

WOMEN & ECONOMIC EMPOWERMENT

SOROPTIMIST WHITE PAPER

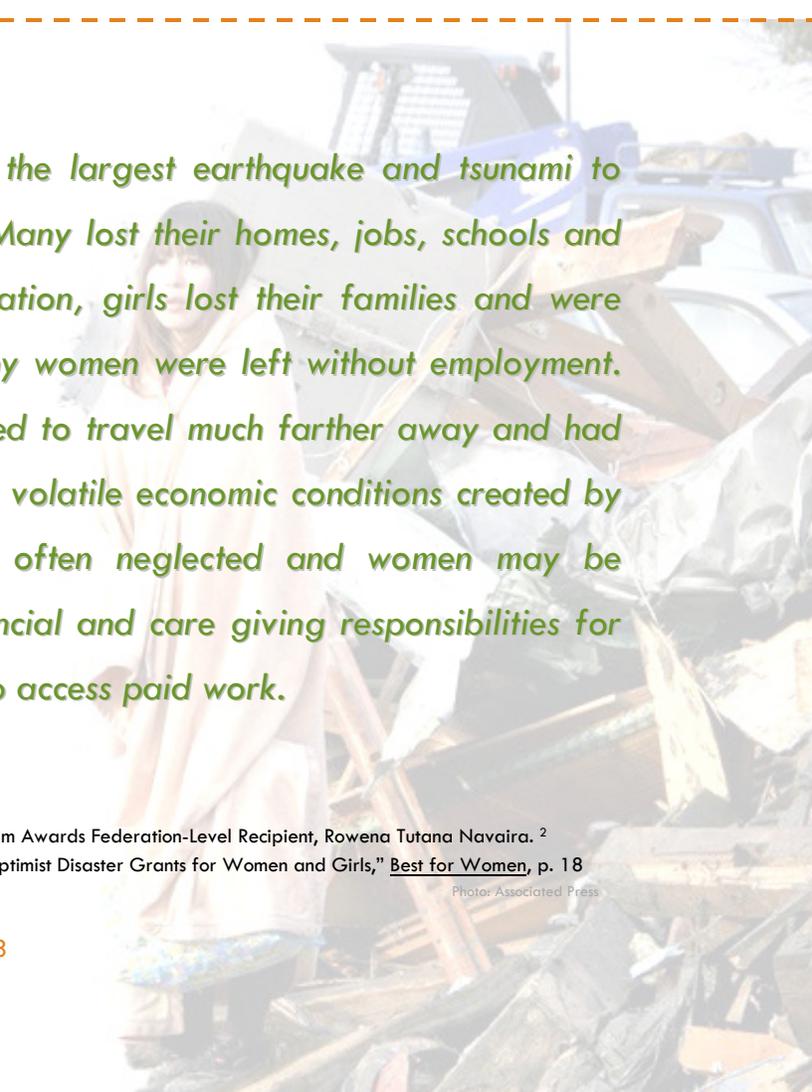
EXPLORE WOMEN'S ECONOMIC EMPOWERMENT AS IT RELATES TO GENDER EQUALITY AND GLOBAL ECONOMIES AND FIND OUT WHAT CAN BE DONE TO OVERCOME BARRIERS FACING WOMEN WORLDWIDE.



SOROPTIMIST
Best for Women



Rowena is a Dumagat, a tribe of indigneous people living in their ancestral village in Canumay in the remote mountains of Antipolo, Philippines. Because her husband is tribe chieftain, Rowena is the primary financial provider for her family. She sells farm products, such as rice, vegetables or root crops. But this very meager income is often reduced when rice crops are damaged by typhoons. The remote location of her village and a lack of transportation provide major obstacles to accessing education. But without an education, Rowena knows that she and her family will remain rooted in poverty, closed off from opportunities to increase family income. Moreover, the education she desires, a business degree, would benefit not just her family but her entire village: it would allow her to obtain and share information about sustainable farming concepts. She feels stuck, powerless, and she and her family can hardly make ends meet.¹



In March 2011, Japan was struck by the largest earthquake and tsunami to affect the country in recorded history. Many lost their homes, jobs, schools and loved ones. In the wake of this devastation, girls lost their families and were unable to continue their education. Many women were left without employment. To access paid work, women were forced to travel much farther away and had insufficient options for childcare.² In the volatile economic conditions created by disaster, girls' educational needs are often neglected and women may be compelled to choose between their financial and care giving responsibilities for their families, making women less able to access paid work.

¹ Taken from the personal story of 2011-2012 Soroptimist Live Your Dream Awards Federation-Level Recipient, Rowena Tutana Navaira. ² Marielena Zuniga, "Aid and Support for Women and Girls in Japan: Soroptimist Disaster Grants for Women and Girls," *Best for Women*, p. 18 (April 2012).

UNDERSTANDING WOMEN'S ECONOMIC EMPOWERMENT

Empowerment increases a person's freedom to choose and to act.³ Women's empowerment refers to the ability of women to take control of their lives, pursue their own goals and live according to their own values.⁴ The phrase "women's economic empowerment" specifically describes women's power over their own finances and financial well-being—to have a voice in the financial decisions that shape their lives and the lives of their families so that they can live the lives that they choose for themselves.⁵

Women's economic empowerment has been described as the single most important factor to achieving gender equality.

It is, at its core, a human rights and social justice issue.

Financial decision-making power for women has larger societal implications. It is an essential part of strengthening women's voice and influence in society as well as her ability to advocate for herself and the needs of her family; "economic empowerment puts women in a stronger position, and gives them the power to participate together with men, in the shaping of society, and to make decisions that promote their family's and their own well-being."⁶ Women's economic empowerment has been described as the single most important factor to achieving gender equality.⁷ It is, at its core, a human rights and social justice issue.⁸ It is an essential component of work to improve the lives of women and girls.⁹

In addition to increasing gender equality, women's economic empowerment has myriad public policy benefits, such as strengthening international economies, enhancing human development and reducing the effects of violence.¹⁰ According to UN Women, empowering women to fully participate in economic life is essential to "build strong economies; establish more stable, just societies; achieve internationally agreed goals for development, sustainability, and human rights; improve quality of life for everyone in the community; and propel business operations and goals."¹¹ Investing in women is simultaneously good for economies and for equality.¹²

³Swedish International Development Cooperation Agency, "Women's Economic Empowerment: Scope for Sida's Engagement," p. 6 (Dec. 30, 2009) <http://www.sida.se>.

⁴ International Fund for Agricultural Development, Gender Glossary, (2012) <http://www.ifad.org>.

⁵Swedish International Development Cooperation Agency, "Women's Economic Empowerment: Scope for Sida's Engagement," p. 7 (Dec.30, 2009) <http://www.sida.se>.

⁶Swedish International Development Cooperation Agency, "Women's Economic Empowerment: Scope for Sida's Engagement," p. 9 (Dec. 30, 2009) <http://www.sida.se>.

⁷United Nations Industrial Development Organisation, "Women's Economic Empowerment, Accountability and National Ownership," Summary Report of the Joint Biennial Workshop of the United Nations Inter-Agency Network on Women and Gender Equality and the OECD-DAC Network on Gender Equality, p. 6 (February 2010).

