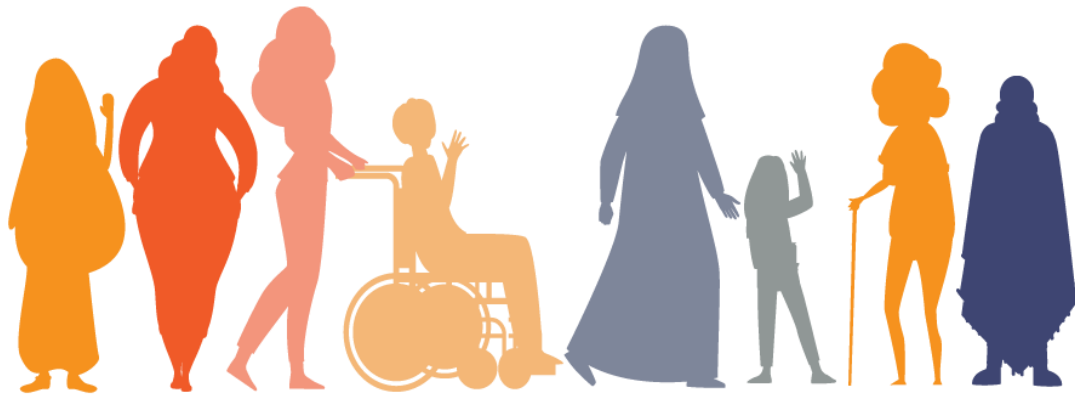




W A G E

Reducing Barriers to Women's Economic Empowerment in El Salvador and Honduras



Final Evaluation Report

November 2023



Acknowledgements

The statements and analysis contained in the report “Reducing Barriers to Women’s Economic Empowerment in El Salvador and Honduras – Final Evaluation Report” are the work of the Women and Girls Empowered (WAGE) consortium, led by the American Bar Association Rule of Law Initiative (ABA ROLI) in close partnership with the Center for International Private Enterprise (CIPE), Grameen Foundation USA (Grameen), and Search for Common Ground (Search). This report represents work conducted by the Reducing Barriers to Women’s Economic Empowerment in El Salvador and Honduras (RBI) for which Grameen led. The Board of Governors of the American Bar Association (ABA) has neither reviewed nor sanctioned its content. Accordingly, the views expressed in the report should not be construed as representing the policy of the ABA. Furthermore, nothing contained in this report is to be considered rendering legal advice for specific cases, and readers are responsible for obtaining such advice from their own legal counsel.

The report was prepared by Jenna Smith, Ellie Ostvig, and Emily Brown and reviewed by Bobbi Gray of Grameen. It integrates findings from quantitative surveys, qualitative key informant interviews and focus group discussions that assessed the Gender, Conflict and Power Dynamics workshops and Resilient Life, Resilient Business trainings as well as other project activities implemented by the three RBI partners’ staff and clients: ODEF Financiera S.A. in Honduras and PADCOMSM and Credicampo in El Salvador. Bobbi Gray of Grameen and Muthoni Kamuyu-Ojuolo and Jeanette Tocol of ABA ROLI oversaw the thorough review and editing of this report.

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All opinions, findings, and conclusions stated herein are those of the authors and do not necessarily reflect the view of the United States Government, WAGE, or any members of the WAGE consortium.

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Abbreviations and Acronyms

ABA ROLI	American Bar Association Rule of Law Initiative
C	Comparison group
CIPE	Center for International Private Enterprise
CSO	Civil Society Organization
DOS	Department of State
FGD	Focus Group Discussion
FSP	Financial Service Provider
GBV	Gender-Based Violence
GCPD	Gender, Conflict, and Power Dynamics
Grameen	Grameen Foundation USA
IHD	Intra-Household Dialogues
IRC	International Rescue Committee
KII	Key Informant Interview
ODEF	ODEF Financiera S.A.
PADECOMSM	Asociación Patronato para el Desarrollo de las Comunidades de Morazán y San Miguel
PSO	Private Sector Organization
RBI	Reducing Barriers to Women’s Economic Empowerment in El Salvador and Honduras Initiative
RLRB	Resilient Life, Resilient Business
Search	Search for Common Ground
SEPM	Social and Environment Performance Management
SGWI	Secretary’s Office of Global Women’s Issues
SPM	Social Performance Management
T	Treatment Group
WAGE	Women and Girls Empowered
WEE	Women’s Economic Empowerment
WPS	Women, Peace, and Security

