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# Equal Rights, Equal Futures

## The Future of Work is Sexist. Let's Fix That.

If we do nothing, the future of work is profoundly sexist. That's not the future we want, and it's not smart business. [COVID-19's impact on the lives of women and girls](#) has rolled back progress on gender equality by a generation—36 years.<sup>i</sup> At the same time, the pandemic has accelerated the “fourth industrial revolution,” with social distancing and COVID restrictions moving industries towards automation and data-mined solutions. Sexism is harming women, and it's crushing the economy. It makes work unpredictable, leads to high turnover, and reduces productivity. Women who already face discrimination, women of color, and disabled women have felt the biggest impacts. In the US alone, black women were the only people who saw unemployment rise in December 2021.<sup>ii</sup> Current trends show it will take 268 years to reach gender equality.<sup>iii</sup>

This does not have to happen. We have the power to change this future if we act now. The fourth industrial revolution must build stronger foundations for everyone. If not, it rolls back the progress we made over the first 3 industrial revolutions that opened up rights and opportunities. Equitable recovery from COVID-19 requires tackling the structural barriers that women and girls face; stronger investments in gender equality and women's economic opportunities; and strengthening women's leadership in COVID-19 response, recovery and beyond. These are fundamental rights we must uphold. They are also good business sense.

**We have the opportunity to unlock a resilient and promising future of work—if only we prioritize and invest in gender equality.** That means exercising our best business sense, tackling the biases and barriers women face, thinking globally, and ensuring men are as invested in equality as women are because they see benefits, too.

### What's holding us back?

COVID-19 and the wider crisis have laid bare existing inequalities. It has highlighted that consciously or not, systems still operate as if women must do the bulk of the childcare and housework, that men should get first preference for jobs, that money should go to men first, and that violence against women is an acceptable behavior, especially if you're stressed. Those biases, combined with COVID-19 have put women at higher risk of violence, dramatically increased their unpaid care work, and pushed them into higher health risks.

- **Unpaid care work is skyrocketing.** With lockdowns, schools closing, and higher levels of family illnesses, women in low- and middle-income countries took on 270 additional hours of unpaid care in 2020, compared to only 70 hours for men.<sup>iv</sup> That not only burdened women, it also took them out of the workforce.
- **Gender Based Violence rose.** COVID-19 pushed violence up dramatically. 243 million women experienced violence in 2020,<sup>v</sup> with some countries seeing a 5-fold increase.<sup>vi</sup> Lockdowns and increased pressure increased violence at home and at work. CARE’s research showed that violence against women garment workers has doubled since the onset of COVID-19—up to 53%.<sup>vii</sup>
- **Women’s jobs were hit hardest, recovered least.** Women were 1.8 times more likely to be driven out of the workforce.<sup>viii</sup> Of women who lost jobs in 2020, 90% of them have left the workforce permanently.<sup>ix</sup> While men’s employment has returned to pre-pandemic levels (for now), at least 13 million fewer women—and probably more<sup>1</sup>—have formal jobs than did in February 2020.<sup>x</sup>
- **Women entrepreneurs got pushed out of even the margins.** Women-led businesses were more likely to close during the pandemic than male-led businesses, and women’s businesses lost more income than male-run businesses, and got fewer loans to help them recover.<sup>xi</sup>
- **The digital divide makes it worse.** COVID-19 accelerated the digital future of work. 243 million fewer women than men are accessing mobile internet across low- and middle-income countries.<sup>xii</sup> In total, nearly a billion women cannot access mobile internet.<sup>xiii</sup> When women are online, it’s often unsafe for them. COVID-19 saw a 22,834% [increase in hate directed at women online](#) in Thailand, 953% in Philippines, and 93% in Bangladesh.
- **Leaders are usually men.** Women hold only 27% of managerial positions at work, and that trend got worse in the pandemic.<sup>xiv</sup>, <sup>xv</sup> In health care—one job category that should be growing in the pandemic—70% of workers are women, but 75% of leaders are men.<sup>xvi</sup> Women’s political leadership has a 78% disparity between men and women.<sup>xvii</sup>

“I want to send a message to men: **women are not weaker than you.** We earn the same money as you, we work the same amount of time as you do. Please spend more time with your families.”