⁸Swedish International Development Cooperation Agency, "Women's Economic Empowerment: Scope for Sida's Engagement," pp.5- 6 (Dec. 30, 2009) <http://www.sida.se>.

⁹ United Nations Industrial Development Organisation, "Women's Economic Empowerment, Accountability and National Ownership," Summary Report of the Joint Biennial Workshop of the United Nations Inter-Agency Network on Women and Gender Equality and the OECD-DAC Network on Gender Equality, p. 6 (February 2010).

¹⁰Swedish International Development Cooperation Agency, "Women's Economic Empowerment: Scope for Sida's Engagement," p. 5 (Dec. 30, 2009) <http://www.sida.se>.

¹¹ UN Women, "Women's Empowerment Principles: Equality Means Business," p. 2 (2011).

Goldman Sachs reported that in countries throughout the world, Gross Domestic Product (GDP), or the annual total value of goods and services produced within a country, could be dramatically increased by narrowing the employment gap between men and women. For example, it predicted an increase of up to 16 percent in Japan's GDP.¹³ Similarly, The World Economic Forum estimated that narrowing the gap between men and women's employment rates could increase the United States' GDP by up to nine percent.¹⁴

AT THE ASIA PACIFIC ECONOMIC COOPERATION SUMMIT, UNITED STATES SECRETARY OF STATE HILARY CLINTON STATED:

"When we liberate the economic potential for women we elevate the economic performance of communities, nations and the world...there is a stimulative ripple effect that kicks in when women have greater access to jobs and the economic lives of our countries: greater political stability, fewer military conflicts, more food, and more educational opportunity for children. By harnessing the economic potential of all women, we boost opportunity for all people."¹⁵

But to achieve women's economic empowerment, and the benefits that flow from it, current structural gender inequalities must be diminished. "Structural gender inequalities" refer to the norms, values and practices that result in an unequal division of power and resources between men and women, especially in economic, political and other influential social structures.¹⁶ These inequalities lessen the influence of women's voices in the public sphere as well as over the personal decisions that shape their own lives.

OBSTACLES TO WOMEN'S ECONOMIC EMPOWERMENT

This White Paper addresses six structural gender inequalities that pose significant barriers to women leading economically empowered lives: (1) the informal sector, (2) unpaid work, (3) barriers to female-owned enterprises, (4) the gendered impact of volatile economies, (5) gender-based violence, and (6) lack of access to asset accumulation. Afterward is a discussion of what is necessary to overcome these obstacles as well as what Soroptimist is doing to promote and advance women's economic empowerment.

1. INFORMAL SECTOR: Over half of the world's women are employed in what are known as "vulnerable jobs." This means they work either as unpaid family workers or in the "informal

¹²United Nations Industrial Development Organisation, "Women's Economic Empowerment, Accountability and National Ownership," Summary Report of the Joint Biennial Workshop of the United Nations Inter-Agency Network on Women and Gender Equality and the OECD-DAC Network on Gender Equality, p. 6 (February 2010).

¹³ International Finance Corporation, "Strengthening Access to Finance for Women-Owned SMEs in Developing Countries," p.15 (2011).

¹⁴ L. Meric, "Lawmakers Turn Back the Clock on Women's Rights," Women's Media Center, <http://www.women'smediacenter.com> (2012).

¹⁵ J. Ellison, "The Global Women's Progress Report," Newsweek, 158(13), pp.27-29 (2011).

¹⁶ Isis Marie Aimee Nyampame, "Policy Brief 1: Structural Gender Inequalities," Swedish National Institute of Public Health (2011) <http://engender.eurohealth.ie>.

sector.”¹⁷ According to the International Labour Organization, the informal sector includes but is not limited to the following features: a lack of protection against the non-payment of wages, forced overtime or extra shifts, lay-offs without notice or compensation, a failure to ensure safe working conditions and/or the absence of social benefits, such as health insurance or sick pay.¹⁸

Men are most often employed in the formal sector, which is conversely characterized by increased pay, as well as the presence of additional assets, benefits and job security.¹⁹

Throughout the world, women are over-represented in the informal sector.²⁰ With less access to economic opportunity and increased caregiving responsibilities, women have little choice but to take jobs within this sector.²¹

In developing countries, this sector constitutes women’s primary source of employment. A United Nations study examining data from ten Latin American and four East Asian countries concluded that half or more of the female non-agricultural workforce was employed in the informal sector.²² The most common employment opportunities for women in developing countries are to serve as agricultural workers, street vendors, workers in family-owned businesses, domestic workers in other people’s homes, independent home-based workers, waste collectors and small-scale mining or construction workers.²³

In developed countries, although fewer women than men participate in the labor market, women occupy the informal sector as the vast majority of part-time workers.²⁴ A position in the informal sector may, in some ways, be more appealing to women because these positions are often associated with increased flexibility. This may be a necessity depending on women’s caregiving responsibilities or other factors.²⁵ However, some employers intentionally exploit this need by reducing women’s negotiating power and offering flexible scheduling only for take-it-or-leave-it positions devoid of labor protections, pensions or other benefits.²⁶

Without many of the formal sector’s essential benefits and protections, women in vulnerable jobs may regard themselves as economically dependent on men, who have greater access and opportunity to formal sector positions and protections.²⁷ Advancing women’s economic empowerment requires that we move away from the design of the informal sector by increasing

¹⁷ S. Seguino, “The Global Economic Crisis, Its Gender and Ethnic Implications, and Policy Responses,” *Gender & Development*, 18:2 179-199, p.4 (2010).

¹⁸ International Labour Organization, “Informal Economy,” <http://www.ilo.org>, (2012).

¹⁹ The International Bank for Reconstruction and Development, The World Bank, “Women’s Economic Opportunities in the Formal Private Sector in Latin America and the Caribbean,” p.9 (2010).

²⁰ Martha Alter Chen, “Women in the Informal Sector: A Global Picture, the Global Movement,” p.2 (2000) <http://info.worldbank.org>.

²¹ International Labour Organization, “Informal Economy,” <http://www.ilo.org> (2012).

²² Martha Alter Chen, “Women in the Informal Sector: A Global Picture, the Global Movement,” p.2 (2000) <http://info.worldbank.org>.

²³ United Nations Statistics Division, “Work,” *World Women Report 2010: Trends and Statistics*, p.88.

²⁴ “Women and Men in the Informal Economy: A Statistical Picture,” International Labour Office, Employment Sector p.8; 26-28 (2002) <http://www.ilo.org>.

²⁵ The International Bank for Reconstruction and Development, The World Bank, “Women’s Economic Opportunities in the Formal Private Sector in Latin America and the Caribbean,” p.9 (2010).

²⁶ Oxfam International, “Paying the Price for the Economic Crisis,” p.7 (2009).