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Executive Summary

The Reducing Barriers to Women’s Economic Empowerment in El Salvador and Honduras Initiative (RBI), under the leadership of Grameen Foundation USA (Grameen), was the first initiative under the Women and Girls Empowered (WAGE) program funded by the US Department of State, Secretary’s Office for Global Women’s Issues (S/GWI). With the support of financial service providers (FSP), RBI sought to examine and create an enabling environment for women entrepreneurs by addressing gender and social norms, exogenous shocks and stresses, and other barriers that inhibit women’s abilities to start up, finance, and/or grow their businesses, including threats of gender-based violence (GBV). The RBI initiative conducted a mixed-methods evaluation of the Kiva-supported line of credit for the FSPs, the Resilient Life, Resilient Business (RLRB) curriculum, the Gender, Conflict, and Power Dynamics (GCPD) workshop, linkage to CuéntaNos (a GBV-support organization), and Social Performance Management (SPM) Gender Assessment activities to better understand whether RBI project activities achieved their intended outcomes.

To understand outcomes resulting from FSP clients’ participation in the RLRB curriculum, the evaluation analyzed changes in knowledge, attitudes, and behaviors among entrepreneurs, with a focus on female entrepreneurs. RLRB participants showed better understanding of financial management, GBV, and stress management. They also demonstrated higher confidence in managing loans, had lower rates of conflict regarding money within their households, and reported positive changes in their businesses and personal lives, along with improved self-esteem. RLRB participants were more likely to use a wider array of financial services, suggesting a stronger financial services portfolio. Participant satisfaction with RLRB and the FSP’s financial services was high.

Male inclusion in the RLRB and GCPD trainings was well-received, and some men changed their behaviors in response to what they learned. Despite challenges in implementing these activities, including workload issues for frontline staff, difficulties in addressing sensitive topics, and the FSP’s initial hesitations in gender mainstreaming, participants noted improvements in their ways of thinking and support of clients.

Although FSPs were not initially clear or confident in how to integrate WEE, GBV, and WPS, RBI’s focus on strengthening their capacities, policies, and practices helped the FSPs become more gender sensitive and conscious of safeguarding risks. They reorganized RLRB modules to fit the needs of their clients and helped connect their clients to GBV resources and, in doing so, supported clients holistically as their businesses grew. RBI’s activities also gave greater voice to women working at the FSPs and improved internal relationships.

Future programming may consider initiating all programming with the GCPD workshop to launch personal and professional reflections on gender and unconscious bias. Follow-on programming should also focus on male engagement strategies for improved pathways and impact among clients. Future programming may also benefit from considering the role of intrahousehold dialogues in programming. Integrating improved financial products in response to needs identified among female clients was not feasible during the RBI project, but it should be a future consideration. Integrating a rights-based approach to deepen FSP clients’ awareness of their GBV and other rights is also worth pursuing as well as simplifying RLRB content for lower literacy clients. Moreover, deepening relationships with GBV-support organizations and strengthening training of frontline staff on GBV would be critical to ensure this support provided by FSPs is both safe and meaningful.

About Women and Girls Empowered (WAGE)

Women and Girls Empowered (WAGE) is a global consortium to advance the status of women and girls, led by the American Bar Association Rule of Law Initiative (ABA ROLI) in close partnership with the Center for International Private Enterprise (CIPE), Grameen Foundation USA (Grameen), and Search for Common Ground (Search). WAGE works to strengthen the capacity of civil society organizations (CSO) and private sector organizations (PSO) in target countries to improve the prevention of and response to gender-based violence (GBV); advance the women, peace, and security (WPS) agenda; and support women's economic empowerment (WEE). In this context, WAGE provides direct assistance to women and girls, including information, resources, and services they need to succeed as active and equal participants in the global economy and public life. WAGE also engages in collaborative research and learning to build a body of evidence of relevant promising practices in these thematic areas. To account for the deeply interconnected nature of women's and girls' experiences, WAGE's initiatives employ approaches that are highly collaborative, integrated, and inclusive. WAGE is funded by the U.S. Department of State Secretary's Office of Global Women's Issues (S/GWI).



OUR MISSION

WAGE strengthens the capacity of civil society organizations around the world to improve the prevention of and response to gender-based violence; advance the women, peace and security agenda; and support women's economic empowerment.



OUR APPROACH

To account for the deeply interconnected nature of women's and girls' experiences, WAGE's strategic initiatives are highly collaborative, integrated, multidisciplinary, and inclusive.

