



CARE

Generation Equality Forum

As a leader in the [Generation Equality Forum \(GEF\)](#), CARE is making bold commitments to invest \$100 million in supporting 10 million women and girls as leaders through savings and solidarity groups. We will also invest an additional \$30 million in humanitarian funding to organizations women and girls lead and that focus on women’s and girls’ rights. We are convinced that is the best way the world can deliver on our commitment to achieve gender equality by 2030 as part of the Sustainable Development Goals.

We believe in the transformative power of women’s leadership. Nearly 20 million members of savings groups around the world—including 10 million in partnership with CARE—have demonstrated their resilience in COVID-19, leading COVID-19 health responses, supporting their families, keeping economies running, and showing solidarity by supporting their communities. Respecting, supporting, and resourcing women and girls as key leaders for the present and future, and treating them as the powerful social and economic actors they are is the only path to a just, inclusive and sustainable future.

Not only is CARE committing our own resources, but we are also committing to work in partnership with others and change the broader system. We aim to work with 10

African governments to scale-up savings and solidarity groups. We are also advocating for the humanitarian and development sectors at large—and ourselves—to confront injustice, racism, and colonialism. We are pushing for bigger, more consistent, and more flexible funding commitments to women- and girl-led groups so they have equal and meaningful leadership roles in emergency responses and COVID recovery efforts.

These commitments will put at least 10 million women and girls at the center of making their own decisions and leading long-term development and humanitarian responses with their own solutions. They will put resources, power, and support in the hands of the people who are closest to the problem and can best lead global change.

What is Generation Equality and CARE's role?

[The Generation Equality Forum](#) (GEF) marks the 25th anniversary of the [Fourth World Conference on Women](#) and adoption of the [Beijing Declaration and Platform for Action](#) (1995), a milestone for women's and girls' rights and gender equality. UN Women is convening the Forum co-hosted by the Governments of France and Mexico to reenergize global commitments to achieve the 2030 Sustainable Goals (SDGs), particularly SDG5: Gender Equality. The COVID-19 crisis and the way it has rolled back women's and girls' rights around the world makes the Generation Equality Forum especially timely as we recommit to overcoming global inequality.

[Action Coalitions](#) bring together civil society, governments, private sector, international institutions and philanthropy to create a [Global Acceleration Plan for Gender Equality](#) (GAP) for the next five years, across 6 themes: gender-based violence, economic justice and rights, bodily autonomy and sexual and reproductive health and rights (SRHR), feminist action for climate justice, technology and innovation for gender equality, and feminist movements and leadership. All these diverse leaders, along with other stakeholders from outside the GEF Action Coalitions, are making commitments to deliver action and progress in the next five years. CARE has been co-leading the Action Coalition on Economic Justice and Rights (EJR AC) since 2020 and has co-created the EJR chapter of the Global Acceleration Plan.

CARE's commitment to scale-up Savings Groups

CARE will invest \$100 million to **strengthen and scale up The Savings Group model** and support local women in ten African countries to advance their own initiatives on economic justice and rights for 10 million women and girls by 2026.

As a leader in the EJR Action Coalition, CARE will make a collective commitment in the Economic Justice and Rights Action Coalition focusing on:

Programing/ Policy and Advocacy: Governments and the private sector already support more than 3 million women in savings groups, and there is potential to connect with many more. CARE will partner with 10 African governments and select private sector actors to integrate the Savings Group model into their policies and programs in partnership with key stakeholders (Savings Groups, governments, private sector, women rights organizations and philanthropy). This will support at least an additional 10 million women and girls to form and strengthen Savings Groups to advance local, women-led economic justice and rights initiatives.



Why focus on Savings Groups?

Women and girls face historic and systemic inequalities, while dealing daily with gender-based violence, inadequate medical access, poverty, hunger, displacement and other forms of gender discrimination. COVID-19 has only further **revealed and amplified already existing injustices**. Experience has shown that women and girls are powerful **economic and social actors** if we act to correct these power imbalances.

While the world watched governments, economies, and social systems struggle to respond to COVID-19, women in savings groups all over the world stepped up to offer solutions in their own communities. **Women in savings groups have been half as likely to report challenges with livelihoods, food security, or access to health care as women who don't participate in these groups.**

Despite the incredible challenges of COVID-19, women who participate in saving's groups are still saving, still lending, and still finding ways to lead in their communities.

At their core, Savings Groups support women's economic empowerment and give women a platform to build social solidarity and collective action. Group members achieve near-immediate access to and eventual control over resources. Over time, and with support to engage men and other community members, Savings Groups participants increase their influence over decisions and become powerful leaders driving collective action in their homes and communities. In Rwanda, women in Savings Groups that conducted couple's dialogues saw gender-based violence fall by half and their incomes rise by 20%. The changes are powerful, and move well beyond economics.

A recent [State of Practice Report](#) showed that at least twenty governments in sub-Saharan Africa have already embedded Savings Groups into their financial inclusion, social protection policies and women's economic empowerment programs and policies. Several private sector entities have also started integrating Savings Groups into their strategies and programs. But we know integrating groups is only the first step in the journey.

Building on its experience engaging with Savings Groups for more than 30 years and working with governments and

other stakeholders, CARE will serve as a partner and critical ally as they make investment decisions and build the skills to deliver on the goals of reducing poverty and achieving equality. CARE's ambition is to see women in many more countries progress towards empowerment, financial inclusion, health service provision, education and economic and social justice.

How our commitments contribute to Generation Equality Forum

CARE commits to advance **Action 3 of the Economic Justice and Rights in the Global Acceleration Plan**, in particular its goal of "expanding access to and control over productive resources through increasing women's access to and control over land, gender responsive financial products and services, and the number of firms owned by women by 2026".