²⁷ United Nations Statistics Division, “Poverty,” *World Women Report 2010: Trends and Statistics* p.168.

women’s access to other employment opportunities and transforming existing informal employment options into sustainable employment and benefit opportunities for women.²⁸

2. UNPAID WORK: Women are largely faced with the responsibility of performing both paid and unpaid work within families.²⁹ These women simultaneously shoulder caregiving responsibilities, household chores and outside employment.³⁰

This double burden of performing paid work and unpaid care work results in women’s “time poverty,” or their diminished available time to engage in income-generating work.³¹ According to the *United Nations World Women Report*, when both paid and unpaid care work are considered, women work longer hours than men, spending at least twice as much time completing domestic work as men.³²

But as the characterization “unpaid care work” explicitly spells out, the current care economy fails to remunerate women for the long hours they spend caregiving for their families—despite significant public policy benefits derived from this caregiving. For example, in addition to promoting strong, healthy families, caregiving by family members removes the need for the government or another public entity to cover the cost of this care or other services.

Among 13-24 year olds in the developing world, 33 percent of girls cited the need to complete household chores as the main reason they were not in school.

Instead, in addition to diminished income opportunities because of decreased time, women are actually more likely to sustain reductions in income for their care work. Many women lack access to benefits such as family leave and paid sick days, resulting in a financial hit for performing caregiving responsibilities.³³

Single mothers or women who bear the primary financial responsibility for their children face additional barriers to accessing professional opportunities and/or mobility. These women are less able to work long hours or take positions that involve financial risk.³⁴ This often results in more women taking on necessity-based rather than opportunity-based employment, meaning that employment choices are driven more by an urgency to meet financial and/or caregiving obligations than a career choice aligned with an individual’s professional aspirations or innate

²⁸ United Nations Industrial Development Organisation, “Women’s Economic Empowerment, Accountability and National Ownership,” *Summary Report of the Joint Biennial Workshop of the United Nations Inter-Agency Network on Women and Gender Equality and the OECD-DAC Network on Gender Equality*, p. 16 (February 2010).

²⁹ Swedish International Development Cooperation Agency, “Women’s Economic Empowerment: Scope for Sida’s Engagement,” p. 12 (Dec.30, 2009) <http://www.sida.se>.

³⁰ The International Bank for Reconstruction and Development, The World Bank, “Women’s Economic Opportunities in the Formal Private Sector in Latin America and the Caribbean,” (2010).

³¹ Swedish International Development Cooperation Agency, “Women’s Economic Empowerment: Scope for Sida’s Engagement,” p. 10 (Dec.30, 2009) <http://www.sida.se>.

³² United Nations Statistics Division, “Work,” *World Women Report 2010: Trends and Statistics*, p.75.

³³ L. Meric, “Lawmakers Turn Back the Clock on Women’s Rights,” *Women’s Media Center* (2012)

³⁴ D. Elson, “Gender and the Global Economic Crisis in Developing Countries: A Framework for Analysis,” *Gender and Development*, 18:2, p.205 (2010).

abilities.³⁵ Women’s ability to achieve economic empowerment is impacted by this diminished level of choice and freedom to select employment options.³⁶

Equally problematic to women’s economic empowerment in the developing world, caregiving responsibilities often reduce girls’ access to education. Among 13-24 year olds in the developing world, 33 percent of girls cited the need to complete household chores as the main reason they were not in school.³⁷ Empowering girls and enlarging girls’ choices also helps promote women’s empowerment—educated girls have a better chance of growing up to be empowered women. ³⁸

3. BARRIERS TO FEMALE-OWNED ENTERPRISES: According to the World Bank, women own only 25-33 percent of all private businesses in the world. Despite performing two-thirds of the world’s work, women receive only 10 percent of the world’s income and own only one percent of the world’s means of production.³⁹

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Research performed by the International Finance Corporation indicates that women are the least educated business owners, severely limiting both their professional and economic growth potential and hindering economic empowerment.⁴⁰ In developing countries, 54 percent of female entrepreneurs have not completed their secondary education.⁴¹

In addition to limited access to education and training, female entrepreneurs and businesswomen face numerous other gender-based inequalities that diminish their ability to participate in the same business opportunities as men.⁴² Women are less likely to become a member of a business or professional association, often have less work experience, are subject to discriminatory attitudes and have less freedom of choice in the selection of their business sector.⁴³ It is more difficult for them to access markets to sell or produce goods and have less freedom to develop niche opportunities. Existing structural gender inequalities and stereotypes can make breaking into male-dominated business networks and practices an uphill battle for many women.⁴⁴

Ironically, despite these setbacks to women’s economic empowerment in the world of big business, the financing of women’s small businesses or mico-enterprises is one of the primary anti-poverty

³⁵ United Nations Statistics Division, “Work,” *World Women Report 2010: Trends and Statistics*, pp.90-91.

³⁶ United Nations Statistics Division, “Work,” *World Women Report 2010: Trends and Statistics*, pp.90-91.

³⁷ The Girl Effect, “Smarter Economics Investing in Girls,” pp.1,6 (2011).

³⁸ “Learning for Life,” *Because I am a Girl: The State of the World’s Girls*, Plan International, p. 9 (2012).

³⁹ United Nations Industrial Development Organisation, “Women’s Economic Empowerment, Accountability and National Ownership,” *Summary Report of the Joint Biennial Workshop of the United Nations Inter-Agency Network on Women and Gender Equality and the OECD-DAC Network on Gender Equality*, p. 16 (February 2010).

⁴⁰ International Finance Corporation, “Strengthening Access to Finance for Women-Owned SMEs in Developing Countries,” pp.8-9 (2011).

⁴¹ International Finance Corporation, “Strengthening Access to Finance for Women-Owned SMEs in Developing Countries,” p. 29 (2011).

⁴² The International Bank for Reconstruction and Development, The World Bank, “Women’s Economic Opportunities in the Formal Private Sector in Latin America and the Caribbean,” p.10 (2010).

⁴³ Swedish International Development Cooperation Agency, “Women’s Economic Empowerment: Scope for Sida’s Engagement,” p. 17 (Dec.30, 2009) <http://www.sida.se>.

⁴⁴ S. King, H. Sintes, M. Alemu “Beyond Participation: Making Enterprise Development Really Work for Women,” *Gender and Development*, 20:1, pp. 131-132 (2012).

interventions implemented by development agencies and government officials to promote women's economic empowerment.⁴⁵ However, there is a significant difference between poverty elevation through women's participation in micro-enterprises or small businesses and achieving gender equity in big business.

Female-owned enterprises are largely micro or small enterprises, as women often have difficulty obtaining the capital necessary to create larger enterprises.⁴⁶ Accessing investment funds can be a struggle as many lenders perceive female entrepreneurs as a more risky investment, as they often are not landowners and lack collateral.⁴⁷ Particularly in low-income developing countries, most female entrepreneurs with micro or small enterprises are in the informal sector and, thus, lack the visibility of medium or large enterprises.⁴⁸ This lack of visibility and reduced initial starting size diminishes female-owned businesses growth and eventual income potential.

Additionally, because many women are saddled with a heavier share or all of the household responsibilities, many female-owned enterprises are operated from home.⁴⁹ Working from home provides many women with the increased flexibility necessary to meet their domestic responsibilities but may have negative business impacts, such as reduced access to mentorship or to diverse opportunities for experience. Work at a traditional office, rather than from home, provides women with opportunities to enhance additional skills: marketing, networking, negotiating and team-building.⁵⁰ Again, expectations that women will engage in most or all of families' unpaid care work is limiting to their economic potential and opportunity in a range of contexts, even when they themselves are the business owner.

