

pathway to empowerment



PATHWAY TO EMPOWERMENT

POWER WITHIN ACCESS AFRICA MOTHERS MATTER



Poverty is often described as a vicious cycle. A poor family barely gets by, making desperate decisions: food or medicine? Mosquito nets or school supplies? When trying to fulfill one need means sacrificing another, families are robbed of their potential – never as well educated, healthy or productive as they could be. As one generation follows the next, facing the same limited choices and struggling just to survive, there is no forward progression – only the same vicious cycle.

What if we could help families and communities chart a new course? In CARE's six decades of experience, we have come to see how women's well-being is the fuel that drives vibrant, healthy societies. Yet today, discrimination against women and girls siphons off societies' best resource to overcome poverty. They are less likely to be educated, less likely to receive the health care they need, less likely to control family finances, and less likely to have a voice in the social and political systems that shape their lives. CARE believes that if we target these key injustices and denials, we can break the vicious cycle of poverty. Our plan is called PATHWAY TO EMPOWERMENT because it's a journey forward, together: women and men, young and old, wealthy, poor and those in between. When each of us has the opportunity to contribute to our full potential, we'll achieve the lasting change we seek.

PATHWAY TO EMPOWERMENT engages women and girls at key moments for greatest impact: when applying classroom skills in the home and community, when earning a living, and when pregnant and raising an infant. These substantial, long-term programs and partnerships will address critical factors in the lives of women and girls that affect their ability to support themselves, their families and their communities – issues like their relationships and roles as daughters, sisters, wives, mothers, workers and citizens of their communities; the social norms and laws that dictate what they can and cannot do; and their personal capabilities to realize their goals. PATHWAY TO EMPOWERMENT leverages CARE's deep knowledge to innovate on the ground, influence policy, address inequality and sustain results.



Education is more than spelling tests and math equations. It's more than text books, maps and quizzes. Education also means thinking critically and solving problems, yet even these are just a portion of the promise of quality education. When fully realized, that promise includes learning how to get along with others, overcoming challenges, accepting leadership responsibilities and planning for success. Quality schools are incubators for healthy societies.

Consider, then, that a conservative estimate shows 75 million children who should be in primary school are not. And this injustice is not borne equally: roughly 55 percent of those children – some 41 million – are girls. The repercussions could not be more serious. In addition to the loss of opportunity for each individual child, denying girls an education correlates to lower family incomes, higher maternal and child mortality, and a critical lack of representation and leadership from half the population. Quite simply, no society is going to overcome poverty while failing to educate its girls.

In 2000, the international community pledged to meet a set of eight Millennium Development Goals, which include achieving universal primary education, and promoting gender equality and empowering women. Though they appear together on this global agenda, not enough attention is given to the connection between girls' education, the development of leadership skills and women's empowerment. It is precisely this connection that forms the basis for CARE's POWER WITHIN program.



POWER WITHIN will enable 10 million girls in 20 countries to complete a primary education and develop leadership skills to guide their families and communities out of poverty.

POWER WITHIN will change the landscape for girls in three crucial ways:

Increase the number of girls completing primary school through equitable, quality education; better transitions between grade levels; learning opportunities for older girls; supportive households and communities; and gender-sensitive education policies.

Build girls' leadership skills through diverse extracurricular activities; new social networks; empowering relationships with educators, families and peers; and participation in voluntary civic action.

Advocate for the rights of girls by addressing harmful traditional practices, reducing risk and vulnerability, and identifying role models and champions for girls.

CARE recognizes that leadership skills are assets that cannot be taken away and will serve a girl for her entire life. A girl leader can articulate her needs; she has the confidence to assert herself, to participate in her society and to act alone and with others to bring about positive change. This is not about preparing girls for specific leadership positions but rather instilling a sense of self and the ability to exert a positive influence in her family and community.

The following countries are participating in the first phase of POWER WITHIN: Central America (El Salvador, Guatemala, Honduras, Nicaragua), Egypt, India, Malawi and Tanzania. CARE seeks at least \$150 million for POWER WITHIN.



Some 550 million people in sub-Saharan Africa – more than the entire population of the United States, Canada and Mexico combined – live on less than \$2 a day. For them, each day is a struggle. They simply do not earn enough to meet their needs.

Though the problem may be stated simply, the solution isn't a quick fix. Even a farmer who works from sunrise to sundown may fail to meet her needs if she doesn't have access to enough quality land, cannot get her crops to market or faces discrimination that prevents her from receiving fair prices for her products. But what are her options? In countries with little or no industry, private sector jobs are extraordinarily rare. She has to create her own opportunity – and that requires both money and support.

Microfinance – financial services geared specifically toward poor or low-income clients – in Asia and Latin America has evolved since the 1970s into strong networks committed to serving poor clients. For millions of families, the impact is profound: They are able to purchase land of their own, buy fertilizer or improved seed varieties to increase harvests, buy raw materials to start new businesses, or just have a small cushion of savings in case of an illness or other unexpected expense. But in countries like Ethiopia, Uganda and Madagascar, less than 10 percent of the population have a bank account. This means a critical lack of access to the financial services that allow poor people to work their way out of poverty in a way that is sustainable and dignified.



