



care®

**FIGHTING POVERTY
BY EMPOWERING WOMEN
AND GIRLS IN THE
POOREST COMMUNITIES
AROUND THE WORLD**

CARE INTERNATIONAL ANNUAL REPORT 2014



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OUR VISION

We seek a world of hope, tolerance and social justice, where poverty has been overcome and people live in dignity and security.

CARE will be a global force and partner of choice within a worldwide movement dedicated to ending poverty. We will be known everywhere for our unshakeable commitment to the dignity of people.

OUR MISSION

CARE's mission is to serve individuals and families in the poorest communities in the world. Drawing strength from our global diversity, resources and experience, we promote innovative solutions and are advocates for global responsibility.

We promote lasting change by:

- Strengthening capacity for self-help
- Providing economic opportunity
- Delivering relief in emergencies
- Influencing policy decisions at all levels
- Addressing discrimination in all its forms

Guided by the aspirations of local communities, we pursue our mission with both excellence and compassion because the people whom we serve deserve nothing less.

FOREWORDS



**MAG. RALPH MARTENS,
CHAIR OF THE CARE INTERNATIONAL
BOARD OF DIRECTORS**

“Overcoming poverty is not a gesture of charity. It is an act of justice.”
Nelson Mandela’s famous words echo CARE’s very reason for being. Poverty is man-made, and CARE is committed to the fight against this injustice. We are ambitious because we must be – this is why CARE aims to support 150 million vulnerable and excluded people to overcome poverty by 2020.

I am proud of our legacy and our achievements to this date. The Annual Report 2014 provides examples of the many ways in which we are generating change across the world: from assisting those affected by conflicts in South Sudan and in Syria, or helping people hit by devastating natural disasters like Typhoon Haiyan in the Philippines, from facilitating a girl’s access to an education in Ethiopia, to providing the knowledge and support for a woman in Rwanda to start her own business. This report offers a glimpse into CARE’s drive for positive change.

I would like to extend my gratitude to our partners, donors, stakeholders and staff, as CARE’s achievements would not be possible without your commitment and dedication to our cause.

I am happy to introduce our new Secretary General and CEO of CARE International, Dr. Wolfgang Jamann, who joined us in 2015. With more than 20 years of experience in international development and humanitarian responses, he will play a critical role in CARE’s orientation and adaptation to present and future challenges.



**DR. WOLFGANG JAMANN,
CARE INTERNATIONAL,
SECRETARY GENERAL AND CEO**

CARE will celebrate its 70th anniversary in 2015. We are proud of our many achievements so far, and in the last fiscal year alone we reached over 72 million people across 90 countries. However, too many women are marginalized and deprived of their chances to a self-determined life, too many people still suffer from hunger and have to flee from disasters, conflicts

and poverty. While many parts of the world are characterized by overconsumption of food, energy and natural resources, other regions disintegrate politically, suffer from increasing natural catastrophes, or lose their chance to participate in sustainable growth patterns. This inequality is the main reason for global poverty. Together with our many partners, CARE seeks to ensure a more just and equal world, where people live in security and dignity.

CARE provides humanitarian assistance for victims of disasters; we support women and girls to exercise their rights to a healthy, safe and economically successful life; and we assist communities in creating resilience to climate change and other factors affecting food and nutrition security. Through a combination of direct project work, partnerships and political advocacy, we ensure that our impact has a significant reach and therefore brings about positive change.

Thank you for being interested in our work – we count on your support in achieving these goals.

THE CARE INTERNATIONAL CONFEDERATION HIGHLIGHTS

CARE across the world

- In 2014, CARE entered into a **three-year partnership with H&M Conscious Foundation**. As a part of this global partnership, CARE has developed a program that focuses on empowering women economically and on advocating for policy changes needed worldwide to ensure women's full participation in all walks of life.
- American photographers Robert Fogarty and Ben Reece travelled with CARE to Jordan to immortalize Syrian refugees with messages to world leaders written on their arms and hands, creating the **"Dear World" photo campaign**.
- To mark the third anniversary of the Syrian crisis and to raise awareness, **CARE Jordan and the CARE Syria Response team** organised a dedicated team to run the **"Dead to Red" race**, a total of 242 kilometres from the Dead Sea to the Red Sea, in 22 hours and 23 minutes. With the generous support of CARE friends, family, and members of public, they raised 25,775 US Dollars towards our emergency work for Syrian refugees!
- **CARE Canada's** director of humanitarian assistance and emergency team, Jessie Thomson, acted as the UNHCR rapporteur on behalf of CARE International and 270 non-governmental organizations at the UNHCR's Executive Committee Meeting in Geneva, Switzerland, to discuss challenges and look for solutions to the plight of refugees.
- **CARE Germany-Luxembourg** organized a letter exchange between students in Germany and Syrian refugee children in Azraq camp. Teaming up with the German artist Hermann Josef Hack, CARE displayed refugee tents in front of the German "Reichstag".



"Dear World" photo campaign. ©Robert Fogarty/CARE



CARE team practising for the "Dead to Red" race.
© Wolfgang Gressmann/CARE



CARE Canada
13 October 2013

This is the time of year when we pause to reflect and give thanks.
We thank you for helping us defend dignity and fight poverty.



CARE Deutschland-Luxemburg e.V.
6 January 2014

„Ich möchte mein Leben zurück.“ Das schreibt die elfjährige Huda auf ihre Arme.
Weitere Infos zur Fotoserie "Dear World" findet Ihr auf unserer Homepage - <http://www.care.de/.../dear-world-botschaften-syrischer-flue>



Our focus on Women and Girls

- In March 2014, **CARE France** released a web documentary entitled *Femmes Lumière* on Villages Saving and Loans Associations (VSLA), in partnership with two freelance journalists. This web documentary follows the lives of 5 women from 5 different countries: Haiti, Ivory Coast, Cambodia, Madagascar and Bangladesh.
- Across the world, CARE offices in **Australia**, **Canada** and the **UK** took part in the Walk in Her Shoes campaign in solidarity with women and girls in the developing world who must walk many miles every day to collect water for their families.
- In June 2014, **CARE International** released an important report entitled *Challenging Gender-Based Violence Worldwide: CARE's Program Evidence*, analysing the impact of our work in tackling gender-based abuse across the world and how to build momentum to end the cycle of violence.
- During the Global Summit to End Sexual Violence in Conflict that was hosted by the UK Secretary of State William Hague and actress Angelina Jolie in June, **CARE** launched a petition to urge governments around the world to include teaching on gender equality and ending violence against women in their national curriculum.
- **CARE France** marked its 30th anniversary in 2013 by organising a conference at the French Parliament about the role of women in development.