4 CORE PARTNERS
+
43 RESOURCE PARTNERS



OUR PARTNERS

WAGE consortium is led by the American Bar Association Rule of Law Initiative in close partnership with the Center for International Private Enterprise, Grameen Foundation, Search for Common Ground, and 43 international, regional, local, and corporate resource partners.



GLOBAL NETWORK OF
370+ CIVIL SOCIETY ORGANIZATIONS

OUR GLOBAL NETWORK

WAGE has strong ties to a broad and growing global network of nearly 400 women-led and women-focused civil society organizations that implement initiatives in WAGE's core thematic areas.



Background

About the Reducing Barriers to Women’s Economic Empowerment in El Salvador and Honduras Initiative (RBI)

Reducing Barriers to Women’s Economic Empowerment in El Salvador and Honduras Initiative (RBI), under the leadership of the Grameen Foundation USA (Grameen), was the first initiative under the Women and Girls Empowered (WAGE) program funded by the US Department of State (DOS), Secretary’s Office for Global Women’s Issues (S/GWI) and was implemented between May 2018 and June 2023. WAGE is a global consortium to advance the status of women and girls, led by the American Bar Association Rule of Law Initiative (ABA ROLI) in close partnership with the Center for International Private Enterprise (CIPE), Grameen, and Search for Common Ground (Search). Integrating the three themes of the WAGE program – women’s economic empowerment (WEE), gender-based violence (GBV), and women, peace, and security (WPS) – RBI’s specific goal was to advance the status of women by reducing barriers that female entrepreneurs face in accessing finance and growing their businesses.

Grameen launched RBI with a comprehensive barrier assessment and gender and inclusion analysis that all WAGE consortium members – Grameen, ABA ROLI, CIPE, and Search – helped to design and implement, which allowed an integration of perspectives and lessons in GBV, WPS, and WEE. In addition to the WAGE consortium members, Grameen collaborated with Kiva, an online loan platform that connects lenders to low-income entrepreneurs across the globe to alleviate poverty, and three of its local financial service provider (FSP) partners. Two KIVA partners – Credicampo and Asociación Patronato para el Desarrollo de las Comunidades de Morazán y San Miguel (PADECOMSM, i.e., The Fund for the Development of the Communities of Morazán and San Miguel) – are located in El Salvador; ODEF Financiera S.A. (ODEF) is located in Honduras.

Through a combination of financing and capacity building, RBI sought to improve the FSPs’ abilities to recognize, respond to, and reduce barriers to WEE, including GBV. RBI also sought to examine and create an enabling environment for women entrepreneurs by addressing gender and social norms, exogenous shocks and stresses, and other barriers that inhibit women’s abilities to start up, finance, and/or grow their businesses.

RBI Theory of Change

***IF** poor and vulnerable women in El Salvador and Honduras have improved access to finance because of a loan matching fund in place for FSPs and **IF** FSPs have improved capacity to address gender norms, GBV, and other barriers faced by women (staff and clients) in these contexts, and **IF** FSPs offer clients integrated business skills training as well as linkages to GBV and other emergency support services, **THEN** women’s enterprises will grow and become more resilient, leading to reduced economic insecurity and impetus for migration.*

Through RBI, five interventions were implemented at two levels: the FSP institutional level and the FSP client level.

At the FSP institutional level:

1. **Gender, Conflict and Power Dynamics (GCPD) workshop with FSP management and frontline staff:** The GCPD workshop teams used gender-transformative, participatory methodologies to implement a variety of interactive activities to stimulate critical self-reflection and analysis regarding unconscious bias, power dynamics, conflict and gender, and to enable the articulation of proposals for change at the personal and organizational levels. RBI had a goal of reaching at least 120 management and frontline staff with the GCPD methodology. By the project’s end, 223 management and frontline staff were reached. In addition, ODEF also cascaded portions of the GCPD workshop to 407 clients (383 women, 24 men).
2. **Social Performance Management (SPM) Gender Assessment:** SPM is the translation of an organization’s social mission into action and is supported by a series of universal standards of practice and indicators developed by a global network of grassroots FSPs, investors, and technical assistance organizations. Grameen developed a customized SPM tool that leveraged existing SPM standards, strengthened others, and most critically, integrated a gender lens.¹ This revised set of standards became known as the SPM Gender Assessment and the assessment was designed to be completed over a series of one to two meetings with the partner and through the review of key institutional documents.