ACCESS AFRICA will ensure equitable access to a suite of basic financial services (savings, loans, insurance, remittances) in 39 sub-Saharan countries. The program will supplement financial services with training to empower poor clients to manage their finances wisely and raise the productivity of their investments. By working together, they gain support from one another and engage those in power to secure rights and equitable wages. The result: 30 million people – 70 percent of them women – will move out of poverty. Along with their families, an estimated 150 million people will gain the means to break free of the vicious cycle of poverty and transform it into a virtuous cycle of rising income, improved health, better education and greater participation in their communities' and nations' growth.

To achieve this goal, CARE will work at three levels – village, national and regional – along five strategic directions, each with its own objectives.

Increase the number of people engaged in Village Savings and Loan Associations (VSLA) from 1 million to 30 million.

Introduce up to 30 percent of VSLA members to formal financial services.

Identify and adapt technologies that increase the effectiveness of banking services for VSLA clients.

Establish an Africa investment fund to support small and growing microfinance institutions.

Reduce barriers that prevent women and marginalized groups from accessing financial services.

Because individual countries, markets and economies are too small to sustain the large-scale solutions we will deploy, ACCESS AFRICA requires a continent-wide approach. Already the largest implementer of microfinance programs in Africa, CARE is well positioned to scale up. The program will be implemented in three phases, which began in 2008.

CARE seeks \$250 million in funding to support ACCESS AFRICA, and will leverage three to four times that amount in commercial capital invested in the microfinance sector in Africa.



MOTHERSMATTER

healthy mothers healthy societies

More than half a million women die each year from complications related to pregnancy and childbirth. That's one woman every minute of every day, and these deaths disproportionately strike the most vulnerable women and children in the world's poorest countries. Maternal mortality is a telling reflection of the disparity between rich and poor: A woman's lifetime risk of death due to childbirth in Europe is one in 2,400; in sub-Saharan Africa it is one in 16.

CARE believes it is past time to change these tragic statistics. It is time to recognize that progress against poverty will be thwarted as long as women are dying in their most productive years of life. It is time to honor women's most fundamental rights. It is time to summon the political will to dedicate appropriate resources to enable women to plan their families and survive pregnancy, and ensure that childbirth and infancy are not a game of chance.

As an organization that fights global poverty with a focus on empowering women and girls, CARE has made reducing maternal mortality one of our key priorities. To fulfill our commitment, we have created the MOTHERS MATTER program. By building on our experience and relationships with communities, and working with a global coalition of public and private partners, CARE will help reduce maternal deaths by improving access to safe pregnancy and delivery services for 30 million women in Africa, Asia and Latin America.



With more than 25 projects already underway in 20 countries, CARE is well positioned to scale up various interventions that have proven to save women's lives: emergency obstetric care, family planning, strengthening health systems, policy advocacy and promoting the empowerment of women and girls, to name a few.

Specifically, MOTHERS MATTER engages four essential components to reduce maternal mortality.

Improve access to emergency obstetric care, skilled birth care and family planning through responsive health systems.

Mobilize communities to claim ownership and shared responsibility for women's and newborns' access to quality health care.

Ensure a woman's right to a safe pregnancy, delivery and immediate post-partum period by holding decision makers accountable for effective policy.

Galvanize donors and governments globally to commit increased resources toward the reduction of maternal mortality.

Past programs have focused on one or two of these components, and they have had some success. But MOTHERS MATTER focuses on the intersection of all four – the synergy required to reduce barriers to quality health care, empower women and girls, and alter political and social norms. By working to influence each of these outcomes, CARE's work will not only secure improvements in maternal and newborn health in the short term but also fulfill women's rights for the long term.

MOTHERS MATTER launched in 2008 in the Andes region (targeting indigenous women in Peru, Ecuador and Bolivia), Bangladesh and Tanzania. Countries targeted for phase two are: Cambodia, Ethiopia, India, Nepal, Nicaragua, Rwanda and Sierra Leone. Malawi and Mali have tentatively been identified as phase three countries. CARE is seeking \$150 million in funding to support the implementation of MOTHERS MATTER in at least 10 countries.

As CARE's work has evolved over the decades, we have come to recognize the unique position women hold as daughters, wives, mothers, citizens and workers. Despite the inequity they face, they unite families and communities. Just imagine, then, the potential for progress when women and girls and their families and communities come together in support of women's empowerment. We have identified three key windows of opportunity in a woman's life when the right support can yield lasting benefits for her and everyone her life touches. It's a **PATHWAY TO EMPOWERMENT that culminates in healthier relationships, stronger families, more vibrant communities and more just societies – not for some; for all. We invite you to join us on the journey.**





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