Woman in Vietnam

COVID-19 is accelerating the 4<sup>th</sup> industrial revolution, and that’s pushing equality to the back burner. While previous industrial revolutions provided more opportunities and equality, current trends are likely to push women back even further. According to the World Economic Forum, 6 out of 8 “jobs of the future” are heavily male dominated. The other 6 categories are male dominated. As COVID-19 accelerates job disruption requiring technical skills, women are severely underrepresented and under supported in those job niches—like data or cloud computing.<sup>xviii</sup> Green jobs and climate action could create 65 million new jobs could be created by 2030 in fields like public transit, efficient buildings and clean energy, but those jobs largely overlook women and reinforce gender inequality. Health workers are 70% women, and there are at least [25 million new health workers needed by 2030](#), but only 25% of leaders in the field are women, and women are dramatically underpaid.

### Digital Divide Meets Unpaid

**Care Work:** In [Peru](#), women entrepreneurs are accessing online professional development opportunities for 10 minutes at a time, sometime between 10pm and 4am. That’s the only time they have free between their jobs and caring for their families.

“If I hadn’t been brave, I might not be here now,” Marlita Tenorio Gonzales, Peru.

## Turning investments into impact

**The evidence is clear: investing in gender equality has pays off not just for women, but also for families, communities, and whole economies. It leads to more educated citizens, more food, and more stable and**

<sup>1</sup> The World Economic forum estimates that gap could actually be 4% larger because of gaps in data around gender equality and the lack of sex-disaggregated data. World Economic Forum, “Pandemic Pushes Back Gender Parity by a Generation, Report Finds”. March 2021, <https://www.weforum.org/press/2021/03/pandemic-pushes-back-gender-parity-by-a-generation-report-finds/>



**prosperous countries.** Measured against the Sustainable Development Goals, CARE's work around the world has supported more than 73.9 million people getting humanitarian assistance or reducing poverty, 22.6 million people increasing their food security or agriculture production, 8.8 million people who have reduced inequality, 12.5 million people who experience more gender equality, and 17.6 million people who experienced inclusive economic growth since 2014.

## Investments in Gender Equality

**Invest in Women's leadership at work:** Women garment workers in Asia are taking the lead to organize for safer working conditions. In Laos, that meant that **women who experienced sexual harassment dropped from 1 in 6 to 1 in 20.**<sup>xix</sup> That required partnership from factory owners—usually men. We must promote and support women leaders at all levels, and ensure that those leaders are part of key policy conversations and decisions.

### **Made By Women: Women Leaders at Work**

In garment factories in Asia, women are 75% of workers. 2 in 5 of those women do not get equal salaries. Half of them have experienced sexual harassment.

CARE's Made by Women program has reached more than 3.8 million people, and helped more than 165,000 women garment workers have better, safer work. This work represents more than 20 years, 10 countries, and 300 factories. Working with global experts, local partners, governments, and influential private sector partners, Made By Women is improving lives for women at work.

Made by Women shifted social norms across the garment supply chain to challenge the culture of victim blaming in cases of sexual harassment. That means 217,000 women are safer at work today, and in the next few years the number may rise to 4.1 million as new companies and factories change the way they treat women.

**Invest in Women leaders and organizations:** Women's Rights Organizations have been on the forefront of gender equality in countries all over the world for decades. They have critical expertise on what investments will work, and how those investments can pay off over the long term. Pay to support these groups and fund their time and expertise to design gender equality strategies for the future of work.

22%

of CARE's funding in humanitarian emergencies goes to local partners.

