



# the GLOBAL FUND for WOMEN

## More Than Money: Strategies to Build Women's Economic Power

Impact Report No. 1:  
Economic Opportunity Initiative



*For 16 years, the Global Fund for Women has invested in human rights organizations that improve women's economic status and wellbeing. Economic justice and opportunity for women were always critical to this work. In October 1998, the Global Fund launched a three-year Economic Opportunity Initiative to highlight the need to invest in women's efforts to gain economic independence. This report outlines key lessons learned from the initiative and is intended to encourage discussion, reflection and increased investment in women's economic opportunity. We hope that by sharing these lessons with the philanthropic community, this report will contribute to the improved wellbeing of the world's women.*

—Adele Simmons

*Treasurer, Board of Directors, Global Fund for Women  
Former President, John D. and Catherine T. MacArthur Foundation*

The Global Fund for Women makes grants to seed, strengthen and link women's rights groups overseas. We envision a just and democratic world where women and men participate equally in all aspects of society. We are part of a global women's movement that is rooted in a commitment to justice and an appreciation of the value of women's experience. We value local expertise and believe that women themselves know best how to determine their needs and propose solutions for lasting change. The way in which we do our work is as important as what we do. This philosophy is reflected in our respectful and responsive style of grantmaking and fundraising.

## Background on the Economic Opportunity Initiative

From July 1, 1998 through June 30, 2001, the Global Fund's Economic Opportunity Initiative awarded 146 grants in 65 countries promoting women's economic independence. Over the duration of the initiative, a total investment of \$1,309,792 was distributed in grants ranging from \$500 to \$15,000. Programs supported a wide range of interventions, including skills training, employment, business development, microcredit, cooperatives, labor organizing and workers' rights advocacy. Priority was accorded to requests from women's groups that clearly articulated how women's economic empowerment is related to women's overall status, health and wellbeing.

The Economic Opportunity Initiative (EOI) was rooted in the Global Fund's longstanding commitment to women's economic equality and the desire to highlight women's economic rights as a core component of the universal human rights guaranteed to all people.

The 1995 Beijing Platform for Action identified poverty as a major barrier to women's rights. The 1997 strategic plan of the Global Fund called for a special initiative to strengthen women's access to economic opportunity and address the root causes of poverty. That direction was further reinforced by a 1998 outreach trip to eight African countries, where women activists and local advisors outlined their priorities for the region. Addressing poverty using a range of strategies allowed women's groups to mobilize and raise awareness about many additional critical issues of concern, including health, gender-based violence, politics, harmful traditional practices and legal status.

The Global Fund's EOI grants were, for the most part, directed to efforts serving low-income and marginalized sectors such as widows, indigenous women and household workers. In a few cases, however, the Global Fund also supported organizations seeking to expand business development and marketing efforts by middle class women in countries undergoing economic transition.

In 2002, Global Fund staff conducted an analysis of the three-year initiative in order to identify the most effective strategies for alleviating poverty and advancing women's rights. This report outlines the key lessons and recommendations that have emerged from the evaluation.

*“Women aren’t vulnerable to poverty by nature; rather, they are subordinated by cultural, ideological and social conditions.”*  
—Corporación Mujer y Economía, Colombia

## More Than Money: Strategies to Build Women’s Economic Power

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### Table of Contents

|           |   |
|-----------|---|
| <b>2</b>  | Introduction  |
| <b>3</b>  | Summary of Primary Findings   |
| <b>4</b>  | Strategies for Supporting Women’s Economic Opportunity              |
| 4         | <i>Income-Generating Activities</i>                                 |
| 5         | <i>Skills Training</i>  |
| 6         | <i>Labor Rights Advocacy</i>  |
| <b>8</b>  | Lessons Learned by Region   |
| 8         | <i>Africa</i>   |
| 8         | <i>Americas</i>   |
| 9         | <i>Asia</i>   |
| 9         | <i>Europe &amp; the Former Soviet Union</i>                         |
| <b>10</b> | Conclusion  |
| 11        | Appendix 1: Total Economic Opportunity Initiative Grants in Dollars |
| 12        | Appendix 2: Regional Distribution of Grants by Type of Activity     |
| 13        | Appendix 3: Additional Resources                                    |

## Introduction

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The ever-widening global gap between rich and poor takes a particularly hard toll on women. Transnational corporations exploit low wages and weak labor laws, and resource-poor governments are often unwilling to enforce basic standards of human rights in the workplace. Yet, new opportunities are needed in societies whose traditional income-generating activities have been lost to the exigencies of the world economy. The chance to work outside the home and to earn an independent income is often welcomed by women whose personal mobility and livelihoods have been severely limited by cultural traditions and deep-rooted gender discrimination.