CARE France web documentary "Femmes Lumière".
Link: femmeslumiere.tv5monde.com
© Cyril le Tourneur d'Ison / CARE

- **CARE Norway** launched the 16 Days of Activism against Gender-Based Violence (GBV) by presenting a short campaign movie in cinemas, organising a high-level seminar and initiating a network against GBV at the Parliament.
- In the "She means Business" campaign, **CARE India** raised awareness about the rights of women working in the corporate sector and encouraged organisations to sign up and bring about change in their workplace.

Letters of Hope

In February 2014, CARE organized a pen pal exchange, delivering letters from young Somali refugees living in Dadaab refugee camp in Kenya to the Syrian refugees in Jordan. The handwritten letters expressed solidarity and wishes of peace. "You are not alone, we are with you," they wrote. Many of the children in Dadaab have been refugees all their life, and know all too well what it means to not be able to return to their home country. The exchange was featured on BBC, CNN and other news channels.



© Mary Muia / CARE



CARE India
8 March 2014

Happy International Women's Day. Join @CAREIndia at Dilli Haat to take a pledge on improving gender relations at home and at the workplace



CARE Nederland
8 March 2014

Vandaag op #InternationaleVrouwendag alle schijnwerpers op alle krachtige wereldvrouwen - SHARE this if you CARE!

NIETS
ZO STERK
ALS EEN
WERELD-
VROUW



CARE France
20 December 2013

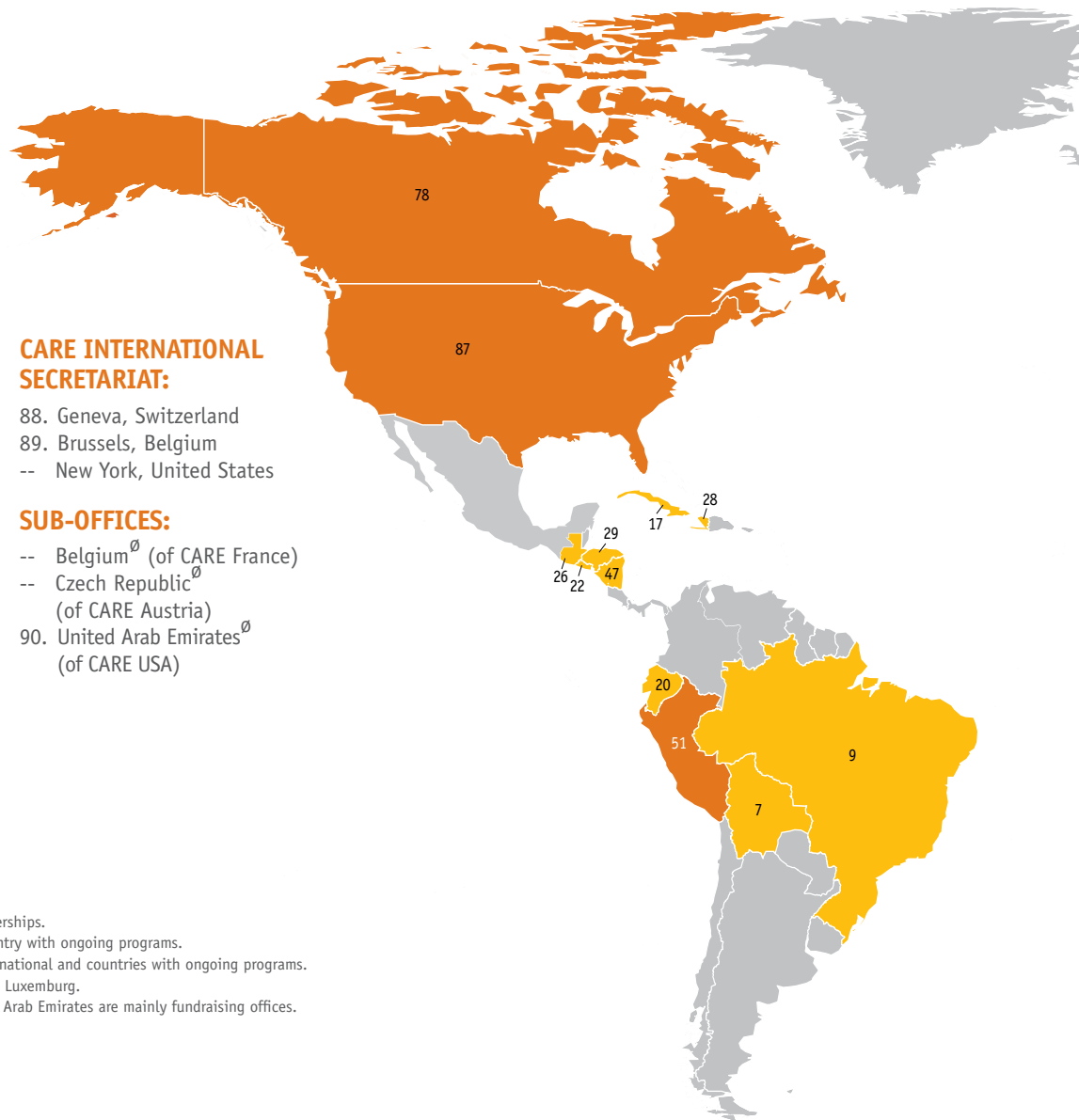
Le 20 décembre est la Journée internationale de la solidarité humaine. L'occasion pour CARE France de tous vous remercier - bénévoles, donateurs, équipes - pour votre soutien. Nous avons besoin de vous tous pour un monde solidaire et plus juste !

20 DÉCEMBRE 2013 : JOURNÉE INTERNATIONALE DE LA SOLIDARITÉ HUMAINE
CARE : NOUS AVONS BESOIN DE VOUS TOUS POUR UN MONDE SOLIDAIRE ET JUSTE !



A WORLD OF CARE

In the fiscal year 2014, CARE worked in **90 countries** around the world, supporting **880** poverty-fighting development and humanitarian aid projects to reach more than **72 million people**.



