

Inspire II [Pakistan]

Problem Statement

Pakistan has the second highest number of out-of-school children globally, two-thirds of whom are girls. Almost 50% of women over age 10 have never attended school, and only one in two can read and write. For those young girls with the desire to pursue their education, social stigma, budgetary constraints, the lack of proper school infrastructure, and a shortage of qualified, female school teachers stymie all efforts. Girls who never attend or drop out of school have limited pathways to economic inclusion and are headed towards a difficult future.

Our Solution

INSPIRE II provides access to middle-school levels of education through an accelerated learning program in existing government primary schools in Pakistan. Girls who have dropped out following completion of primary school are targeted for an 18-month intervention. Graduates who qualify are then enrolled in technical and vocational trainings offered by providers in the public or private sector.

Progress

In the pilot program, 1,000 girls who had dropped out following completion of primary school were enrolled in the accelerated learning program, out of which 880 girls graduated. The pilot program also provided vocational skills and entrepreneurship development to 300 young men and women, and greatly increased access to economic opportunities within their communities. As a result, almost 80% of these students are now employed or self-employed.

Looking Forward

INSPIRE II plans to extend and integrate technology into at least 30 schools. CARE will partner with national start-ups already applying AI and technology-based content solutions to adapt the accelerated learning curriculum for a combination of self-study tutorials. Devices will be provided to each student following an intake test with the appropriate level of curricula included.

When more girls are provided with quality education, and know their rights, they will collectively be able to affect positive change. These empowered young women will be better equipped to ask for their rights to education, health and economic and political opportunity. It is likely that the ALP graduates will be well respected in society, given their economic independence; just one extra year of secondary education can increase a woman's income as much as 25% a year. In turn, this will positively change Pakistan's social and economic milieu in coming years.

U-ME Capital [Vietnam]

Problem Statement

Vietnam is experiencing accelerated urbanization, and in this context, female migrant workers are among the most vulnerable citizens. Since most migrant workers are either registered as temporary residents or not registered at all, they face multiple barriers in accessing public social services. This also makes it difficult to access other products and services, for example, bank loans, which require collateral such as a house or land. Village Savings and Loans Associations (VSLAs) are a well-known CARE methodology for developing a community's financial health and is a model that could be used to solve the problems that female migrant workers are experiencing in Vietnam, however, VSLAs have predominately been implemented in rural areas, and not in cities.

An Urban VSLA

Introducing U-ME Capital, a social enterprise based on CARE's VSLA model that stimulates growth of social, financial, and human capital through providing a platform to unite female migrant workers. This platform helps women identify entrepreneurial opportunities, develop entrepreneurial and life skills, access information about support services, and to acquire and save loans.

The social enterprise has two components: **U-ME Groups** and the **U-ME App**.

U-ME Groups are collectives of female migrant workers that is based on the VSLA model, which is proven to increase solidarity, income, and access to loans, as well as provide opportunities for learning new skills. U - ME members can deposit funds, make peer-to-peer remittances, access loans, and utilize services such as bill payments and online shopping.

The U-ME App is an in-development smart-phone applications that will include three modules:

- U-ME Chat – a safe space for migrant women to chat about common issues that affect them and share events and information.
- U-ME Learn – training information for anyone offering services through 'U-ME Earn' to ensure consistent standards, and links to resources including migrant support services.
- U-ME Earn – Migrants register their skills/services, clients advertise tasks/jobs they need done and what they are willing to pay, and migrants bid for this work. This module will be open to the public, so that migrant workers can connect with a larger client pool.

Looking Forward

CARE's experience in Vietnam and globally has shown that VSLAs are highly scalable with sufficient funding and technical support to set them up. We are proposing to adjust the traditional VSLA model through U-ME Groups and apply it in an urban setting; if successful, this approach will be highly replicable in cities worldwide.

The Baderi Campaign [Jordan]

Problem Statement

Economic prospects for Syrian refugees in Jordan have never been great, however, they have recently taken a turn for the worse as competition for employment opportunities has caused a spike in unemployment rates, especially among women. In 2017, female unemployment increased from 24.8% to 33%, with men being disproportionately selected for work permits. Over a 3-year period, 87,000 work permits were issued to Syrians, with only 4% issued to women. Due to ingrained cultural and social norms, few Syrian women are actively seeking work (13.2% compared to 58.7% of men) and are typically excluded from both work and financial decision making at home.

Our Solution

The Baderi Campaign seeks to catalyze change in the Syrian refugee community to address the issue of women's low economic participation by:

1. Embarking on a national tour with 12 successful female entrepreneurs, who share their struggles and success with other women, men, and youth to advocate for women's economic empowerment and greater participation in the workforce;
2. Encouraging women and providing access to employment opportunities and training in the garment industry, with help from partners in the private sector (including H&M and Gap);
3. Utilizing the E-Wallet, a banking tool that will ensure women's access to financial resources and promote financial inclusion and independence.

Impact

In 2017, the Baderi Campaign hosted 12 events in 12 governorates of Jordan, with an estimated 1,200 total attendees. The launching ceremony was attended by more than 700 people, including representatives from local and private sectors, media partners, and program sponsors. The Baderi Campaign was highlighted on one of Jordan's most popular morning TV shows, with an estimated 3 million viewers, and has extended its reach through various radio programs and social media channels.

Project Goals

To reach 1 million persons by 2020, Baderi plans to:

1. Scale up the campaign to reach individuals all over Jordan, and to spread the campaign to Palestine (West Bank and Gaza) and Syria by 2020.
2. Engage 50% of women in the Azraq refugee camp in Jordan and offer access to employment opportunities and training by 2020.
3. Open 2,000 E-Wallet accounts by 2020.