Society as a whole benefits from better employment options and earnings for women. Women with independent income are less vulnerable to trafficking, commercial sex work, HIV infection and unintended pregnancies. Families are more likely to be planned, and the need for children to work is reduced, helping end exploitative child labor. As family income rises, poor families increase their spending on children's education, health care and nutrition. The effects cumulatively accrue to society as educated daughters become adult providers for their families and invest in the next generation.

In many societies, cultural and institutional gender discrimination must be addressed before women can achieve true economic independence. When women venture into business on their own, they frequently operate in the informal economy as street and market vendors, without guaranteed wages, childcare, benefits or job security. Loans may be available to them only through moneylenders at exorbitant interest rates, and sexual favors are commonly extorted by loan sharks in addition to required payments. Women may be prohibited or discouraged from engaging in commerce, holding title to land or property, exerting influence over family revenue, or even leaving the home unaccompanied. Men who feel threatened by their partners' newfound earning power or capacities may respond with hostility, even violence.

The Global Fund has found that the most effective interventions for women's economic empowerment are those efforts that iterate explicit objectives that go beyond income generation. Women's rights organizations recognize the need to address systemic gender discrimination in order for women to succeed in achieving greater economic and social equity.

Taking a holistic approach to women's empowerment, grantees frequently use economic activities to leverage changes in other areas of concern. Additional programs promote women's literacy, reproductive rights and family planning, health and nutrition, legal literacy, leadership training, political participation and environmental education.<sup>1</sup>

## Summary of Primary Findings

The Global Fund's analysis of three years of grantmaking for economic opportunity shows that the following interventions are the most effective:

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- o Providing women with access to information on their rights and building self-esteem helps reverse their lack of power and economic independence in the home.
- o Creating access to credit, skills training and economic literacy enables women to successfully run their monetary affairs.
- o Linking women to local providers of technical assistance and business expertise ensures the long-term sustainability of their economic ventures.
- o Educating men about the value of improving the status of women and girls in the family and society can engage men in the advancement of female family members.
- o Supporting women's labor rights organizing and policy advocacy helps challenge the harmful effects of the rapid expansion of free markets.
- o Supporting related programs in the following areas recognizes the complexity of women's lives and yields more effective outcomes:
  - Property and inheritance rights;
  - Domestic violence prevention and treatment;
  - Childcare and girls' education;
  - Family planning and maternal health care;
  - Disaster prevention, and;
  - Community/business/government awareness of women's rights.

## Strategies for Supporting Women's Economic Opportunity

The Global Fund's EOI grants employed three key strategies. They are:

1. **Income-Generating Activities:** programs that directly increase women's income;
2. **Skills Training:** training that prepares women for the labor market or training for entrepreneurs;
3. **Labor Rights Advocacy:** organizing efforts to protect workers from exploitation and/or increase their influence on economic policies.

The lessons learned in each area are described below:

### Income-Generating Activities

*(including cooperatives and microcredit)*

*This category represents 40% of all EOI grants awarded.*

Microcredit programs provide women with access to small loans at low interest rates to engage in income-generating activities. Increased income can both reduce vulnerability to poverty and increase an entrepreneur's financial security. This can translate into empowerment when the experience also enables a woman to become more assertive in household and community affairs. It does not, however, guarantee improvement in an individual woman's status in a community that embraces entrenched discrimination toward women. With this in mind, the Global Fund gives priority to groups that endeavor to raise women's status and promote women's rights as well as their economic opportunities.

