

**FROM
NECESSITY TO
OPPORTUNITY**
*Women Entrepreneurs
in the Global South*



From Necessity to Opportunity

Women Entrepreneurs in the Global South



Global Report on the
CARE-H&M Foundation
Partnership Program
‘Strengthening Women –
a catalyst for positive change!’
H&M FOUNDATION

EXECUTIVE SUMMARY

There is an increasingly widespread agreement on the importance of economic participation and empowerment of women. This report confirms this importance and adds a perspective from the position of empowered women entrepreneurs that originate from marginalized, impoverished communities. It shows how stakeholders’ interventions can be built on their initiatives and aspirations, to further strengthen their position.

This report reflects the experiences and results of a program carried out by CARE and the H&M Foundation, called “Strengthening Women – a Catalyst for Positive Change!”. The program focuses on strengthening capacities of women entrepreneurs in eleven countries worldwide. The women’s experiences and stories are at the heart of this report, underpinned with facts and figures from research and literature.

The program principally focuses on the economic empowerment of entrepreneurs through training, access to capital and inspiring role models. Although the women come from low-income communities and in some cases did not have experience in enterprise development, the large majority indicates that income from their enterprises has increased (sometimes ten-fold), while at the same time they have gained more control over their enterprise, income and time. This in turn has resulted in increased self esteem and leadership.

Although the women may have been motivated by necessity when they started their enterprise, many of them are now taking advantage of opportunities for growth. Through the women’s organizations and with support from the program, they managed to gain access to new markets, created awareness about the specific needs and rights of women entrepreneurs and developed initiatives to access new financial resources.

To further strengthen women entrepreneurs’ development, the report concludes with a framework for the empowerment of women entrepreneurs proposing actions in three domains:

- Development of skills and capabilities at the level of the individual women, their enterprises and organizations.
- Strengthening women’s visibility, collective voice and representation.
- The creation of enabling conditions for women entrepreneurs with or by other stakeholders.

CARE and H&M Foundation will continue to support the empowerment of women entrepreneurs from marginalized communities so that they generate an income, experience ownership and capitalize on their business potential. We are a broker with a mission, facilitating a movement that fuels the transformation of existing networks of women into flourishing business communities with a lasting impact on society.

We invite government organizations, private companies, civil society organizations and international organizations to join us in this effort and therefore conclude this report with a call for action for them to engage with women entrepreneurs.

PROGRAM STORY



WOMEN’S STORIES

FACTS



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‘No country can ever truly flourish if it stifles the potential of its women and deprives itself of the contributions of half of its citizens.’

Michelle Obama, American lawyer and writer, First Lady of the United States of America from 2009 to 2017

PREFACE

WHY THIS REPORT AND WHAT WILL YOU FIND IN IT?

In February 2014, the H&M Foundation decided to invest in the expansion of CARE’s efforts in Women Economic Empowerment. The aim was to strengthen the capacities of 100,000 women entrepreneurs around the globe to develop their own enterprise.

The partnership with CARE focuses on access to skills, knowledge and seed capital for women in eleven countries, and on the use of role

models to inspire women and relevant stakeholders to get involved in enterprise development. This report reflects the main results of the program, seen through the eyes of the people involved. It shows the opportunities and stresses what’s still needed for women to become successful in business and society.

It also is a call to action for further support in order to catalyze women empowerment through enterprise development.

At the heart of this report are the women entrepreneurs. They are the ones that make the choices about their entrepreneurship, based on their interest, aspirations and limitations.

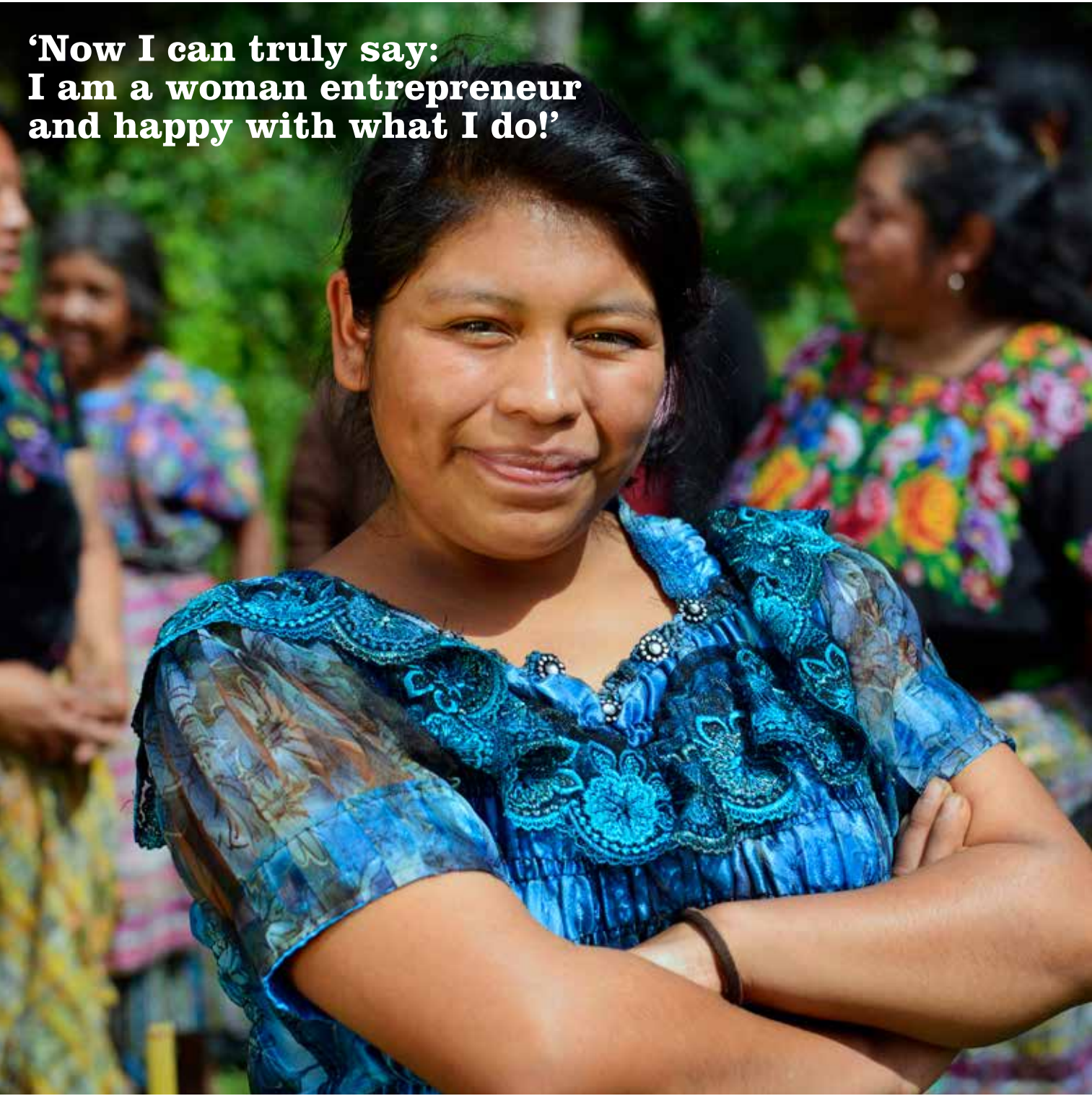
The aim of this report is to promote the conditions for women entrepreneurs to be able to make their own decisions, in such a way that they can positively influence their own lives and their communities.

A QUANTUM LEAP IN WOMEN’S ECONOMIC EMPOWERMENT

UN Secretary-General Ban Ki-moon concluded in 2016 that “despite important progress in promoting gender equality, an urgent need remains to address structural barriers to women’s economic empowerment and full inclusion in economic activity. “If the world is to achieve the Sustainable Development Goals (SDGs), we need a quantum leap in women’s economic empowerment (WEE).”

Ban Ki-moon announced the first-ever High-Level Panel on Women’s Economic Empowerment to provide thought leadership and mobilize concrete actions aimed at closing economic gender gaps that persist around the world. This panel presented its report in September 2016, including a Call to Action for gender equality and WEE to address the specific issues that affect women and to support

the implementation of the 2030 Agenda for Sustainable Development, promising to leave no one behind. The Agenda has a stand-alone Goal on gender equality and the empowerment of women and girls (SDG 5). In addition, there are gender equality targets in other Goals and a more consistent call for sex disaggregation of data across many indicators.



