



CESO | SACO

# Women's Economic Empowerment

A CESO Perspective



Stronger economies. **Better lives.**

On the cover: Giuletta, the head cook from Maipaima Eco-Lodge in Guyana. The Lodge added new menu items based on recommendations from CESO Volunteer Advisor Ralph Graham. Behind Giuletta is a strainer used for making passionfruit juice.

This CESO Perspectives publication was made possible by funding from the Canadian International Development Agency (CIDA). Through CIDA, Canada has provided leadership and innovation in the promotion of women's economic empowerment, specifically by working with partners to prioritize programming to contribute toward a stronger role for women in economic decision-making. To learn more about Canada's efforts through CIDA, please visit <http://www.acdi-cida.gc.ca/equality>.

**Canada**<sup>🇨🇦</sup>

This publication is also available in French.

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# Foreword

“Empowerment of women and gender equality are prerequisites for achieving political, social, economic, cultural, and environmental security among all peoples.”

— Beijing Platform for Action, Fourth United Nations World Conference on Women (Beijing, 1995)

As we mark International Women’s Day, we honour women’s many contributions to society. We also celebrate the dramatic improvements that have taken place in the lives of women and girls in many parts of the world over the past half-century.

For some of us, it may feel like the major battles have been fought and won. But for many women in developing countries, the story is quite different. Women are greatly overrepresented among the poor and the sick. They continue to work longer hours than men, for less pay. They struggle to access education, and for many, property ownership is an unattainable goal.

Progress is being made, but change takes time. CESO is proud to play a role in helping to support positive and lasting change. Our role includes working with local partners and female leaders to develop strong political representatives and a powerful voice for a country’s women, and mentoring female entrepreneurs and the microfinance institutions that back them in smart business practices to ensure their stable, sustained growth, among other client-driven assignments. For nearly a half-century we have worked in partnership with women in developing countries. We have witnessed the impact that the right mentor at the right time can have on a woman’s life and how that impact is multiplied to benefit the lives of those around her.

There is much more that can be done. While additional funding to expand our outreach to women in developing countries around the world is key, we must also look to strategic partnerships and innovative approaches that will support economic development

for women and their communities, and strengthen the governance that encourages economic growth and activity.

The solutions, like the challenges, are not simple ones. Women are not a homogenous group, and gender intersects with other dimensions of social identity like class, race, and ethnicity to create particular experiences of oppression and privilege. But one thing is clear: Economic empowerment of women is key to ensuring our collective future. Removing the obstacles to women’s equal share of power and prosperity requires a partnership approach at all levels, working side by side with governments, institutions, communities, and families.

We can -- and must -- do our part to ensure that women everywhere have access to the resources, the skills and knowledge, and the opportunities to become the drivers of their own long-term growth and success.



Wendy Harris, CA  
President and CEO  
CESO



# Executive Summary

Every day, women make significant contributions to the world's economy. A woman's wage contributes to her household's income and on average, she invests a higher proportion of her resources in her family's welfare than her male counterpart. And women's unpaid work within the home – taking care of children and assisting the elderly and sick, for example – provides an invaluable, yet unmeasured, good to any economy.

Yet women's work in most parts of the world, particularly in developing countries, has not resulted in the same level of economic empowerment as that of men.

According to some estimates, one billion women -- roughly one-seventh of the world's population -- are unable to achieve their full economic potential and ensure their own well-being, due to barriers to entering the workforce and engaging productively in the economy.<sup>1</sup>

Women's economic empowerment is about providing women with not only resources but also with the opportunities to apply resources in ways that lead to economic success. Through better jobs, more options to start and manage viable businesses, greater access to land, education and skills development, and more opportunities to participate in decision-making, women can pull themselves out of poverty and improve their quality of life and the quality of life of their families and communities.

Research also shows that a woman's health and her economic status are closely intertwined. A healthy woman is better able to work, and a woman who receives an income is more likely to be able to afford health care for herself and her family. Empowering a woman economically gives her more control over her choices and more options for her future, and is clearly linked with achieving UN Millennium Development Goals related to maternal health, child health, and HIV/AIDS.

This report highlights two approaches to catalyzing women's economic empowerment. The first is supporting women-led businesses through greater

access to credit and other financial services. The second is supporting women's access to secondary and tertiary education and vocational skills development so that they can effectively compete for high-quality work in the labour market.

Women's work, either paid or unpaid, must be made visible. Women's contributions to economic processes matter, not only to women but also as a means of achieving broader development outcomes. No single initiative alone can independently fulfill conditions for empowerment, and not all strategies will fit to all contexts. The most effective programs will be those that listen to the needs of potentially impacted women and carefully evaluate their resources, strengths, and vulnerabilities. These partnership-based programs will transform the economic choices available to women by providing them with the tools to build their own economic success.

CESO (Canadian Executive Service Organization) has mentored thousands of women over its 45-year history. Through this experience CESO has refined its partnership model, which works by aligning client needs with the specific expertise of volunteer advisors who have, on average, 25 years of experience and who are leaders in their industries and professions. CESO's international work in economic development and governance illustrates the positive impact and lasting change that is possible through targeted support at the individual, business, and government level. This report illuminates the need for further partnerships -- those that support the world's women in achieving the economic empowerment that can lead to better lives.

# Empowering Women Economically — A Fundamental Human Right

## Understanding Economic Empowerment

Many women and girls live in a world where their economic rights, contributions and priorities have been largely overlooked. Most of the world's poorest people are women who face unequal access to the resources needed to improve their economic and social status. Gender inequalities feed patterns of underdevelopment. Economic empowerment is a critical means of righting the imbalances between men and women that have so far marginalized the welfare of one half of the world's population.

