

Promoting Gender Equality and Boosting the Economic Empowerment of Women and Girls

DID Intervention Framework 2020



Desjardins

Développement international

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When women have equal access than men to resources, services and economic opportunities, they become a real force against poverty.

- Food and Agriculture Organization

Background

Women and girls are powerful agents of change. Promoting gender equality and strengthening women's economic empowerment are central to all Développement international Desjardins (DID) initiatives.

Although great progress has been made in the fight against poverty in recent decades, 70% of the world's poorest people are women. Consequently, much work remains to be done, including rectifying gender inequality and eliminating gender-based discrimination.

The persistence of these inequalities undermines the prospects for economic and social development, and is an obstacle to reducing poverty. For this reason, progress in gender equality is one of the prerequisites for achieving all of the goals under the 2030 Agenda for Sustainable Development.

The issues are complex and must be addressed with the understanding that women are not a homogeneous group. Discrimination against women is often amplified when combined with other types of discrimination due to ethnicity, physical disability, religion, sexual orientation, age or social condition. Women are also affected differently and more severely than men by climate change and its impact on agriculture.

This intervention framework is a continuation of DID's efforts over the past 50 years to promote gender equality. It aims to contribute to the development of more effective and consistent programs to help bolster women's economic empowerment and gender equality.



Women's economic empowerment and financial inclusion: an important lever for valuing women as creators of wealth and jobs, and for removing the constraints they face around the world:

- In South Asia or Sub-Saharan Africa, women represent over 60% of the agricultural workforce, and less than 20% of them have access to property in the world (UN-Women).
- 40% of the world's female population does not have access to formal financial services (World Bank, 2017).
- Access to financial services is one of the main obstacles to women's entrepreneurship. Approximately 70% of women who run small and medium enterprises (SMEs) do not get the financing they need (World Bank, 2017).
- One billion women, or about one-seventh of the world's population, are unable to reach their full potential and ensure their own economic and social well-being because of barriers that prevent them from accessing the labor market and contributing to the economy in a productive way (United Nations).

Our vision

DID's mission is to increase the autonomy of the world's less fortunate populations by giving them access to diversified and secure financial services. DID fully supports gender equality and empowering women and girls in all of its initiatives around the world. Whether or not this is the primary purpose of our actions, the situation of all marginalized groups is taken into account, as well as the place and role of men and boys in development processes and gender equality.

When women are active participants in the financial system, they can better manage risks, adjust their spending in the face of shocks, or finance household expenditures such as education.

The organization sees financial inclusion as an effective approach to strengthening women's economic empowerment and gender equality, provided it is accompanied by strategies aimed at removing systemic barriers that limit women's access to financial and productive resources, markets, employment and decision-making.

Overcoming these barriers could lead to higher investments in income-generating activities, increased demand for financial products and higher revenues. Given that women reinvest up to 90% of their income in their families and communities, compared to only 30-40% for men, women's financial inclusion can lead to significant impacts on the well-being of communities.

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DID is convinced that digital finance is a driver of financial inclusion, but that specific strategies need to be put in place to reach women, especially those living in poor and marginalized communities - who are most likely to be on the wrong side of a persistent digital divide.

Finally, DID also believes that financial inclusion can strengthen the resilience of women, who are often disproportionately affected by the impacts of climate change, due to the persistence of some norms and discrimination against them. Women in communities are often in the best position to initiate activities to respond to climate change. Strengthening the capacity of MFIs to adapt financial products to better support these initiatives is one of DID's priorities.

Barriers of various kinds impede access and the use of financial products and services by women:

- **Service offer:** Products poorly adapted to women's needs, lack of knowledge of the market segment that women represent, limited territorial coverage, lack of gender-disaggregated data, etc.
- **Demand:** Lack of access to information, high illiteracy, lack of assets for collateral, lack of stable income, low bargaining power, etc.
- **Practices and social norms that contribute to keeping women in low-profit or low-income activities:** Reduced mobility, gender division of labor, cultural norms, etc.