Female-owned enterprises are important to advancing women's economic empowerment, as these produce positive economic and social outcomes and further gender equality. Owning a business has also been shown to increase women's self-confidence, which promotes women's participation in their own economic and household decisions.⁵¹

4. GENDERED IMPACT OF VOLATILE ECONOMIES: Conflict, disasters and economic crises tend to disproportionately impact women.⁵² Economists often characterize women as the "shock absorbers" of difficult economies, meaning they tend to shoulder the heaviest burdens.⁵³ Economic

⁴⁵ International Fund for Agricultural Development, "Women's Empowerment and Microfinance: An Asian Perspective Study" Occasional Papers: Knowledge for Development Effectiveness #13 p.9 (2011).

⁴⁶ The International Bank for Reconstruction and Development, The World Bank, "Women's Economic Opportunities in the Formal Private Sector in Latin America and the Caribbean," p. 10 (2010).

⁴⁷ International Finance Corporation, "Strengthening Access to Finance for Women-Owned SMEs in Developing Countries," p.9 (2011). See also S. King, H. Sintés, M. Alemu "Beyond Participation: Making Enterprise Development Really Work for Women," Gender and Development, 20:1, p.132 (2012).

⁴⁸ Swedish International Development Agency Cooperation, "Women's Economic Empowerment: Scope for Sida's Engagement," p.16 (Dec.30, 2009) <http://www.sida.se>.

⁴⁹ S. King, H. Sintés, M. Alemu "Beyond Participation: Making Enterprise Development Really Work for Women," Gender and Development, 20:1, p.132 (2012). See also International Finance Corporation, *Strengthening Access to Finance for Women-Owned SMEs in Developing Countries*, pp. 25, 43 (2011).

⁵⁰ International Finance Corporation, "Strengthening Access to Finance for Women-Owned SMEs in Developing Countries," pp.25, 43 (2011).

⁵¹ Swedish International Development Cooperation Agency, "Women's Economic Empowerment: Scope for Sida's Engagement," p. 16 (Dec.30, 2009) <http://www.sida.se>.

⁵² Soroptimist Disaster Grants, <http://www.soroptimist.org>. See also Oxfam International, "Gender Perspectives on the Global Economic Crisis," p.2 (2010).

⁵³ Social Watch, Social Watch Report 2012: The Right to a Future, p.88 (2012).

devastation magnifies existing gender inequalities experienced by the world's women and girls. Largely employed in vulnerable jobs, often with increased caregiving and financial obligations, the structural gender inequalities women face are only enhanced by challenging economic times.⁵⁴ Women are disproportionately responsible for ensuring that children or other dependents do not cross the line into poverty.⁵⁵ Oxfam International notes that “the links between gender, development, and economic crises are important and merit more attention than they have been given so far.”⁵⁶

During volatile economic times, in the wake of disaster, conflict or in the midst of economic crises, the instability and gendered nature of the informal economy makes women's livelihoods much more vulnerable than men's.⁵⁷ And unfortunately, many governments and nonprofit organizations fail to take into account the gendered nature of crisis-induced job loss, and respond with the creation of traditionally male-dominated job opportunities, such as construction or infrastructure jobs.⁵⁸

Governments tend to respond to a decline in economic growth with a reduction in public spending on education, social safety nets and health. This reaction is particularly problematic for mothers in countries in which women shoulder the primary caregiving responsibility for the family but have reduced resources to do so.⁵⁹ For example, Lovella M. Madeja from the Philippines recounted that,

“I first felt the impact of economic crisis in Singapore when my employer reduced the number of days’ work, then I lost my job completely. Before the economic crisis it was hard but we could make do because I had work abroad...there are nine of us in the family; only I and my siblings had regular income each month...we have to sacrifice our health and nutrition because we need to save. We don’t pay too much mind when we get sick, and we have stopped buying nutritious food because that is expensive.”⁶⁰

Economic crises, globally, have been intensified by climate change, which has led to an increase in both the frequency and severity of environmental disasters. Women are particularly vulnerable to the many detrimental effects of climate change and disasters, as women comprise the majority of the world's poor and their economic opportunities are more dependent on the natural resources jeopardized. In developing countries, approximately two-thirds of the female workforce is engaged in agricultural work.⁶¹ Also, unequal access to resources and other economic opportunities tends to disproportionately place women in rural communities, isolated and often with limited access to transportation. This heightens the challenges that many women face in

⁵⁴ Soroptimist Disaster Grants, <http://www.soroptimist.org>.

⁵⁵ D. Elson, “Gender and the Global Economic Crisis in Developing Countries: A Framework for Analysis,” *Gender and Development*, 18:2, pp.207-208 (2010).

⁵⁶ Oxfam International, “Gender Perspectives on the Global Economic Crisis,” p.2 (2010).

⁵⁷ S. Seguino, “The Global Economic Crisis, Its Gender and Ethnic Implications, and Policy Responses,” *Gender and Development*, 18:2, p.4 (2010).

⁵⁸ Oxfam International, “Paying the Price for the Economic Crisis,” p.9 (2009).

⁵⁹ Oxfam International, “Paying the Price for the Economic Crisis,” p. 4 (2009).

⁶⁰ Oxfam International, “Paying the Price for the Economic Crisis,” p.6 (2009).

⁶¹ UN Women Watch, “Fact Sheet: Women, Gender Equity and Climate Change,” www.un.org/womenwatch.

accessing water, food, and fuel for cooking and heating.⁶² Although women are essential food producers and providers, they actually have constricted access to and control of the resources being produced.⁶³

5. GENDER-BASED VIOLENCE: One in three women will be beaten, coerced into sex or otherwise abused in their lifetime.⁶⁴ Gender-based violence is cited as one of the central inhibiting factors to women's economic empowerment.⁶⁵ Interestingly, women's economic empowerment is also described by human rights advocates as one of the most effective ways to prevent violence against women.⁶⁶

In an abusive relationship, the cycle of power and control may include an economic abuse component, in which the abused partner is barred from any financial decisions or control within the relationship.⁶⁷ Similarly, the abusive partner may attempt to limit the economic access or mobility of the abused partner by using the abused partner's identifying information to accumulate significant debts or ruin the individual's credit. This behavior damages the autonomy of the survivor and diminishes women's economic empowerment.

One in three women will be beaten, coerced into sex or otherwise abused in their lifetime.

Abusers recognize their control over victims is diminished by financial independence and are often particularly threatened by victims' work life. In an attempt to sever victims' access to employment, many abusers take specific actions to complicate victims' work life. For example, some survivors note that their abuser sought to make getting to work difficult by stealing their car keys or cutting up and destroying professional clothing. These actions and the collective effects of abuse result in problems for victims at work, including increased absenteeism, diminished productivity, turnover and difficulty advancing professionally as well as issues with workplace safety.⁶⁸

Advancing women's economic empowerment is particularly critical for those women seeking to rebuild their lives in safety and away from abuse. Improving women's economic situation increases opportunities for women to escape exploitative relationships at home, as leaving can be complicated by economic dependence on an abusive partner.⁶⁹

⁶² UN Women Watch, "Fact Sheet: Women, Gender Equity and Climate Change," www.un.org/womenwatch.