Women's economic empowerment is a process that at its core has two dimensions: resources and opportunity. Productive resources are all the assets women need to achieve economic advancement. These range from tangible assets such as financial resources (income, savings, credit) and physical resources (land, housing, technology) to intangible assets such as skills, technical expertise, and social standing. But even when women are equipped with productive resources, this does not automatically mean that they are economically empowered. They must also have the opportunity to use those assets in any way that they choose. Opportunity refers to a woman's power to make and act on decisions that would allow her to obtain valuable outcomes from economic activity. All people have the opportunity to engage in economic activity to some degree or another, but women's chances are often relatively diminished compared to those of men across countries and societies.<sup>2</sup>

It is clear that productive resources and opportunities make up two sides of the same coin. With greater control and access to assets, a woman has more power to make decisions that will positively impact her well-

“Without financial independence, women cannot defend their rights. They cannot be independent.”

— Penda Ndiaye, cofounder of Union des Groupements Partenaires du Radi, a Senegalese women's association and CESO partner.

being. At the same time, greater opportunities to make choices in relation to the economy would allow her to accumulate more resources to secure her sustained economic success.

When a woman is economically empowered, she can meaningfully contribute to and benefit from economic activity occurring around her in ways that recognize the value of her contribution and make it possible for her to obtain a fairer distribution of economic gains.<sup>3</sup> Economic empowerment means more and better jobs for women across a range of sectors, a business climate that supports women entrepreneurs, and a financial sector that provides women with a range of products and services to meet their specific needs.<sup>4</sup> Above all, it means transforming unfair power dynamics and providing women themselves with the tools and opportunities to economically succeed.

When a woman has greater productive resources and agency, she transforms her prospects in all areas of her life including employment, education, health, housing, social and political participation, and physical security. Empowered women are better able to break out of the cycle of poverty and exercise a greater voice in political, economic and cultural spheres.<sup>5</sup>

## The Bigger Picture

Women hold the potential to not only transform their own economic status; they also have the power to substantially improve the lives of those around them. In their roles as mothers, caregivers, household managers, producers, consumers, employees, and employers, women are catalysts for broader development efforts that can have positive ripple effects for families, communities, and countries.

In most societies, women are primarily responsible for work within the home as well as the care of children, the elderly and the sick. This may explain why empirical evidence from developing and developed countries has found that women generally invest a higher proportion of their productive resources in their families and communities.<sup>6</sup> In particular, a woman's improved livelihood has strong implications for the development outcomes related to her children. In Ghana, the share of assets owned by women is positively associated with more spending allocated to food in the home.<sup>7</sup> In Brazil, the likelihood of a child's survival increased by as much as 20 per cent in cases where the mother brought in the majority of the household's income.<sup>8</sup>

Enhancing a woman's access to economic activities ripples even further beyond her family. Research from a range of countries indicates that increased economic participation by women, particularly through improved access to education and employment, strengthens the pool of labour that economies can draw on and generates productivity gains, improving national economies and the living standards for both men and women.<sup>9</sup>

Women are a valuable resource for economic growth. They represent more than 40 per cent of the global

workforce, 43 per cent of the agricultural workforce and the majority of the world's university students.<sup>10</sup> Sustained worldwide economic growth will rely on maximizing the input that women are able to offer. Conversely, the denial of equal economic opportunities to half of a country's population not only unfairly marginalizes women's position in the economy but also represents a waste in human potential.

### Millennium Development Goals

The eight United Nations Millennium Development Goals (MDGs) provide a universal framework for development with targets agreed upon by all the world's countries and leading development institutions.

The third Millennium Development Goal, to "promote gender equality and empower women" is particularly noteworthy as it has been recognized as an end in itself and also a critical means by which to achieve the other seven MDGs.

Empowered women contribute to the health, education, and productivity of whole families and communities. Thus, ensuring the economic empowerment of women is an integral step in advancing international development goals.

**Source:** UNDP 2008.

# The Realities of Gender Imbalance

**70%** of the 1.2 billion people living on less than \$1 per day are women and girls<sup>11</sup>



Women comprise of 43% of the global agricultural labour force

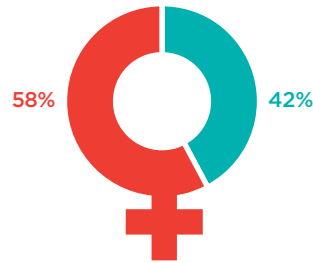


yet they own three times less land<sup>14</sup>

**Two-thirds** of illiterate adults are women<sup>15</sup>



Women are responsible for 58% of all unpaid work<sup>12</sup>



In developing countries in Africa, Asia, and the Pacific, women typically work

**12 TO 13 HOURS MORE**

than men per week<sup>13</sup>



Up to 45% of the poorest women have no say in decisions about how their own income is spent<sup>16</sup>

## A Powerful Source for Development...

Women account for 40% of the total global workforce<sup>17</sup>



**38%**

of all registered small businesses worldwide are owned by women<sup>18</sup>

**100 MILLION LESS PEOPLE WITHOUT FOOD**

if female-run farms are given equal access to resources such as improved seeds and fertilizers according to estimates by the Food and Agriculture Organization (FAO) of the UN<sup>19</sup>

**8% INCREASE IN GDP**

if India's female to male worker ratio rose by 10%<sup>20</sup>



# Where Women Stand — Progress and Continuing Inequalities

Over the past quarter century, sustained economic growth in many countries and the growing recognition of rights in development strategies has led to better outcomes for many women – both in relation to men and in absolute terms. Through the Canadian International Development Agency, Canada has played a leading role in promoting gender equality and implementing programs specifically targeting women’s full participation in the economy. With respect to four areas of women’s economic capabilities – their employment, financial and physical resources, and education – there has been notable headway in gender equality. This progress, however, must be viewed in the context of the glaring gender inequalities that persist.

