

# Women Economic Empowerment

CECI's Approach



# 1. Introduction

CECI, an international cooperation organization created in 1958 in Quebec, has for several years now been supporting and contributing to various projects aimed at empowering women. The organization works on development projects targeting women-specific issues, as well as development or humanitarian projects with cross-cutting components that contribute to reducing gender inequalities. Access to education for women and girls, respect for women's rights, the elimination of violence against women/girls, access to and control over resources are just some of the themes that can be specifically targeted and integrated in a cross-cutting manner in the projects of CECI. As part of its gender equality policy, CECI has developed a position and an intervention model that aim for the "*Women economic empowerment*".

## 2. Foundations

When it updated its gender equality policy in 2007, CECI strongly reaffirmed its commitment to promoting the rights of women and girls through an inclusive, equitable and sustainable development model that would transform the unequal relationships between women and men, girls and boys.

Equality and equity between women and men, the empowerment of women and the determination to combat all forms of gender-based discrimination represent the very foundation of our vision for a sustainable, rights-based development, and for an effective fight against poverty and exclusion, core elements of CECI's mission.

CECI seeks to address the complexity of social, economic, political and environmental relationships that can act as barriers to the participation and empowerment of women and girls. In contexts of persistent gender inequality, it is essential to develop specific measures for women and girls to tackle policies, practises and attitudes that reinforce inequalities and unequal power relationships between women and men. In a humanitarian context, following a natural or human disaster, the scope of discrimination experienced by women is exacerbated and the power relations between women and men are central to the challenges of recovery and reconstruction. These issues must be targeted accordingly to ensure that women's needs are addressed and women and men have equal access to the response initiatives.

Actions specifically targeting men and boys must also be taken, as the women economic empowerment is dependent on men being open to recognizing the inequalities specifically affecting the agency of women through dominant masculinities that have a negative influence on the power relations between women and men.

Economic empowerment is primarily an **issue of justice and rights**, but also an intrinsic economic component.

**When we talk about women's economic empowerment, we are referring to a positive power, not to a "power over others" in a relationship of domination or subordination.**

**The process of economic empowerment allows women to:**

- Build their confidence and self-esteem, and to influence and contribute equally to the economic growth of their country and community;
- Have equitable access to and control over economic resources and opportunities;
- Generate sufficient resources, in a sustainable manner, to meet their needs and those of their dependents, to ensure their autonomy and full development within their family and community and to give them the saving capacity to reinvest in their economic activities and cope with emergencies;
- Have the capacity to make decisions about the benefits resulting from their economic activities;
- Be recognized and valued as important agents for both development and humanitarian initiatives.

## 3. Reference Framework for the Women Economic Empowerment

### 3.1 Initial Observation: The Issue

Poverty is a social issue affecting both women and men, but women, young women and girls are affected the most. It often leads to their marginalization and exclusion. Poverty stems in part from social and structural inequalities between women and men.

These inequalities are characterized mainly by a status of inferiority, unequal power relations and systemic discrimination at all levels of the social, economic and political realms regarding all of their civil, economic, social and cultural rights. Whatever the cultural context, these inequalities are exacerbated by a sexual division of labour that assigns to women, young women and girls the responsibility of caring for children and the family, work which is considered intrinsically "feminine" and, moreover, less important and unpaid. The hidden costs of this heavy burden are multiple: fewer opportunities in education, employment, economic activities, participation in politics or public life, and less free time and mobility. There is also an increased risk of violence, subordination and economic, social and political dependence on men, which has consequences on the power relations within the family, the community, and society in general.

The impact of humanitarian crises is not the same on the lives of women and men. In times of crisis or conflict, gender-based discrimination and barriers to the emancipation of women are multiplied. With the erosion of protective structures as well as of family and social networks, vulnerability increases drastically and women, because they are responsible for caring for the family, are affected the most.

The women economic empowerment is often crucial for family survival and recovery and is a driver of community resilience. A crisis can even represent an opportunity for them. From the moment barriers and stereotypes break down, women can, with the necessary support, overcome the norms and exploit the economic opportunities and new livelihoods once reserved for men.