**‘Now I can truly say:
I am a woman entrepreneur
and happy with what I do!’**

The story of

Elida Guatemala

I was 18 when I joined a Women’s Group from my municipality in Santa Cruz Balanyá. At the beginning it was difficult for me because the other women were so much older and already had their own families. They had a different way of thinking and were more mature than me. It turns out we learned so much together, for example how to grow tomatoes and oyster mushrooms, planting and harvesting green beans, zucchini and peas. Not only for sale in the local market but also for export.

I feel happy because joining the group allowed me to start my own small business. Now I can truly say: I am a woman entrepreneur and I am happy with what I do! Nobody forces me, I just simply get so happy when I set out to do something, determined to accomplish my goals. I really developed a passion for growing oyster mushrooms, because you work in the shade and at your own home. So it is not so much an investment in time, but more an investment in learning how to properly grow the mushrooms and continue improving.

My own income

I live with my mom, brothers and sisters. My dad left us when I was young. At that time he sold our house and we had to look for a new home. Because of my mum’s efforts we were able to save money and build a new house. She worked so hard, mostly in the fields. I truly admire her. She taught me to work hard and move forward. Two years ago, I was still depending on my mum. But by working hard and saving my money I was able to pay for university and my own clothes. It is a big change to be having my own income. Now I can help my mum as well.

A woman can do many things

One of my goals is to graduate from university. My other dream is to be recognized as a successful woman in agriculture. I want my products to be of good quality and quantity. To me being an entrepreneur means not being just any woman, it means you are constantly learning, evolving and also guiding other people. A woman can do many things, not just being at the house. Women can learn a lot and have great successes in life. I think an important characteristic of being an entrepreneur is first of all being happy with yourself and having self-confidence. In this way we can face any challenge.

My biggest challenge remains the lack of money to invest in my school and my work. I am always stressed about how to pay the university bills. The other challenge is a lack of proper land. We don’t have enough land of our own. That’s why we have to rent and this is very expensive. If you don’t have money to invest you cannot do bigger things. But even so, I never let this stop me from doing what I want to do.

Machismo

To have more opportunities for women entrepreneurs in Guatemala, we first have to change mindsets. There is a lot of discrimination and ‘machismo’ here. Men often don’t let women move forward and let them do something for themselves. Men have made us feel as if we are less than them. That’s why we have to change mindsets, both of men and women. Because many women say ‘we cannot do this, we cannot do that’. The mind is very powerful and we should try to change this towards positive thinking.

That’s why as women we should organize ourselves and participate. Because once we succeed in changing practice and mindsets, women will become more confident, they will learn how to do new things and they will move forward, creating a better life for their families. This is when Guatemala will be able to change.

WHY DO WOMEN ENTREPRENEURS MATTER?

CARE seeks an inclusive world of equal possibilities, tolerance and social justice, where poverty is overcome and all people live in dignity and security.

We put women and girls in the center because we know that poverty cannot be overcome until all people have equal rights and opportunities.

We believe that once empowered, women are a catalyst of positive change in their societies.

Therefore, CARE works on the empowerment of women entrepreneurs from low-income communities.

The aim is for the women to generate their own income, experience ownership and capitalize on their business potential.

In this way they can control their lives and participate in decisions that affect their family and community.

Working with women entrepreneurs fits into a broader CARE International strategy on Women's Economic Empowerment, which aims for 30 million women to have greater access to, and control over economic resources by 2020. This strategy focuses on four interrelated and key pathways to economic empowerment:

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

‘Gender equality is smart economics, enhancing productivity and improving other development outcomes, including prospects for the next generation and for the quality of societal policies and institutions.’

(World bank 2012)

WOMEN'S ECONOMIC EMPOWERMENT (WEE)

There are numerous ways to define women's economic empowerment (as per publications of for example ICRW, FAO, USAID, ADB and DCED). A common understanding emerges that WEE is one of the most powerful ways for women to achieve their potential to succeed economically and improve their rights. It is the core contributing factor for achieving equality between men and women.

The FAO (2016) considers women to be economically empowered if they have access to productive resources for economic advancement, and the ability to make autonomous choices and transform those choices into desired outcomes (agency). Control over resources and profits (power) goes hand in hand with the ability to exercise agency.

HOW DID THE PROGRAM START?

The partnership between CARE and H&M Foundation combines CARE's on-the-ground experience and evidence-based knowledge with the Foundation's entrepreneurial spirit and its interest in testing and scaling up new ideas.

In line with CARE's conviction, emphasis is placed on women's intrinsic power to forge their own pathways to success and on the conditions required for them to succeed.

The program activities focus on capacity development of women entrepreneurs to improve their income and increase their influence on decisions in their enterprise, household and community.

Eleven countries from five global regions were selected for the implementation of skills development projects.

Each country project includes a specific and contextualized set of interventions that best meets the needs of the women involved.

At the same time, all projects fit into an overarching CARE framework that allows for monitoring progress on women empowerment and enterprise development.

This overarching framework responds to CARE International's Theory of Change on Women's Economic Empowerment.

Within each country project, changes are monitored in terms of women's own capabilities, their influence on decisions and their enabling context:

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

AND IF: **Women individually or collectively influence or make economic decisions**

AND IF: **Power-holders, structures and formal & informal institutions enable and respect women's equal access to and control over economic resources and opportunities**

THEN: **Women are economically empowered and have greater access to and control over economic resources and opportunities**

WOMEN'S CONSTRAINTS TO ECONOMIC EMPOWERMENT

Many women still are faced with enormous barriers in the world of work (a.o. UNHLP 2016, IDRC 2016, World Bank 2012). They earn less and have far fewer assets and opportunities than men. There are structural barriers that hamper women's development, such as laws that inhibit women from owning land or other property, accessing finance or working without permission from a male relative.

While access to basic financial services and business skills training can enable women to start up and grow income-generating activities, there is little rigorous evidence that this alone leads to sustained growth of women's enterprises. Supporting women's ability to build financially sustainable, profitable and growing enterprises, with the potential to enter the formal economy, requires a focused approach

that targets the specific vulnerabilities that women might face. These may include but are not limited to: low production volumes, quality issues, transport and logistic problems, limited networks, and work in low-margin activities or sectors.



WHERE DID WE WORK?

The program has a global character. Country choices represent different socio-economic contexts, sectors, types of women organizations and a focus on different types of markets - local, national and international.

The program countries include: Peru, Guatemala, Ivory Coast, Sierra Leone, Burundi, Zambia, Jordan, Sri Lanka, Nepal, Indonesia and the Philippines.

The women entrepreneurs are from low-income and often marginalized communities.

We select women with a basic level of experience already involved in income-generating activities, and/or part of cooperatives or savings-and loans groups.

GLOBAL STATISTICS ABOUT WOMEN, WORK AND RESOURCES

By advancing gender equality, US\$12 trillion would be added to the global economy by 2025 (McKinsey Global Institute 2015). Women typically invest a higher proportion of their earnings in their families and communities than men (UNDP 2015). If female farmers in developing countries had equal access to productive resources, yield could increase by 20 to 30%. (FAO 2010). And yet:

Women work two-thirds of the world's working hours, but earn less than half of the world's income. Women do at least twice as much unpaid work as men (UN Women 2015, UNESCO 2015, UNHLP 2016).

Women's access to financial services globally is only 77% of the access men have (McKinsey Global Institute 2015).

Women have 84% of men's average access to ICT (UNCTAD 2014).

An estimated 35% of women have experienced physical or sexual (non-)partner violence, affecting their ability to achieve their potential and contribute to the economy (VAWG World Bank 2016).

DIFFERENT COUNTRIES, DIFFERENT SETTINGS

The program works with women entrepreneurs from marginalized communities, who are active in different sectors of the economy and in different types of activities – from production, to manufacturing, to trade and distribution. The women's enterprises may be individually or collectively held, while women's own organizations often play an important role in the development of their enterprise. We choose not to divide the women's enterprises into categories related to size, nor do we categorize them as 'opportunity' or 'necessity' entrepreneurs, in order to do justice to their potential for development and their stages of growth.

Cooperatives and associations

In Guatemala, Peru and Nepal the entrepreneurs have joined women cooperatives and associations in rural areas, with a focus on on-farm activities and processing of agricultural products.

The cooperatives and associations play a role in commercializing products, as well as in access to technical skills.

Women weavers in post-conflict areas

In Sri Lanka, the focus is on women weavers in post-conflict areas in the North of the country. During the civil war, weaving skills ceased to be practiced. The weaving sector is now being revived.

Village savings and loans associations

In Ivory Coast, Sierra Leone and Jordan, the entrepreneurs are part of so-called Village Savings and Loans Associations. Within these groups, women have access to small loans from collective savings. The setting is rural and economic, activities mostly consist of on-farm activities, trade, and some manufacturing.