## Women’s Work

Earning an income is the primary way that many of us meet our daily needs. A woman’s paid work is critical to her survival and an important means by which she can escape poverty. The importance of women’s income is even greater in families where they are the sole breadwinners. Expanding economic activity has allowed a growing number of female workers to access paid employment in the labour market. Between 1980 and 2008, the global rate of female labour force participation rose steadily while the male rate fell over the same period.<sup>21</sup>

The fact that women’s labour market participation is increasing is not in itself evidence of their economic empowerment. It is important to take note of which jobs are actually being “gained” by women in this process. While more women are employed, they own just one per cent of the world’s wealth and earn only a 10 per cent share of global income.<sup>22</sup> The seeming disconnect between these two trends is explained by the fact that women are disproportionately represented in jobs that are not regulated by their country’s laws. Referred to as “informal employment,” these jobs lack secure employment contracts, worker benefits or social protections.<sup>23</sup> The fact that it is women that are more likely to find informal jobs reflects direct discrimination, their disadvantage in education, lack of organized bargaining power, and their relatively high involvement in part-time or temporary jobs.<sup>24</sup>

While women’s work in the informal economy is by no means uniform, since these jobs operate outside of the regulatory reach of national governments, they are generally poorly paid and unprotected by labour legislation or social norms. Expanding a woman’s employment opportunities for formal employment is crucial to increasing her income, her conditions of work, and improving her quality of life.

## Women's Financial Capital

Access to all financial products and services – including savings, insurance, and credit – is an additional way for women to assert their role in economic decision-making. These products and services provide women with the money to meet basic needs in the short-term and allow them to invest in productive resources that can shift them away from subsistence living in the long-term.<sup>25</sup> They also provide women with a degree of security in the face of personal or family crisis, in old age, and during economic shocks. Yet, legal, institutional, and socio-cultural barriers continue to systematically stand in the way of women's access to these services.<sup>26</sup>

The gender gap in financial resources is particularly damaging for female-run enterprises and farms that require capital to meet start-up costs and remain competitive. Businesses and farms headed by women tend to be undercapitalized, have poorer access to credit, and receive fewer loans than their male counterparts.<sup>27</sup>

## Women's Land and Other Productive Resources

Land makes up the largest share of household assets and can offer a safety net in times of financial hardship for the unemployed. In many developing countries, agriculture continues to be a major source of employment and livelihood.<sup>28</sup>

Women are often much more dependent on agricultural jobs than men. In 2008, women's labor contribution in Asia and Africa to food production was 43 and 50 per cent respectively. This percentage would be significantly

higher if we were able to accurately account for women's total labour contribution to not just food production but also food processing and preparation.<sup>29</sup>

Despite the importance of land to women's livelihoods, in many parts of the world women do not own land or property -- and those who do generally command smaller landholdings than men. In Latin America, male farmers represent 70 to 90 per cent of formal owners of farmland depending on the country. In Kenya, female land owners represent only five per cent of registered landholders.<sup>30</sup> The factors contributing to these inequalities are myriad and include discriminatory inheritance practices, unequal access to land markets and gender-biased land reform.<sup>31</sup> They stand in the way of women's capacity to ensure agricultural productivity and food security, and to protect the livelihoods of herself and her family.

Women still also lack equal access to housing and have limited access to technologies that could alleviate their work burdens. All these inequalities culminate to undermine a woman's power to secure aspects of her well-being including health, education, employment, and physical security.<sup>32</sup>

## Women's Education

The development of women's skills, knowledge, and technical expertise through education and training plays a key role in women's economic empowerment. Cross-country studies have found that every additional year of primary school for a girl has a direct impact on her future, raising her potential wages, lowering the number of children she will have, and reduce the likelihood of her marrying during adolescence.<sup>33</sup> There have been major advances in women's education over the past 25 years. The obstacles to school entry for

millions of boys and girls have lowered in many parts of the world and more women are literate today than ever before. Between 1950 and 2010, the average years of schooling for adult women in low-income countries increased from 1.5 years to 6.5 years.<sup>34</sup> Over the past decade, female enrollments at all levels of education have grown at a faster rate than have male enrollments in the Middle East, North Africa, and Sub-Saharan Africa.<sup>35</sup>

While the education gap between men and women has been reduced in some areas, it remains sizable in low-income countries. In 2010, the majority of all children out of school were girls.<sup>36</sup> In 2008, the female primary enrollment rate in Eritrea was just 36 per cent and in Afghanistan, Chad, and the Central African Republic, there are fewer than 70 girls for every 100 boys in primary schools.<sup>37</sup> Gender inequalities are even more pronounced within developing countries between rural and urban areas. Household data collected by the United Nations from 42 countries shows that rural girls are more likely to be out of school than rural boys and rural girls are twice as likely to be out of school as urban girls.<sup>38</sup>

### Poverty's Female Face

Of the over 1.2 billion people living in extreme poverty on less than \$1 a day, the majority are women. Even more worrying: The gap between men and women caught in poverty's cycle is widening, a phenomenon commonly referred to as the "feminization of poverty."

Recognizing poverty's gender dimension and protecting the economic rights of women must be at the heart of any poverty reduction initiative. The good news is that evidence suggests the returns that come from investing in poor women are high. An extensive 2001 World Bank report found that countries with smaller gender gaps in areas such as education, employment, and property rights have lower poverty rates.

**Source:** World Bank 2001, UN Women 2012.

# The Many Facets of Women's Economic Empowerment

Social and political gender inequalities have a significant influence on women's ability to participate in the economy, and are deeply intertwined with women's economic status. Truly empowering a woman therefore requires a holistic approach that recognizes the multiple factors affecting her economic success.