We will contribute to the following targets:

- Reduce the gender financial inclusion gap to 6% as a result of increasing both formal and informal financial inclusion, including for women at risk of being excluded from formal financial services
- Increase, preferably by at least 50%, the number of social protection schemes that integrate women's land rights, digital financial services and participation in formal and informal economic and social empowerment platforms.



Christian Berg/CARE

How will we implement our commitment?

CARE will:

- Partner with at least 10 African governments to form and engage with Savings Groups when developing economic justice policies and programs
- Elevate women leaders in Savings Groups and support their meaningful participation and collective action to influence government and private sector activities and policies
- Support existing Savings Groups, help create new groups, and facilitate their access to and use of both informal and formal financial and digital services and products
- Address restrictive social norms by investing in programs to increase women's and girls' access to and control over resources, participation in decision making and leadership
- Partner with private sector, philanthropies and other stakeholders to support and partner with governments that form and engage with Savings Groups
- Engage with the private sector to form Saving Groups in their economic justice programs
- Integrate Savings Groups formation across our programming, both supporting their creation as a standalone activity and integrating their engagement and growth across our thematic areas (eg: education,GBV, humanitarian settings).

CARE's commitment to invest in women's leadership

CARE makes a second commitment that is under the Feminist Movement and Leadership Action Coalition. We will invest at least \$30 million in women and girls and the organisations they head-up to lead in crisis over the next two years (2021-2023).

CARE will contribute an individual commitment in the Feminist Movement and Leadership Action Coalition by:

Financing: CARE will increase support and resources for women, girls and gender non-conforming (GNC) people and the organizations they lead so they have increased agency and leadership in humanitarian preparedness, planning, response, decision-making and accountability processes with a focus on at least 6 country contexts.



Keirin Schermerbrucker / CARE

Why focus on Women leadership in humanitarian settings?

Conflict, violence and natural disasters are likely to impact roughly 67 million women and girls around the world in 2021. Yet their needs often go unmet and their voices and expertise go unheard. While women constitute the bulk of COVID-19 carers and first responders, women-led groups remain undervalued and under-resourced. Funding to frontline women's organizations in fragile and conflict-affected areas remains at a paltry 0.2% of total bilateral aid.¹ The COVID-19 pandemic's substantial economic and social toll threatens to reverse even modest progress on funding gender equality efforts and to exacerbate chronic under-resourcing of frontline women's organizations in fragile and conflict-affected contexts. As the world faces the prospect of multiple famines, the highest rates of displacement since World War II, and a greater frequency and intensity of climate-induced crisis, we need to take a different approach.

After 75 years of delivering evidence-based approaches on humanitarian aid, development and social justice, CARE knows that when women and girls lead, entire communities benefit from more sustainable solutions. As a rights-based organization, gender equality and women's voice is central to our approach. COVID-19 reaffirmed our belief that, with solidarity, support, and the freedom to lead, local groups—especially those that are women-led—are the best architects of their own solutions. But to be effective leaders, the humanitarian sector and the international donor community have a responsibility to adequately invest in and capacitate local women-led and women's rights organisations to take on these responsibilities. We also need to take action to close the deepening humanitarian funding gap so available resources keep pace with the levels of need.

CARE categorises women's rights organisations and Women's Groups as those that have an explicit goal or mission to advance women's rights and gender equality. We categorise women-led organisations as those where women or gender non-confirming people comprise at least two-thirds of the board and management staff/volunteers.

How our commitments will contribute to Generation Equality Forum

CARE commits to contribute to the Feminist Movement and Leadership Gender Acceleration Plan, in particular the following actions:

Action 1: Fund and support diverse feminist activists, organizations, funds and movements and

Action 3: Advance and increase meaningful participation, leadership and decision-making power of women, girls, and non-binary people in all their diversity.

How will we implement our commitment?

To implement its commitment, CARE will:

- Resource and support women, girls and gender non-confirming people and the organisations they lead to be at the centre of all humanitarian decision-making processes that impact their lives
- Allocate USD\$30 million of humanitarian funding to women- and girl-led organizations (WLOs) and women's rights organizations (WROs) over the next 2 years
- Scale up and strengthening CARE's Women Lead in Emergencies approach to promote the leadership and meaningful participation of women, girls and gender non-confirming people in humanitarian preparedness planning and crisis response
- Advocate for more and higher quality funding to WLOs/WROs (ie. more predictable, multi-year, less earmarked and more flexible), which is systematically tracked and publicly reported on annually through the International Aid Transparency Initiative (IATI) and UN OCHA's Financial Tracking Service.



Accountability is at the heart of CARE's two commitments

We make these two commitments so CARE can be transparent about our progress on implementing the commitments and be held publicly accountable. We will:

- Develop an accountability dashboard and publish data annually on CARE's total humanitarian program spending to WLOs and WROs
- Contribute to the development of the GEF accountability mechanism for the Action Coalitions and implement the mechanism once it is operationalised
- Partner with other stakeholders who believe in the vision of Savings Group scale up and transformative women's leadership
- Diversify our partnerships with women-led and women's rights organizations including Savings Groups themselves and WLO/WROs working on the frontlines of humanitarian and other crises
- Support Savings Groups participants and other informal women rights organization to meaningfully and directly participate in decision-making processes with their governments and shape decision-making process that impact their communities
- Advocate with donors, UN agencies & INGOs to deliver more funding streams of higher quality to WLO/WROs.

Endnotes

1 Report of the United Nations Secretary-General, Women and peace and security, 25 Sept. 2020, p. 31, <https://undocs.org/en/S/2020/946>

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