Equally partnering with local organizations and investing in women leaders and women-led organizations is the best way to create impact, support sustainability, and decolonize our work. **79% of CARE's partners are Women's Rights Organizations.** 39% of our partners are Women Led. In humanitarian response alone, CARE works with 268 partners across 49 countries. 120 of those partners Women's Rights Organizations or Women Led Organizations.

**Women Lead in Emergencies (WLiE)** has 9 active pilots in 5 countries. The project puts resources directly into women's hands so they can make decisions about emergency response and what they need. It also helps women build and exercise leadership skills to influence the systems around them.

Since January 2019, CARE Uganda have piloted Women Lead in their South Sudanese refugee response in Omugo. The CARE Uganda Women Lead team co-created action plans with diverse groups of South Sudanese refugee women from different communities within the settlement. Results from Omugo show that Women Lead works and that the leadership aspirations of crisis-affected women far exceed the imagination of the humanitarian community. South Sudanese refugees:

- Held a Women's Conference for peace and reconciliation between different ethnic groups,
- Organized a peaceful community boycott that got UN Agencies to move a distribution point,
- Organized literacy classes and psychosocial support for their communities.

During the project, women's confidence in their negotiation and communication skills increased from 42% to 91%, and their ability to work with other women to achieve a common goal from 30% to 92%.

"I feel good change in my life. I can frequently talk with people. **Now we work together with men.** ... Now I speak confidently with women and men on any issue. This is big change in my confidence." Woman in Pakistan

"[it] moved us from darkness to the light." Woman in Sudan.

In Niger, 91% of women who participated in WLiE had attended formal community meetings and almost 60% said they attended these meetings regularly compared to only 34% of women who had not taken part in WLiE. Men frequently came directly to women in order to ask them to take action on issues because they felt that they were effective leaders.

**Invest in Equality in agriculture:** Investing in gender equality—working with men and women—in Burundi more than doubled rice production, dropped violence, and gave a **\$5 return for every \$1 invested**. As a major driver of economies and of climate change, improvements in the agriculture sector's equality and climate impacts are a cornerstone of a resilient future for everyone.

### Gender Equality in Agriculture

Women do more than 85% of the work to prepare food and put it on the table, and they make up at least 60% of the world's hungry people. If women farmers had access to the same resources as men, there would be at least 150 million fewer hungry people in the world.

CARE focuses on gender equality as a core part of investments in food systems. By working with men and women to change the rules of the game—building equality into who makes decisions, who has access to resources, and how communities support men and women—CARE literally helps people grow more food and children grow taller. The Farmers Field and Business School approach has a \$5 return on investment per \$1 invested, compared to a \$2 return for agriculture programs that neglect gender equality.

In FY21, CARE reached more than 33.8 million people in 83 countries to support the right to food, water, and nutrition. 53% of the people we work with in food are women.

**Invest in Equal pay for health work.** Investments in health workers could provide a \$10 return for every \$1 invested in the system.<sup>xx</sup> It will also strengthen pandemic preparedness—which is better for the economy.

### **Women health workers provide critical care**

During the early months of COVID-19, when most public facilities had severely scaled down or shut down service provision, 36 urban Community Health Workers (uCHWs) in Afghanistan continued to provide essential services such as counselling on pre-natal care, safe delivery, and childhood immunizations. They actually increased their patient load from 7,964 in the three months prior to the second COVID lockdown (Oct-Dec 2020) to 9,915 in January-March 2021. Community members **were more likely to continue or even improve their health seeking behaviors** in areas with the uCHW home-based health post model. uCHWs reported higher maternal and child immunizations (679%), more diarrhea treatment for children (117%), and more referral services to health facilities (457%) during the early months of lockdown in comparison to the 3 months before COVID-19.



CARE worked with **125,000 health workers** in **97 projects** in FY21. Collectively, these projects helped **30.2 million people** achieve better health and access to health services.