## Culture and Tradition

In all countries, gender roles are shaped by culture, tradition, and history. While social norms can vary drastically from one place to another, the global trend has generally put women in a disadvantaged position.<sup>39</sup> Patriarchal social systems can operate against the economic interests of women through informal networks as well as through a country's laws and economic policies. Transforming cultures and traditions requires initiatives that work with both men and women to promote women's involvement in their local economies.<sup>40</sup>

Women's economic empowerment can itself contribute to changing discriminatory social practices. As women engage more substantially in economic activity -- gathering greater productive resources and economic opportunities -- they challenge and reconfigure unfair gender roles and create new social norms. It also becomes more difficult to uphold social sanctions -- informal and formal -- against women when they have an active voice in economic activity and decision-making processes.

## Health

In developing countries, deficiencies in public health services have disproportionate consequences for girls and women. This is in large part due to the fact that the deterioration of health services weighs heavily on

low-income groups. It is well-documented that poverty fosters conditions conducive to ill-health as it forces people to live and work in environments that make them sick, without decent shelter, clean water, or adequate sanitation.<sup>41</sup> As women are overrepresented among the world's poor and the unregulated informal sector, they are especially vulnerable to illness and are unlikely to be able to afford private healthcare treatment.

While gender-based health indicators have shown some improvements over time, current conditions are still far from optimal. Income growth in most developing countries has had only modest impacts on female mortality rates. In countries where HIV/AIDS is particularly prevalent, women's mortality rates are even higher. For instance, excess female deaths in South Africa have increased to 74,000 women every year and globally, AIDS is the leading cause of death for women in their reproductive years.<sup>42</sup>

A large percentage of female mortality is driven by risks associated with pregnancy and childbirth. Every minute, a woman dies from complications in pregnancy or childbirth, of which 99 per cent are in developing countries.<sup>43</sup> The likelihood of women dying during childbirth in parts of Sub-Saharan Africa, South Asia, and Southeast Asia today is comparable to the rate in Northern Europe during the 19<sup>th</sup> century.<sup>44</sup>

The health of women is a necessary precondition to their economic empowerment. A woman who is sick is unable to effectively obtain productive resources or take advantage of any opportunities from economic activities occurring around her. Equally important is the impact of economic empowerment on women's health. Increases in a woman's income translate into greater investments in her and her family's health.<sup>45</sup>

## Power and Decision-Making

Women's opportunity to use resources to achieve economic success is a critical dimension of their economic empowerment. Including women in the decision-making processes of their families, their communities and their government is directly linked to improving their circumstances by giving them a voice to influence processes that impact their welfare.<sup>46</sup>

Yet around the world, women are still widely underrepresented at all levels of power, particularly within most levels of government. Globally, only 17 per cent of elected officials in national parliaments and ministries are female. There are even fewer women who have been able to reach the highest level of government. In 2010, only seven of 150 elected Heads of State in the world were women and only 11 of 192 Heads of Government.<sup>47</sup>

## Women's "Invisible" Work

In most parts of the world, women assume a disproportionate burden for unpaid work in the home, including childcare, food preparation, fuel and water collection, and tending to the elderly and sick. Economic activities outside of the home rely on unpaid domestic work to fulfill a substantial share of human needs and sustain a country's labour force. The United Nations Research Institute for Social Development estimates that if unpaid domestic work were assigned a monetary value, it would constitute between 10 per cent and 39 per cent of GDP. Nonetheless the gendered division of work results in men receiving the majority of income and recognition for their economic contribution, and women's work remaining unpaid, unrecognized and undervalued.

As unpaid domestic work is usually overlooked by mainstream conceptions of labour that focus on paid employment, female's unpaid contribution is unaccounted for, or "invisible," in national accounts and subsequently in economic and social policies. In developing countries, where government spending on health, education, transportation and utilities that would otherwise have reduced women's work is already limited, overlooking women's domestic contribution increases the time that they must dedicate to providing for their families. Two-thirds of women's total work time is already spent on carrying out unpaid work. These obligations pose a serious obstacle to increasing women's labour force participation and have a major impact on their well-being.

**Source:** UNRISD 2009.

# CESO: Supporting Women through Mentorship and Partnership

Since 1967, CESO has been a leading non-profit volunteer-sending development organization. Throughout this time our mission has remained steadfastly clear – to strengthen economic and social well-being in Canada and abroad by engaging skilled and experienced Canadian volunteers working cooperatively with our partners and clients. CESO believes that fostering economic self-reliance for all individuals is a necessary component of sustainable development and recognizes the severe challenges women in developing countries face in achieving this goal.

To date, CESO has carried out more than 46,000 assignments and worked with public and private sector clients around the world. With an average of 25 years of experience in their respective professions, CESO's Volunteer Advisors collaborate with local partners to provide mentoring and technical expertise. Our capacity-building approach relies on consultation with our clients, assessing their needs, and building on the knowledge and experience already present in the communities and regions in which we work.

As part of our commitment to sustainable development, in addition to completing single assignments to address specific needs, CESO's unique partnership model allows us to provide long-term client support. Through this model, CESO works with local partners to identify the development needs of a community or organization in order to implement a comprehensive multi-year plan of action. Over the course of the partnership, CESO closely monitors and evaluates progress to ensure that development targets are met. In this way, CESO is able to link together individual outcomes to meet strategic goals and deliver long-term impact.

Economically empowering women is part of CESO's vision of a world where sustainable economic and social opportunities are available for all. CESO's Volunteer Advisors have carried out thousands of assignments that have directly or indirectly supported the development of women's labour prospects, female entrepreneurship, and women's increased participation in local governance and decision-making processes. In our efforts to economically empower both women and men, CESO delivers assignments that promote equal access and control over productive resources such as capital, land, and technology in addition to equal access to high-quality work and training opportunities.