A cooperative consists of a group of women launching a *collective* economic endeavor, rather than each struggling to run a business or generate income on her own. Cooperatives are found throughout Latin America, Asia and Africa. Examples of such collective enterprises include agricultural crops, animal husbandry, childcare, restaurants, and construction services. By planning a business and building an organization at the same time, the cooperatives take advantage of a pool of human resources, a built-in peer support network and opportunities for leadership development. Nonetheless, cooperatives face the challenges of implementation, such as the possibility that upon receiving a grant, differences within the group may arise about how it should be applied. Skills training and capacity building are key ingredients for a cooperative's success.

In many cases, providing access to credit enables women to ameliorate extreme poverty. In other cases, insufficient local support mechanisms undermine women's ability to expand their businesses and sustain their operations. Barriers include lack of storage facilities or access to transportation. In addition, lack of support from spouses or family members often discourages women entrepreneurs. Control over the family may be an issue of prestige or power for a man in the community. This can lead to violence or abuse towards the newly independent woman. Integrated programs that overcome prejudicial attitudes amongst both men and women are good antidotes to negative behavior.

*"We had problems convincing the husbands of some of the women to allow their wives to attend the practical sessions. We had to meet those husbands individually so as to explain the advantages of the program [tie-dyeing and health education] we were carrying out."*

*—Oku Women's Union, Yaounde, Cameroon*

#### RECOMMENDATIONS:

- Ensure that the group has access to a **local provider of technical assistance and business expertise.**
- Encourage groups to share **institutional knowledge** about the most effective strategies to achieve gender equality along with economic opportunity.
- Ensure that alternative microcredit programs eventually lead women entrepreneurs to gain access to formal credit markets, such as through the development of partnerships with banks or credit unions.
- Encourage groups to **educate male family members** about gender roles and the group's programs on women's rights and opportunities.

#### EXAMPLE:

*"Do-It-Yourself" Experience Doubles Power of Women with Disabilities*

Women with disabilities usually lack access to formal education and are excluded from traditional sectors of employment. Taking matters into their own hands, **Women with Disabilities Leap to Social and Economic Progress, Inc. (WOWLEAP) in Cainta, Philippines** pooled their labor and launched an Internet café. Its success yielded credibility as well as income. Now the group is administering business loans for women with disabilities, which is offsetting its operational expenses.

## Skills Training

*This category represents 40% of all EOI grants awarded.*

Finding a local resource to provide women with training and technical assistance is often essential to expanding economic opportunities for women. Such training provides an invaluable chance for women to acquire skills, develop a network, build confidence and gather information about legal rights, the environment or social issues in the community.

Organizations report that the vocational and skills training programs supported by the Global Fund for Women directly affect the ways in which women perceive themselves. Solidarity, knowledge and new skills often ignite a participant's awareness of the possibility of advancement in her life. Women are especially successful through skills training if connections are made to local structures (e.g. government or bank programs for small businesses) or to local industry where jobs needing particular skills are available to program graduates.

Training classes enable women entrepreneurs to meet and exchange experience, knowledge, or advice. And a safe environment provides a natural opportunity to learn about women's human rights. Additional training in women's rights and leadership contributes to their ability to bring about change within households and communities in relation to issues like domestic violence and divorce.<sup>2</sup>

*“Vocational training slowly became a meeting place for tribal and Dalit women to discuss problems such as wife-beating, rape, sexual assault, and alcoholism. The group now runs a shelter, takes up violence cases, and spearheads the anti-liquor movement.”*

*—Lalita Missal, Global Fund for Women Advisor,  
(discussing the Indira Social Welfare Organisation,  
Dhenkanal, India)*

In this area, success is strongly connected to the broader economy and infrastructure. In a shrinking economy, women, no matter how well trained, are most likely to lose their jobs as companies reduce costs. Lack of infrastructure in society (such as inconsistent electrical supply) threatens the success of the businesses or jobs for which women train. In post-socialist economies, banks do not receive incentives to operate credit programs that reach out to new entrepreneurs. Some women do not want to risk opening a business in a hostile or transitional market economy. Others are constrained by the limits of their environs, such as refugee camps.