The SPM Gender Assessment evaluated the FSPs’ existing policies and practices regarding gender and safeguarding. In consultation with the partners, the assessment resulted in a set of recommendations that they could pursue to strengthen their policies and practices. Following rapid assessments, consistent recommendations across the FSPs were for the development of improved human resources policies such as for the representation of women at all levels, safeguarding policies for staff and clients alike, and a clear articulation of the FSPs’ approaches to gender mainstreaming.

The SPM Gender Assessments were the basis for further technical assistance provided by Grameen on SPM with each FSP, based on their needs and interests. PADECOMSM chose to draft a gender policy; ODEF’s NGO arm drafted a new code of ethics document including concepts of equity, sexual harassment, etc. (which was awaiting board approval at the time of this report’s completion). Credicampo worked to increase women’s representation among staff. Between December 2021 and June 2023, the number of female staff across the entire institution grew from 115 women to 136 women (an 18 percent increase) and frontline staff grew from 1 woman to 8.

At the FSP client level:

3. **Kiva-supported microenterprise credit:** Grameen established a loan matching fund, administered by Kiva, which revolved over a three-year period starting in 2019 to match loans posted on Kiva’s crowdsourcing platform (and financed by individual lenders). As of December 2021, RBI surpassed its goal of supporting 1,700 women entrepreneurs by 522 percent, funding 10,578 women, unlocking \$5,402,700 in capital. While

¹ SPM is a common framework used among FSPs to monitor their practices towards social mission achievement. It is seen as a methodical approach for policy, product, or service design to ensure all efforts are organized to achieve social and financial goals. The Social Performance Task Force is an institution that trains FSPs on SPM, currently referred to as Social and Environment Performance Management (SEPM) given a stronger inclusion of environmental issues. In 2022, several of the indicators Grameen used for the SPM Gender Assessment were integrated into SEPM standards.

expanding their loan portfolio to vulnerable, riskier female clients through Kiva’s crowdfunding portfolio, all three FSPs maintained a positive financial standing.

4. **Resilient Life Resilient Business (RLRB) curriculum:** In collaboration with all WAGE consortium members, RLRB was designed to integrate the concepts of financial service, business growth, household and business resilience, conflict and stress management, and GBV. RLRB consists of four paper-based modules made up of 24 individual sessions (See Table 1) as well as a digital version made up of 18 videos.² RLRB is designed to be delivered to female entrepreneurs but was also implemented with male FSP clients. RBI had a goal of reaching 1,400 entrepreneurs with RLRB, 80 percent being women. By the end of the project, 1,524 clients had been trained in RLRB (109 percent of the outreach goal) and 90 percent were women.

Table 1 – RLRB – Paper-based Curriculum	
<p>Module 1 – Resilient Person: I manage my life roles effectively, strengthening and taking care of myself.</p> <ol style="list-style-type: none"> 1. I know how to manage my stress. 2. I reduce my stress by getting organized. 3. I know how to achieve a harmonious life by redistributing work. 4. I build my own support network. 5. I know the difference between sex and gender. 6. I can decide how to behave. 7. I can recognize GBV. 8. I have a security plan for situations of GBV. 	<p>Module 2 – Resilient Life: I prepare to handle the effects of crises on my family and my business</p> <ol style="list-style-type: none"> 1. I learn strategies to handle a crisis. 2. I build an emergency savings fund. 3. I prepare a security plan to better attend to crises. 4. I manage my response to a crisis and come out stronger. 5. I incorporate what I learned in the crisis into a recovery plan. 6. I strengthen my resilience to face life better.
<p>Module 3 – Resilient Business: I prioritize my income to protect and stabilize my business in times of crisis</p> <ol style="list-style-type: none"> 1. I analyze the cash flow of my business to ensure its survival. 2. I improve my income by improving my products and services. 3. I set the prices of my products and services to have a secure profit. 4. I take care of key people in my business to take care of my company. 5. I effectively manage my clients’ information to stabilize my business. 6. I reinforce my place of business to increase sales. 7. I optimize the promotion of my products and services to ensure income in difficult times. 8. I protect my business, by calculating my ability to pay debts. 	<p>Module 4 – Growing Business: I grow my business when the conditions are right</p> <ol style="list-style-type: none"> 1. I know when my business is ready to grow. 2. I prepare to grow my business with a growth plan. 3. I study my competition to compete with them. 4. I choose the right financial products for my business. 5. I know where to invest in my business for maximum growth. 6. I know how to care for my business and family at the same time.