Our holistic approach to development appreciates that a woman's economic empowerment is inextricably linked to other aspects of her well-being, including health and political representation. From bringing clean drinking water to communities in Honduras to supporting the creation of female leadership associations in Senegal to improving nutritional awareness among women in Cameroon, we have delivered successful development outcomes.

46,000+

Number of assignments that CESO has delivered over the past 45 years

122

Number of countries where CESO has worked

25

Average number of years CESO Volunteer Advisors have worked in their professions

## CESO Service Areas:

### Strategic Planning

What do we do? How do we do it? Where do we want to go, and how will we get there? Our advisors help clients answer these questions, document their goals, and create a plan to ensure that they achieve them.

### Business Development

Our Volunteer Advisors are among Canada's top business leaders, and advise clients on business financing, start-up, expansion, marketing, and all aspects of management.

### Accounting and Finance

Our finance experts assist in accounting, banking, national and international tax issues, financial management for individuals and businesses, and financial reporting.

### Organizational Development

From human resources to policy and training development to mediation and change management, our industry experts help clients create the structures that foster success.

### Community Development

Our advisors work with community leaders to develop feasibility studies, land use plans and community assessment frameworks. We also "train the trainers" in community health management and emergency management procedures.

### Governance

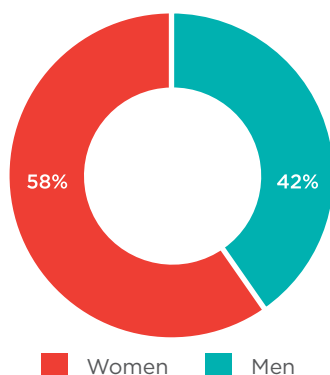
Partnering with band councils and all levels of government, our Volunteer Advisors have implemented award-winning, streamlined governance systems that are fair and accountable to all community members.

### Production and Operations

Our manufacturing experts assist with research and development, production and maintenance management, as well as application for quality management (ISO) certification.

## Individuals Trained Through CESO (2009 - 2012)

Total Number of Participants = 12,611



Based on a sample of evaluations from partner organizations through which CESO has mentored more than 7,000 women:

- ✓ **52 per cent** reported an improvement in self-esteem on the part of women employees
- ✓ **66 per cent** reported an improvement in the skills of women employees
- ✓ **36 per cent** documented that more women were now involved in the decision-making processes of the companies or organizations
- ✓ **38 per cent** reported increased work responsibilities for women employees

# Building the Foundations

Women's reliance on informal employment is in large part due to the fact that barriers to education have left them with few options. Without adequate skills and training, women have little say in what types of jobs they can access and are seldom in a position to negotiate their wages or working conditions. They rarely generate enough surplus income to invest in productive resources nor do they have significant job security.

Investing in a woman's human capital is an integral aspect of her economic empowerment. It is just as much a resource in driving her economic advancement as giving her land or access to credit. Numerous studies have found that greater levels of education improve a woman's job opportunities and allow her to move away from work that is characterized by low pay and perilous working conditions.<sup>48</sup>

The focus on education and women's empowerment has often been confined to strategies to increase primary school enrollment rates among girls. As many countries have achieved or are close to achieving this goal, there is growing recognition that women's access to secondary and tertiary education and vocational skills development is also key to giving them an equal footing with men in the labour market.<sup>49</sup> Particularly given the advanced rate of technological change and the globalized nature of today's work, where individuals living in various parts of the world now compete for the same jobs, women in developing countries must develop adequate skills and knowledge if they hope to gain better employment opportunities. Thus, an important strategy to women's economic empowerment is increasing women's access to secondary, vocational, and technical education.

## Developing Skills in Senegal

At the age of 53 and running a household of 10 people, Penda Ndiaye remembers always being a leader in her community. "I started very early," she recalls. "When you're single and the head of a household, it is important not to feel alone." Today, Penda works in Senegal's capital of Dakar to raise the profile of women's issues and give other women the opportunity to do the same. She is a member of numerous political organizations, has been part of her district council and participates in conferences in Senegal and various international forums. Through her interactions with other women, she says, she has learned the powerful potential that women can have when they work together. "Among women, we support each other."

As a politically active woman, Penda represents the minority in Senegal. Getting and keeping positions of power has been difficult as these roles have been traditionally held by men. Women make up only 12 per cent of local officials, nine per cent of regional councillors, and 23 per cent of Members of Parliament.<sup>50</sup> In the past decade, Senegal has tried to resolve gender imbalances through a number of promising initiatives. In 2010, it joined a number of other nations when it introduced a law that requires absolute gender parity in all political parties entering into elective offices.<sup>51</sup>

While legal reforms are one way of changing unfair power inequalities, raising women's collective voice is unlikely without providing them with improved access to education. One out of every six young women in Senegal, for example, lacks basic literacy skills.<sup>52</sup> While girls enroll in primary education in Senegal at a faster rate than boys, with each higher level of education, the ratio steadily decreases. For every 100 Senegalese boys





CESO Volunteer Advisor Mamadou Aly Sow (far left), with clients of CENAF, a national training centre for women in Senegal. The women learned food processing best practices through CESO workshops and mentoring.

who enroll in primary school, there are 106 girls. Yet by secondary school, there are only 79 girls for every 100 boys with many girls dropping out of school during this time.<sup>53</sup>

CESO's partner in Senegal, the African Network for Integrated Development (RADI, in French) is an organization that works across Senegal to empower individuals with information about their legal rights. Through a multi-year collaboration with RADI, CESO has completed a number of assignments that have specifically focused on promoting the well-being of women. In 2010, CESO provided training sessions for newly elected women officials to strengthen their capacity in their positions and effectively lead. The training provided participants with an opportunity to come together to share challenges and solutions that they had experienced in their roles. These sessions and subsequent CESO support over the years has led to the creation and sustaining of women's associations in the country including the Union Des Groupements Partenaires Du Radi (UGPR), an organization co-founded by Penda.