⁶³ The Food and Agriculture Organization, "Gender and Climate Change Research in Agriculture and Food Security for Rural Development," (2011) <http://www.fao.org>.

⁶⁴ Soroptimist International of the Americas, "Why Women & Girls," <http://www.soroptimist.org>.

⁶⁵ Swedish International Development Agency Cooperation, "Women's Economic Empowerment: Scope for Sida's Engagement," p. 11 (Dec.30, 2009) <http://www.sida.se>.

⁶⁶ Expert Group Meeting on 'Prevention of Violence Against Women and Girls, Bangkok, Thailand' UN Women, United Nations ESCAP, UNFPA, Unicef, World Health Organization & UNDP, <http://www.unwomen.org>, (June 2012).

⁶⁷ National Center on Domestic and Sexual Violence, "Power and Control Wheel," <http://ncdsv.org>.

⁶⁸ Andrea Newell, "Addressing the Elephant in the Boardroom: Domestic Violence in the Workplace," *The Glasshammer* (2009), <http://www.safehorizon.org>.

⁶⁹ "Women's Economic Empowerment: Scope for Sida's Engagement," p. 15 (Dec. 30, 2009).

Women's economic empowerment has also been recognized by the United Nations as a prevention and reduction strategy to address gender-based violence.⁷⁰ Promoting women's economic empowerment includes the promotion of women's decision-making power and control over their lives as well as access to the financial resources that would be necessary to achieve independence away from an abusive partner. Conversely a lack of economic empowerment for women has been characterized as one of the structural causes linked to violence against women.⁷¹ Gender-based violence can be both prevented and addressed by furthering women's economic empowerment.

6. LACK OF ACCESS TO ASSET ACCUMULATION: When women build assets, they elevate their economic status, become more mobile, visible and develop a higher self-esteem.⁷²

Women own only 1-2 percent of registered land worldwide.⁷³ Yet access to and control of land and other natural resources is a fundamental component to women's economic, social and political empowerment.⁷⁴

In fact, in 2011, the Food and Agriculture Organization estimated that if women had the same access to natural resources as men, more than 100 million people could be lifted out of poverty.⁷⁵

In the absence of formal titling or laws, women are left without guaranteed ownership rights and are less likely to invest in their land and, therefore, often have diminished access to credit opportunities.⁷⁶ Land ownership is also a means by which to acquire status and respect, develop a more visible and active role for women in the community and promote equality at home.⁷⁷

When cultural norms or expectations mandate that land or housing be owned or passed through husbands or other relatives, women's economic security depends wholly upon their connection to the men in their lives. Women's economic position and security then becomes markedly changed in the event of divorce, death and remarriage.⁷⁸ For example, due to specific cultural traditions in Latin America and many other places, women's economic empowerment and ability to acquire assets is diminished by a preference for male inheritance, privilege in marriage and bias in both

⁷⁰ "Addressing Violence Against Women and Girls in Europe," UN Women, <http://www.unwomen.org> (November 23, 2011).

⁷¹ "Expert Group Meeting on 'Prevention of Violence Against Women and Girls, Bangkok, Thailand'" UN Women, United Nations ESCAP, UNFPA, Unicef, World Health Organization & UNDP, <http://www.unwomen.org>, (June 2012).

⁷² "Learning About the Economic Empowerment of Women," IFAD, <http://www.ifad.org>.

⁷³ Swedish International Development Cooperation Agency, "Women's Economic Empowerment: Scope for Sida's Engagement," p. 19 (Dec. 30, 2009) <http://www.sida.se>.

⁷⁴ United Nations Industrial Development Organisation, "Women's Economic Empowerment, Accountability and National Ownership," Summary Report of the Joint Biennial Workshop of the United Nations Inter-Agency Network on Women and Gender Equality and the OECD-DAC Network on Gender Equality, p. 10 (February 2010).

⁷⁵ The Food and Agriculture Organization, "Gender and Climate Change Research in Agriculture and Food Security for Rural Development," (2011) <http://www.fao.org>.

⁷⁶ Swedish International Development Cooperation Agency, "Women's Economic Empowerment: Scope for Sida's Engagement," p. 19 (Dec. 30, 2009) <http://www.sida.se>.

⁷⁷ "Learning About the Economic Empowerment of Women," IFAD, <http://www.ifad.org>.

⁷⁸ Swedish International Development Cooperation Agency, "Women's Economic Empowerment: Scope for Sida's Engagement," p. 19 (Dec. 30, 2009) <http://www.sida.se>.

the land market and community-based programs of land distribution.⁷⁹ These traditional male-oriented practices do not adequately provide the social protections that may have been part of their justification when created.⁸⁰

Yet, as will be noted below in the section “Overcoming Barriers to Women’s Economic Empowerment,” the greater equalization of land distribution is not in and of itself enough to achieve women’s economic empowerment with regard to asset accumulation:

“Land itself is not an end. Economic empowerment of women requires that access to and control over land is accompanied by the ability to generate income from the land. To achieve this requires literacy skills, viable marketing outlets for women’s produce and an environment that recognizes and respects women’s voices.”⁸¹

Women’s economic empowerment requires not just equalized access to financial resources and asset accumulation but also to the education and skills that focus on building women’s capacity to make the decisions to determine her future.

OVERCOMING BARRIERS TO WOMEN’S ECONOMIC EMPOWERMENT

Existing obstacles to women’s economic empowerment can be eliminated through a strategic focus on (1) promoting the education of women and girls, (2) attributing value to women’s work, and (3) by advocating a cultural shift in the attitudes and behaviors that confine women and girls within existing structural gender inequalities.

1. EDUCATION: The United Nations has described education as foundational to women’s economic empowerment. First, with regard to employment, women’s access to and participation in the labor market is increased by both formal and non-formal educational opportunities.⁸² The more skilled the female workforce, the more vast women’s labor market choices become and the more progress is made toward women’s economic empowerment and gender equality.⁸³

Education not only expands women’s choices and presence in the labor market but also increases income and reduces potential for isolation within the home or exclusion from economic decision-making:⁸⁴ “...education empowers and transforms women. It allows them to break the ‘traditional’

⁷⁹ The United Nations Statistics Division, “Poverty,” *World Women Report 2010: Trends and Statistics*, p.170.

⁸⁰ “Learning About the Economic Empowerment of Women,” IFAD, <http://www.ifad.org>.

⁸¹ Swedish International Development Cooperation Agency, “Women’s Economic Empowerment: Scope for Sida’s Engagement,” p. 7 (Dec.30, 2009) <http://www.sida.se>.

⁸² United Nations Industrial Development Organisation, “Women’s Economic Empowerment, Accountability and National Ownership,” *Summary Report of the Joint Biennial Workshop of the United Nations Inter-Agency Network on Women and Gender Equality and the OECD-DAC Network on Gender Equality*, p. 7 (February 2010).

⁸³ Organisation for Economic Co-operation and Development, “Invest in Skills to Boost Jobs and Growth,” <http://www.youtube.com> (2012).

