

## Invest In HER Power

Low-income women worldwide possess remarkable strength. While serving as the backbone of their households and communities through unpaid but essential work, women still face barriers including limited income opportunities, constant climate threats, and social norms that wrongly label them as risky investments. The **systemic exclusion of women results in economic and social losses** that hinder our ability to achieve the United Nations Sustainable Development Goals. Investing in the power of women will add 28 trillion dollars to the global GDP in the next year alone.

### Investments in women provide the solutions we need.

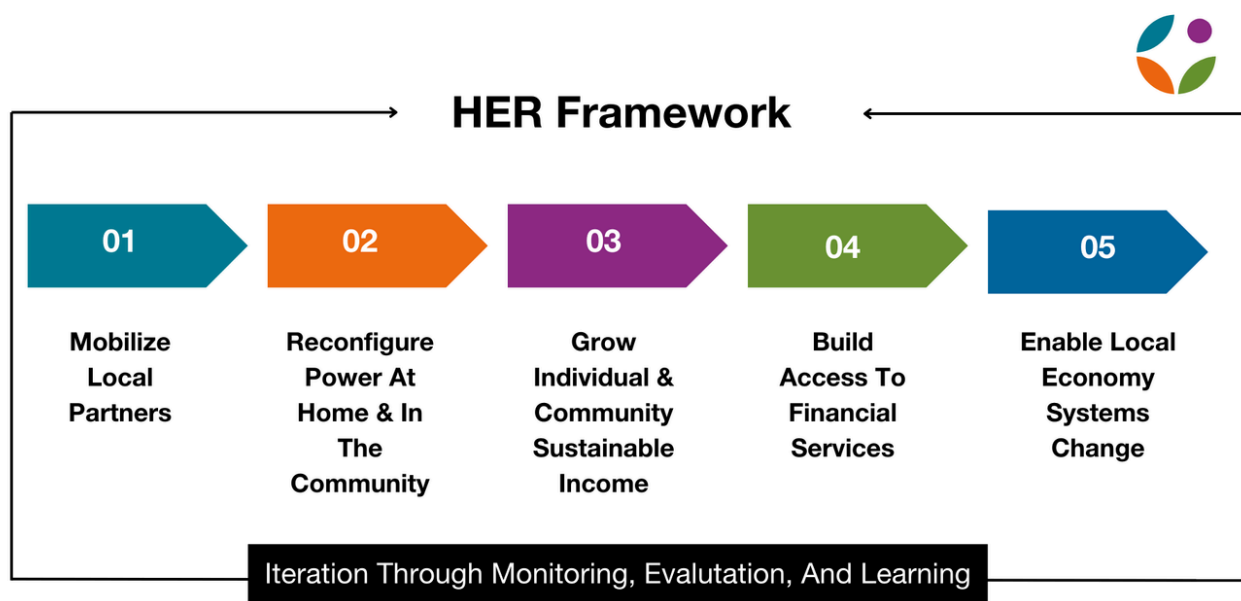
Founded in 1997, Grameen Foundation is expanding on our expertise in microfinance to enable new systems that **end poverty in our lifetime**. By directing our focus to the intersection of gender, climate, and finance, we are enabling women entrepreneurs, farmers, and young women to be agents of change. Led by global social entrepreneur and women's advocate, Zubaida Bai, we will **bring the power of women to the world**.

## Change The System: Their Last Mile Is HER First Mile

We can no longer operate under the assumption that women are "at the bottom of the pyramid" in a developing world or "at the last mile" of the supply chain. Instead, Grameen Foundation believes we need to **center programming around the women** we serve.

## Holistic Enhanced Resilience: (HER) Framework

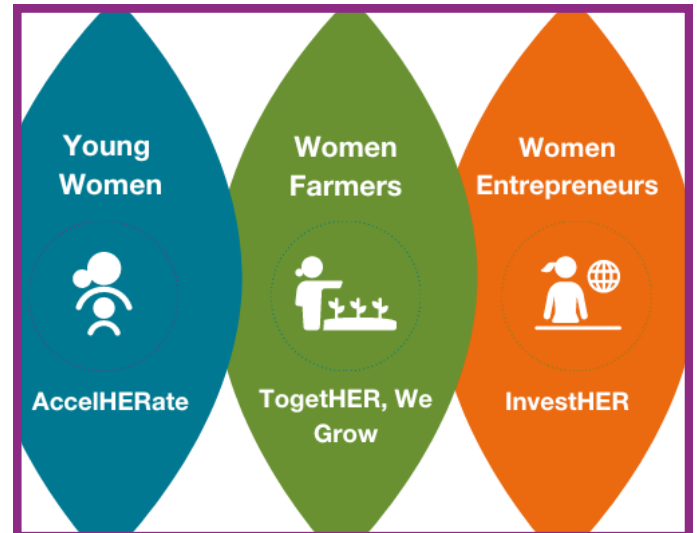
The HER Framework is a five-phased innovative and scalable solution to reaching women at home and in their community. HER connects them to tailored financial services, training, and resources, while providing access to local organizations. The HER Framework is the **missing link between women and their local economies**.