In 2011, a CESO Volunteer Advisor traveled to Senegal to deliver technical workshops to UGPR members on developing a plan on processing and marketing fruit and vegetables in the local market. Women in the UGPR had decided to work together to produce and sell juices, syrups and jams but were running into challenges making a profit. With over 10 years of business development experience, the Volunteer Advisor worked with UGPR members to conduct a comprehensive market analysis and investigate the costs of production. At the end of the three-week assignment, the women of the UGPR noted immediate results. The association had successfully developed a method to increase production that allowed them to compete effectively in the market and raise revenues.

As a founding member of UGPR, Penda is proud to contribute to women's education and economic empowerment. She recalls once hearing a man tell her, "Your only flaw is that your mother raised you like a man." Penda points out, "I would have preferred that he had told me I was raised like a woman because a real woman is a fighter!"

# Expanding Women's Economic Opportunities

When a woman runs her own business she has the tools to carve out her own economic independence. She decides how profits are shared and has greater opportunities to improve the well-being of her children, passing forward economic prosperity from one generation to the next.

Female entrepreneurs play an important role in the economies of developing countries. Accessing financial services allows these businesswomen to invest in their enterprises in order to stay competitive and profitable. Yet, formal financial institutions such as banks and credit institutions have been out of the reach of many women in developing countries. While this can partially be attributed to the fact that there are fewer of these services available in certain parts of the world -- less than half of people living in Africa, for instance, have a bank account -- a definite gender bias does exist.<sup>54</sup> In some cases, these inequalities are the result of direct gender discrimination that can be manifested in property, marital and inheritance laws. These barriers stop women from owning bank accounts, buying assets, or entering into financial contracts on their own.<sup>55</sup>

Even in the absence of direct discrimination, women's limited access to resources still makes it difficult for them to access financial services, particularly credit.<sup>56</sup> As women in most countries already have less credit history than men, loans to them are perceived unfavorably by lenders as high risk. Further, women's lower ownership of assets reduces their ability to offer collateral as security for credit.<sup>57</sup>

Without financial services, female entrepreneurs lack coordinated business support, cheap and long-term credit, and sufficient access to new technologies. For this reason, many of these businesses remain stuck at the micro-level.<sup>58</sup> A business environment that supports women-led firms is important to removing the barriers standing in the way of women's economic participation.

## The Role of Microfinance

When the UN declared 2005 to be the "Year of Microcredit," it highlighted the global prominence that microfinance institutions have gained as a positive force

in economic development. In addition to microcredit loans, these institutions offer clients a range of financial products and services including savings, insurance, and transfer services. While there is a tendency to treat all microfinance institutions as all the same, there are many different models ranging from those that lend exclusively to the poor and those that emphasize financial sustainability of small- and medium-sized enterprises.<sup>59</sup> And many organizations go beyond offering financial products to also provide business training as a way of ensuring business growth and profitability.

Despite their differences, microfinance organizations are increasingly becoming commonly defined in terms of their outreach to women. In 2001, women accounted for the majority of people served by microfinance institutions.<sup>60</sup> Studies have found that poor women participating in microcredit programs generally have the best credit ratings. In India, for instance, women are less likely to default on small loans than men.<sup>61</sup>

Participating in solidarity loans is one way in which women in developing countries have been able to access credit through microfinance institutions. Through solidarity loans, a group of women mutually guarantee the repayment of a microfinance loan. Women banding together in this way is sometimes the only option for female entrepreneurs who on their own do not have sufficient collateral to access credit.<sup>62</sup>

While microfinance institutions have the potential to lift individuals out of poverty, most microfinance providers recognize that significant challenges remain. Thirty years ago, the microcredit industry was in its infancy and today the need persists to assess gaps in capabilities. Microfinance institutions often face a lack of material resources and diminished technical capacities in areas such as risk management, transparency, and human resources -- all of which create significant barriers to their effectiveness. Measures to address these challenges and strengthen microfinance programs so that they are able to effectively and efficiently provide services to female clients is one significant step toward women's economic empowerment.



Georgette Minoungou outside one of her successful businesses in Ouagadougou.

## Building a Future in Burkina Faso

The transformative power that comes from fostering women's entrepreneurial spirit is embodied in female business owners like Georgette Minoungou. Georgette's path to economic independence started on the busy roads of Ouagadougou, the capital of Burkina Faso. Here, street vendors make up a large percentage of total employment. Like many other vendors, Georgette began making an income by selling fruit from a basket perched on her head to passersby. While she made enough to meet her family's basic needs, Georgette's income was low and unstable, which jeopardized her ability to pay for food, health services and rent.

In hopes of expanding her business, Georgette planned on building a fruit stand in the market. This, however, promised to be a difficult task. Without significant collateral, she could not secure a loan from a bank. Georgette turned for support to the Mutualité Femmes et Développement du Burkina (MUFEDE, in French). First established in 1996 to help a group of women who had lost their jobs, the microfinance institution now boasts 20,000 members offering lines of credit as well as training in credit management.

Through a solidarity loan with other women in Ouagadougou, Georgette was able to access enough

start-up capital from MUFEDE to not only build a fruit stand, but also to travel across the border to the Ivory Coast where she bought and imported different types of fruit to sell in Ouagadougou. Over the course of a few years, her enterprise grew and with each new stage of expansion she was able to take out greater and greater loans from MUFEDE. Today, Georgette's business is thriving. She now runs several fruit and vegetable stands in Ouagadougou with a stable business as a supplier. The positive multiplier effects have rippled around her: She has been able to hire seven employees, pay school fees for all three of her children, and build her family two homes in their village.