CARE INTERNATIONAL MEMBERS:

- 76. Australia
- 77. Austria
- 78. Canada
- 79. Denmark
- 80. France
- 81. Germany-Luxembourg [◇]
- 82. Germany-Luxembourg [◇]
- India**
- 83. Japan
- 84. Netherlands
- 85. Norway
- Peru* (full member since June 2015)
- Thailand**
- 86. United Kingdom
- 87. United States

CARE INTERNATIONAL SECRETARIAT:

- 88. Geneva, Switzerland
- 89. Brussels, Belgium
- New York, United States

SUB-OFFICES:

- Belgium[∅] (of CARE France)
- Czech Republic[∅] (of CARE Austria)
- 90. United Arab Emirates[∅] (of CARE USA)

[‡] Limited CARE presence or working through strategic partnerships.

* CARE Peru is both a CARE International Member and a country with ongoing programs.

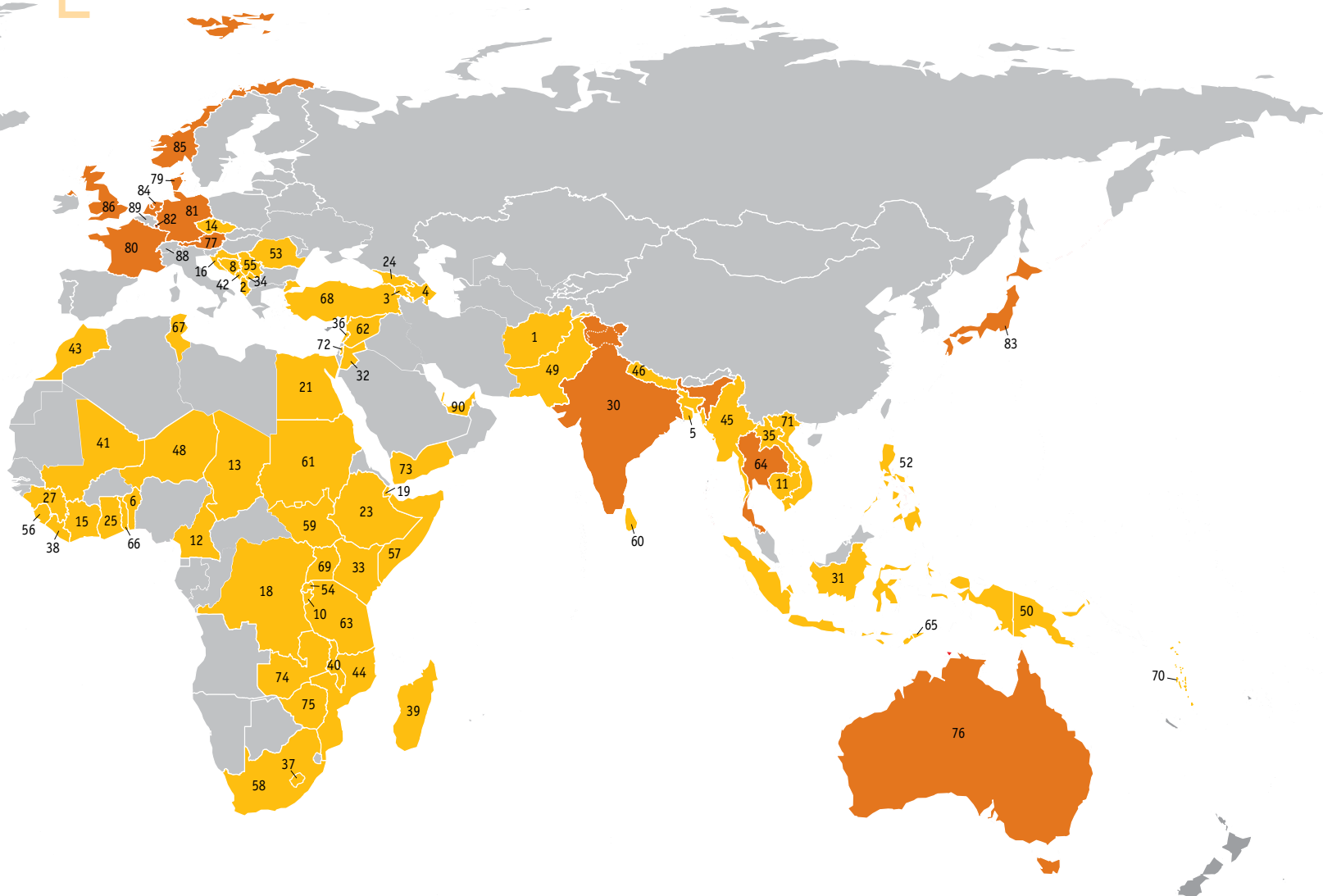
** CARE India and CARE Thailand are Members of CARE International and countries with ongoing programs.

[◇] CARE Germany-Luxembourg has offices in both Germany and Luxembourg.

[∅] Sub-offices in Belgium, the Czech Republic and the United Arab Emirates are mainly fundraising offices.

COUNTRIES WITH CARE PROGRAMMING IN FY14:

- | | | | | | | |
|---------------------------|--------------------------------------|-----------------|-----------------|----------------------|------------------|----------------------|
| 1. Afghanistan | 12. Cameroon | 22. El Salvador | 34. Kosovo | 46. Nepal | 57. Somalia | 69. Uganda |
| 2. Albania | 13. Chad | 23. Ethiopia | 35. Laos | 47. Nicaragua | 58. South Africa | 70. Vanuatu¥ |
| 3. Armenia¥ | 14. Czech Republic¥ | 24. Georgia | 36. Lebanon | 48. Niger | 59. South Sudan | 71. Vietnam |
| 4. Azerbaijan¥ | 15. Côte d'Ivoire | 25. Ghana | 37. Lesotho | 49. Pakistan | 60. Sri Lanka | 72. West Bank & Gaza |
| 5. Bangladesh | 16. Croatia | 26. Guatemala | 38. Liberia | 50. Papua New Guinea | 61. Sudan | 73. Yemen |
| 6. Benin | 17. Cuba | 27. Guinea¥ | 39. Madagascar | 51. Peru* | 62. Syria¥ | 74. Zambia |
| 7. Bolivia | 18. Democratic Republic of the Congo | 28. Haiti | 40. Malawi | 52. Philippines | 63. Tanzania | 75. Zimbabwe |
| 8. Bosnia and Herzegovina | 19. Djibouti¥ | 29. Honduras | 41. Mali | 53. Romania¥ | 64. Thailand** | |
| 9. Brazil | 20. Ecuador | 30. India** | 42. Montenegro¥ | 54. Rwanda | 65. Timor-Leste | |
| 10. Burundi | 21. Egypt | 31. Indonesia | 43. Morocco | 55. Serbia | 66. Togo | |
| 11. Cambodia | | 32. Jordan | 44. Mozambique | 56. Sierra Leone | 67. Tunisia¥ | |
| | | 33. Kenya | 45. Myanmar | | 68. Turkey¥ | |