Our approach

DID proposes a transformative approach to financial inclusion by developing strategies to address the underlying causes of inequality. This systemic approach is based on interventions that address changes in demand, supply, and the environment.

Demand

Increase women's power and capacity for action (changes in their knowledge, skills, and ability to make choices and decisions) and reduce constraints on the use of financial products and services and productive resources

Environment

Review social norms and regulatory systems that may discriminate against women and hinder the exercise of their rights

Offer

Improve the practices and policies of partner financial institutions and the entrepreneurial ecosystem to make them more gender-sensitive and remove access constraints

Our theory of change

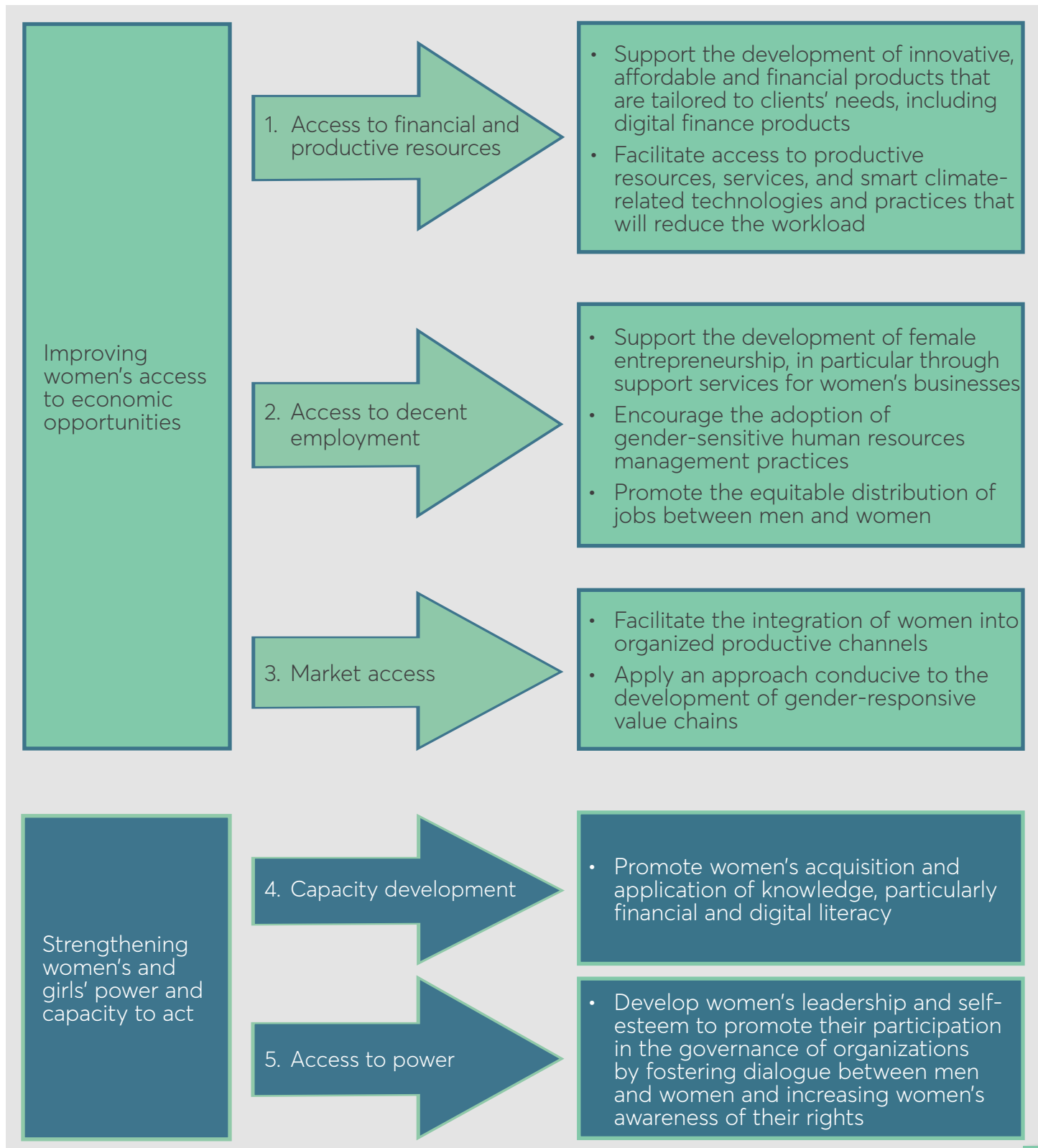
DID believes that a financial inclusion strategy is more likely to strengthen women's economic empowerment, gender equality and poverty reduction:

- **IF** initiatives to **build the capacity, confidence, self-esteem and leadership** of women and girls are implemented to enable them to seize opportunities and take their place in decision-making bodies, including their families and communities;
- **IF** women and girls have access to a **full range of affordable and relevant financial and support products and services**, and they are able to use them and control their benefits;
- **IF**, at the same time, **the political, legal and institutional environment and market structure** offer conditions that promote equitable access to opportunities and economic resources and encourage women to exercise their rights;
- **AND IF** **men and boys are encouraged to actively engage** in the transformation of discriminatory social norms and practices that restrict women's and girls' rights and access to empowerment opportunities and resources.



From theory to action

DID interventions seek to enable women and girls to increase their control over their own lives.



Our process

DID has a rigorous approach to developing initiatives that are conducive to strengthening women's economic empowerment and gender equality.

- All of DID's initiatives are based on **extensive knowledge** of the dynamics between men and women, obtained through on-site analyses. DID believes that gender-based analysis (GBS+), which takes into account gender, as well as factors such as age, race and religion, is the first step in any project planning process, whether or not the primary goal is boosting women's economic empowerment and promoting gender equality.
- DID **systematically consults** with women's organizations and those working with them when designing and planning its projects.
- It establishes **innovative partnerships**, particularly with financial institutions, e-money operators, organizations that work with women, community players, private companies, government players, and the local and international NGO community.
- DID promotes the **participation of men and boys**, women and girls in its interventions. We believe that raising awareness among men and boys about the importance of gender equality and respect for women's rights makes them partners for change.
- DID tracks and measures its results. The organization's progress in promoting women's economic empowerment and gender equality can only be achieved by **monitoring and assessing** targets and outcome indicators on an ongoing basis.



Some definitions

Sex and gender

The definition and use of the terms «sex» and «gender» have evolved over time and continue to be debated. Although they refer to different concepts, these two terms are sometimes used incorrectly or as synonyms. According to the UN:

- **Sex:** This term refers to the physical and biological characteristics that distinguish males and females.
- **Gender:** The roles, behaviors, activities, and attributes that a given society at a given time considers appropriate for men and women [...] These attributes, opportunities and relationships are socially constructed and are learned through socialization processes. They are context/time-specific and changeable.

Gender equality

This implies that the rights, responsibilities and opportunities of women and men do not depend on whether they are born male or female. Gender equality means that women and men enjoy the same status and have equal opportunity to realize their full human rights and potential to contribute to national, political, economic, social and cultural development, and to benefit from the results.

Gender equity

Equity is the means by which gender equality is achieved. It implies being fair to women and men. Gender equity therefore means that men and women must be treated impartially, based on their respective needs. This treatment may be the same or different, but it must be equivalent in terms of rights, benefits, obligations and opportunities.



Intersectionality

Intersectionality studies forms of dominance and discrimination, not as separate issues but in the relationships between them, based on the principle that types of social differentiation such as gender, race, class or sexual orientation are not compartmentalized, and that the relationships of dominance between social categories cannot be fully explained if they are studied separately from each other.

Empowerment

This means that an individual, whether a woman or a man, can take charge of their life by: setting their own priorities, developing their skills or demonstrating their expertise or know-how, boosting their self-confidence and independence, and solving problems. Both a process and an outcome, empowerment entails building women's capacity to make strategic decisions (Kabeer, 1999).

Economic empowerment

This means that a person has the ability, power and freedom to make decisions that promote their economic and financial well-being. For women, this means contributing financially to the household and having the financial means and freedom to start a business, study or participate in training.