⁸⁴ The Girl Effect, “Smarter Economics: Investing in Girls,” pp.1,6 (2011). See also K. Hoon Eng, “Educate Girls, a Mutually Reinforcing Goal to Eradicate Poverty,” *UN Chronicle*, 47(1) pp. 37-39 (2010); International Labor Office, “Employment for Social Justice and a Fair Globalization Overview of ILO Programmes,”; International Labor Office, “A Skilled Workforce for Strong, Sustainable, and Balanced Growth,” p.9 (2010); Organisation for Economic Co-operation and Development, “Invest in Skills to Boost Jobs and Growth,” www.youtube.com.

cycle of exclusion that keeps them at home and disengaged from decision making. Education, especially higher education, can prepare women to take on roles of responsibility in government, business, and civil society.”⁸⁵ As women and girls acquire more education, both earning potential and access to health information and services increases. They become more likely to delay marriage and childbirth and are also more likely to eventually birth healthier babies.⁸⁶

A discussion on women’s education and economic empowerment cannot be divorced from a discussion of the obstacles to education that girls face. Educated girls are more likely to grow up to be economically empowered women. Working to keep girls in school must be an essential piece of working to promote women’s economic empowerment.⁸⁷

The United Nations notes that as girls reach secondary school, their enrollment rates begin to decline significantly.⁸⁸ Laura Verdugo, at the United Nations Education, Scientific and Cultural Organisation in Guatemala stated, “Girls in Central America tend to drop out of school mainly because they have to work or because their parents have to work and they have to take care of their younger siblings and the housework.”⁸⁹ In developing countries, 35 to 85 percent of girls are unable to attend school due to unpaid care work responsibilities.⁹⁰ International human rights advocates emphasize the need for the development and implementation of labor-saving technologies and infrastructure in these countries to help alleviate girls’ unpaid work burdens—preventing their education from being derailed by caregiving responsibilities.⁹¹

To expand professional opportunities and market access for women today, women need to be on a level playing field with regard to the educational background and qualifications. This makes access to post-secondary education a critical part of women’s economic empowerment. In countries, such as Japan, Korea and Bolivia, the number of women working toward higher education continues to decline.⁹² In both Japan and Bolivia, women make up less than 50 percent of the population enrolled in higher education.⁹³ Japan also has one of the lowest rates of return to education of any of the developed countries, with fewer than 2 percent of all undergraduates older than age 25. Additionally, most of that 2 percent is comprised of women paying out of their own pockets to return to school. This 2 percent stands in stark contrast to the 50 percent of Japanese adults stating they wish to return to school, but are unable to do so because of a

⁸⁵ K. Hoon Eng, “Educate Girls, a Mutually Reinforcing Goal to Eradicate Poverty,” UN Chronicle, 47(1), pp.37-39 (2010).

⁸⁶ The Girl Effect, “Smarter Economics: Investing in Girls,” pp.1,6 (2011).

⁸⁷ Swedish International Development Cooperation Agency, “Women’s Economic Empowerment: Scope for Sida’s Engagement,” p. 3 (Dec. 30, 2009) <http://www.sida.se>.

⁸⁸ The Girl Effect, “Smarter Economics: Investing in Girls,” p.5 (2011).

⁸⁹ Danilo Valladares, “Overcoming Barriers in Central America,” *Inter Press Service* (Mar. 7, 2011).

⁹⁰ United Nations Industrial Development Organisation, “Women’s Economic Empowerment, Accountability and National Ownership,” Summary Report of the Joint Biennial Workshop of the United Nations Inter-Agency Network on Women and Gender Equality and the OECD-DAC Network on Gender Equality, p. 8 (February 2010).

⁹¹ United Nations Industrial Development Organisation, “Women’s Economic Empowerment, Accountability and National Ownership,” Summary Report of the Joint Biennial Workshop of the United Nations Inter-Agency Network on Women and Gender Equality and the OECD-DAC Network on Gender Equality, p. 8 (February 2010).

⁹² United Nations Statistics Division, Table 4d-“Tertiary Education,” <http://unstats.un.org> (2011). See also Organisation for Economic Co-operation and Development, “How Are Girls Doing in School—and Women Doing in Employment—Around the World?” Education Indicators in Focus, p.2 (2012).

⁹³ United Nations Statistics Division, Table 4d-“Tertiary Education,” <http://unstats.un.org> (2011).

combination of a lack of financial resources and Japanese cultural expectations to work long hours.⁹⁴

The education of women and girls is a critical component to women's economic empowerment. Advancing educational opportunities, reducing drop-out rates and expanding access to and participation in the labor market will all work together to create more financial decision-making power and control in the lives of women.

2. VALUING WOMEN'S WORK: Women's unpaid work poses one of the largest barriers to women's economic empowerment.⁹⁵ To address this, reform of the current care economy and redistribution of workload is required.⁹⁶ Exclusive focus by women's economic empowerment advocates on expanding women's participation in the labor market and/or on increasing opportunities for female-owned enterprises will not result in a more equitable distribution of care work between

“There is need for an economy that is shaped for people rather than people for the economy.”

men and women. And a failure to address the fact that the current care economy fails to remunerate women for the long hours they spend caregiving for their families would neglect one of the core structural gender inequalities faced by women.⁹⁷

Society has become dependent on women's unpaid work, either at home or within an economic sector such as agriculture.⁹⁸ Structural change of social institutions and expectations is required to address current disparities created by unpaid care work.⁹⁹ The UN Statistics Division System of National Accounts, which are internationally agreed upon guidelines regarding how to measure economic activity,¹⁰⁰ only acknowledge “good and service production activities” to be those explicitly recognized as such by the labor market.¹⁰¹ Therefore, even within human rights discourse, the very definitions used by human rights advocates and agencies to describe and value women's work exclude a large portion of the work that women are charged with completing daily.¹⁰² Yet this exclusion does not occur for individuals paid to perform caregiving activities, such as childcare or care for the elderly or disabled.

⁹⁴ David McNeill, “Older Students Face Barriers to Education in Japan,” *The Chronicle* (Nov. 30, 2010).

⁹⁵ Swedish International Development Cooperation Agency, “Women's Economic Empowerment: Scope for Sida's Engagement,” p. 10 (Dec. 30, 2009) <http://www.sida.se>. See also United Nations Industrial Development Organisation, “Women's Economic Empowerment, Accountability and National Ownership,” Summary Report of the Joint Biennial Workshop of the United Nations Inter-Agency Network on Women and Gender Equality and the OECD-DAC Network on Gender Equality, p. 3 (February 2010).

⁹⁶ Swedish International Development Cooperation Agency, “Women's Economic Empowerment: Scope for Sida's Engagement,” p. 7 (Dec. 30, 2009) <http://www.sida.se>.

⁹⁷ United Nations Industrial Development Organisation, “Women's Economic Empowerment, Accountability and National Ownership,” Summary Report of the Joint Biennial Workshop of the United Nations Inter-Agency Network on Women and Gender Equality and the OECD-DAC Network on Gender Equality, p. 7 (February 2010).

⁹⁸ Swedish International Development Cooperation Agency, “Women's Economic Empowerment: Scope for Sida's Engagement,” p. 10 (Dec. 30, 2009) <http://www.sida.se>.

⁹⁹ Swedish International Development Cooperation Agency, “Women's Economic Empowerment: Scope for Sida's Engagement,” p. 6 (Dec. 30, 2009) <http://www.sida.se>.