CARE 2020: LOOKING FORWARD



2020
achieve
more together

CARE International is adapting to face the rapidly changing challenges and emerging opportunities of our world in the 21st century. As the nature of poverty and the development field have been changing, so has our understanding about how CARE can best contribute. Guided by *CARE 2020*, our common vision for the future organisation we aspire to be, CARE International is transforming. We are redefining our identity, role and strategy and changing our ways of working together as a confederation and with our partners and allies in the global movement against poverty and social injustice.

The CARE 2020 Program Strategy was the first step in outlining the outcomes we commit ourselves to achieve, and the approach to fighting poverty and social injustice we will use in our actions, unifying us as one CARE in achieving our mission. It serves as the organisation-wide blueprint for our work, harnessing the expertise of our people and partners worldwide and CARE's 70 years of experience. We are focusing on promoting innovative solutions for sustainable development and humanitarian action, as well as multiplying impact by applying the evidence and learning from our work to influence broader change and scaling-up of effective solutions.

CARE continues to place women and girls at the centre of our work, strengthening gender equality and women's voices across the globe. We promote dialogue between power-holders and those who are often excluded from decision-making processes, bringing people together through inclusive governance. And we work to foster more resilient communities in the face of climate change and conflict.

Rooted in our unshakeable commitment to the dignity of people and the belief that poverty is an injustice that can be overcome, CARE commits to contributing to the following four outcomes by 2020:

- **20 million people** affected by humanitarian crises receive quality, life-saving humanitarian assistance.
- **100 million women and girls** exercise their rights to sexual, reproductive and maternal health and a life free from violence.
- **30 million women** have greater access to and control over economic resources.
- **50 million poor and vulnerable people** increase their food and nutrition security and their resilience to climate change.



CARE supports women and girls to exercise their rights to a healthy, safe and economically successful life. ©Josh Estey/CARE

CARE is taking bold steps to continue to play a relevant role today and in the future, acting as one collective network alongside partners and allies to achieve deeper and broader impact in the fight against poverty and injustice. This report highlights some of the lasting changes we are already seeing in the lives of the people with whom we work, and their communities and broader societies around the world.



Together, we will achieve more.
©Anders Nordstoga/CARE

CARE 2020 APPROACH

HUMANITARIAN ASSISTANCE



In fiscal year 2014, CARE reached more than **7 million people** through its humanitarian response.

WOMEN'S EMPOWERMENT AND GENDER EQUALITY



93% of CARE's projects worked towards achieving **women's empowerment** and **strengthening gender equality**, through either gender-sensitive or gender-transformative approaches.

INNOVATING

30% of CARE's projects tested **new models, methods or actions** for **fighting poverty** and **inequality** and measured the results of those innovations.



STRENGTHENING PARTNERSHIPS



55% of CARE's projects were fully or mostly implemented with and/or **through partners**. We are fully committed to **strengthening partnerships**.

INCLUSIVE GOVERNANCE



76% of CARE's projects incorporated strategies to **promote inclusive governance, empowering** people to know and act upon their rights and represent their interests.

"IN A VERY SHORT SPACE OF TIME, CARE HAS GONE FROM BEING AN ORGANISATION THAT DOES THINGS FOR THE PEOPLE IT WORKS WITH TO AN ORGANISATION THAT DOES THINGS WITH THE COMMUNITIES THAT IT'S TRYING TO SUPPORT, HELPING THEM TO FIND THEIR VOICE, HELPING THEM TO INFLUENCE DECISIONS THAT AFFECT THEIR LIVES, HELPING THEM TO FIND NEW WAYS OF OVERCOMING THE POVERTY AND THE INJUSTICE THAT THEY FACE."
EMMA NAYLOR-NGUGI, REGIONAL DIRECTOR, EAST, CENTRAL & SOUTHERN AFRICA.





HUMANITARIAN ASSISTANCE IN EMERGENCIES

“My life has changed,” says Elizabeth, who fled to Uganda when fighting broke out in South Sudan. With training from CARE, she is now a hygiene promoter in her settlement. “I wake up every day and I feel part of the community. I am so grateful to CARE and I see the community is also grateful to me.”

Humanitarian emergencies come in many different and complex forms. Political conflicts engender huge displacements and suffering as people are forced to flee the violence. The changing climate is contributing to the increasing number and frequency of devastating natural disasters. CARE places special emphasis on women and girls, recognizing that

they are disproportionately affected by disasters and have a significant role to play in ensuring long term and sustainable recovery.

In fiscal year 2014, CARE reached more than 7 million people around the world through our humanitarian response to emergencies. Our main responses this year focused on the emergencies in South Sudan and the Philippines, as well as the ongoing Syria crisis.