Social enterprise

In Zambia, we work with women business agents within the setting of a CARE-supported social enterprise that promotes access to health-care products at affordable prices for the low-income segment in urban settings.

Individual entrepreneurs in areas prone to environmental shocks

In the Philippines the focus is on individual entrepreneurs dedicated to on-farm activities in typhoon Hayan-affected areas.

In Indonesia the focus is on manufacturing, the food industry and trade in urban areas.

In both countries, emphasis is placed on resilience to environmental shocks and risks.

'NECESSITY' AND 'OPPORTUNITY' ENTREPRENEURS

Women-owned enterprises are often defined as having a female sole proprietor or to include at least one woman with key management or decision-making responsibilities. All definitions emphasize ownership and control by women over resources and decisions.

An important distinction is made between the so-called necessity entrepreneurs and the growth or opportunity-oriented entrepreneurs, the 'gazelles' (Minnitia & Naude '10; Berner '12).

Necessity entrepreneurs are considered to have set up their business for reasons of survival and are described as struggling to balance their business with unpaid care responsibilities while barely making enough income to satisfy household needs.

The "gazelles" are typically characterized as being mostly more educated and having the aspiration, attitude and interest to expand their business.

The vast majority of low-income women entrepreneurs from marginalized communities are characterized as necessity entrepreneurs.

‘There was some reluctance to return to handloom weaving, but now we keep online accounts and advertise our products’



The story of

Rajitha Sri Lanka

With the end of the civil war, the people in our village in the North of Sri Lanka started to return to a normalcy we had not experienced for the last 30 years. In our case, although we chose a way that was new to some of us younger women, it really was a return to the past.

Handloom weaving had been an industry that our region was famous for in Sri Lanka, many years back. After the end of the war, the government promoted an initiative for formerly displaced people to return to handloom weaving. A group of about 15 of us from the village received a basic training from the Department of Industries, and, at the end of 6 months, a gift of a loom and some yarn to start our weaving business.

Basic training

Sadly, many of us did not know anything about running a business, producing for a specific market or even about selling our products. We heard of women who went to the Department's production centers and wove for a salary, but our village was far from these centers. Then people from CARE came to talk to us and explained about changing the training center in our village into a production center for us to run as a small business. We were very excited and all of us who had the basic training, joined up.

Role of women in society

With this new step, we received some advance training to help us understand modern methods of weaving and the necessary tools and equipment which allow for maximum efficiency in weaving. We also received training to help us understand the role of women in society and how we can change the ways we are not happy with and improve our lives in society. There was some initial reluctance by older women. Now some of them are even going to classes learning how to use computers to keep accounts and advertise our products. It's all very exciting and inspiring!

THE PROTAGONISTS

At the heart of the program are the women who participate in the skills projects and the role models inspiring them.

The role models share their stories and pass on their lessons learnt. They show how they give shape to their own entrepreneurship, highlighting the importance of their networks in becoming successful.

Important roles are also played by husbands and families: in some cases because of their support, in others because they had to overcome their own prejudices and resistance.

Local project managers from the CARE Country Offices support and monitor the women's actions and progress. In the field and in close collaboration with the women, they work together with CARE's local partners, finding ways to respond to needs and identifying opportunities in terms of markets, policy frameworks and funding.

Although spread across the globe, the country office teams are connected within CARE's international network and share insights and experiences, leading to conclusions beyond individual cases and countries.

CARE Nederland coordinates the implementation of the program within the CARE International confederation.

A dedicated program team works from The Netherlands to maintain the collaboration with and across the countries, providing the frameworks for implementation and progress reports for the H&M Foundation.

The H&M Foundation team challenges and facilitates the CARE team in showing results, innovation and broad communication about the program.

BUILDING ON CARE'S EXPERTISE IN FINANCIAL INCLUSION

Access to financial resources is an important condition for enterprise development. Around the world, more than a billion women lack access to formal financial services. Even optimistic projections suggest there will not be universal access to formal financial services by 2020 and that the gender access gap will remain a challenge. Access to savings (not credit) is an intervention that has proven to accelerate the economic empowerment of all women, regardless of their context. CARE's experience with partners – Barclays, Equity Bank, MasterCard Foundation, UNCDF, Visa, Gates Foundation, DfID and many others – has proven that forming and training savings groups (of which more than 75% are women) and then linking them to formal financial services is an effective two-step strategy to enable poor and excluded women to benefit from formal financial inclusion.

Village Savings and Loans Associations (VSLA) have proven to address underlying constraints, combining a practice of savings and loans with financial training. Development of positive gender attitudes towards women and increased access to the formal financial sector. VSLA's support women to grow businesses and increase financial discipline, respond to economic shocks, increase household and community level decision-making power and connect to the formal financial system. Our work with women entrepreneurs in many contexts builds on women's experience with VSLA's, expanding it to include vocational and business training, mentoring and exposure to role models.



WHAT DID WE DO?

The 3 main components of the program are:

- 1. FACILITATION OF SKILLS DEVELOPMENT PROCESSES WITH WOMEN ENTREPRENEURS IN ELEVEN COUNTRIES**
- 2. MANAGEMENT OF A SEED CAPITAL FUND, ACCESSIBLE FOR WOMEN ENTREPRENEURS WORLDWIDE**
- 3. ORGANIZATION OF ROLE-MODEL CAMPAIGNS IN FIVE REGIONS**

Skills development

CARE provides training and coaching to groups of women. We strengthen their organizations, help facilitate market linkages and support in gaining access to financial products.

We already reached out to 100,000 women entrepreneurs and inspired a wider group of women and stakeholders.

Capital investment

A fund facility, the 'Lasting Change Fund' has been made available. Through this facility, women entrepreneurs have been provided access to small grants, used as seed capital to develop their business.

Role-model campaigns

Role-model campaigns accompany skills development. They showcase the stories of women who became successful as entrepreneurs through overcoming barriers and seizing opportunities.

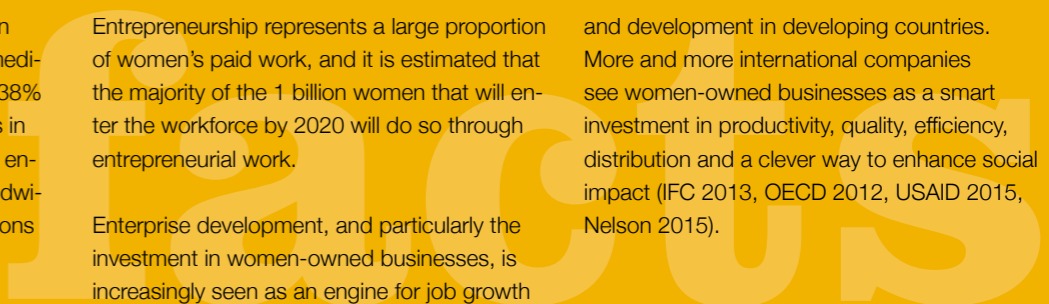
WOMEN ENTREPRENEURSHIP AND DEVELOPMENT

Across the developing world, women own approximately 8 to 10 million small and medium-sized enterprises, accounting for 31-38% of all small and medium-sized enterprises in emerging markets. These rates of female entrepreneurship have been increasing worldwide, but regional and cross-country variations are large (De Haan 2016).

Entrepreneurship represents a large proportion of women's paid work, and it is estimated that the majority of the 1 billion women that will enter the workforce by 2020 will do so through entrepreneurial work.

Enterprise development, and particularly the investment in women-owned businesses, is increasingly seen as an engine for job growth

and development in developing countries. More and more international companies see women-owned businesses as a smart investment in productivity, quality, efficiency, distribution and a clever way to enhance social impact (IFC 2013, OECD 2012, USAID 2015, Nelson 2015).



SKILLS DEVELOPMENT

In all countries, projects are implemented that aim to strengthen skills of women entrepreneurs through training, mentoring and coaching.

Based on analysis, specific interventions are carried out that address needs and opportunities in each specific country and context.

Skills packages include technical and vocational skills, business skills, as well as negotiation and leadership skills. Also, attention is paid to

strengthening women's organizations, as they play an important role in women's development as entrepreneurs.

The in-country teams furthermore support the entrepreneurs in the establishment of market linkages and in gaining access to financial services and products. The latter often happens through Village Savings and Loans Associations (VSLA's). Saving is often the first step to financial security, and within the VSLA allows for taking out low-cost loans.

Furthermore, in contexts where gender norms and/or gender-based violence are a barrier to women's economic activity, husbands and other men in the community are involved in training to increase awareness on gender roles.