“Considering the **knowledge, experience, and respect** that I received during this period, I feel like I have a responsibility to my community to carry forward all my training in a useful way.”

—Health Worker. Afghanistan

This built on 15 years of piloting, adapting and scaling up a model of establishing health posts inside the homes of local Community Health Workers in urban areas and training them with the technical skills necessary for maternal and child health care. The CARE team in Afghanistan was able to quickly provide uCHWs with personal protective equipment and build capacity on WHO protocols for COVID-19 screening, detection, and referral of cases as well as risk communication and community engagement. Together, this approach supported mitigation of more severe impacts of COVID-19 on access to health care during a time when the larger health system was overwhelmed.

### **Investing in mental health for health workers**

Health workers in the state of Bihar in India increased family planning referrals from 36 to 41% between November 2020 and April 2021, even as the COVID-19 second wave was raging out of control. This success built on more than 10 years of work with Accredited Social Health Activists (ASHAs) in the health system in Bihar. CARE India and CorStone collaborated to pilot a program to build the emotional resilience skills among front line workers (that complements years of investment in technical trainings by CARE and the government).

Between November 2020 to April 2021, this initiative designed a curriculum that rolled out trainings to approximately 23,000 ASHAs covering topics including resilience building, goal setting, listening skills, managing difficult emotions, character strengths, assertive communications complemented by skills such as problem solving, integrating mindfulness and relaxation techniques and managing challenging situations. These trainings were delivered through WhatsApp, Google Meet for small groups to demonstrate and practice and other additional technology-based techniques such as Mentimeter to increase interest and participation.

As a result, **68% of ASHAs were more likely to be optimistic** about their work and were **4.5 times more likely to have high self-esteem**. **41% of ASHAs were more likely to be satisfied with their job** and 32% were more likely to provide services.

**41%**

of health workers in India's Bihar date were more satisfied with their jobs.

## Investments in Women at Work and in Business

# 13.7 M

Nearly 14 million people have participated in savings groups since 2015. 78% of them were women.

**Invest in savings and solidarity:** every \$1 invested in savings groups (85% of whom are women) shows a return of \$7 in the first year, and \$18 by year 5. Those benefits support women and men, and they provide a critical foundation for leadership and resilience.

Since CARE and women in Niger created Village Savings and Loan Associations (VSLAs) in 1991, the model has continued to grow and innovate. CARE has supported more than 13.7 million people to join savings groups since the start of our global scaling strategy in 2015.

Starting in 2019, CARE began testing how to best get savings groups to women in crisis situations, with a pilot in Taiz, Yemen. In a context where most people assumed savings groups would not be possible, women thrived and grew. CARE created 16 groups with 300 women, and **women were so inspired they created 22 more groups—reaching 609 more people** without any additional support from CARE. 48% of those people set up small business activities. After they got trainings in business skills, they were twice as likely to use loans to start a business. All of this adds up to big changes in people's lives. Before they had savings groups, only 3% of women had savings. After, 100% of women had access to savings—on average \$220.

### Preliminary data from CARE Syria pilot: November 2021- Ongoing

40 44

44 groups have been established within the first 5 months of the project, 4 more than the target number.



824 people are participating in VSLAs, 54% women and 46% men.

\$19 → \$46

Average savings per VSLA member after only 5 months (\$19 USD) with some of the more mature groups averaging as much as \$46 USD.

38

38 groups have already entered the savings phase with all these groups also establishing a social fund.

### 19 LOANS

5 groups have entered the lending phase and 19 members have taken loans, with the average loan amounting to approximately \$65USD



There have been 14 distributions from the social fund

CARE and Mars' [Women for Change](#) program works with women and their families in cocoa-growing communities to improve livelihoods so that communities can thrive—and **builds the business case for the private sector to scale savings groups**. Between 2016 and 2022, more than 50,000 VSLA members have been supported through CARE's partnership with Mars. The program started in Côte d'Ivoire in 2016, founded on CARE's Village Savings and Loan Association (VSLA) approach and was scaled up in 2020 to meet a goal of reaching more than 60,000 members in both Cote d'Ivoire and Ghana. The program aims to increase gender equity in households and communities, while supporting increased savings, improved skills, income growth and diversification, improved school enrollment rates and increased nutrition.