### RECOMMENDATIONS:

- Ensure that skills training is linked to other support systems, including referrals to microcredit or business loans.
- Support skills training for women in non-traditional or male-dominated trades that give them greater earnings and bargaining power. Such programs require more developed support mechanisms as women face active discrimination in these fields.

### EXAMPLES:

#### *Training in Lucrative Field Helps Raise Income and Status*

In addition to its programs in literacy, maternal and child health, and girls' education, the **Panan Women Association in Panan County, China** also works to improve women's economic status. The Association held 18 training seminars for 1,640 women in high-temperature mushroom cultivation, a technical and male-dominated field for which the region is renowned. The result: average personal income of the participants in the training increased \$130 over the previous year. According to the group, “the women have become the main force in economic construction, and therefore, their position in the family has greatly improved.”

## Labor Rights Advocacy

*This category represents 20% of EOI grants awarded.*

Access to credit and skills training alone cannot break the cycle of poverty and powerlessness. Once employed, women continue to face discrimination, unequal pay for equal or comparable work, sexual harassment and unsafe working conditions. Women's groups that organize among employed workers on issues of economic and legal rights, including improved conditions, protections and benefits for women workers, are able to advance the struggle for equality into improved policies at the workplace.

Common strategies include:

- Teaching women and employers about their rights as workers;
- Monitoring workplace policy and practices regarding sexual harassment;
- Protesting privatization of state industries that provide basic needs such as transportation and utilities;
- Providing childcare for factory workers, health education and immigration support;
- Advocating for or raising awareness about these rights in the government and international policy arenas, and;
- Organizing against the negative impacts of policies such as free trade, austerity measures and structural adjustment.

The regional distribution of labor rights grants reflects the economic realities in Asia and Latin America, which are dominated by a large share of the world's export processing zones and factories, and are characterized by a high flow of labor migration. Women's organizations are seeking more equitable outcomes from economic globalization. Some women welcome the opportunities that stem from relocation of markets, but not the exploitative labor practices and environmental degradation that can accompany such jobs.

The majority of factory workers in Asia and Central America are young women. Asia is host to a relatively high proportion of migrant workers, many of whom are women crossing borders to seek work in factories, households or other jobs as unskilled laborers—and finding themselves trapped in commercial sex work or abusive conditions. In Latin America, girls and indigenous and black women make up a disproportionate number of domestic workers.

*“The majority of us household workers are women from the countryside that emigrated to the city looking for economic opportunities. Our day begins and ends in the house where we work, and we are rarely provided days off. We feel like we are doistered. We are often harassed or sexually abused by the men of the houses we work in, and we often feel we have no choice.”*

*—Grupo Asociativo Empleadas del Hogar de Medellín, Colombia  
[Associated Group of Household Workers of Medellín]*

### RECOMMENDATIONS:

- Focus on organizations that educate women about their rights as workers and that challenge unjust economic policies and practices.
- Fund programs that ensure alternative employment opportunities and fair labor practices where foreign investment has dried up.
- Trust local priorities. Recognize that local groups and activists may have different perspectives on globalization than international organizations. The latter may pursue a boycott of goods while local workers might advocate reforms within a factory.
- Support leaders and leadership development. Activists in this field typically work in an oppressive job while organizing to improve working conditions or secure labor rights.

In export manufacturing zones, where a high proportion of employees are unmarried young women, labor organizing grants have a positive impact on women’s awareness of their rights and health. The success of women’s organizations to demand childcare facilities is making factory work more viable for and respectful of women with young children. Projects in the labor rights domain have a clearly articulated agenda. Groups have more leverage to affect broader policy issues – organized workers form a constituency that requires elected officials and policymakers to pay attention.

*“We must address the patriarchy and machismo existent in the labor unions themselves first, so that we can be effective in bringing our women’s labor agenda further to the government, industries and corporations.”*

*—Comité de Mujeres Fabriles Activas y Pasivas  
[Committee of Current and Former Women  
Factory Workers] El Alto de La Paz, Bolivia*

The challenges for these organizations are many. The external market demand for export manufacturing insists on cutting production costs by reducing wages and squeezing more labor out of employees. The current crisis in the global economy means an overall reduction of available jobs. Discerning a human rights approach to globalization requires close consultation and needs assessment with the community at hand. Will anti-globalization efforts cost them jobs? Will ‘fairer globalization’ efforts truly preserve their self-determination, human rights and environmental standards? Activists are vulnerable to harassment and even violence. The leaders of the union movement face strong opposition – some countries forbid organizing outright; others find ways to intimidate, harass and frighten leaders.

