



## Agents of Change

**In spite of working longer hours, women remain at a higher risk of living in poverty.** Assigned unpaid labor, women in many countries remain barred from participating in economic development, preventing a projected addition of \$28 trillion to global GDP. Even when paid, the World Economic Forum notes, women receive 63 percent of what men get. As noted by Global Citizen, a grassroots movement dedicated to eradicating poverty, the most reliable indicator of a child's likelihood to live in poverty is the economic status of his/her parents. Because others are dependent on them, women are the key to reducing poverty.



One method to do so was first proposed by Muhammad Yunus, now a Nobel laureate. Since founding his Grameen Bank in the 1980s, 97 percent of his small loans have gone to poor women. He discovered that women make better use of their loans, usually investing in capital such as livestock or seeds. With the proceeds, the women improve their children's diets and send them to school. Furthermore, he found that his clients have repayment rates of 97 percent, illustrating that these small loans allow them to be both reliable and responsible. Of course, in order to achieve this, Yunus has the women attend weekly meetings, where they gain the support of other members of their small group.

However, the Grameen Bank cannot and does not reach every woman in the developing world. Building upon their efforts, Embrace Relief offers vocational training for those who want both the skills and the materials to establish their own trade.

During year-long courses, Kenyan and Haitian women can learn all elements of tailoring or crafting jewelry, including technique, designs and how to operate the tools of the trade. At the end of the program, students are gifted the machines and materials necessary for them to be successful. Besides having more reliable sources of income and being able to pay for their children's education, many graduates also have the time to walk them to school.

Graduates of the program also receive microloans, which, aside from jumpstarting their businesses, improve recipients' self-worth and foster their cognitive development. The latter results in more confidence, better problem-solving skills, inspiration, involvement with fellow graduates and, naturally, earning their economic independence.

Achieving economic freedom is key to realizing women's rights and gender equality. By having access to decent work, graduates have an increased stake in existing markets, as well as control over their own time, lives and bodies. Furthermore, participation in economic decision-making gains them greater enfranchisement and, most importantly, agency over their own lives. Women's empowerment is not "just a women's issue." According to Oxfam, countries with higher gender equality tend to have higher income levels, an important element to reducing poverty. As illustrated, when women rise, they uplift others with them.

**With greater resources dedicated to Embrace Relief's vocational training and microcredit programs, the organization hopes to empower more women to become agents of change.**