While microfinance may be considered well-established in Burkina Faso, these institutions share the same challenges of diminished technical capacity faced by many microfinance institutions in developing countries. CESO has worked with MUFEDE since 2006 focusing on credit management policies, human resource management, financial product development and website development. The support CESO provides has enabled management to build the capacity of the staff to ensure the institution is viable and has a strong reputation in the communities in which it works.

## Moving Forward

Strengthening women's capacity to meaningfully engage in economic activity is critical, not only as a matter of basic human rights but also as a means of achieving broader economic development and poverty reduction. Improving a woman's welfare ripples beyond the individual to positively impact her family, her community, and her country.

Most women and girls, particularly those in developing countries, continue to face barriers and biases concerning employment, assets, and participation in economic activity. These barriers manifest in unequal access to employment, productive resources, and high-quality education, which ultimately traps women in a cycle of poverty and economic marginalization.

Women's economic empowerment requires action at all levels of society – locally, nationally, and globally. No single initiative alone can independently fulfill the conditions for empowerment and not all strategies will yield results in all contexts. The most effective programs will be those that listen to the needs of potentially impacted women and carefully evaluate their resources, strengths, and vulnerabilities. These programs will transform power relations between men and women by providing women with a means to generate their own economic success.

There are a number of opportunities for building a foundation that will foster women's economic empowerment. Among them:

### **Fostering Opportunities for Learning and Training**

Productive and decent work – defined generally by the International Labour Organization as work that

offers substantive and equal employment opportunities, adequate earnings, a decent work schedule, and secure working conditions – is the most accessible route available to the world's poor to escape poverty.<sup>63</sup> Improving women's labour market participation and providing them with access to decent work in the formal economy will require increased learning and training opportunities to develop their human capital.

In 2012, CESO Volunteer Advisors partnered with the Pomeroun Education Project (PEP), an organization that assists young people, the majority of them girls, to meet their educational goals in the north of Guyana. Access to secondary education is extremely limited in Pomeroun with some children living as far as 40 miles away from the only high school in the region. To develop learning opportunities, the PEP requested CESO's assistance to prepare a strategic plan to help them implement vocational training services in agriculture and engineering. CESO's Volunteer Advisor developed a comprehensive action plan that included details for the new curriculum and qualifications for instructors. Equipped with this plan, the organization has been able to attract significant financial and in-kind contributions that have allowed them to move ahead with the creation of a vocational training institute.

The need to improve women's education is particularly pressing when one considers that there are 1.5 billion people between the ages of 10 and 25, the largest-ever generation of adolescents, who will soon enter the job market.<sup>64</sup> To compete effectively, women's educational opportunities must go beyond primary education to include quality post-primary education, including vocational skills development. As has been highlighted in this report, investing in women's human capital increases their income, which in turn leads to greater

investments in the education of both themselves and their children.<sup>65</sup> Thus, increasing the employability of women unlocks their potential and advances the welfare of a nation's workforce into the future.

### **Improving Women's Access to Productive Resources and Assets**

Initiatives that support more gender-equitable access to productive resources are significant to women's economic advancement, especially for female entrepreneurs and farmers. Owning assets such as land, equipment, or livestock can serve a myriad of purposes, offering women inputs for production, providing physical security, conferring social identity, and serving as sources of income and collateral for credit.<sup>66</sup> Without adequate resources, women are dependent on their husbands or other relatives for their economic security.

In Honduras, CESO is partnered with CEPUDO, an organization that operates in low-income areas to provide a variety of development programs including an agro-business program that donates sheep to people living in rural communities, many of whom are women. Up until 2009, however, the organization had relied on purchasing livestock to give to communities. In order to cut down on costs and expand, CEPUDO requested CESO's assistance to start a livestock breeding program. CESO's Volunteer Advisor worked with farmers to deliver training on flock management, disease control and livestock nutrition. Within two years of completing the assignment, CEPUDO reported significant results in the program. The organization now has 80 sheep as part of their own flock and has been able to increase the number of community projects from two at a time to 10. The success of the program has led CEPUDO to

start reproducing the project with other animals, using the same model and animal husbandry techniques they have learned.

### **Supporting Female Entrepreneurship**

As women-owned businesses constitute a substantial number of businesses in developing countries, supporting their success will necessarily have broader positive outcomes for private sector development. Transitioning women's income-generating activities from the subsistence level into strong enterprises will require policy reforms that address the discriminatory legal and regulatory obstacles that stand in the way. While these challenges will vary from country to country, the ultimate goal is to create a business environment where male and female entrepreneurs have equal access to economic and financial resources. In particular, businesswomen require greater access to financial services, including the credit needed to invest in expanding their businesses. Offering gender-responsive products and services through microfinance institutions and business incubators is an important step in this direction. Further, programs that provide business training, mentorship and networking opportunities for women would also improve the likelihood of them developing strong businesses.

CESO has supported women-led enterprises in the Philippines through a partnership with the Hardin ng Kalikasan Cooperative, a group of 53 women who have taught themselves how to transform local materials like banana and coconut fibre into dried paper sheets in order to create greeting cards, gift bags and journals. Following a devastating flood in 2004 and subsequent economic downturns, the co-op's sales dropped and the organization reached out to CESO for help. Since

2008, CESO has worked with the cooperative to assist with product development and marketing. Drawing from over 30 years' experience in international business, CESO's Volunteer Advisor worked with women to develop a focused marketing strategy and identified a need to add sessions on financial management and product pricing. The co-op now has new products, a designated marketing manager, and clearly defined responsibilities for team leaders, which have improved efficiency and sales.

### Supporting Women's Collective Action

While one woman alone is a powerful force for development, women acting together can exert much more pressure when addressing structural barriers to their economic advancement. Women's associations and civil society groups have the potential to raise the profile of women's issues in the public and private sector and thus contribute to changes in laws, institutions, and social norms. In groups, women are also in a better position to access collective loans, own assets, and enhance income-generating activities.