**EXAMPLE:**

*Cross-Regional Efforts Break  
Isolation of Activists*

Coordinated by the **Asia Monitor Resource Center (AMRC) in Hong Kong, China**, eight women leaders from Asian labor rights organizations and women’s groups visited Nicaragua to spend a week strategizing with counterparts from Central America. The exchange strengthened networking and solidarity between women’s and labor rights groups in the two regions. The AMRC’s report offers a detailed comparison of the regional economic contexts, and a map with statistics of Export Processing Zones and maquiladoras in both regions. Several participating organizations were Global Fund grantees, including Grupo Factor X/Casa de la Mujer in Mexico, Movimiento de Mujeres Maria Elena Cuadra in Nicaragua, Friends of Women Foundation in Thailand, and the Korean Women Workers Association in South Korea.

## Lessons Learned by Region

The patterns of economic activity and women's organizing in varying geographic regions illuminate some of the differences and similarities facing groups working to gain economic empowerment.

### Africa

**Context:** In Africa, loans from the World Bank and International Monetary Fund have required many nations to switch from subsistence agriculture to the production of cash crops with dire effects on income security and equity. Women's groups are pioneering a return to traditional farming projects and livestock development. They are also offering rural women vital services, such as literacy training, health care and environmental education, which have been trimmed from shrinking state budgets.

**Lessons Learned:** In poor rural areas, the right to own and control property is a crucial step toward increased economic independence for women and their families. Across 70% of Africa, women lack the right to inherit land. Without such collateral, banks are unwilling to finance loans for women's income-generating activities. Consequently, access to microcredit through local organizations or development agencies can dramatically increase a woman's opportunities and raise her self-image. Women coming together to form a cooperative is in itself a political and empowering act, and helps shift the community's attitudes towards its female members. In Africa women's ability to improve their economic status often fueled their quest for other rights, even in the face of serious challenges such as resistance from families, vulnerability to drought and disease, and lack of infrastructure.

**EXAMPLE:**

**Increased Self-Esteem a Cause and Consequence of Business Training**

The success of the **Ntulume Village Women's Development Association** in Kampala, Uganda, led to multiple Global Fund grants. The Association started a village bank in which 65 women entrepreneurs were trained on how to manage a business by mobilizing capital and savings. A Global Fund grant of \$10,000 in 1999 enabled the group to train over 200 entrepreneurs. More than 130 women started businesses such as shoemaking, bakeries, floral sales, tea production, groceries, sanitary pads, charcoal balls, winemaking and cloth sales. Through training, the women gained a network, enhanced income-generating skills, bookkeeping skills, and an increased ability to contribute to their families' well being, resulting in their own improved self-esteem.

### Americas

**Context:** Since the 1960s, labor-intensive, export-oriented industries have emerged as a significant new source of female employment in Latin America. Along Mexico's border where industrial *maquiladoras* (border factories that get economic benefits) employ 50-60% of the female labor force, women's organizations are emerging to support labor movements striving to improve conditions for female workers. Meanwhile, economic instability in the region has led many women into the informal economy. It is estimated that nearly 13% of the female labor force in Latin America are employed as household workers. Not surprisingly, a high proportion of EOI grants in the Americas support labor rights organizing.

**Lessons Learned:** One of the key results of grants awarded to support labor rights activism has been to increase political participation by women workers and enhance their ability to lobby local governments to address their concerns.

**EXAMPLE:**

**Grassroots Women Lobby for Labor Rights**

The **Corporación Mujeres y Economía** (Women and Economy Corporation) analyzes and responds to the impact of structural adjustment and free trade policies on women. The group documents the negative effects of economic decline and convenes labor workshops of grassroots women from several regions of Colombia to influence economic policy at the local and national levels.