Bentiu Protection of Civilian Area in 2014, where about 50,000 people have sought shelter and safety from the conflict in South Sudan. The rainy season makes it very difficult for people to live - and for NGOs such as CARE to operate. In order to work against the terrible hygiene conditions, CARE builds latrines and informs people about proper hygiene practices to avoid diseases. ©Josh Estey/CARE

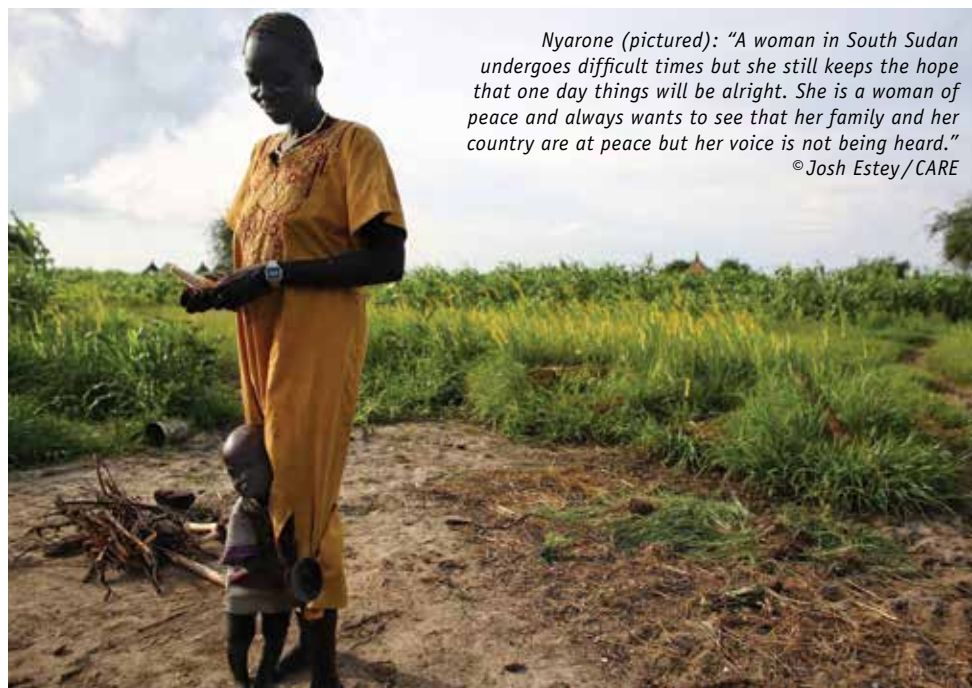
Gender and Emergencies: South Sudan

South Sudan is one of the world's harshest environments in which to come of age as a woman. And the situation has worsened considerably since the conflict broke out in December 2013. In May 2014, CARE published a report entitled *“The Girl has no Rights: Gender-Based Violence in South Sudan”* exposing the gender-specific hardships that women and girls are subjected to in the conflict.



“THE IMPACT OF THE CONFLICT ON WOMEN AND GIRLS HAS BEEN HORRIFYING,” SAYS AIMEE ANSARI, CARE SOUTH SUDAN COUNTRY DIRECTOR. **“THE THINGS HAPPENING HERE TO WOMEN AND GIRLS ARE EVIL. WOMEN TIED UP, RAPED AND THEN SHOT. WOMEN ATTACKED IN HOSPITALS AND CHURCHES WHERE THEY HAD FLED SEEKING SAFETY WITH THEIR FAMILIES. THERE IS NO SAFE PLACE FOR A WOMAN TODAY IN SOUTH SUDAN.”**

In all of our humanitarian programs, CARE takes into account the different needs and concerns of women and men. In South Sudan, CARE is providing assistance to affected communities and displaced people with Sexual and Reproductive Health, while also working on preventing Sexual and Gender-Based Violence. In addition, CARE supports over 50 health facilities providing life-saving medical services in some of the worst affected areas of the country. Our health and nutrition programs provide health care and food to displaced families affected by the conflict. CARE also ensures that our water and sanitation operations reach people in urgent need of help.



Nyarone (pictured): “A woman in South Sudan undergoes difficult times but she still keeps the hope that one day things will be alright. She is a woman of peace and always wants to see that her family and her country are at peace but her voice is not being heard.”
© Josh Estey / CARE



20
million

CARE 2020 GOAL

people affected by humanitarian crises receive quality, life-saving humanitarian assistance



Assisting Syrian Refugees

The humanitarian crisis in Syria began in 2011, and by June 2014 already 2.8 million refugees had fled the violence into neighbouring countries. Their living situation is precarious, and many families are surviving in terrible conditions. For example, one in three people in Lebanon is a Syrian refugee. Many are not allowed to work, cannot go to school or avail government services. CARE is providing life-saving services to Syrian refugees in Jordan, Lebanon, Turkey, Yemen and Egypt and to people affected by the crisis in Syria.

In April 2014, CARE published a study *“Lives Unseen: Urban Syrian Refugees and Jordanian Host Communities Three Years into the Syria Crisis”* highlighting the many difficulties facing urban refugees

in Jordan, including inadequate housing, high debts, rising costs of living and educational challenges for their children. In nine out of ten families, there is at least one person with a medical condition that requires attention but which is difficult to receive. Refugees in urban areas are struggling to make ends meet, and tensions between locals also living in poverty and the destitute refugees are running high.

Women and children are particularly at risk of exploitation. One third of refugee households are headed by women whose husbands are either still in Syria, are injured or have been killed. These women have to take care of their young children and older relatives, and generating an income is difficult.

This means that thousands of children must often drop out of school to work. Fourteen-year-old Khaled’s father is missing in Syria, and Khaled is now the man of the house. He works in a coffee shop fourteen hours a day, six days a week, to support his mother and seven siblings. He says that he once had a dream of becoming a scientist.

“NOW I DON’T HAVE ANY DREAMS ANYMORE. I DON’T WANT TO THINK ABOUT THE FUTURE. I DON’T WANT LIFE TO DISAPPOINT ME OVER AND OVER AGAIN.”

In Jordan, CARE provides financial assistance to families so that children can remain in school instead of being forced to work. CARE also raises awareness in the communities about the risk of exploitation, and is creating family centres for refugee children where they can enjoy a safe environment in which to play. In the winter, CARE distributes cash, heaters, fuel vouchers, blankets and floor mats to help families cope with the cold conditions.



By June 2014, 2.8 million refugees had fled the violence of the Syrian crisis into neighbouring countries.
© Adel Sarkozy / CARE



Natural Disasters in a Changing Climate

Climate change is causing erratic weather patterns across the world. Typhoon Haiyan tore across the Philippines in November 2013, causing massive devastation and affecting the lives of over 16 million people. Thanks to the support of our generous donors, CARE's response was immediate, providing emergency relief including food and high quality shelter kits, and technical assistance for families to rebuild stronger homes. In this way, CARE helps communities increase their resilience in the face of disasters brought about by global warming.