## Scaling Deep With HER Signature Programs

**AccelHERate: Young Women**  
**InvestHER: Women Entrepreneurs**  
**TogetherHER We Grow: Smallholder Farmers**

Deepening impact within our three signature programs will enable holistic resilience for women of all ages. In turn, the **power of women will propel progress towards Sustainable Development Goals** 1 (No Poverty), 2 (Zero Hunger), 3 (Good Health and Well-Being), 5 (Gender Equality), and 13 (Climate Action).



## Scaling Wide With Catalytic Initiatives

**Program SAFE** is dedicated to mitigating financial abuse, a hard to identify form of Gender-Based Violence, while ensuring individuals are free to achieve financial security and independence. By raising awareness and providing support services, we will build a global coalition to safeguard against financial abuse in all its forms.

**The Gender, Artificial Intelligence (AI) and Technology (GAIT) Lab** is an innovation action laboratory that will identify, validate, and support the scaling of solutions that successfully transform the barriers that women face. GAIT will increase access to livelihood-enhancing and life-saving information, products, and services.

**Guarantee Funds And Social Bonds** are designed to unlock critical capital for women and remove the perception of risk while lowering interest rates.

## Invest In Women, Invest In Solutions

By prioritizing investments in women, we create lasting change that strengthens families and communities and fosters long-term development and growth. Together with our staff, partners, and supporters, **we will bring the power of women to the world.**

## Outcomes

Success will be measured at individual, community, and global levels.

### Individual

Women gain increased agency, income, and holistic resilience - the ability to withstand shocks and stressors while investing in emerging opportunities.

### Community

Families are strengthened through IntraHousehold Dialogues and the role of gender is reframed within households and local economies.

### Global

Women are safe to participate in global economies without the risk of financial abuse. 28 trillion dollars are added to the global GDP.



## Supporting Evidence

- Advancing women's equality would add \$12 trillion to the global GDP in the next year. [Link](#)
- \$28 trillion would be added to the global GDP if women could play an identical role in labor markets to that of men. [Link](#)
- Women are the most impacted by climate change, financial abuse, and harm from historically entrenched gender norms. [Link](#)
- Girls between the ages of 15 and 24 are often already mothers, shouldering the financial burdens of their families and excluded from their local economies. [Link](#)

## Signature Programs In Action

### AccelHERate (Young Women)

In Uganda, Grameen supports young women to start new businesses as MTN Uganda **mobile money agents**.

Agents **increase their average monthly income by 43%**, after just four months, allowing them to move past the poverty line benchmark.

Providing both cash-in, cash-out services and digital financial literacy training to other women in their communities **encourages long-term individual and community impact**.



### Together, We Grow (Women Farmers)

In India, Grameen collaborates with Farmer Producer Organizations (FPOs) in Uttar Pradesh and West Bengal to enhance farmer incomes and resilience, particularly for the **50%+ women involved**.

By implementing a Hub and Spoke model, we address issues like aggregation and market access for smallholder farmers, while **promoting climate resilience through integrated farming systems**.

Over two years, **gender training led to a 122% increase in women's shareholder representation** within the FPOs.



### InvestHER (Women Entrepreneurs)

Grameen promotes women's entrepreneurship in Northern Ghana by integrating Village Savings and Loan Associations (VSLAs) onto the LedgerLink digital platform, **allowing access to loans and savings from local providers**.

**A guarantee fund** has been established to **lower loan interest rates by 30%**. Grameen is also utilizing Haraka Finance's decentralized microfinance solution for additional low-cost credit.

Engaging in partnerships with GDCA have led to Male Champions dialogues, **resulting in more equitable decision-making and a 50% increase in household income**.