These inequalities are perpetuated by social norms, the weight of culture and religion, as well as a lack of will from those in positions of power (political, social, economic or religious) who help maintain the status quo. These inequalities are reinforced by the individuals and by the institutions and systems in which women, young women and girls evolve. Social inequalities between women and men result in a lack of respect for women's rights and very limited access to economic opportunities and decision-making processes. Such gender-based discrimination is often exacerbated by other types of social domination based on age, class, ethnicity, disability, caste systems, effects of conflict or natural disasters, among others. This framework takes into account the interconnectedness of these forms of discrimination from the perspective of **intersectional** feminism.

**When we talk about women's economic empowerment, the principles of intersectional analysis must be applied to better tailor our levers of intervention to the differentiated realities that women may experience.**

**Three important principles of the concept of intersectionality:**

- “The various forms of oppression are experienced simultaneously and cannot be dissociated from one another.
- The systems of oppression feed and strengthen each other while remaining autonomous.
- The systems must therefore be fought simultaneously without giving more importance to one or the other.” (CQFD\_AQOCI)<sup>1</sup>.

The devastating combined effects of poverty, discrimination and lack of opportunity affect women in many ways: **from their economic situation** (income level, right to property, access to finance, etc.) **and their well-being** (access to health services and education, etc.) **and aspirations, to the recognition of their rights, their decision-making power and more equitable living conditions** (burden of household chores, ability to find stable employment or to be self-employed, access to the same remuneration as men who perform similar tasks, etc.).

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1. <https://aqoci.qc.ca/?-Ressources-sur-l-egalite-femmes-hommes->

While these limiting factors as a whole are important, it is also important to reiterate that the widespread phenomenon of violence against women is a **major constraint** on their lives, bearing significant economic consequences. Some 35 percent of women worldwide have experienced physical or sexual violence, and gender-based violence tends to increase in situations of conflict<sup>2</sup>. Such violence undermines women's self-esteem and their trust in society, dramatically interfering with their ability to act and to contribute fully to the economic life of their community.

**Young women experience a form of discrimination that is specific to them and that manifests itself in several ways:**

- They are often responsible for young children and older people, which further increases their workload.
- Their mobility is more often restricted than that of older women, in an effort to control their sexuality and the “reputation” of their husbands and families.
- Their voices are heard less in the community, within the family and even in women-specific spaces, as the right to speak is often reserved for older women.
- They experience specific health problems related to maternal health.
- Young women are more affected by gender-based violence than older women

**The specific needs and interests of young women, like all other factors of intersectionality, make them experience gender-based discrimination in a distinct way and must therefore be taken into account in all interventions aimed at their economic empowerment.**

## What is Poverty?

We define poverty as “an absence of possessions, power and knowledge”<sup>3</sup>.

Poverty is not just about a lack of **possessions** (insufficient or irregular income, limited access to resources, etc.).

It is also about a person's lack of **power** to act on their material conditions so as to modify their environment in an autonomous manner.

Furthermore, poverty is a lack of **knowledge**, originating from insufficient education, information and technical training needed to act, and especially from a lack of capacity to act upon the knowledge acquired

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2. UN Women – Facts and Figures, available online at: <http://www.unwomen.org/en/what-we-do/humanitarian-action/facts-and-figures> (accessed on January 23, 2018)

3. African proverb, taken from the *Document de stratégie pour la croissance et la réduction de la pauvreté*, Republic of Senegal, 2006-2009, Dakar, 2006

## A Few Facts:

Despite the undeniable progress achieved, particularly in education and with the representation of women in politics, there is still a long way to go.