To support women's collective action, CESO partnered with the Women's Consortium of Ukraine (WCU), a union of 32 women's organizations established with the goal of assisting the cooperation of women's groups in the country. Over a period of two years, CESO Volunteer Advisors completed assignments that have improved coordination within the WCU's network by creating standard procedures for its reporting to membership. CESO has also provided WCU staff with public relations training in order to raise its profile and spread greater awareness about the issues affecting women in the Ukraine.

### Reducing the Burden of Women's Unpaid Work

Women's ability to gain secure incomes and better working conditions in the labour market is undermined by their disproportionate responsibilities for unpaid work such as running the household and caring for children, the elderly and the sick.<sup>67</sup> Tackling the



discriminatory social norms that perpetuate the gendered division of work is one step to reducing and redistributing women's unpaid work. Equally important are investments in infrastructure such as water and sanitation in addition to greater public services such as health clinics and childcare that can reduce the burden that women face in their daily lives.

Improving social services as a way of reducing women's unpaid work was one of the results of CESO's partnership with the YMCA in the Armenian town of Vardenis. With over 250 members, the Vardenis YMCA supports women in the community by delivering a range of educational and extracurricular activities for children in the town. The YMCA requested CESO's assistance in conducting an organizational assessment to improve operational efficiency. By collaborating with YMCA staff, CESO's Volunteer Advisors provided assistance in strategic planning that resulted in the expansion of quality social services.

Continued progress toward these goals gives women greater control of their own well-being and further unlocks their potential as powerful sources for development. Women's economic empowerment is ultimately a precondition for stronger economies and a better quality of life. Through our vision of a world where sustainable economic and social opportunities are available to men and women, CESO is committed to integrating gender goals and targets to improve the economic status of women.



CESO Volunteer Advisors Agathe Collard (third from left) and Victoria McTaggart (fifth from left) with clients from the Hardin ng Kalikasan Cooperative in Real, Philippines.

# Notes

- <sup>1</sup> Bachelet 2012.
- <sup>2</sup> Kapista, 2008; Golla et al. 2011.
- <sup>3</sup> Eyben et al., 2008.
- <sup>4</sup> UNDP 2008.
- <sup>5</sup> UK DFID 2007.
- <sup>6</sup> OECD 2011.
- <sup>7</sup> Doss 2006.
- <sup>8</sup> Zoellick 2010.
- <sup>9</sup> UN DESA 2009.
- <sup>10</sup> World Bank 2012.
- <sup>11</sup> UN Women 2012.
- <sup>12</sup> World Bank 2012.
- <sup>13</sup> IFAD 2012.
- <sup>14</sup> IFAD 2012; FAO 2011.
- <sup>15</sup> UN Women 2012.
- <sup>16</sup> IFAD 2012.
- <sup>17</sup> World Bank 2012.
- <sup>18</sup> Ibid.
- <sup>19</sup> FAO 2011b.
- <sup>20</sup> OECD 2011.
- <sup>21</sup> World Bank 2012.
- <sup>22</sup> Hendra 2012.
- <sup>23</sup> ILO 2011.
- <sup>24</sup> UN DESA 2009.
- <sup>25</sup> UK DFID 2007.
- <sup>26</sup> UN DESA 2009.
- <sup>27</sup> Ibid.
- <sup>28</sup> FAO 2012.
- <sup>29</sup> Agarwal 2011.
- <sup>30</sup> World Bank 2012.
- <sup>31</sup> UN DESA 2009.
- <sup>32</sup> Ibid.
- <sup>33</sup> The Chicago Council on Global Affairs, 2011.
- <sup>34</sup> World Bank 2012.
- <sup>35</sup> Ibid.
- <sup>36</sup> UN DESA 2009.
- <sup>37</sup> Ibid.
- <sup>38</sup> United Nations 2010.
- <sup>39</sup> OECD 2011
- <sup>40</sup> Esplen and Brody 2007.
- <sup>41</sup> Dodd and Cassels 2006.
- <sup>42</sup> World Bank 2012.
- <sup>43</sup> UK DFID 2007.
- <sup>44</sup> World Bank 2012.
- <sup>45</sup> OECD 2011.

- <sup>46</sup> UNECE 2012.
- <sup>47</sup> UN DESA 2010
- <sup>48</sup> UN DESA 2009.
- <sup>49</sup> UNESCO 2012.
- <sup>50</sup> UN Women 2011.
- <sup>51</sup> Ibid.
- <sup>52</sup> World Bank 2012b.
- <sup>53</sup> Ibid.
- <sup>54</sup> UN DESA 2009.
- <sup>55</sup> Fletschner 2009.
- <sup>56</sup> UN DESA 2009.
- <sup>57</sup> World Bank 2012.
- <sup>58</sup> Dovi 2012.
- <sup>59</sup> UN DESA 2009.
- <sup>60</sup> Daley-Harris 2009.
- <sup>61</sup> UK DFID 2007.
- <sup>62</sup> World Bank 2012.
- <sup>63</sup> UN DESA 2009; ILO 2012.
- <sup>64</sup> UNIDO 2010.
- <sup>65</sup> OECD 2011.
- <sup>66</sup> UN DESA 2009.
- <sup>67</sup> OECD 2011.

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Metalworking students at the vocational training centre in Ziniaré, Burkina Faso, where CESO provides assistance through its long-term partnership with the Ministry of Youth, Employment and Vocational Training.

On the back cover: Clients from CESO partner Sthénos-Phanos pour l'Appui aux Initiatives Locales (ASPAIL), an association that supports local business initiatives in Senegal.



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CESO acknowledges financial support from the Canadian International Development Agency and Aboriginal Affairs and Northern Development Canada.