Apart from that, the project staff engages with local stakeholders to develop networks that support women's entrepreneurial skills and development.

'Before, we were not able to make good quality products. Now we make high quality sarees with confidence.'

One of the women weavers in Sri Lanka

'Since I participate in the skills project, I learned a lot of things. The marketing skills and tools excited me the most.'

Susanne Nininahazwe, Burundi

WOMEN AND EDUCATION

Education inequalities are significant barriers to participation in society (IOB 2015). The UNESCO 2016 gender review reveals that in 2014 gender parity was achieved globally, on average, in primary, lower secondary and upper secondary education. However, this global average masks continuing disparity in many regions and countries.

Education has an empowering effect on women's voice in the family and their participation in public life. As the level of education increases, so does the chance to get and keep a job, have a healthy life, have fewer and healthier children and support a family. Quality education can increase skills needed for life and employment (UNIDO).

Access to education, training, business development services and mentoring increases women's capacity to engage in more productive and remunerative work, maximize profits, perform managerial and leadership roles and participate fully in the development of their communities (Sab Miller et al. 2016).

LEARNING FROM WOMEN ENTREPRENEURS' EXPERIENCES

Effective learning

Initially, women receive training in existing organizations or training groups. It is found that the group has a positive effect on learning, because of the possibility of sharing, mutual support and exchanging experiences. It is also seen that the group members enhance each others' access to new local markets by sharing networks.

Training materials are tested and adapted for particular target groups. Where necessary, materials were specifically designed to work with illiterate women.

Training is most effective combining different types of skills, based on the needs and context of each group and including a mix of life skills, business skills and vocational skills.

Beyond group training, coaching and mentoring, individualized tailor-made follow ups are arranged, particularly for the most promising entrepreneurs.

Understanding markets

The women in the program are connected to different types of markets. Current markets for existing products and services were taken as a starting point. From there on new opportunities were explored, for example through linking with private national and international companies and assessing local demands for new or improved products and services. Involving women closely in these assessments strengthens their capacity to understand, explore and negotiate new market opportunities themselves.

Involving men, boys and community leaders

Husbands, sons and community and religious leaders are involved throughout the training process. They are informed about the activities and actively involved in topics like gender equality, women's rights, division of household roles and responsibilities. This helps avoid or overcome problems within families or communities related to traditional roles of women.

Financial literacy

The program often works in circumstances where women have very basic experience in managing their own financial resources. Village Savings and Loans Associations (VSLA's) have proven to play an important role as saving is often a first step to financial security. From there, the women can move on to low-cost loans. For women to be able to make their own choices and decisions as entrepreneurs, improving financial literacy is a key starting point, and VSLA's are an important means to achieve that.

GENDER NORMS AND THE ROLE OF THE COMMUNITY

Gender bias in the environment in which women entrepreneurs operate hampers the development of women's business. Vossen-berg (2016): "The lack of social legitimacy and support arising from rigid stereotypes and discriminatory norms and beliefs about what is proper or appropriate, accepted and expected behavior for men and women can constrain women's entrepreneurship the most."

Many international organizations focus on men as important gatekeepers in challenging gender norms. Mobilizing their support is a powerful strategy that enables great results in women's empowerment. It can break down resistance to challenging the status quo and altering social norms. On the other hand, when no attention is paid to male engagement, gender-based violence can also

increase when women become successful entrepreneurs.



‘I am very happy that through the skills training I have been challenged. Taking the trout farm to the next level is now in our own hands.’

The story of

Andrea Peru

My name is Andrea and I am 20 years old. I come from a small community called Palmira Alta in Huancavelica. My parents are farmers. They have seven children. I used to help them with work on the field and taking care of my younger siblings. I studied until 4th grade of secondary.

I am married and last year our first baby was born. We live together with my parents-in-law in Paucará, Pampa. Every morning I get up at 5 AM to look after my daughter and to cook for my family. At 8 I go to our trout farm, where I take care of the fish. This means cleaning the ponds, feed the fish and arrange all other things that are needed. At mid-day I prepare lunch for my family and in the afternoon I continue my work at the fish farm. Sometimes my husband takes over in the afternoon, especially if there is work that requires strength. This is when I usually take time to knit. At the end of the day we all get together again for dinner. During the week the buyers come to our farm, but Sunday is one of my favorite days because we go to the Paucará market where I sell grilled fish from the farm.

Tourist zone

I am the president of the women association Trout Farm Pacatán. We have 20 members and we are still growing. Together we learn how to improve our trout farms. This business has worked out so well for us because now we don't depend on our fields anymore, which is hard work and often badly paid. With the association we want to open a restaurant one day, next to the trout farm, so we can attract more visitors. We want to turn this area into a tourist zone,

where people can come and relax and enjoy our restaurant with trout based dishes. Of course we still have a road ahead of us, for example we need to manage our shortage of water and we need to save money to invest in the extension of our trout farm.

Growing the trout incubator

Through the skills training I have been challenged and now the association is working towards technical training and growing the trout incubator. Taking our farm to the next level is in our own hands.

My father never believed in me and he also didn't think school was for girls. But I didn't listen and finished high school anyway. Now I just want to continue learning, though I have already learned so much since the start of the business! For example I learned that customer service is very important. You should not just have a good product but you should treat your customer well so he will return to you. Also because of the technical assistance we received, the baby trout mortality has decreased. I am determined to improve my business so my daughter can become a professional one day.

So much stronger

I also feel much more confident than before! Now I really dare to dream and visualize how we want to see things in the future. This is a big difference from before, when I sometimes was willing to give up. In tough times I thought I should just quit and move to the capital Lima to find a job. But I am so glad I stayed and worked through the challenges, I came out so much stronger.

We are saving some of the earnings from my business to construct our own house. I can't wait to raise my daughter there. My husband has been of such great support. He takes care of our daughter on the busiest days at the farm. He also sees that because of the trout farm and the support we have received, we were able to build better lives for ourselves and our family. And we as women are also thinking differently. We now think of how we can bring an income to our family, and we think of best ways to do business.

ACCESS TO CAPITAL

Through the program, a funding facility has been made available, called the 'Lasting Change Fund'. This facility provides women access to small grants, allowing them to invest in the improvement and growth of their business. The funding is accessible through CARE's country offices.

Proposals are developed by or with the women based on business plans showing the viability of the business, the return on investment and the contribution to the women's empowerment.

Approved proposals are granted with funding amounts from between EUR 2.000 – EUR 15.000 for individual enterprises to EUR 5.000 – EUR 40.000 for collectively owned enterprises. In total 72 proposals have received funding, spread across 6 countries.

Investments have been made in different sectors, such as agriculture, small livestock, handicrafts, tailoring, sewing, food & catering and trading. The investments are aimed at expanding and/or improving existing activities.

The largest funding amount was assigned in Guatemala, where we co-invested in a packaging plant for the country's first Women Agricultural Cooperative. The cooperative has over 450 individual indigenous women members who benefit from this plant.

In Nepal, grants were provided to 5 agricultural cooperatives who have now set up a rotating fund for their female members to apply for small individual loans to invest in their production.

In Peru, Indonesia and Sri Lanka, small grants were assigned to individual entrepreneurs and women's groups, to invest in production, processing and packaging equipment and machinery. The growth of their business will allow them the formality they need to establish links with the financial sector in the future.

The program also supports partnerships with local MFI's, where the Lasting Change Fund is provided through the MFI without any interest rate. This allows the women to build up a track record with the MFI.

LEARNING FROM WOMEN ENTREPRENEURS' EXPERIENCES

Funding facility: 'Lasting Change Fund'

The funding facility is deployed where funding for small-scale women entrepreneurs is not available or accessible. This was done particularly in order to not distort existing financial markets. Funding is granted to women who are not yet in the condition to put up collateral for loans, or or who (ipv that) required funding for one-off investments not fitting in the categories that financial institutions would provide funding for.

Village Savings and Loans Associations

In Village Savings and Loans Associations, women have the possibility to take out loans from collective savings. In several countries, enterprise development skills training take place within a VSLA setting. The women are encouraged to take out loans from the VSLA rather than a grant. This facility is only used in certain cases where the required loan exceeds the possible VSLA amount.

Local markets for financial services

In Village Savings and Loans Associations, women have the possibility to take out loans from collective savings. In several countries, enterprise development skills trainings take place within a VSLA setting. The women are encouraged to take out loans from the VSLA rather than a grant. This facility is only used in certain cases where the required loan exceeds the possible VSLA amount.



WHY ATTENTION FOR FINANCIAL INCLUSION?