5. **Linkages to GBV support information and services:** Given that GBV was identified through the barrier assessment as a potential risk for women engaging in new business activities or using financial services, RBI sought to determine how FSPs could best

² RLRB videos are included on Grameen’s YouTube channel here: <https://www.youtube.com/playlist?list=PLtOB88klbMt8WK7eCQWrDfgGMmzBwFO4s>.

respond to GBV. Grameen facilitated strategic partnerships between the three FSPs and CuéntaNos, an initiative of the SignPost consortium managed by the International Rescue Committee (IRC) in Central America. CuéntaNos is a virtual platform that provides critical and timely information on GBV, health, education, legal assistance, citizen protection, shelter, employment work programs, etc. to survivors of GBV, migrant, displaced, and other highly vulnerable people in need. CuéntaNos is a staffed ‘hotline’ (accessed by internet, Whatsapp, Facebook) providing social support services across El Salvador, Honduras, and Guatemala. Recognizing that women and survivors of GBV also need access to finance for small enterprise and other livelihood activities, RBI supported CuéntaNos to post the FSPs’ information on the website, thereby creating a two-way linkage. By the end of the project, the CuéntaNos team had conducted trainings with all three FSP partner staff members, reaching 72 staff and 98 female clients on how to access and use the CuéntaNos platform and all three partners had registered their services on the CuéntaNos platform.

About this Report

This report primarily covers results from the FSP client-level perspective but also summarizes the key outcomes and feedback from FSP partner staff regarding interventions. The Methods section outlines the various sources of data and information that were considered.

Methods

Research Design

An outcomes evaluation was developed to assess short-term outcomes of RBI project activities for RBI partners, frontline staff, and the female entrepreneurs the FSPs serve. The following questions guided research design to determine whether RBI project activities achieved their intended outcomes:

1. Was the RLRB curriculum effective at improving knowledge, attitudes, and behaviors (including starting or growing a business) among entrepreneurs, particularly female entrepreneurs? How do women's and men's outcomes differ?
2. What barriers do female entrepreneurs continue to face after implementation? How do they perceive the FSP's role in addressing issues beyond financial service barriers (i.e., GBV, intrahousehold dynamics, etc.)? What additional support would they want from their FSP?
3. How do male RLRB participants perceive the benefit of RLRB education? What improvements do they suggest, if any?
4. Were FSPs enabled to increase lending for women entrepreneurs?
5. What key changes/improvements (in human resources, safeguarding, product design, etc.) have the three FSPs made as a result of the technical assistance they received from Grameen?
6. How do the three FSPs perceive the integration of GBV into their financial services offerings? What is required to make this integration sustainable post-project? What more can be done?
7. What lessons were learned from the implementation of RLRB regarding the most effective delivery strategy (i.e., video, in person), content sequencing, etc.?

Qualitative and quantitative methodologies were leveraged to answer the questions above (See Tables 2 and 3 for summary of methods and samples by FSP partner).

Quantitative Methods

- **RLRB pre- and post-test data collected by FSP partners** before and after implementation of RLRB modules. Grameen developed and shared the survey instrument with FSP partners who administered approximately 500 surveys at two points in time with clients (around 90 percent women) from nine departments in El Salvador and Honduras:
 - El Salvador: San Miguel, Morazán, Usulután, Cabañas
 - Honduras: Atlántida, Intibucá, Yoro, Santa Bárbara, Cortés.
- **Endline quantitative surveys conducted by third-party evaluators with around 30 clients (per FSP) who received RLRB (treatment group) and 30 clients who did not receive RLRB (comparison group).** This approach tracks longer-term changes in RLRB indicators and compares results to a comparison group, whereas the post-tests administered by FSP partners which were likely conducted right after training. Additional outcomes and attitude questions were added.
- **GCPD evaluation** analyzes quantitative data from one pre-test and one post-test survey with 58 staff members from the GCPD workshop (Credicampo - 19; PADECOMSM -