- In Southeast Asia and Sub-Saharan Africa, girls have less access to school than boys and are less likely to complete their primary education and become literate adults.
- Women have far fewer opportunities than men to participate in the labour market, with regard to the number and types of jobs available. In 2017, the level of participation of women in the global labour force was just over 49% (almost 27 percentage points lower than men's).<sup>4</sup>
- Overall, in 2017, the unemployment rate for women was 6.2 percent compared to 5.5 percent for men, a difference of 0.7 percentage points. In Sub-Saharan Africa, the unemployment rate for women is 8.7% compared to 6.5% for men.<sup>5</sup>
- When women are employed, almost 15% of them are family workers (i.e. independent workers completing tasks in an establishment run by a family member), whereas only 5.5% of men have the same status. This is exacerbated in developing countries, where nearly 36.6% of women are family workers, compared to only 17.2% of men.<sup>6</sup>
- Women earn less than men across all sectors and professions. In most countries, women working full time earn between 70 and 90 percent of what men earn.<sup>7</sup>
- Overall, women are over-represented in administrative and support positions (63%) compared to management positions (33%). In 83 countries (out of 87 for which such data is available), women's income is 3 to 35% lower than men's. This gap is up to 20% or more in 39 countries. In addition to occupational segregation, almost all labour markets are characterized by significant gender gaps.<sup>8</sup>
- Women farmers receive a fraction of the subsidies allocated to agriculture and have fewer economic rights as well as limited access to resources and economic opportunities, including land and credit.
- The majority of women's economic activities are conducted on a very small scale, most often in the informal sector, on the fringes of major economic activities, with limited returns.
- On average, women spend three hours more per day than men undertaking unpaid work in developing countries and two hours more per day in developed countries; with all paid and unpaid work considered, women work longer hours than men.<sup>9</sup>
- Maternal mortality is still extremely high in most developing countries. In 2015, about 99% of all maternal deaths worldwide occurred in the developing world, with Sub-Saharan Africa alone accounting for 66% of deaths.<sup>10</sup>

On the other hand, women are carrying the weight of unpaid activities, an issue often related to the problem of access to water and energetic resources, lack of social services in the community and work related to the husband's economic activities.

4. [https://www.ilo.org/wcmsp5/groups/public/---dgreports/---inst/documents/publication/wcms\\_557077.pdf](https://www.ilo.org/wcmsp5/groups/public/---dgreports/---inst/documents/publication/wcms_557077.pdf)  
5. [https://data.worldbank.org/indicator/SI.UEM.TOTL.FE.ZS?locations=ZG&name\\_desc=false&view=chart](https://data.worldbank.org/indicator/SI.UEM.TOTL.FE.ZS?locations=ZG&name_desc=false&view=chart)  
6. [https://www.ilo.org/wcmsp5/groups/public/---dgreports/---inst/documents/publication/wcms\\_557077.pdf](https://www.ilo.org/wcmsp5/groups/public/---dgreports/---inst/documents/publication/wcms_557077.pdf)  
7. <https://unstats.un.org/unsd/gender/worldswomen.html>  
8. <http://www.unwomen.org/-/media/headquarters/attachments/sections/library/publications/2015/poww-2015-2016-summary-en.pdf?la=fr&vs=1642>  
9. [https://unstats.un.org/unsd/gender/downloads/worldswomen2015\\_report.pdf](https://unstats.un.org/unsd/gender/downloads/worldswomen2015_report.pdf)  
10. [http://apps.who.int/iris/bitstream/10665/204113/1/WHO\\_RHR\\_15\\_23\\_fre.pdf](http://apps.who.int/iris/bitstream/10665/204113/1/WHO_RHR_15_23_fre.pdf)

This structural poverty experienced by women is reflected in the economic system's unfavourable environment for women to access and take control of its resources, economic opportunities and benefits. This state of affairs, leading to economic dependence, discrimination and social, economic and political exclusion, is harmful to women and to the communities in which they live. These factors are detrimental not only to women and their communities, but also to the economic development of entire countries, depriving the labour markets of a definite growth opportunity through the contribution of women.

*According to the ILO, "The analysis of workplace gender gaps, i.e. gaps between men and women with respect to employment type (e.g. contributing family workers, part-time employment, etc.), reveals that the most important driver of these differences is neither the occupation nor the sector in which women are working, but other factors (such as discrimination or education). This is a strong indicator that social norms have a significant direct impact on gender gaps in employment."<sup>11</sup>*

### 3.2 Desired Outcomes

*Through empowerment, women get to improve their self-esteem, to challenge their subordinate status, and to influence decisions that affect their own living conditions and quality of life. It applies to development's processes and outcomes alike, challenging unequal relationships and power distribution in various spheres of life. The empowerment of women is thus an essential prerequisite for the political, social, economic, cultural and environmental advancement of all peoples.*

We define economic empowerment as the **capacity of women to generate and manage the resources necessary** to ensure their autonomy and personal fulfilment within their families and the community at large, as well as their **power to influence the decision-making processes** concerning economic policies and the vision and priorities for a fair and sustainable development through strong, legitimate feminist movements. Economic empowerment is thus closely linked to the issue of economic rights.