Limited access to affordable, quality financial services is a constraint for many women entrepreneurs. Access to savings, credit and insurance are vital for poor people to overcome the insecurity of living on irregular incomes. Profits, apart from being used to diversify household food consumption, school expenses and health bills, also contribute to more unity and collective action at community level. Many women belong to the group of so-called underbanked consumers: they have low levels of awareness and understanding of formal financial services and systems, a lack of collateral to obtain a formal loan, (financial) literacy challenges, they live geographically dispersed and isolated, and they distrust banks and vice-versa. Women are often not perceived as eligible creditors, despite the fact that they have proven to be trustworthy (they are better savers, have higher repayment rates and are more loyal). But they lack credit history and they often have fluctuating income levels (UN-HLP 2016).

OPPORTUNITIES FOR FINANCIAL INCLUSION

A variety of organisations and banks, is now exploring how to link informal savings groups (such as VSLAs) with formal financial service providers including national and international banks. The Banking on Change Alliance brings together the independent expertise of Barclays, CARE and Plan to improve the quality of life for poor people by extending and developing access to basic financial services. The partnership has enabled more than half a million people (most of them women) to gain access to informal financial services and be better able to manage their money. It does this by supporting people to set up informal savings and loan groups. The partnership announced the Linking for Change Saving Charter, set up to create more, also digital access to financial services. The Charter sets out principles for effectively and responsibly linking informal groups of savers to formal banking products and services, and is calling on other banks and financial institutions to sign the Charter and commit to developing products and services for the poorest communities in the developing world (see also page 16).

‘Despite the difficult times, I stayed with my husband as he started to change his behavior and attitude. Until today, my husband has not beaten me again.’



The story of

Fabiola Burundi

My name is Fabiola. I have 3 children, a boy of 12 years and two daughters of 10 and 5 years old. I also take care of two orphans. Before starting my business I was not happy because I totally depended on my husband and I had many problems. I was abused and even beaten by my husband. This prevented me from participating in any community activities, like the village savings and loan association (VSLA).

At one point I started participating secretly. I used to be afraid to go against my husband, every day I just waited for him to come home, not knowing what his state of mind would be. Often he was drunk and instead of bringing us things to eat, I was beaten. But one day I stood up for myself and told him I joined the VSLA. After many talks and advice from our neighbors, he accepted me to join on the condition that I would not ask him for money again.

I joined the VSLA

Things started to change for me when I joined this VSLA with other women. We were taught how to manage such an association and how we could use the loans to invest in our small businesses. This also encouraged me to request another loan of BIF 15,000 (USD 9) from the VSLA. With the loan I started to trade corn and avocados. This went quite well and it didn't take long before I could also start trading charcoal. Thanks to this business, I was able to save money which I later on used to open a small restaurant. This turned out quite difficult though, as I now had many activities going on and I didn't know anything about entrepreneurship or management.

Blessed

I therefore feel so blessed that I am now able to participate in an entrepreneurship training program. I have learned about market research, how to promote my products, and how to develop a business plan. I noticed that in the past I was often losing out because of bad planning. Other things that are helping me move forward in my business are that I now know I should treat customers better. Before I showed some weird behavior, colleagues were even afraid of me and sometimes I even insulted customers!

Clean business

Also, I did not keep my business clean and I also didn't think of dressing properly. Now I put on a beautiful African style dress and every day I make sure that my workplace is clean. Now that I know how to calculate profit I also know better which activities are worth investing and which aren't. I also make sure my business is formal and legal, so I am not anymore exposed to state sanctions against tradespeople who work illegally.

Besides the restaurant I tried investing in raising chickens. I bought 30 chickens, but my husband was against this farming activity. He killed all chickens because he did not see the advantage

of that investment. My husband was often hostile to my activities and sometimes he abused me. But the trainers and also the other women from the association continued to support me and I always moved forward despite the behavior of my husband.

Because of the profits I was making from other activities, I saw an opportunity in trade of coal and brick. Because I got so busy with the brick-making company I now run the restaurant together with my neighbor. We share the benefits at the end of each week and I am glad I can support her as she lived in poverty too.

Role of husbands

Despite the difficult times, I stayed with my husband as he started to change his behavior and attitude. This change happened because of the meetings provided by CARE for couples. The themes of the meetings are gender and the role of husbands towards the women that participate in the program. My husband now even asks CARE to organize the same meeting for other men. He also thinks he can still learn more to improve his behavior for the benefit of his family. Until today, my husband has not beaten me again.

ROLE-MODEL CAMPAIGNS

The campaigns were specifically designed to address the personal, social and cultural barriers women face – aiming to inspire women through role models who have themselves overcome these barriers – so that they may be encouraged in their process of empowerment. By unveiling inspiring stories and provoking discussions, we ultimately intend to contribute to changes in convictions, attitudes, behaviour, rules, regulations and policies.

Campaigns in all five regions

Role model campaigns are implemented in Peru, Ivory Coast, Sierra Leone, Jordan, Burundi and Nepal. They inspire women entrepreneurs in their journey to success while creating awareness among stakeholders about the conditions required for women to be successful.

Role models and their stories

The selection of the role models differed from country to country, but always included a voting process involving key stakeholders at local and national levels.

The role models all have an underprivileged background, and their life stories and development are characterized by overcoming barriers and seizing opportunities.

Spreading the word

The role models are given a platform to share their stories with other women and the audience at large. This happens through television, film, videos, social media, radio and through life events and visits.

This has allowed for reaching out and inspiring large amounts of women, as well as to stakeholders that are vital in the development of women-led enterprises.

‘I have seen many women participate in trainings, but the amount of women who actually started doing something as a result of this was really little. Apart from training, women need to be inspired by women with real experiences to be triggered to take steps themselves.’

Thagani Harijan, role model in Nepal

‘You do not need grants in order to empower yourself, you need to change your mindset and in that way change yourself.’

Kefah Ghannam, role model in Jordan

RESPONSES AND RESULTS

The campaigns were received very positively in all countries and have generated discussions on cultural and social norms and behavior, as well as on conditions that are required for women to become successful as entrepreneurs.

These discussions involve a range of stakeholders: from national government institutions and international organizations, to local authorities and community leaders. The campaigns put women entrepreneurs and their stories in the spotlight, creating an increased awareness about their potential and rights.

ROLE-MODEL CAMPAIGNS: IMPRESSIONS PER COUNTRY

Ivory Coast

The campaign was organized in partnership with the government and several UN organizations. A ceremony in which 350 authorities participated was organised to launch the campaign. Further awareness and inspiration was achieved by a campaign tour led by the five role models that travelled across four regions of the country. The tour was met with enthusiasm, as the women felt a true connection.

‘After one of our role models finished her speech during one of the local gatherings, the participating women asked her to be their mentor. For us that was proof that the campaign was working’.

Jacob Niamien, Project Manager for CARE Ivory Coast

Sierra Leone

The campaign was launched in three major cities with participation from governmental institutions and civil society organizations. The role models interacted directly with various VSLA groups, sharing their stories with other women. This also allowed for important stakeholders in the communities to meet with the role models and talk about the needs and opportunities of women entrepreneurs. A well-known female artist, Millicent Rhodes, made a campaign song and single that was played on radio stations and during the outreach programs.

Nepal

The campaign involved important government stakeholders, women members of parliament, fair trade groups and producers’ networks, as well as local and national media and social networks. The CARE team aimed for a balance between reaching local women with effective messages that would inspire them, and campaigning for the masses. A video was made that shows the success stories of the role models, and presented at key market places, tea shops and other public places. The video messages were meant to also engage men to help create an enabling environment for women.

‘Men got inspired after seeing the video! I remember a retired police officer saying that he got a new dimension in his life’.

Hari Ghimire, Project Manager for CARE Nepal

Burundi

The role models were presented at the official launch to an audience of government organizations and international and national NGOs. Campaign slogans were developed and a campaign song was made. Billboards were placed on roadsides with the slogan: ‘I am a woman and I am an entrepreneur. And you, what are you waiting for?’ Video portraits were made of the role models, reflecting their journeys and serving as educational and sensitization tools. They are used to be viewed and discussed in the communities.

Peru

Live campaign events, organized in collaboration with public and private-sector partners, were attended by the role models in four regions of the country. This allowed for women entrepreneurs, including beneficiaries from the skills development projects, to interact with the role models. Also, the role models’ stories and messages were spread through social media, radio and television.

‘A woman gains autonomy if she makes sure she is respected and generates her own income’.