The typhoon also destroyed many people's livelihoods. CARE assisted families with financial support to restart activities such as vegetable farming, fishing and rice production, empowering communities to take charge of their own recovery. Local teacher Ruby Labiran Ragoro, 41, says *"the effect of the typhoon is lessened because of good hearted people helping us recover and helping us stand again."*

CARE is committed to ensuring that our humanitarian work will have lasting impact on at least 20 million women, men, boys and girls affected by humanitarian crises by 2020.



CARE Philippines Shelter Officer Rochel Orit leads build back safer training sessions in Leyte for carpenters and community members after typhoon Haiyan caused massive destruction in the Philippines.
© Darcy Knoll/CARE

CARE'S SHELTER AND RECONSTRUCTION ADVISOR, GABRIEL FERNANDEZ DEL PINO, WAS IMPRESSED BY THE RAPID PROGRESS IN TACLOBAN TWO WEEKS AFTER TYPHOON HAIYAN. ***"YOU CAN FEEL THE SPIRIT OF RESILIENCY AND RECOVERY. IN SPITE OF EVERYTHING THEY HAVE LOST, THE PEOPLE SMILE AND WORK TO REBUILD."***



NURTURING HEALTHY LIVES

Strengthening Women and Girls' Sexual, Reproductive and Maternal Health

"I spoke with my parents about the dangers of child marriage, such as getting pregnant before my body was ready to have a baby, and that there was a higher risk of getting HIV from my husband," says Eleni, in Ethiopia. "Then I told them how education was the best way for me to help my parents live a better life."

According to the World Health Organisation, 99% of maternal deaths occur in developing countries, reflecting the unequal access to health services across the world. In addition, complications in pregnancy and childbirth are one of the leading causes of death among adolescent girls in developing countries.

In fiscal year 2014, CARE reached over 36 million women and men with information and access to sexual, reproductive and maternal health services, family planning, prevention, detection and treatment of sexually transmitted infections, and maternal and neonatal care, including emergency obstetric care.

Supporting Reproductive Rights in Nepal

In Nepal, for example, CARE is empowering women to realise their reproductive rights. CARE has helped a Mother's Group establish techniques to support each other during and after pregnancy. SATH (an acronym for 'Self Applied Technique for Health' which also means "supportive togetherness" in Nepali) enables the women to map out the health seeking behaviour of expectant mothers, supported by their Female Community Health Volunteer.

By creating a living map with the geographic position of all the houses in their community, the women record who is pregnant at that time. The community keeps track of important actions that can



In a project in Nepal, CARE has introduced a map that shows all pregnant women of the community in order to improve maternal health. © Cathy Riley / CARE



help prevent maternal and neonatal death, by noting when an expectant mother takes iron supplements and goes to the local health centre for her antenatal visits. By knowing who has not been observing this health advice, the Female Community Health Volunteer can follow up with mothers-to-be who are not engaging in actions that could prevent complications or deaths.

The community tracking system encourages and incentivizes pregnant women to adopt behaviours that will improve both maternal and neonatal health, because mothers want to be seen to be doing the right thing for themselves and their child.

CATHY RILEY, THE ASSISTANT COUNTRY DIRECTOR FOR CARE NEPAL SAYS: ***"I AM VERY HAPPY TO REPORT THAT, FOR THE GROUP I MET, NO MATERNAL DEATH HAS OCCURRED IN THE PAST TWO YEARS, SINCE THE CONCEPT WAS INTRODUCED."*** SHE ADDS: ***"I DO BELIEVE THAT BY EMPOWERING MOTHERS TO TRACK THEIR OWN BEHAVIOUR AND SUPPORT EACH OTHER TO TAKE STEPS FOR THEIR OWN PROTECTION AND THAT OF THEIR BABIES, WE ARE BRINGING CHANGE IN THE LIVES OF THESE WOMEN."***

Reclaiming Control in Ethiopia

Early marriage is a common tradition in many Ethiopian communities. In Ethiopia, CARE ran a support group as part of a program entitled Towards Improved Economic and Sexual Reproductive Health Outcomes for Adolescent Girls (TESFA). In meetings held by a trained peer group leader, Eleni learned about sexual and reproductive health and could discuss issues with other girls in similar situations. With the improved communication, negotiation and problem-solving skills that she gained from the support group, Eleni had the confidence to talk with her parents about getting a divorce.

Her parents agreed to her divorce, and Eleni is now studying her favourite subject – biology – in the hope of becoming a nurse. Her parents have since become vocal opponents to child marriage, and Eleni's story has given married girls in the village the confidence to speak up, get support and reclaim control over their lives.

"I AM THE YOUNGEST IN MY FAMILY, AND MY PARENTS WERE GETTING OLDER AND FINDING IT DIFFICULT TO RAISE ENOUGH MONEY TO PAY FOR SCHOOL," SAYS ELENI, WHO WAS MARRIED AT THE AGE OF 12. "THEY WANTED SOMEONE TO LOOK AFTER ME AND THOUGHT MY LIFE WOULD BE BETTER IF I HAD A HUSBAND. THEY HAD ARRANGED MY SIBLINGS' MARRIAGES AND DIDN'T THINK TO QUESTION HOW EARLY MARRIAGE WOULD AFFECT MY LIFE."



In Ethiopia, two in every five girls are married before their 18th birthday. © Josh Estey / CARE



100 million

CARE 2020 GOAL

women and girls exercise their rights to sexual, reproductive and maternal health and a life free from violence



IMPROVING FOOD AND NUTRITION SECURITY IN A CHANGING CLIMATE

"We've organized ourselves at a family level to install this system. We pay for the sprinklers and CARE pays for the other equipment," explains Satornino, president of "Comunidad Campesina" the local farmer's collective in Vilcacoto, Peru. *"We used to have water conflicts between different areas as people always said, 'It's my turn to do the watering,' and we used to flood the area with water. Now we can do five hectares at the same time. It used to take one and a half days to water the crops in the flood system, but now we can all irrigate at once.*

In these past three to four years we have improved our quality of life, we have more income, better nutrition and more jobs."

Unpredictable rainfall and ascending temperatures are jeopardising agricultural yields and putting people's food and nutrition security at risk. Gender inequalities are exacerbated, as women often have less access to resources and are therefore more likely to suffer the worst impacts. On top of this, extreme weather events are causing devastating humanitarian disasters.

CARE aims to tackle this global injustice through advocacy at the international level and by helping communities adapt

to climate change. In 2014, climate resilience was integrated across 30% of CARE's long-term development projects. CARE is committed to helping 50 million poor and vulnerable people increase their food and nutrition security and their resilience to climate change by 2020.

