



## WOMEN'S ECONOMIC EMPOWERMENT



### WHY WOMEN'S ECONOMIC EMPOWERMENT?

Globally, of the 1.2 billion people who live in absolute poverty, the majority are women and girls, due to a range of inter-connected reasons:

- Women do **two thirds of the world's work**, but only earn **10% of the world's income**.
- Compared to men, **working women have fewer rights**, less access to and less control of economic resources. For instance, less than 20% of landholders are women.
- **Women lack opportunities for developing capabilities** such as vocational skills and access to new markets for their products and services. In addition, despite their major contribution to global value chains, women are often invisible for extension services.
- **Women lack opportunities for developing confidence and decision-making power** – and they are under-represented in senior roles and economic leadership positions.
- Women are largely concentrated in **vulnerable low-paying jobs** which often lack basic social protection, labour rights and fair wages.
- **Women have limited access to financial services** and lack financial literacy skills. They have less say than men over economic decisions and less control over household resources. Worldwide, 1.2 billion women are unbanked.

CARE understands that the economic contribution of women in low income households is vital for the survival of everyone in that household – women, men, girls and boys. The central importance of Women's Economic Empowerment in order to end poverty and tackle inequality and injustice is confirmed by the Sustainable Development Goals (SDGs) – which have incorporated Women's Economic Empowerment in Goals 5 and 8.

## OUR THEORY OF CHANGE (TOC)

CARE's ToC for Women's Economic Empowerment demonstrates that increased capabilities, decision-making power and an enabling environment are essential in order to achieve genuine and sustainable economic empowerment for women. CARE's [WEE Strategy](#) further details how CARE will contribute to Women's Economic Empowerment.

Women have the capability, confidence and choice to identify, pursue and achieve their own/collective economic aspirations

Women individually or collectively influence or make economic decisions

Power holders, structures and formal and informal institutions enable and respect women's equal access to and control over economic resources, assets and opportunities

Women are economically empowered and have greater access to and control over economic resources, assets and opportunities



## WHAT DOES CARE DO?

CARE's WEE interventions tackle barriers to Women's Economic Empowerment at local, national and international level and include:

- **Financial Inclusion:** CARE's core approach are [Village Savings and Loans Groups \(VSLAs\)](#) that offer equal and increased control over financial resources and access to savings-led financial services (see [VSLA Manuals and Tools](#)). In [Ethiopia](#), over 80 percent of women and girls who participated in VSLA projects now actively use informal financial services and have increased financial skills. As a result of our VSLA work, women globally are now able to participate more equally in household financial and economic decisions. Finally, we link mature VSLAs with formal financial service providers in order to give women access to bank accounts and larger loans. Since 2011, CARE has enabled over 124,000 women to use formal financial services – and enabled over 3 million women to participate in VSLAs.
- **Women and Value Chains:** Our work with women at the bottom end of global value chains has enabled us to support female farmers' cooperatives which give women access to financing and training – and increases their market access. In [Guatemala](#), for example, we increased women's economic decision making power by 12 percent – and in [Honduras](#) by 37 percent. We tackle injustice in global value chains by partnering with international companies such as [Mondelez](#) and [Cargill](#) who source from global value chains.
- **Dignified Work:** Through our programs we ensure that there are dignified working conditions for women (e.g. fair wage, social protection) – and we advocate for respect for labour rights and redistribution of unpaid care and domestic work. In [Bangladesh](#) we enabled 96 percent of women participants to voice their labour rights. We achieved this by establishing workers' Participation Committees and providing training on gender, communication, occupational health and safety and other relevant topics. As a result, absenteeism reduced while productivity and communications between staff and supervisors improved. Furthermore, factory managers increasingly understood women's leadership potential.
- **Female Entrepreneurship:** We support female entrepreneurs to develop their professional and business management skills – as well as access to loans and other financial services. In [Rwanda](#) and [Tanzania](#), for instance, we have supported female shop owners, hairdressers, and charcoal producers to establish and grow profitable enterprises. CARE has also established and now partners with several [social enterprises](#) that provide professional opportunities to women.
- **Resilient Market Systems:** In humanitarian crises and fragile contexts, CARE helps women to build their economic resilience and recover from shocks and disasters, drawing on the four pathways outlined above (financial inclusion, women and value chains, dignified work, and female entrepreneurship).

## WHAT HAVE WE LEARNED?

Here are some of our key recommendations for how to have more effective WEE programs at scale:

- **Financial Inclusion scale-up and integration:** We have used VSLA platforms to scale-up and integrate with other Outcome Areas (e.g. FNS+CCR, SRHR, Gender). Moreover, we aim to achieve scale-up by targeting new impact groups such as youth. Finally, we should continue strengthening women's economic decision making power through VSLAs, and enable women to become political leaders.
- **Tailor-made entrepreneurial and business development support and mentoring:** For entrepreneurial and business development support to be effective, it must be tailored to individual women's strengths and needs. We should focus support on women who are motivated and capable to run a business – and those who will be able to develop necessary skills with CARE's support.
- **Engaging men, boys and power-holders:** Our successful programs have found that when we had the engagement of men and boys, we were able to create acceptance for changing gender roles. We will continue to work with male gender champions in order to help men, boys and power-holders to understand the benefits of women's economic contribution for the wider community.
- **Partnering and advocating with the private sector:** We should continue working with a range of companies in order to prevent exploitation of women who work at the bottom end of global value chains. We need to continue advocating and collaborating with private sector partners in order to increase the value that women gain from their participation and contribution. Moving forward, we need to have the courage to advocate for necessary structural changes in global value chains – even if they involve uncomfortable conversations with our partners.
- **Generating strong evidence for impact:** We need to continue generating robust monitoring and evaluation (M&E) data that evidences the impact of our WEE work. Evidence is critical for accountability, learning, and for achieving results at scale for women with our WEE interventions. By knowing what the negative and positive consequences are for women and communities where we work, we can replicate and expand successful models and approaches. We should continue using a variety of quantitative and qualitative data collection tools – in particular participatory tools that provide us with program participants' genuine views.



## WANT MORE INFORMATION?

For more information on Women's Economic Empowerment programming, please see the CARE WEE Strategy, Insights, CARE International UK's website on WEE, and the WEE section of CARE's Gender Justice Primer. You are also welcome to contact Regine Skarubowiz, Monitoring, Evaluation and Learning Advisor for WEE, or Nilufar Verjee, Director of WEE.

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