A message from role model Vicenta Ramos, producer of artisan products

Jordan

The campaign was launched under the patronage of the Minister of Social Development. Around 700 people attended the launch: representatives of community organizations, NGOs, media, private sector, and governmental entities. Men were strongly engaged in this campaign and were generally keen to learn from it. Twelve regional tours were conducted, in which stories and activities were adjusted to local context and culture. Plays, performances, stand-up comedy, lectures and interaction took place.

'I had a strong internal power to do something and free myself.'



The story of **Ayat Jordan**

I was born in Amman and grew up with quite a religious and strict father. Since I was very young I have had many household and caring responsibilities, especially after my mother died. I sometimes feel like I was deprived from my childhood, but on the other hand it was an empowering experience. The hard conditions my family lived in revealed my inner strength. It made me into the woman I am today, with a family of my own with three sons and running a successful business.

In 1994 I started my sewing business while I was still studying. At that time, I used to work from home because of my children. I experienced quite some obstacles, both in my personal as well as my professional life. My husband was abusive, and I divorced him eight years ago. Also the road to entrepreneurship wasn't easy. For example, it was difficult to obtain the required government licenses. Also, taxes in Jordan are very high and unfair, I find that not all businesses are measured equally.

Adopting poor families

Today, I own three sewing workshops, two stores in Jordan, and several stores globally (UAE, Saudi Arabia, Palestine, and the USA). My fashion frequently represents Jordan in international Eastern Clothing competitions. Every year I open a new clothing line. I import all my fabrics from abroad and I have created quite a large name for me and my brand in the country. My stores have adopted five extremely poor families and help them out on a monthly basis.

Smiling people

My company has brought me fame, expansion, improvement of my family's living conditions, self-confidence and business relationships. I think the secret of my success is the love I have for people. I love to see people smiling, especially since I smiled so little myself in my past. I am a firm believer that when you give, the world will give back.

Sharing experiences

I am often asked to share my experiences with other women to inspire them. I feel that this is important to do as though it might be just a small contribution, I feel that my advice and experience contributes to pursuing the dreams of these women. I also get to meet other female entrepreneurs who now are being recognized as role models since they have overcome many barriers and achieved successes just like me. This is important as they teach me a lot as well, with them I exchange about our business experiences, successes and doubts and we mutually support each other and market our products in our respective stores.

CHANGES BROUGHT ABOUT BY THE PROGRAM

The changes that have occurred in the lives of the women entrepreneurs over the course of the program were monitored in two different ways:

- By measuring quantitative outputs and outcomes of project interventions.
- By documenting experiences through periodically recorded in-depth 'stories of change' of individual women.

The most significant changes that are taking place can be grouped in terms of:

1. Changes in Women's Economic Empowerment, expressed in:

- Improved business practice & increased income
- Increased control over the enterprise (production inputs, process and sales)
- Improved balance in time distribution between productive and caring tasks
- Enhanced leadership, organization and self esteem

2. Changes in the Enabling Conditions for enterprise development, expressed in:

- Improved supply of adequate financial services
- Increase in equitable gender norms
- Improved legislative and administrative conditions
- Presence of markets where favorable prices can be obtained for women's products and services

The following is a sample of changes and results achieved in the course of the program.

CHANGES IN WOMEN'S ECONOMIC EMPOWERMENT

IMPROVED BUSINESS PRACTICE & INCOME

Women entrepreneurs indicate they have improved their business practices, which is reflected in improved and/or increased production, improved business planning, improved business administration and/or formalization of their business. This in turn is leading to increased savings, as well as women taking out loans and being able

to repay them timely. In all countries, the majority of the women with access to skills development support report an increased income from their enterprises. This is also related to the fact that the women were able to establish connections to new (mostly local) markets.

Burundi
The 10,000 women participating in the project have increased their income, while 76,3% was able to re-invest in assets. The average rate of increase in income is 202.8%; the lowest being 104% and the highest is 401%.

Peru
Of 3000 women who received business and technical training, all were able to increase their income, while 1720 improved their business to such an extent that they were able to register and formalize it. A sample study shows that their income increased with 100% on average (from EUR 225 to EUR 453).

Philippines
Of 1315 women entrepreneurs who received enterprise training, 70% has been able to increase their income. In some cases, this increase was ten-fold the original income – mostly linked to diversification of products as well as markets. Some of the women involved received small cash grants which boosted the development of their business.

Guatemala
Of 1006 women that participated in the training process, 55% were able to increase their production volume and their income. For example, the women associates of the cooperative 'Cuatro Pinos' increased their income from EUR 123 to EUR 344 per productive cycle.

CONTROL OVER ENTERPRISE (INPUTS, PRODUCTION PROCESS, SALES, FINANCE)

The program enhances women's access to capital investments, controlled by the women themselves. Particularly in the case of the VSLA's, women are in charge of the savings and of decisions about loans. In the production process, particularly where technical trainings are included, women indicate an increased control over the process and over the quality of the products and services. The same goes for sales in new markets that have

become accessible because of an increase in quality. This sense of control is enhanced where program activities include the engagement of men and boys in trainings and awareness-raising activities. These have led to increased mutual understanding and respect among men and women, and increased freedom for women to pursue their entrepreneurial goals.

Peru
Women's association 'El Manantial' near the village of Huancayo, is formed by 21 women. They produce milk, cheese and yoghurt. Through the program, the association received a small grant for processing equipment. The production from the processing plant now generates an additional income of a little over €50 per woman per month.

Guatemala
Investments were made in the certification of the women small-producers' agricultural production (through Good Agricultural Practices). The women perceived the dedication of time and resources as too high, compared with the returns to be obtained, and opted for not formalizing the certification. Their productivity however did increase because of the training they received.

Sri Lanka
After the vocational trainings, women went from weaving one meter without any faults, to weaving 3 to 4 meters a day.

IMPROVED BALANCE IN TIME DISTRIBUTION

Once women's enterprises start growing, an increasing amount of time needs to be invested. This needs to be balanced with women's care-taking tasks in the household and community. To prevent women from beco-

ming overloaded and squeezed between their multiple roles and activities, different solutions were developed that have led to increased support from men and/or services provided by other women.

Sri Lanka
In the beginning it was difficult for the women to get support from their husbands. Once they saw the results of the trainings, husbands and families became more supportive. They now understand the work that the women are doing in the weaving center and have started supporting them

Guatemala
Teachers and nannies were hired to take care of children during trainings, making sure the participating women could fully focus on themselves. Safe transport was also provided, especially for those that live in isolated communities, so families would feel more comfortable to send women to trainings.

Burundi
Gender awareness training with men has led to men's commitment to support their wives in their enterprises, spend time at home for dialogue with their wives, allow women to join associations and do business, and take a step forward in the family interest activities.



ENHANCED LEADERSHIP, ORGANIZATION AND SELF ESTEEM

Many women entered the program without the conviction that they would be able to change their lives. In most countries, this notion changed within a year, when the women began to see results from the training courses. They indicate that they started to

believe in their own potential. In this process, women's groups (associations, cooperatives, VSLA's) have played an important role, as a space where women support and reinforce each other in their learning abilities and in their confidence.

Zambia

Women entrepreneurs from low-income peri-urban areas of Lusaka were trained to sell health, nutrition and consumer products in marginalized communities that normally have limited access to these products and services. More than

half of the 150 business agents increased their monthly income, but the most significant change the women indicate is an improved self-confidence. Over 82% of the agents said their life had improved through the project.

CHANGES IN ENABLING CONDITIONS

ADEQUATE FINANCIAL SERVICES

The program builds on CARE's experience worldwide with the VSLA approach, as an entry point for women entrepreneurs to organize themselves and gain access to savings and loans. Increasingly, the loans are now used for investment in women's

enterprises. Furthermore, grant funding mechanisms were used (often in partnership with local organizations and MFI's) to allow the set up of rotating funds and for women to generate a track record in payment.

EQUITABLE GENDER NORMS

The program has been able to bring about changes in gender norms at community level through working with the women entrepreneurs and their families. At the same time, initiatives were undertaken to change the larger context within which gender

norms need to be influenced. The role model campaigns have played an important role in putting the potential of women as entrepreneurs at the forefront, generating attention and support for the development of women's enterprises.

Nepal

Agricultural cooperatives were formed with 1389 socially excluded Dalit women. The cooperatives are currently providing basic financial services to their members and have become successful in obtaining resources from local government institutions. A more positive attitude of male members to women entrepreneurship was established and many women who previously did not have a citizenship certificate were now able to obtain one.

Indonesia

During the project, one of the participating entrepreneurs was selected for Obama's Young Leadership Program for Asia. She has spent 6 weeks in Washington DC and continues to share with other women back home what she has learned.