**Invest in equal entrepreneurship:** Investing in women entrepreneurs can create \$5 trillion in economic growth. In Rwanda, women created 100,000 jobs at less than \$10 invested per job created when they got training, mentorship, and partnership from men. Women's Entrepreneurship (WE) at CARE aims to improve the financial

security and economic empowerment of 3 million entrepreneurs and employees, reach 30 million people, and mobilize more than \$500 million in private capital.

**IGNITE change.** Women entrepreneurs in the Ignite program improve access to finance, capacity building and support services. The program also addresses broader socio-cultural norms by promoting an enabling environment for women entrepreneurs. Entrepreneurs increase their financial security and confidence and stay resilient to shocks so they can grow their businesses. Since 2020, the project has reached **8 million entrepreneurs, employees, and community members**, and 974,812 people have seen a measurable improvement in their lives. As part of IGNITES's work, entrepreneurs have been able to access \$80.5 million in loans.

**\$80.5 M**

IGNITE has helped change the system so private sector financing has given 47,250 loans worth more than \$80.5 million to small and medium entrepreneurs (mostly women).

Investing in gender equality is a key part of this change. CARE's approach of putting women at the center of the Ignite program design process has been transformative. Women's needs, and the barriers they face, are fundamentally different to men and we collect sex-disaggregated data to inform our approach. We want to work with, and listen to, women entrepreneurs to ensure that the tailored products and services we develop are fit for purpose. By designing for the needs of women, CARE helps **reduce risk for our partners when they launch new products**. By listening to **women, we help to remove the barriers that hold them back and elevate their voices to the board room where business decisions are made**.

"My business has given me so much confidence. I feel stronger, and it has helped me overcome my financial problems. I now have the strength to go out and succeed."

—Female entrepreneur, Pakistan

Changing the system to combat sexism can make a big difference. In Pakistan, one big win was changing the loan requirements so women have more freedom to borrow money. Women can now provide any guarantor (female or male) as opposed to the previous requirement that only a male family member can act as a guarantor. Moreover, women can also now serve as a guarantor for male borrowers.

**Men as champions for change:** Men must be a part of the solution, because they will see benefits, too. When men and women work **together** to solve agriculture problems, they get better production,

higher income, and more equal workloads than if we focus on either men or women alone. It doesn't happen by accident. This works when we invest in [exploring social norms and building an environment for equality](#). One woman in [Burundi's Win-Win project](#) says, "He was invited together with neighbors and they asked him about the way we live, how we share tasks, and he explained. The trainings have definitely changed him. Before, he didn't want me to get money...He thought that when I got money, I would take control over him. But now, there is no problem. When I get money, I bring it at home, and we decide together on what we can do with it. Even the cow we have, we got it from the money I got from my VSLA."

One man in the project says: "It is too difficult to cultivate. **The wife cannot cultivate alone; we have to help each other**. When we get to the reaping time, we conserve a part of the harvest for home daily use, and another part can be sold if need be. At home, we share all our riches in common; no one says this or that is mine."

These changes brought me great benefits. I was running here and there to get money to meet the needs of my family. ... After the agriculture trainings, we have had a good harvest. We grew so much that we were able to sell some of our harvest, which allowed us to buy some small livestock. Now, I don't need to go elsewhere looking for income." and succeed."

—Male Farmer, Burundi

<sup>i</sup> World Economic Forum, "Pandemic Pushes Back Gender Parity by a Generation, Report Finds," March 2021, <https://www.weforum.org/press/2021/03/pandemic-pushes-back-gender-parity-by-a-generation-report-finds/>

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