Small-island states are particularly at risk. With the lack of political will in high income countries to considerably reduce their carbon emissions, rising sea levels could submerge these islands in the near future.



These women are members of an improved cooperative set up through the CARE project "WE-RISE". The group is made up of eight women and their husbands growing improved forage on a quarter of a hectare of land.

©Josh Estey/ CARE



50 million

CARE 2020 GOAL

poor and vulnerable people increase their food and nutrition security and their resilience to climate change



One example is Nissan Island, which forms part of Papua New Guinea. It has limited fertile land and is often exposed to fierce storms and drought. Nissan's inhabitants fish and grow their own fruit and vegetables to subsist on the island. But over the last ten years, the weather has become more and more unpredictable. Sudden heavy rains that damage crops are interspersed by long dry spells, making successful agricultural yields very difficult to achieve. Rising tides are also bringing salt further inland and affect the fertility of the soil.

CARE is assisting the local community to learn new agricultural, water and food storage techniques, as well as to develop construction skills to better prepare for disasters. Helen Kemito, a 48-year old mother of five, is concerned by the impact of the increasingly unpredictable weather on her family's lives. As part of CARE's community-based adaptation approach, Helen is sharing her newfound knowledge with the wider communities, discussing with a small group of Nissan islanders how to address some of the impacts they are already experiencing due to the changing climate.

In Mozambique, irregular rainfalls, cyclones and higher temperatures threaten farmers' livelihoods, agricultural productivity and food security. In the

Nampula region, local communities are highly vulnerable because of poor soils, limited access to water, infrastructure and transport, reduced fish stocks and shortened fishing and farming seasons.

In the Angoche District of Nampula, CARE Mozambique and the National Association of Rural Extension are using Farmer Field Schools to strengthen farmers' resilience and build their capacities in sustainable agriculture techniques.

In these field schools, farmers meet on a weekly basis to learn about improving soil fertility and the importance of crop variety, and to experiment with different farming techniques. This allows them to observe and analyse how and why different outcomes are generated to be able to make informed decisions about farming techniques.

Farmer Field Schools reinforce links between farmer organisations and provide social benefits like savings and credit, and organised access to markets. They also increase solidarity among members while strengthening the voices of many women farmers in the community.

Through such an approach, CARE is helping farming communities to adapt and increase their food security by supporting them to make informed and sustainable decisions about their livelihoods.

The Poverty, Environment and Climate Change Network (PECCN) is CARE's Centre of Expertise aimed at integrating climate change and environmental risk management in the CARE development programs and emergency response work across the world. CARE responds to humanitarian emergencies caused by climate change, while making sure to build community resilience in our long-term development programs. To find out more, visit www.careclimatechange.org.



Roque Ramirez Gomez, 67, works on the eco farm he shares with his wife in Carhuaz, Peru. The farm is part of a collective of 11 women and their families who cultivate 24 types of climate resilient produce to adapt to the growing uncertainty of weather patterns caused by climate change. © Zak Bennett / CARE



GROWING WOMEN'S POTENTIAL

Helping Women and Girls gain Greater Access to and Control over Economic Resources

"At local meetings neighbours and government officials want to hear how I changed my life," says Marie, who participates in one of CARE's Village Savings and Loans Groups in Rwanda. "I am now a counsellor and advisor on how to start a small business to people in this village and beyond. I am a role model."

Women and girls are the most affected by poverty, and there are many barriers to their economic empowerment. Girls are frequently denied an education, and in many instances women carry the responsibility of household and care duties and are limited in their opportunities to earn a living. In addition, the unequal status of women and girls in many parts of the world means that they often do not have any rights to own land or property.

To tackle this social injustice and to combat poverty, CARE works to transform systems and structures to offer opportunities for women to succeed and advance in the workforce and gain the power to make and act on economic decisions. Our experience has shown that women and girls are catalysts for positive change, as their success benefits everyone around them.

Village Savings and Loans Associations

In Rwanda, the 1994 genocide caused immeasurable suffering and displacement for the population. Since then, the country has come a long way, but despite remarkable progress one third of the population still lives in extreme poverty. Like many Rwandans, Maida struggled to rebuild her life and out of curiosity, joined a Village Savings and Loans Association (VSLA) organised by CARE and our partner Hand in Hand. Maida attended classes to learn business skills, and was able to borrow a small loan to start a phone charging business.

Maida's phone charging business took off and today she has enough savings to make sure her daughter has the brightest future possible. "Now that I have my own business I am able to pay the 20,000 Rwandan Francs



Maida Mushimiyimana in her home in Agatare village, Rwanda. © CARE

(US \$28) a term that it costs to send her to a good school, with all the books, bags and uniforms she needs."

Thanks to these loans and the opportunities that they foster, VSLA members have higher self-esteem and earn the respect of their communities.

"NOW THAT I HAVE MY OWN BUSINESS I AM ABLE TO PAY THE 20,000 RWANDAN FRANCS (US \$28) A TERM THAT IT COSTS TO SEND HER TO A GOOD SCHOOL, WITH ALL THE BOOKS, BAGS AND UNIFORMS SHE NEEDS."

By supporting women to have greater access to and control over economic resources, CARE is contributing to a better and more prosperous future for the generations to come.



Supporting Domestic Workers' Rights

In Ecuador, domestic workers like mother-of-five Maria, 39, struggle to survive earning less than the minimum wage. Many suffer physical and sexual abuse at the hands of their employers. CARE supports women's associations where women can learn about the rights they are entitled to as domestic workers. After joining the association, Maria has become a counsellor for other young women who seek help after suffering sexual abuse. She says, *"I am really committed to the association. I am not the person that I used to be, I have changed a lot."*

With CARE's support, domestic workers' organisations in Bolivia and Ecuador have successfully persuaded their governments to adopt the International Labour Organisation's Convention 189, which mandates state-supported

protection for domestic workers from exploitation and abuse. Based on the successes in Bolivia and Ecuador, CARE published recommendations for advancing domestic workers' rights in other countries worldwide.