Burundi

CARE in Burundi works with women entrepreneurs in VSLA's. In order for women to get access to larger amounts of funding to invest in their enterprise, CARE facilitated a linkage with Kenyan Central Bank, through which 5 groups and 50 individual women will be able to take out loans under favorable and secure conditions that still allow the bank to generate added value.

Burundi

During the campaign, role models visited local communities and VSLA's. Often village chiefs and local administrators participated in these meetings. In one of the provinces the administration has kept asked the role models to be resource people to further stimulate communities in their self-development.

LEGISLATIVE AND ADMINISTRATIVE CONDITIONS

For the small-scale women entrepreneurs that the program is dedicated to, often no specific legislation or favourable administrative conditions exist; and when they do, they are often not known nor operationalised at local and community levels. The role model campaigns allowed for bringing women

entrepreneurs' barriers and potential to the attention of a broad group of stakeholders. This has allowed for several initiatives to be developed, e.g. to facilitate formalization of women's enterprises and for them to receive government support.

MARKET DEVELOPMENT

Women entrepreneurs are often limited to markets with low margins for their products or services. The program supports women in connecting with markets where better prices are paid for their products, through improving quality of production, introducing

new products, or linking with fair-trade and other socially responsible buyers. Identification of favorable markets and negotiation of contracts and prices, are issues that require more emphasis, to ensure the sustainability of success and enhance potential for growth.

CONCLUSION

At the start of the program the women hardly earned an income and in some cases they did not have experience in enterprise development. The large majority of them indicates that the profit from their enterprises has increased over the course of the program while at the same time they have gained more control over their enterprise, income and time. This in turn increased their self esteem and strengthened their leadership. Although the women may have been motivated by necessity when they started their enterprise, many of them are now taking advantage of opportunities for growth.

Through the women's own organizations and with the program's support, they managed to gain access to new markets, created awareness about the specific needs and rights of women entrepreneurs and developed initiatives to access new financial resources. In only few cases, issues were raised and initiatives developed related to changes in legislative and administrative conditions. This may related to lack of information of the women about legal and administrative requirements and opportunities for enterprise development.

Nepal

During a national policy summit, policy asks related to micro enterprises were rewarded with the passing of a bill by parliament, leading to the recognition of micro enterprises by law, meaning that government facilities shall start to allocate resources for the sake of micro entrepreneurs.

Ivory Coast

The government explicitly acknowledged the importance of women entrepreneurs, and the Ministry for the Promotion of Women now considers the role models as mentors and focal points to support the identification of entrepreneurs locally for receiving ministry support.

Peru

Through the program, linkages to new markets could be facilitated for women's agricultural associations, since they are now able to produce a standardized quality and have obtained the necessary permits. Products such as chocolate, honey and coffee are now being sold in organic shops in the capital Lima.

Sri Lanka

Women's weaving groups are now marketing their products in the Good Market in the capital Colombo. They also receive orders from diaspora clients overseas and local schools and businesses for uniform sarees.

‘When I heard about the CARE program, it felt like a friend had arrived to accompany me with a torch, as I walk towards my goal.’



The story of

Dian Indonesia

My name is Dian. I am 30 years old and I come from Makassar on the Indonesian island of Sulawesi. I live with my husband, my grandmother and my three sons. While my husband works in a nearby bookshop, I manage the house, look after her children, and help grandmother with cleaning and cooking. Recently I started a small business, making and selling crochet clothing and accessories, and making and selling herbal tonics.

A few months ago my friend gave me basic training in making skull caps. After I mastered the initial technique, I went on YouTube and learnt a range of more complex patterns and designs. Now I know how to make bags, shoes, children’s clothing – a whole range of things! The advantage of crochet is that I can do it while I am at home, looking after the children, instead of having to leave them to look for work. I think it is much better for me to work around my children, because I believe children that learn with their mothers are healthier and behave better than those left at home when their mothers work.

Facebook

A big issue for me is finding proper materials for my products, as most of the material available in Makassar is of low quality and as a result, people don’t want to buy them for a fair price. I started using online fabric shops to source new and high-quality yarn. Now I opened an online store via Facebook, where I sell to a growing number of customers. Although it is difficult to promote my work online, my husband supports my sales efforts and directs his clients to my Facebook page.

A friend arrived

I was worried that while I had the skills to expand into a range of clothing items, I didn’t know enough about how to market my products, or produce at a scale large enough to make a consistent profit. When I heard about the CARE program, it felt like a friend had arrived to accompany me with a torch, as I walk towards my goal. Participating in the CARE program has helped my business to become more focused, more organized and more systematic. Now things are already going so much better than before. I am now well known in my community as a crochet maker and I have lots of regular customers.

In addition to clothing and accessories, I started selling home-made herbal tonics. I make a range of tonics to help with many illnesses, including strokes, rheumatism, and high cholesterol, and for pregnant women and new mothers. They are mostly based on natural honey and local herbs and spices.

Manage my finances

Besides the ability to market my products online, the greatest benefit of the CARE program has been the ability to manage my finances. Previously I wasn’t able to keep track of my orders very effectively. I wasn’t sure my nor

was she costs of production were covered by the sale price of my items. Now I have a clear overview.

Also the networking component of the program has been invaluable. I have made many new friends that help promote my business, and provided support when I needed extra hands to meet with new demand for my products.

Income has doubled

As a result of my thriving business my income has doubled. In August it was approximately US\$ 92 per month. Now, it is about US\$ 192! Now that our finances are healthier, we are healthier! I am able to buy healthy food for my boys, and this has made them happier. We also have more money for relaxation – we even recently took a family trip to the local water park!

A FRAMEWORK FOR WOMEN ENTREPRENEURS' EMPOWERMENT

Women at the centre

Although women entrepreneurs from low-income communities are often referred to as 'necessity entrepreneurs', many of the women involved in the programme are able to change their business practices, become more self-confident and empowered to make their own decisions. Women's own entrepreneurial spirit and aspirations play a key role in the development of their entrepreneurial skills, and have become central and guiding in the development of the programme.

However 'small' their individual activity is considered to be, the women entrepreneurs show they are able to increase their income from their business and become part of local, national and international market systems in a way that generates value not only for themselves and their communities but also for other market players such as companies and financial institutions.

Collective voice and representation

Women entrepreneurs are capable of overcoming many of their barriers and of inspiring other women. Especially through women's organizations they undertake collective action and strengthen their position for negotiation, for example to change gender norms within their communities, free up time to dedicate themselves to their enterprises, and jointly access skills, markets and funding.

Enabling conditions

Therefore we believe that initiatives aimed at creating favorable conditions for women entrepreneurs should explicitly be based on the women's potential and interests. Market linkages and business models should be developed, contracts designed, norms adjusted and regulations adapted in co-creation with women entrepreneurs' organizations and with involvement of relevant public and private stakeholders.

'Women entrepreneurs are capable of overcoming many of their own barriers and of inspiring other women.'

EXISTING FRAMEWORKS FOR WOMEN'S ECONOMIC EMPOWERMENT

For women to become economically empowered (in general terms, not with a specific focus on entrepreneurs), several publications have suggested specific drivers of change, and attention by stakeholders to specific needs of women. They include recommendations to different stakeholders in terms of interventions that benefit women. These often include market development, legal frameworks,

gender norms, skills development and assets (including financial and digital assets, as well as property).

Practice and research demonstrate that there is no single recipe for success. What works depends on the specific context and economic situation of women. Programs solely focusing on women's individual, financial and

management capacities are not sufficient, as often more issues are holding them back. There is a growing recognition that an integrated and holistic approach is crucial, addressing broader systemic factors and underlying, inter-related constraints to women's economic empowerment (UN-HLP 2016, Care international 2015, OAK Foundation, ILO-WED, ICRW&BSR 2016).

AN INTEGRATED FRAMEWORK

The ultimate goal is to contribute to low-income women having more control over their own means of generating income and over the use of that income, more control over their lives and increased participation in decisions that affect their family and community.

On basis of the program experiences, and of the knowledge we were able to develop in the partnership with local, national and international organizations, we drafted an integrated framework for the economic empowerment of women entrepreneurs.

The framework allows not only for the assessment of the external drivers and conditions that need to be created for women to become economically empowered, but also focuses on factors that can be developed and enhanced by the women themselves. At the interface between these two, we distinguish the strengthening of women's visibility, collective voice and representation.