## Asia

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**Context:** Economic incentives created by Asian governments to stimulate foreign investment, the low cost of labor in densely populated Asia, and the financial crisis of the late 1990s—which forced down labor and other costs—led to factories relocating from Latin America and the United States, particularly for the production of textiles and light industry goods. The prospect of work in the factories of the export processing zones has consistently drawn migrant workers from rural to urban areas, and overseas. A new trend sees workers migrating to other Asian countries or to the Middle East for work. These cross-border workers are largely excluded from protective labor rights laws in the countries where they find employment, and become vulnerable to mistreatment or exploitation by employers.

**Lessons Learned:** In Asia, as in Latin America, high concentrations of women’s groups are organizing around labor rights. Young, unmarried women migrate due to economic necessity, and seek work in the entertainment industry or households. They often unexpectedly find themselves trapped in the sex trade or domestic servitude. Many women’s organizations in Asia are explicit about their human rights agenda and were supported by the Global Fund prior to the inception of the Economic Opportunity Initiative. For many of these groups, activities to promote women’s economic independence are one means to an end, and not an end in itself. Their holistic approach typically incorporates health, literacy, leadership training and business skills, and results in the overall improvement in women’s wellbeing.

**EXAMPLE:**

**Supplying Life Skills and Childcare to Garment Factory Workers**

Dhaka, Bangladesh is home to 1,200 garment factories with an average of 600-700 employees per site. About 90% of the factory workers are young women, and many have migrated from destitute rural areas. By gaining company trust, **Phulki** has succeeded in setting up more than 20 factory-based childcare centers, and provides adult education for workers at some sites. Female employees, most of whom walk long distances from their homes in the slums to and from work, learn about nutrition, environmental health, hygiene, family planning and the prevention of sexually transmitted diseases (STDs). As a result of attending training, the workers acquire basic literacy in addition to vital health information. At night, the childcare centers are sometimes used as shelters for street children.

## Europe and the Former Soviet Union

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**Context:** The transition to free market economies in post-socialist states has been accompanied by the evaporation of government-sponsored job programs. Women are often the first to lose the guarantee of paid employment and benefits, while bearing the burden of cutbacks in social welfare. The need for viable employment has been exploited by local organized crime and other criminal elements leading to a dramatic increase in trafficking and forced prostitution.

**Lessons Learned:** Many organizations in Europe and the former Soviet Union incorporate economic empowerment into their broader programs. They do not separate access to employment, vocational skills training, or other aspects of economic opportunity from their primary mission to improve the status of women in their communities. In some instances, the nongovernmental sector has taken the lead in retraining women for entrepreneurial endeavors, protecting workers’ legal rights and educating women about their labor rights in the new economic framework.

**EXAMPLE:**

**Entrepreneurs Leverage Local Resources**

After conducting a regional survey of potentially viable enterprises, the **Women Association Ekaterina Karavelova in Sofia, Bulgaria** began to support women outside the capital in opening businesses in healthcare, education and eco-tourism. Members who already own businesses consult to budding entrepreneurs on business planning. The group has effectively partnered with several economic development agencies to leverage information and start-up funds for emerging women-run businesses.

## Conclusion

*“Women are entitled to equal rights of opportunity, credit, training, property, and safe workplaces not simply because of their potential contribution to their families, but rather because of their intrinsic rights as human beings and full members of society.”*

*—Suzy Cheston and Lisa Kuhn,*

*Empowering Women Through Microfinance, 2002*

Providing women with a dignified means of earning a sustainable income produces positive impacts, from family to community and beyond. Women are more likely than men to reinvest earned income in family welfare, such as improved health, education and child nutrition. Tangible income for women confers respect and decision-making power in the home, and enables many women to challenge social and cultural barriers in the public arena. As many Global Fund grantees in Latin America explain, disposable income bestows a woman with *voz y voto*—a voice and a vote—in key matters, such as child-bearing and contraception.

To fulfill a vision of economic justice for women, the support of programs that achieve a more fair and equitable distribution of resources is vital. The Global Fund for Women supports women’s rights organizations who challenge institutions that limit women’s economic rights and/or fail to provide them with safe and sustainable work environments. The voices of women advocating for fundamental reforms in the workplace or for policy changes that impact labor rights must be heard and heeded. The Global Fund is committed to integrated approaches that empower women to chart their own course out of poverty and toward the full realization of their rights as human beings.