When participating in economic development, access to equal rights means that women can:

- Enjoy access to profitable opportunities and markets
- Know their rights and ensure they are respected
- Generate significant revenues and exercise control over how they are used
- Influence and participate in the economic decisions of their family and community
- Influence and participate in economic policies as well as the vision and priorities for development
- Influence and participate in decisions regarding their means of livelihood following a humanitarian crisis
- Ownership of land and property, and individual or collective businesses
- Have purchasing power and saving capacity

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11. [https://www.ilo.org/wcmsp5/groups/public/---dgreports/---inst/documents/publication/wcms\\_557077.pdf](https://www.ilo.org/wcmsp5/groups/public/---dgreports/---inst/documents/publication/wcms_557077.pdf)

- Enjoy easy access to and control over technical, financial (credit) and technological resources
- Enjoy access to information, education and technical training
- Occupy decently paid jobs in safe conditions
- Enjoy equal pay and equal growth opportunities
- Live in an environment where unpaid care is seen as a responsibility shared by women and men alike
- Enjoy a market system in which all actors recognize women as entrepreneurs, employees and consumers, offering a favourable environment for their inclusion
- Enjoy an environment where attitudes and beliefs (of women and men) do not discriminate against the status, rights, responsibilities and abilities of women
- Enjoy a community environment where products and services meet the needs of women and young women
- Enjoy a safe, non-violent environment where their mobility is respected and valued
- Enjoy an environment where women and young women can exercise and benefit from “their power”.

We assume that where women can achieve results in these areas, their living conditions and status (as well as those of their families and communities) will be improved:

- **Power relations between women and men, whatever their social background, will be more egalitarian.**
- **Women and young women** will be more autonomous, mobile, recognized, informed, heard, demanding and organized, with their rights better respected.
- **They will be better able to contribute to and influence the change processes** that affect them, their families and their communities.
- **They will have more opportunities to participate in public life at the community, national, and international levels as well as in decision-making bodies** that can influence their own needs, rights and development.
- **Market systems** in which women and young women are active **will be more inclusive.**

As we can see, the fight against poverty, especially for women, is not a purely economic issue. It requires a shift in power relations within the economy, but also in the political, social and cultural realms. Development and humanitarian programs must be coherent, well adapted and appropriately funded. This struggle also requires the **involvement of men through more co-responsible, democratic masculinities that clearly see gender equality as a beneficial goal for society as a whole.**



### 3.3 Intervention Framework: Fundamental Levers for Action

CECI is putting forward an intervention framework (also used during the recovery phases that follow a humanitarian crisis) aimed specifically at *the women economic empowerment through capacity building for the various actors of development*. This framework is centred on three components:

COMPONENTS	OBJECTIVES
<p>1. Women's <b>ability to act through:</b></p> <ul style="list-style-type: none"><li>• Possessions (power to)</li><li>• Knowledge and know-how (power to)</li><li>• Will (power within)</li><li>• Positive power (power to, power within and power with)</li></ul>	<p>Improve the capacity of actors to <b>empower women</b> to gain self-esteem, access, control and influence, to generate and manage resources and to stimulate the demand for services within market systems.</p>
<p>2. The <b>ability of the family and community environment</b> to be responsive to the needs and interests of women.</p>	<p>Support actors to <b>develop strategies allowing for the transformation of social norms</b> that hinder women's mobility and income growth.</p>
<p>3. The <b>ability of the market system</b> to bring about an economic environment (formal and informal) that is favourable to women.</p>	<p>Support actors to <b>better adapt their organizational structure and service offers (products and services)</b> so that they can better respond to the needs, interests and safety of women.</p> <p>Support actors in <b>making the "institutional environment" more supportive and inclusive</b> for women.</p>

In view of these **components and objectives**, the different actors on the market can play a role in the process toward strengthening women's economic empowerment. However, no project can cover all the objectives at once, especially in a context of humanitarian aid. As such, projects will seek to act on the most strategic points of leverage for the specific context and opportunities at play, while developing the necessary synergies and concerted interventions along with other actors working in the sector.