¹⁰⁰ <http://unstats.org>

¹⁰¹ United Nations Statistics Division, “Work,” World Women Report 2010: Trends and Statistics, p. 76.

¹⁰² United Nations Statistics Division, “Work,” World Women Report 2010: Trends and Statistics, p.88.

Additionally, most often discussions regarding the reduction or effects of women's unpaid work describe only the burden unpaid work poses to women's access to paid employment or business positions. Little attention has been given to the fact that there are strong public policy needs met by women's provision of relational care that affect the well-being of both families and our larger society.¹⁰³

The work of the care economy maintains and develops communities. Perhaps caregiving responsibilities are some of the least visible or acknowledged activities within the international economy, but also arguably some of the most important:¹⁰⁴ "There is need for an economy that is shaped for people rather than people for the economy. This would be an economy in which all forms of work, rather paid or unpaid, for production or reproduction, are recognized and valued."¹⁰⁵

Failing to assign value to women's care work perpetuates structural gender inequalities in two ways: (1) it results in women's "time poverty," in which the amount of time that women have to participated in paid work is reduced by their unpaid work obligations, and (2) creates an economic system in which women's work is undervalued both fiscally and culturally. Therefore, women's economic empowerment requires not just an expansion of educational and labor market opportunities but also the redefining of an economic system that devalues the time and work of women.

3. SHIFT IN CULTURAL ATTITUDES: Cultural attitudes may contain ingrained prejudices that perpetuate gender stereotypes and create barriers to women's economic empowerment. Cultural attitudes that disempower women include those culture-specific norms, values and practices that limit women's leadership or political participation, diminish women and girls' access to educational and professional opportunities, fail to create or enforce laws that adequately address violence against women, undermine girls' self-esteem or devalue caregiving responsibilities.¹⁰⁶

For example, Japan's notoriously demanding corporate culture effectively bars working mothers from management-track positions by imposing morning-to-midnight work hour expectations incompatible with caregiving responsibilities. In a 2007 New York Times interview, 38 year-old female professional Miiko Tsuda noted that she often felt the effects of gender discrimination in the workplace, as less senior male employees asked her and other female employees to serve tea or push elevator buttons for male employees. However, this behavior or even more severe gender

¹⁰³ United Nations Industrial Development Organisation, "Women's Economic Empowerment, Accountability and National Ownership," Summary Report of the Joint Biennial Workshop of the United Nations Inter-Agency Network on Women and Gender Equality and the OECD-DAC Network on Gender Equality, p. 7 (February 2010).

¹⁰⁴ Oxfam International, "Gender Perspectives on the Global Economic Crisis," p.4 (2010).

¹⁰⁵ United Nations Industrial Development Organisation, "Women's Economic Empowerment, Accountability and National Ownership," Summary Report of the Joint Biennial Workshop of the United Nations Inter-Agency Network on Women and Gender Equality and the OECD-DAC Network on Gender Equality, p. 7 (February 2010).

¹⁰⁶ Beijing Declaration and Platform for Action: Fourth World Conference on Women, (1995), <http://www.unwomen.org>. See also Isis Marie Aimee Nyampame, "Policy Brief 1: Structural Gender Inequalities," Swedish National Institute of Public health, (2011) <http://engender.eurohealth.ie>.

discrimination in the workplace often remains unchecked in Japan because of a cultural aversion to litigation.¹⁰⁷

In Mexico and Chile, studies demonstrated that cultural attitudes shaped women's ideas about the importance of educating women and girls. In a recent study cited by the World Bank, 51.5 percent of women in Mexico and Chile either "agreed" or "strongly agreed" that university education is more important for men than for women.¹⁰⁸

In the United States, gender stereotypes and cultural barriers prevent female professionals from accessing the most top-level management positions. Only three percent of Fortune 500 CEOs are women.¹⁰⁹ Additionally, cultural attitudes in the United States regarding female body image have been shown to negatively impact girls' academic achievement. Among girls with low self-esteem, 78 percent said that negative body image affected their ability to succeed at school.¹¹⁰

To achieve economic empowerment, it is critical that in addition to expanding access to educational and professional opportunities, that we also work to reshape cultural attitudes and redefine how society regards women and girls, their abilities and their work.¹¹¹

CONCLUSION

To live their dreams, women must lead economically empowered lives. Women's ability to pursue their own goals and live according to their own values, requires a voice in the financial decisions that shape their lives and the lives of their families. Structural gender inequalities that lessen women's access to power and resources can pose obstacles to women's economic empowerment. Six obstacles currently posing significant barriers to women leading economically empowered lives include: (1) the informal sector, (2) unpaid work, (3) barriers to female-owned enterprises, (4) gendered impact of volatile economies, (5) gender-based violence and (6) lack of access to asset accumulation. We can work to tear down these barriers by promoting access to education for women, valuing women's work and shifting cultural attitudes. Through a focus on education and expanding professional opportunities, women can take control of their financial well-being, raise their standard of living, and use their voice and influence to change those value systems and cultural attitudes which confine women and girls in a world of gender inequality.

Soroptimist, through programs like the [Live Your Dream: Education and Training Awards for Women](#) (formerly Women's Opportunity Awards) enhances women's access to education and empowers them to make decisions that affect their own and their families' financial well-being. Soroptimist works to not only expand women's professional opportunities but also to increase self-esteem and counteract the negative cultural attitudes and gender stereotypes that

¹⁰⁷ Martin Fackler, "Career Women in Japan Find a Blocked Path," *New York Times* (August 6, 2007).

¹⁰⁸ The International Bank for Reconstruction and Development, The World Bank, "Women's Economic Opportunities in the Formal Private Sector in Latin America and the Caribbean," p. 18 (2010).

¹⁰⁹ "Working Women Still Struggling," *The Economist*, (November 25, 2011).

¹¹⁰ "11 Facts About Teens and Self-Esteem," www.dosomething.org.

¹¹¹ Swedish International Development Cooperation Agency, "Women's Economic Empowerment: Scope for Sida's Engagement," p. 12 (Dec. 30, 2009) <http://www.sida.se>.

limit women's opportunities. Investing time or financial resources in Soroptimist programs is an investment in the world's women and a step toward greater gender equality across the globe.

HOW SOROPTIMIST PROMOTES ECONOMIC EMPOWERMENT

This beginning of this White Paper detailed the personal story of Rowena Tutana Navaira and described the destructive effects of the March 2011 earthquake and tsunami on Japan's women and girls.

Both provided snapshots of obstacles to economic empowerment posed by the structural gender inequalities that women and girls face. But these two stories share another commonality as well: both described obstacles that were overcome, in part, through Soroptimist programs. Soroptimist programs are designed to improve the lives of women and girls, promote economic empowerment by increasing access to education and lessen the structural gender-based inequalities that women and girls face.