<sup>1</sup> See also UNFPA’s *State of the World Population 2002: People, Poverty and Possibilities*. New York, New York: United Nations Population Fund ([www.unfpa.org](http://www.unfpa.org)).

<sup>2</sup> Mayoux Linda. 2001. “Micro-Finance for Women’s Empowerment: A Participatory Learning, Management and Action Approach.” Occasional Paper, p. 21. Open University, Milton Keynes, UK

Appendix I: Economic Opportunity Initiative Grants

July 1, 1998 - June 30, 2001

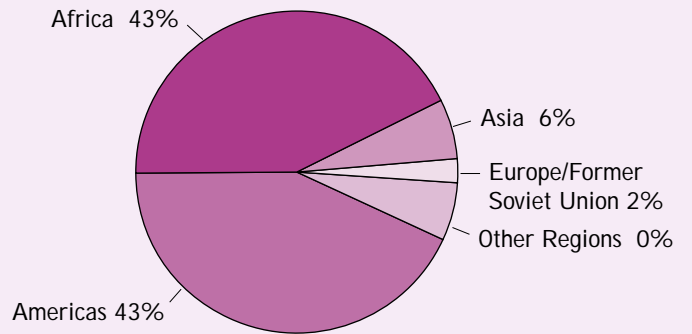
|                            | Income Generation | Skills Training  | Labor            | Total              |
|----------------------------|-------------------|------------------|------------------|--------------------|
| Americas                   | \$225,430         | \$82,500         | \$79,680         | \$387,610          |
| Africa                     | \$224,058         | \$137,000        | \$33,000         | \$394,058          |
| Asia                       | \$31,500          | \$182,174        | \$133,100        | \$346,774          |
| Europe/Former Soviet Union | \$12,600          | \$77,250         | \$16,000         | \$105,850          |
| Other Regions*             | \$30,500          | \$45,000         | \$0              | \$75,500           |
| <b>Total</b>               | <b>\$524,088</b>  | <b>\$523,924</b> | <b>\$261,780</b> | <b>\$1,309,792</b> |

\*Other regions includes Middle East, North Africa and Oceania

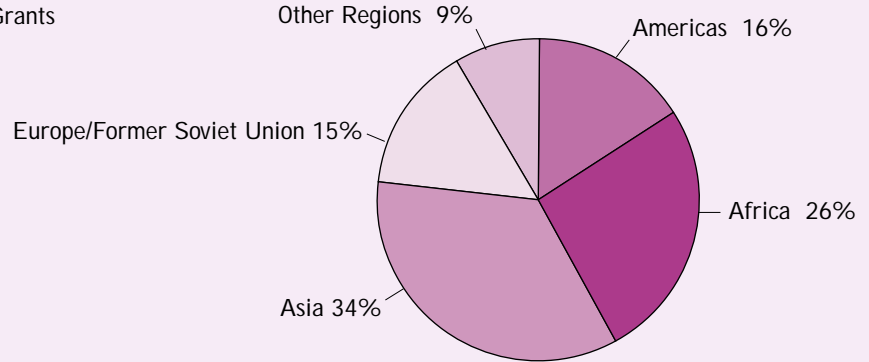
## Appendix II: Regional Distribution of Grants by Type of Activity

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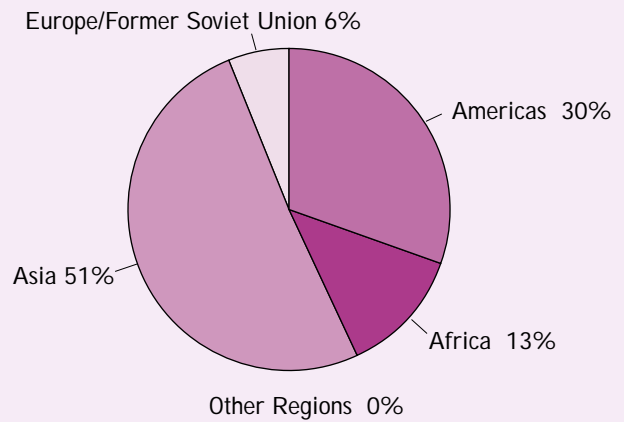
Economic Opportunity Initiative Grants  
for Income Generation



