised cocoa farmers in West Africa are female, it is estimated that women and girls contribute up to 45% of labour input, mainly through unpaid family labour.

<https://siteresources.worldbank.org/INTWDRS/Resources/477365-1327599046334/8394679-1327614067045/WDROver2008-ENG.pdf>
www.worldcocoafoundation.org/wp-content/uploads/files_mf/womenincocoa_farming_presentations.pdf

⁴ www.oecd.org/dev/development-gender/Unpaid_care_work.pdf

⁵ In developing countries for which data are available, only between 10-20% of all land holders are women.

⁶ ILO, Women at Work: Trends 2016,

www.ilo.org/wcmsp5/groups/public/---dgreports/---dcomm/---publ/documents/publication/wcms_457317.pdf

⁷ <http://wbl.worldbank.org/~media/WBG/WBL/Documents/Reports/2016/WBL2016-Key-Findings.pdf>

⁸ ILO, Women and the Future of Work,

www.ilo.org/wcmsp5/groups/public/@dgreports/@dcomm/documents/briefingnote/wcms_348087.pdf

⁹ ILO, Women at Work: Trends 2016,

www.ilo.org/wcmsp5/groups/public/---dgreports/---dcomm/---publ/documents/publication/wcms_457317.pdf

¹⁰ ILO, Domestic Workers Across the World: Global and regional statistics and the extent of legal protection,

www.ilo.org/wcmsp5/groups/public/---dgreports/---dcomm/---publ/documents/publication/wcms_173363.pdf

¹¹ IFC and GPFI 2011, Strengthening Access to Finance for Women-Owned SMEs in Developing Countries,

www.ifc.org/wps/wcm/connect/a4774a004a3f66539f0f9f8969adcc27/G20_Women_Report.pdf?MOD=AJPERES

¹² http://download.pwc.com/ie/pubs/2014_next_generation_diversity_developing_tomorrows_female_leaders.pdf

¹³ ILO-WED Issue Brief, Dec 2014,

www.ilo.org/wcmsp5/groups/public/---ed_emp/---emp_ent/---ifp_seed/documents/publication/wcms_329356.pdf

The International Finance Corporation estimates that as many as 70% of women-owned SMEs in the formal sector in developing countries are unserved or underserved by financial institutions. IFC and McKinsey, Two Trillion and Counting,

www.ifc.org/wps/wcm/connect/3d5d09804a2d54f08c1a8f8969adcc27/Two+trillion+and+counting.pdf?MOD=AJPERES

¹⁴ IFC and GPFI 2011, Strengthening Access to Finance for Women-Owned SMEs in Developing Countries,

www.ifc.org/wps/wcm/connect/a4774a004a3f66539f0f9f8969adcc27/G20_Women_Report.pdf?MOD=AJPERE