## The different types of positive powers:

- **Possessions (power to)**
  - Economic empowerment in terms of material benefits (income, land, tools, technologies, etc.), services (credit, information, training, education, health, market, etc.), a general state of good health, and time availability.
- **Knowledge and know-how (power to)**
  - The knowledge or practical and intellectual skills that are reinforced and the translation of knowledge and skills into action or resources.
- **Will (power within)**
  - The ability and willingness to make one's own choices about one's future in awareness of current and future issues/opportunities. *"The concept of 'will' is twofold: the state of mind (being) and the capacity to project it onto others (social being)"<sup>12</sup>.*
- **Power (power within and power with)**
  - The actual capacity to make decisions (for oneself and sometimes for other people, when arbitration is necessary), to assume responsibility for one's choices, to have freedom of action/speech and to freely use one's resources (possessions, knowledge, will).

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12. L'approche de l'empowerment des femmes: Un guide méthodologique\_June 2007

In order for these components/objectives to become operational, there are **11 levers for intervention** with corresponding potential actions.

LEVERS FOR INTERVENTION	PROMISING APPROACHES OR INTERVENTIONS AIMED AT STRENGTHENING THE CAPACITY OF PARTNERS TO BUILD SKILLS TO DEVELOP OR ADAPT PROGRAMS/ACTIVITIES
<p><b>1</b>  <b>Strengthening Women's Capacity and Power</b>            TO ACT (the ability to carry out their own analyzes, make their own decisions, define their own actions, and challenge socio-cultural norms)</p>	<ul style="list-style-type: none"> <li>• Workshops to build women's leadership and confidence</li> <li>• Strategies to maintain girls in school and to give women access to literacy and education programs</li> <li>• Awareness of legal status and rights for women</li> <li>• Accompaniment/appropriation for the socioeconomic empowerment of the actors/women involved</li> <li>• Sensitization and active participation of women in the prevention of risks and disasters and the elaboration of contingency plans in case of disaster</li> </ul>
<p><b>2</b>  <b>Building Awareness of the Unequal Power Relations between Women and Men</b></p>	<ul style="list-style-type: none"> <li>• Raising awareness and information-sharing on gender relations to women, men, girls and boys</li> <li>• Raising awareness and information-sharing on gender issues to different market actors</li> <li>• Raising awareness and information-sharing on the needs/specific interests of women to market actors</li> <li>• Raising awareness and information-sharing on the situation of gender relations (before and after the crisis) to market actors in a context of crisis</li> </ul>
<p><b>3</b>  <b>Working "With" and "On" Men and Boys</b>            (working with men as a way to transform unequal relations between women and men)</p>	<ul style="list-style-type: none"> <li>• Raising awareness among men and boys about changing attitudes toward greater equality, including peer awareness-raising programs:               <ul style="list-style-type: none"> <li>– building alternative masculinities committed to the education of children, co-responsibility in the home and the elimination of violence</li> <li>– building positive masculinities to ensure that men become allies in the event of a conflict or a humanitarian crisis (shared family responsibilities, reduction of gender-based violence in context of crisis, etc.)</li> </ul> </li> <li>• Strategies to involve men and boys in the promotion of gender equality</li> </ul>

## LEVERS FOR INTERVENTION

## PROMISING APPROACHES OR INTERVENTIONS AIMED AT STRENGTHENING THE CAPACITY OF PARTNERS TO BUILD SKILLS TO DEVELOP OR ADAPT PROGRAMS/ACTIVITIES

4

### **Transforming Discriminatory Social Norms**

(strategies to make the family, the community, the workplace and the government accountable)

- Raising awareness on gender-based sexual violence and LGBTQI issues among women, men, girls and boys
- Raising awareness on gender-based sexual violence and LGBTQI issues in the workplace
- Strategies to support the provision of child care services in general, as well as those linked to education and employment opportunities
- Strategies for the redistribution of unpaid domestic work and care activities between women and men, governments, the private sector, communities and households<sup>13</sup>
- Strategies for investing in infrastructure that reduce women's work hours
- Strategies to advocate for better work conditions for women (including length of maternity and paternity leave) and better local infrastructure (transportation, sanitation and water supply, electricity)