Economic Opportunity Initiative Grants  
for Skills Training



Economic Opportunity Initiative Grants  
for Labor Advocacy



## Appendix III: Additional Resources

### Association for Women's Rights in Development (AWID)

96 Spadina Ave., Suite 401  
Toronto, ON  
Canada M5V 2J6  
Tel.: (416) 594-3773  
Fax: (416) 594-0330  
Email: [awid@awid.org](mailto:awid@awid.org)

[www.awid.org](http://www.awid.org)

AWID is an international membership organization connecting, informing and mobilizing people and organizations committed to achieving gender equality, sustainable development and women's human rights. Their goal is to cause policy, institutional and individual change that will improve the lives of women and girls everywhere.

### Grantmakers without Borders (Gw/oB)

P.O. Box 181282  
Boston, MA 02118  
Tel.: (617) 794-2253  
Fax: (617) 266-0497  
Email: [gwob@att.net](mailto:gwob@att.net)

[www.internationaldonors.org](http://www.internationaldonors.org)

Gw/oB is a network of trustees and staff of public and private foundations and individual donors who practice global social change philanthropy. As an association, it does not give grants.

### International Center for Research on Women (ICRW)

1717 Massachusetts Avenue, NW  
Suite 302  
Washington, DC 20036  
Tel.: (202) 797-0007  
Fax: (202) 797-0020  
Email: [info@icrw.org](mailto:info@icrw.org)

[www.icrw.org](http://www.icrw.org)

ICRW's mission is to improve the lives of women in poverty, advance women's equality and human rights, and contribute to the broader economic and social well being. ICRW conducts research, capacity building and advocacy on issues affecting women's economic, health, and social status in low- and middle-income countries.

### International Network of Women's Funds (INWF)

c/o Global Fund for Women  
1375 Sutter Street, Suite 400  
San Francisco, CA 94109

[www.iwfn.org](http://www.iwfn.org)

INWF is an international network of independent women's funds committed to expanding the resources available to women's rights organizations around the world by providing grants to seed, support and strengthen women's organizations in each of their communities.

### Ms. Foundation for Women

Institute for Women's Economic Empowerment  
120 Wall Street, 33rd Floor  
New York, NY 10005  
Tel.: (212) 742-2300  
Fax: (212) 742-1653  
Email: [info@ms.foundation.org](mailto:info@ms.foundation.org)

[www.ms.foundation.org](http://www.ms.foundation.org)

The Ms. Foundation supports the efforts of women and girls to govern their own lives and influence the world around them. The Foundation champions an equitable society by effecting change in public consciousness, law, philanthropy and social policy.

### United Nations Development Fund for Women (UNIFEM)

304 E. 45th Street, 15th Floor  
New York, NY 10017  
Tel.: (212) 906-6400  
Fax: (212) 906-6705  
Email: [unifem@undp.org](mailto:unifem@undp.org)

[www.unifem.org](http://www.unifem.org)

UNIFEM is the women's fund at the United Nations. It provides financial and technical assistance to innovative programs and strategies that promote women's human rights, political participation and economic security. Within the UN system, UNIFEM promotes gender equality and links women's issues and concerns to national, regional and global agendas by fostering collaboration and providing technical expertise on gender mainstreaming and women's empowerment strategies.

### Women's Opportunity Fund (WOF)

2122 York Road, Suite 340  
Oak Brook, IL 60523  
Tel.: 800(793)-9455, ext. 215  
(630) 645-4100, ext. 215  
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WOF enables extremely poor women in developing countries to break out of the cycle of poverty. Small loans are made to poor entrepreneurs (primarily women) in groups of 15-40 called Trust Banks. Trust Bank members receive loans, training and a support network to help them and their families become self-reliant with dignity.

IMPACT REPORTS present strategic recommendations grounded in effective international grantmaking. They are published by the Global Fund for Women on an occasional basis.

**CREDITS:**

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