Women in the Cocoa Value Chain in Ghana and Côte d'Ivoire

CARE and Mondelez are combining our experience and understanding of disadvantaged farmers and the power of women in the value chain to bring about lasting change for both the community and the business itself. Cocoa is still perceived as a 'male' crop, despite women playing critical roles in activities determining the quality of the cocoa bean. Increasing women's participation in decision making processes and ensuring gender equality along the cocoa supply chain leads to more egalitarian and prosperous communities.



Empowerment begins with education, providing the necessary tools and knowledge to enable girls to make their own choices about their future. In Afghanistan, CARE has been running community-based education programs since 1994, making sure girls have local access to schools. © Kate Holt/CARE



30 million

CARE 2020 GOAL

women have greater access to and control over economic resources

Former President of the United States Bill Clinton visited CARE's microfinance program in Tanzania in collaboration with Plan International and Barclays. 'Banking on Change' is the world's first savings-led microfinance program that combines the deep understanding of two leading NGOs with the financial expertise of a global bank to help extremely poor people through village savings and loans groups. The program's success highlights the power of partnering between the private sector and NGOs.



Bill Clinton on his visit to Tanzania. He was impressed by the impact of CARE's microfinance program. © CARE

FINANCIAL FIGURES

	CARE Australia	CARE Canada	CARE Danmark	CARE Deutschland- Luxemburg	CARE France	CARE Japan	CARE Nederland
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COMBINING STATEMENT OF ACTIVITY AND NET ASSETS FOR THE YEAR ENDED JUNE 30, 2014 (FY14) '000 EURO

SUPPORT AND REVENUE

Donor contributions	9,811	4,097	4,383	7,338	11,167	584	12,202
Programs contracted with member organizations	6,414	22,986	-	230	4,479	20	-
Contributions in kind	117	11,318	-	-	-	14	-
Government and non-governmental agencies grants	22,886	36,846	10,367	20,545	14,113	337	22,531
Interest and other income	951	1,997	629	765	75	11	265
Administrative support	-	-	-	-	-	-	-
TOTAL SUPPORT AND REVENUE	40,179	77,245	15,378	28,878	29,835	965	34,998

EXPENSES

Development program activities and disaster and emergency relief	35,038	72,975	12,499	25,378	25,503	748	25,860
Supporting services, fundraising spend and other expenses	4,952	5,050	2,652	4,262	4,191	315	2,118
TOTAL EXPENSES	39,991	78,025	15,152	29,641	29,694	1,063	27,978

EXCESS (DEFICIENCY)

Net assets, beginning of year	7,641	5,015	1,395	4,857	3,302	553	5,367
Other changes	-	2	-	-42	810	-	-
Currency translation adjustment	-125	-295	-	-	-	-41	-
NET ASSETS, END OF YEAR	7,705	3,941	1,622	4,052	4,252	415	12,387

COMBINING BALANCE SHEET AS AT JUNE 30, 2014 '000 EUROS

ASSETS

Cash and short term investments	23,146	27,133	1,478	11,331	6,461	375	16,837
Receivables from governmental and non-governmental agencies	7,872	5,801	3,399	3,852	6,150	40	36,297
Deposits and other assets	401	377	72	3,815	2,484	339	-
Property and equipment, net	934	2,933	372	55	9	25	49
TOTAL ASSETS	32,353	36,244	5,321	19,052	15,104	780	53,182

LIABILITIES AND FUND BALANCE

Accounts payable and accrued expenses	1,632	3,936	-	285	6,945	170	534
Advances by governmental and non-governmental agencies	20,730	27,469	2,549	14,627	3,723	184	40,261
Debt and other liabilities	2,286	898	1,150	87	183	12	-
TOTAL LIABILITIES	24,648	32,303	3,700	15,000	10,852	366	40,795

NET ASSETS	7,705	3,941	1,622	4,052	4,252	415	12,387
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TOTAL LIABILITIES AND NET ASSETS	32,353	36,244	5,321	19,052	15,104	780	53,182
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CARE Norge	CARE Österreich	CARE Intl UK	Raks Thai	CARE India	CARE USA	CARE Int'l Secretariat	Combined Adjusted	Total 2014	Total 2013
3,319	5,441	13,706	464	1,522	107,111	-	-	181,144	150,716
-	-	-	190	6,796	115,688	-	-156,805	-	-
-	-	225	-	-	29,569	-	-	41,243	42,808
16,061	11,483	43,823	6,937	1,634	133,932	5,028	-	346,524	346,382
131	61	78	237	338	6,837	1,312	-	13,687	20,712
-	-	-	-	-	-	6,338	-6,338	-	-
19,511	16,986	57,832	7,829	10,290	393,137	12,678	-163,143	582,598	560,618
16,059	14,819	47,409	7,336	6,695	338,039	5,342	-156,805	476,897	494,627
2,444	2,545	5,390	374	1,575	43,534	6,778	-6,338	79,842	82,163
18,503	17,364	52,799	7,710	8,270	381,573	12,120	-163,143	556,739	576,789
1,008	-379	5,033	120	2,019	11,564	558	-	25,859	-16,171
6,873	3,729	15,119	3,015	2,036	223,072	3,429	-	285,405	301,431
-	-	-	3	-6	17,720	-	-	18,487	13,242
-928	-	1,236	-307	-331	-10,110	43	-	-10,860	-13,097
6,953	3,350	21,388	2,831	3,718	242,247	4,031	-	318,891	285,405

COMBINING BALANCE SHEET AS AT JUNE 30, 2014 '000 EUROS

11,035	7,855	15,695	4,293	2,777	160,748	3,006	-	292,169	287,379
211	2,937	9,501	500	388	85,501	3,058	-38,581	126,926	104,554
-	3,332	6,417	33	682	147,065	613	-	165,631	160,011
14	123	307	65	208	15,829	-	-	20,922	22,311
11,261	14,248	31,920	4,891	4,053	409,142	6,677	-38,581	605,649	574,254
190	1,823	1,085	58	88	40,144	1,073	-	57,963	48,145
3,817	7,583	9,264	795	-	79,895	1,573	-38,581	173,891	176,400
301	1,491	183	1,207	248	46,857	-	-	54,904	64,305
4,308	10,897	10,532	2,060	336	166,896	2,646	-38,581	286,757	288,850
6,953	3,350	21,388	2,831	3,718	242,247	4,031	-	318,891	285,405
11,261	14,248	31,920	4,891	4,053	409,142	6,677	-38,581	605,649	574,254



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CARE USA

www.care.org