5

### **Women's Participation in Economic Decisions**

- Training on laws as well as on legislative mechanisms and procedures
- Strategies for the implementation of positive actions seeking to increase women's participation in decision-making processes
- Training geared toward strengthening decision making, influence and political representation
- Raising awareness to value the presence of women at the head of companies and within decision-making bodies
- Support for the mobilization and sensitization of decision makers
- Including women in the planning, implementation and monitoring/evaluation of economic recovery activities after the emergency phase of a disaster

6

### **Access to/Control over Market Resources and Opportunities**

(in addition to land ownership)

- Strategies for access to inputs (information and communication technologies, machinery, raw materials, seeds and fertilizers)
- Strategies for access to investments and market opportunities
- Strategies for better access to various networks of information, communication, learning and networking
- Strategies for access to loans, savings and other financial products and services (recapitalization, insurance, lease financing), especially in rural areas

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13. <http://www.international.gc.ca/development-developpement/priorities-priorites/weegn-aefno.aspx?lang=eng>

## LEVERS FOR INTERVENTION

## PROMISING APPROACHES OR INTERVENTIONS AIMED AT STRENGTHENING THE CAPACITY OF PARTNERS TO BUILD SKILLS TO DEVELOP OR ADAPT PROGRAMS/ACTIVITIES

7

### Access to/Control over Land and Property Rights

- Strategies for access to information on land rights and property rights for women
- Strategies for the extension of land rights and property rights to women
- Strategies to ensure that women are not dispossessed of their family land following a disaster or conflict

8

### Job Creation and Business Development

- Strategies for access to decent employment
- Strategies for entrepreneurial mentoring (individual or collective) adapted to the needs and conditions of women
- Strategies promoting women's work in traditionally male environments
- Strategies for building technical, organizational and entrepreneurial skills, among others, adapted to the needs and conditions of women
- Strategies for the development of cross-cutting skills to promote employability and entrepreneurship
- Training in occupational health
- Strategies to ensure continuity (involvement and engagement of young women) in the workplace

9

### Strengthening Women's Organizations, Networks and Movements

- Strategies for the institutional reinforcement of women's organizations with coordination and networking support
- Strategies to support the coordination and creation of community or commercial networks (local, national, international)
- Strategies for strengthening advocacy and negotiation capacities
- Integration and training of women's groups as implementing partners in humanitarian response initiatives

10

### Products and Services Offering

(organizational structures and provision of products/services that meet the needs, interests and safety of women/young women)

- Support for a gender-sensitive institutional development for market actors, taking into account:
  - the needs of women in terms of products and services;
  - issues of sexual harassment, discrimination, workplace safety, status, protection and benefits of both regular and non-standard work (casual, temporary, seasonal, fixed-term, part-time and migrant)
- Raising awareness on and integrating gender equality in organizational environments (market actors)

## LEVERS FOR INTERVENTION

## PROMISING APPROACHES OR INTERVENTIONS AIMED AT STRENGTHENING THE CAPACITY OF PARTNERS TO BUILD SKILLS TO DEVELOP OR ADAPT PROGRAMS/ACTIVITIES

11

### **Favourable Environment and Political Dialogue**

(improving the institutional framework for laws, policies and institutions that support the economic empowerment and security and the rights of women/young women)

- Strategies to support the reform of laws and regulations that affect the ability of women/young women to work and own or control land or property, an inheritance or other economic assets and productive resources
  - Strategies to strengthen the institutional capacity of government agencies dedicated to economic development and the status of women
  - Strategies to reduce gender prejudice embedded in the processes required to start and grow a business, including registration and licensing
  - Strategies to reinforce women's networks and associations working to improve women's access to and control over resources/opportunities available on the market
  - Strategies to support the political representation and the mobilization of women
  - Programs/activities to raise awareness with decision makers, women and men
  - Support for the development of proposals on the political empowerment of women
  - Strategy for the inclusion of women and women's groups in conflict resolution (community/national levels) and peace processes
-