Rowena Tutana Navaira, a recipient of the [Soroptimist Live Your Dream Awards](#) program (described below), was provided with the support and funding necessary to pursue her dream of an education. At age 37, Rowena is a sophomore working toward her Bachelor of Science in Management degree, with a major in marketing, through the Porta Coeli Continuing Education distance learning program. Rowena states,

"The field of management and marketing, while a bit ambitious, will help me and my fellow Dumagats to promote our culture, develop pride in our heritage and help us figure out how our community can be economically sustainable from our farming activities. This is one way to set us free, and liberate ourselves from people who take advantage of the less fortunate. I know I cannot change everything overnight, but I believe that my little contribution will add a little bit to social changes in our village...I believe that through education, our tribe will have more opportunities to find or create employment and improve their lives."¹¹²

In Japan, Soroptimist worked to improve the lives of women and girls and promote women's economic empowerment by supporting disaster relief projects through [Soroptimist Disaster Grants for Women and Girls](#). Details regarding six projects that advance the economic empowerment of women and girls affected by the earthquake and tsunami are bulleted below. New project ideas continue to be generated and executed.

\$10,000 to reduce the impact of gender-based violence by supporting the repair of a domestic violence shelter in Iwaki City.

\$20,000 to prevent and reduce the impact of gender-based violence by distributing human trafficking and domestic violence hotline and awareness cards in Higashi Region.

¹¹² Soroptimist Live Your Dream Awards Convention acceptance speech, "Live Your Dream Awards Recipient, Rowena" <http://www.youtube.com>.

\$19,500 to provide high school girls with scholarships and enable them to continue their education despite financial losses suffered from the disaster in Fukushima.

\$6,500 to empower women and girls traumatized by the disaster through free counseling and psychotherapy in Aizu.

\$6,600 to build a temporary daycare facility for women that need to return to paid work but have to travel farther to do so and did not have access to childcare in Akishima.

Soroptimist International of Fukushima Club President Yoshiko Iwasaki noted the importance of using a Soroptimist Disaster Grant for Women and Girls to prevent girls' educational futures from being derailed in the wake of disaster: "We believe these scholarships will not only help girls with their futures, but will also help the future of the Tohoku region. These girls may become leaders in the field of economics, medicine or education, and may one day be able to help the Tohoku region recover."

Similarly, Soroptimist International of Akishima Club President Katsuno Senka described the importance of assisting mothers struggling with combining paid work opportunities and caregiving responsibilities in the wake of disaster: "After the disaster, some mothers have to work farther than before. It is very important that they have a safe place to send their children while they work."¹¹³

1. SOROPTIMIST LIVE YOUR DREAM AWARDS

Since 1972, the [Soroptimist Live Your Dream Awards](#) program has been supporting women's economic empowerment by increasing access to education for women across Soroptimist International of the Americas' 19 different countries and territories.

Women who provide the primary source of financial support for their families may apply for this educational grant award to obtain the support and financial resources they need to upgrade their education, skills and employment prospects. Uniquely, the cash assistance provided by this award is not required to be used only to pay the tuition or direct costs of educational or vocational skills training programs. Instead, Soroptimist advances women's economic empowerment by encouraging women to choose how to use the award to offset costs associated with obtaining higher education, including books, childcare, transportation, or other expenses. It increases women's power over the financial decision-making that shapes their lives and the lives of their families.

To date, approximately \$30 million has been provided to assist tens of thousands of women and their families. Each year, approximately \$1.5 million is disbursed through awards at various levels of the organization, including three additional \$10,000 finalist awards, to help women achieve their dreams of a better life. And they do.

¹¹³ M. Zuniga, "Aid and Support for Women and Girls in Japan: Soroptimist Disaster Grants for Women and Girls," [Best for Women](#), p.18 (April 2012).

Many Live Your Dream Awards recipients have overcome tremendous gender-based obstacles, such as poverty, domestic violence or trafficking, while working to improve their own lives and the lives of their families. During 2011-2012, 69 percent of Live Your Dream Awards recipients indicated that they secured higher paying employment within three years of receiving the award. Of those same recipients, 96 percent also indicated an increase in self-esteem and self-confidence.

2. SOROPTIMIST DISASTER GRANTS FOR WOMEN AND GIRLS

Gender inequalities are often magnified during times of environmental disaster or acts of war. Women, particularly poor women and mothers, experience heightened vulnerability and poverty during these difficult economic times. To help alleviate the effects of these crises before, during and after these occur, Soroptimist International of the Americas provides [Soroptimist Disaster Grants for Women and Girls](#) to fund projects in affected regions. During 2011-2012, \$139,214 was provided to assist 84,115 disaster-affected women and 4,326 girls.

The Soroptimist Disaster Grants for Women and Girls program is administered jointly by both Soroptimist International of the Americas and Soroptimist International of Europe. Clubs throughout either Federation can apply for up to \$20,000 to fund projects that work to ameliorate the impact of these crises. Grants are funded entirely through donations made to the Soroptimist Disaster Fund. To make a donation, visit www.soroptimist.org and click "[Donate.](#)"

3. SOROPTIMIST CLUB GRANTS FOR WOMEN AND GIRLS

Soroptimists design projects to improve the lives of women and girls in their local community and throughout the world. But Soroptimists dream big. And often their abilities and ambitions exceed their financial resources.

In 1997, Soroptimist introduced the [Soroptimist Club Grant for Women and Girls](#) program to fill the gap between Soroptimist clubs' dreams and their financial realities. Each year, grants are given to clubs working on projects to help foster women's economic empowerment. During 2010-2011, 97 percent of clubs successfully achieved the objectives of their project. In 2013, the Soroptimist Club Grants for Women and Girls program will provide up to \$10,000 per grant application to clubs to implement the women and girl-focused project of their dreams.

For example, in 2011-2012, SI/Canoas, Brazil used a \$10,000 Soroptimist Club Grant for Women and Girls to provide 50 at-risk women with a certification course enabling them to work as administrative assistants. Funds were used to purchase classroom furniture, including desks, chairs, cabinets and a multi-media projector. Club members oversaw the course and served as instructors. A post-project survey completed by participants indicated that 100 percent believed participation in the project had increased their self-esteem and that project benefits translated to the workplace.

4. LIVE YOUR DREAM

Live Your Dream is a free online community that inspires action to help women and girls live their dreams.

LiveYourDream.Org is a thought leader in the movement to improve the lives of women and girls and provides access to information on the issues women and girls face worldwide. Dreamers can take action online by sending a letter to government officials or signing a petition through Act Now! advocacy opportunities or by using social media to share Awareness Badges on issues such as access to education or global gender-based violence.

Dreamers can also translate these materials into offline action by using step-by-step instructions about how to volunteer in their own communities to effect positive change for women and girls.

By developing a community of volunteers dedicated to empowering women and girls, LiveYourDream.Org works to effect gender equality and tear down barriers to women's economic empowerment.

5. NEW! PROGRAM TO ADDRESS THE NEEDS OF GIRLS

Working to advance the education and empowerment of girls lays the foundation for promoting women's economic empowerment. And even though Soroptimist, established in 1921, is not new to the movement to improve the lives of women and girls, it knows that today's girls face new and different barriers to becoming economically empowered women. To ensure girls' voices are being heard and that girls are receiving the support they need to live their dreams, Soroptimist International of the Americas is in the process of designing a new program to address girls' needs. Information for this program design process is being gathered in a number of ways: through conducting focus groups and surveying girls across Soroptimist's 19 countries and territories, interviewing experts on girl-focused issues and reviewing international human rights research on the status of girls.

Stay tuned for details!