TOWARDS A COMMUNITY OF ENTREPRENEURIAL WOMEN

We believe that entrepreneurial women have the potential to tilt the status quo. We support empowerment of women entrepreneurs, so that they experience ownership and capitalize on their business potential. We strengthen and transform existing networks of women into flourishing business communities with a lasting impact on society. By doing so, we aim to contribute to an inclusive society in which women have their means of generating income and in which they influence decisions that affect their enterprise, households and communities. We are a broker with a mission: we connect, listen, encourage, facilitate and enhance a culture of ownership and entrepreneurship.

CARE – H&M Foundation Programme Phase II

Over the years to come, in a second phase of the program, CARE and H&M Foundation will continue to work from the program’s experiences and further elaborate upon the proposed framework for the economic empowerment of women entrepreneurs. A shared learning agenda will allow us to develop knowledge, together with our partners and with the women entrepreneurs, based on experiences in the countries, making sure outcomes are sustained by evidence and shared with other stakeholders. Data collection and impact studies are key to make women entrepreneurs and their successes visible.

We will accompany a number of women-led enterprises in selected countries worldwide in their process of development and growth, monitoring determining factors and conditions. In this process we will involve local knowledge partners, the private sector, government institutions and civil society organizations. This will give additional insights into what determines the success and the economic empowerment of women entrepreneurs, thus further underpinning the business case for investment in women entrepreneurs, and identifying mechanisms that may bring scalable success.

A digital platform for women entrepreneurs

The stories of women entrepreneurs involved in the program are collected on a global platform called SkillPower. Women share their experiences on what it took to get where they are, and what that process brought them. How they gained the skills to use their power, and the power to use their skills. www.skillpower.net



PARTNERSHIPS FOR VALUE GENERATION

Promoting women entrepreneurship demands new ways of thinking and approaches based on collaboration with relevant stakeholders across sectors. Local communities, companies, local, national and international NGOs, financial institutions, government at different levels, experienced women entrepreneurs from different parts of the world: all have different roles to play in the systemic change that is needed for women entrepreneurs’ economic empowerment. We will therefore develop partnerships for co-creation based on a value proposition for the parties involved, maximizing commitment to positive outcomes.

WHY IS THIS RELEVANT FOR YOU?

A CALL TO ACTION TO ENGAGE WITH WOMEN ENTREPRENEURS

		ENABLING CONDITIONS				VISIBILITY, COLLECTIVE VOICE AND REPRESENTATION	WOMEN ENTREPRENEURS’ SKILLS AND CAPABILITIES
ACTORS	ISSUES	FINANCIAL INCLUSION	SOCIAL NORMS	MARKET CONDITIONS	LEGAL FRAMEWORKS		
NATIONAL & LOCAL GOVERNMENT BODIES	Remove regulatory barriers to financial services for women and their organizations	Develop policy frameworks that promote societal attitudes conducive to women entrepreneurs’ success	Explicit inclusion of women entrepreneurs in procurement policies	Engage with women entrepreneurs on business opportunities within supply and distribution chains	Ensure women’s access to information on legislation and facilities related to enterprise development	Include women entrepreneurs in participative local governance processes	
PRIVATE COMPANIES	Banks to link with VSLA’s and other women’s groups on basis of business case	Promote community-level facilities for women to delegate care work (e.g. child care)	Enhance women’s access to technological innovations for more competitive business models			Support and strengthen women’s own productive organizations (cooperatives, VSLA’s, associations) in collaboration with NGO’s and local partners	Accompany women-led enterprises and support women entrepreneurs in the development of their skills and capabilities, on basis of felt needs and proven opportunities
CSO’S AND WOMEN’S ORGANIZATIONS		Engage men and boys as well as role models, for a positive responses to women’s economic activities for a positive response			Support lobby/ advocacy initiatives from women entrepreneurs for changes in legal and administrative frameworks and their implementation		Create space for women to come together for networking and mentoring, including interaction with role models
INTERNATIONAL ORGANIZATIONS			Gather evidence on value generation from transactions for both business and entrepreneurs, to underpin the business case and attract investment				

‘It’s your heart and brains that make you stand up’



The story of

Philomene Ivory Coast

My parents were poor. My father had 42 children. I never went to school. As a little girl I didn’t receive any economic support from my family and I had to wear old clothes. But by working and selling small things I made sure I was dressed equally nice just like the other girls who did go to school. I was determined that I could equally achieve something.

As a teenager, I was forced to marry an older man who already had seven wives. He was poor, some days I couldn’t feed my children. While married I wasn’t accepted by the other women, yet at the same time I couldn’t go home to my parents. I only ate in case there was still some food left. I realized that you can’t count on anyone except for yourself.

Peanuts

One day I saw people leaving the field with things like peanuts in their hands. I suddenly realized these peanuts were equal to money and trade. This inspired me to start working on a peanut field in 1984. I started to cultivate the land and due to the lack of resources to buy seed for the start-up I also worked as a contractor in the fields of other women.

Good profit

As a result of my efforts in the field I made a good profit. Now I could not only provide for my necessities but also hire people to work with me. And little by little I started to do other things. I started selling frozen fish and later on bought a vehicle to deliver the fish in the West of Ivory Coast. Next to this business I also initiated cattle breeding. I think being active and creative and always trying to think ahead is what has made me succeed.

Role model

I was very surprised to be selected by CARE as a role model! It is the first time that my life story has been revealed. It has been an incredible experience. By TV and radio my story has reached the people of Ivory Coast, who now understand that you can start with nothing, become somebody, even a role model to others.

Ladies who I had never met before asked questions such as: ‘What have you done to get where you are today? Does your travelling not lead to problems with your husband? How to deal with the fact when women in an association don’t like each other?’ The reactions to my story have been great and it feels great to share.

Applauded

I was invited to participate at a meeting from the Mano River Union in Sierra Leone with other female entrepreneurs from Liberia, Nigeria and Guinea. I was surprised to see that people applauded my life and experience and were surprised to hear how I did what I did. On top of this, I was recently invited by the president of Ivory Coast, who acknowledged me as a true entrepreneur and example to other women in Ivory Coast. To my surprise I received a reward to invest in my enterprises!

Touched

CARE has helped us to give us a voice and a platform to share our stories. It has really touched my heart and I thank CARE for trusting us. Today we are being seen and our achievements are becoming visible. All people around me are happy for me, even my father is now proud of me. I started with nothing and I don’t even speak proper French, but look at me now!

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GLOSSARY

ADB	Asian Development Bank
BSR	Business for Social Responsibility
CSO	Civil Society Organization
DCED	Donor Committee for Enterprise Development
DfID	Department for International Development (UK)
FAO	Food and Agriculture Organization of the United Nations
ICRW	International Center for Research on Women
IDRC	International Development Research Centre
IFC	International Finance Corporation
ILO-WED	International Labour Organization – Women Entrepreneurship Development Programme
IOB	Inspectie Ontwikkelingssamenwerking en Beleidsevaluatie (NL)
MFI	Micro Finance Institution
NGO	Non-Governmental Organization
OECD	Organisation for Economic Cooperation and Development
UNCDF	United Nations Capital Development Fund
UNCTAD	United Nations Conference on Trade and Development
UNDP	United Nations Development Programme
UNESCO	United Nations Educational, Scientific and Cultural Organization
UNHLP	United Nations High Level Panel
UNIDO	United Nations Industrial Development Organization
USAID	United States Agency for International Development
VAWG	Violence Against Women and Girls
VSLA	Village Savings and Loans Association
WEE	Women's Economic Empowerment

COLOPHON

Authors
Reintje van Haeringen (CARE Nederland)
Machteld Ooijens (Partnering for Social Impact)
Arjen van Dijkhuizen (Tonal Media & Communicatie)

Design and production
Concreet geeft vorm

Photography
 p. 8: **Chris de Bode/CARE**
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THE MOVIE

Who inspires you?



Manisha
still weaves with Juna and this pays for her computer classes.



Juna
has expanded her business and her award-winning products are now being sold in the capital.



Diana
has taken over from Tatiana as the leader of the women's association.



Tatiana
led the women's association to produce and trade a large variety of products. She continues to advise the women about new market linkages.



Aline
has grown her small scale farming business enabling her to finish school and save to buy land.



Odette
runs a successful self-financed company and is a business mentor to other members of the girls' group.



Bedryyah
wishes to support her family both in Jordan and back in Syria due to the increasing number of clients.



Kefali
continues to create jobs for women entrepreneurs and her business is supporting over 100 women.



Angie
has started a business selling handmade jewelry and is a business mentor to other members of the girls' group.



Moufida
has started a business selling handmade jewelry and is a business mentor to other members of the girls' group.

Who do you inspire?

Watch our movie at www.skillpower.net/whoinspiresyou