Qualitative Methods

- **SPM Assessment and Reflection session with FSP partners.** One SPM assessment was developed per FSP partner. As part of the endline evaluation, exchanges were held with each FSP partner to review SPM commitments, achievements, and future plans.
- **Endline KIIs and FGDs with FSP clients, including 48 treatment and 10 comparison group clients.** These interviews explore changes in attitudes and behaviors as a result of RLRB participation. In regions where multiple clients were available, a FGD may have been conducted in place of KIIs.
- **Endline KIIs with three FSP management representatives.** One interview with a member of management (conducted by FSP partner ODEF) and one FDG (conducted with two members of Credicampo's management). Management from PADECOMSM were unavailable for a KII. The majority of the key evaluation questions for FSP management were answered during in-person meetings between Grameen and the FSPs during the Guatemala conference or conducted by third-party evaluators.
- **Endline FGDs with FSP frontline staff who implemented RLRB.** There were three FGDs (one per partner) with a total of 23 frontline staff across all of the FSPs. This analysis explores the experience of frontline staff in facilitating RLRB education, as well as the perceived changes in attitude and behavior of the program participants.
- **GCPD Evaluation.** Qualitative interviews with 21 FSP staff conducted by an external consultant were included in the GCPD evaluation and noted in the global GCPD evaluation.⁴

All tools can be provided upon request.

³ Chahal, Emily, Ellie Ostvig, and Cassidy Weaver, *Reducing Barriers to Women's Economic Empowerment in El Salvador and Honduras Gender, Conflict, and Power Dynamics Training: Lessons Learned* (2023), URL forthcoming.

⁴ Welsh, Patrick, *Global Evaluation for Application of Grameen Foundation's Gender and Power Dynamics Trainings within Women and Girls Empowered (WAGE) Initiatives* (Grameen Foundation USA and the American Bar Association, 2023), <https://www.americanbar.org/content/dam/aba/directories/roli/wage/wage-grameen-foundation-global-evaluation-report.pdf>.

Table 2 – Quantitative and Qualitative Methods

Table 2 – Quantitative and Qualitative Methods													
	Quantitative						Qualitative						Total*
	FSP Staff		FSP Clients				FSP Staff				FSP Clients		
	GCPD Pre-Test	GCPD Post-test	Pre-Test	Post-Test	Endline Treatment (T)	Endline Comparison (C)	GCPD Management KII/FGD	CGPD Frontline Staff KII/FGD	Endline Management KII/FGD	Endline Front-line Staff KII/FGD	Endline FSP Clients (T)	Endline FSP Clients (C)	
Credicampo	19	19	277	277	30	36	3	4	2	8	15	10	397
PADECOMS M	16	16	173	132	22	11	3	4	--	5	15	--	274
ODEF	22	22	60	60	30	30	3	5	1	10	18	--	171
Total	57	57	510	469	88	77	9	13	3	23	48	10	842

* Estimated in an attempt to avoid double counting when interviews/surveys were known to be repeated with the same person.

Scope and Limitations

Several points should be highlighted as limitations to this evaluation. The inconsistent use of pre-and post-test survey questions across the questionnaires utilized by FSP partners as well as third-party evaluators and this lack of standardization in surveys makes consistent comparisons across all partners for all indicators difficult. In large part, this was a result of survey updates made throughout the life of the RBI project; some FSPs continued to use the old version of the questionnaire and others used the newer version when it became available.

Such inconsistency in the evaluation results is also reflected in the available data. For example, financial service-related questions were not asked by the external evaluator to ODEF clients, so comparisons are limited to the two other partners, PADECOMSM and Credicampo, in this section. There was also missing pre-test and post-test data for several of Credicampo's responses, limiting the ability of this analysis to understand changes over time for certain indicators and compare those changes to those in other FSPs.

The analysis is further limited by the differing sample sizes used to collect the pre- and post-test data. Sample sizes for the second post-test data collection, used in this evaluation, were significantly lower than the numbers from the pre-test groups and may reduce accurate comparability for assessing changes over time.

Findings

Key Findings from Quantitative Surveys

This section presents and discusses clients' access to and use of financial services, personal impact of stress, knowledge and use of GBV resources, household food security status, existence of an emergency fund and emergency plan, perceived capacity to recover from economic shocks, self-efficacy in completing business-related tasks such as cash flow analyses, determining product price, etc., perceived partner support, beliefs about gender norms, and overall satisfaction with the RLRB curriculum and financial services received through their FSP.

While all the data is available in Annex B, only the Endline Survey data will be presented, comparing the treatment (T) and comparison (C) groups. When pre- and post-test data collected by the FSP partners varied or helped explain potential differences between the treatment and comparison groups, these are weaved throughout the section.

DEMOGRAPHICS

Average ages of both males and females across the treatment and comparison groups were relatively similar, with the average age of men (mid 40s) being slightly higher than that of women (upper 30s) in both groups. The large majority of participants in both groups were female, living in rural areas, and on average had two children. The percentage of married vs unmarried participants varied across the FSPs. The treatment group at PADECOMSM had fewer married or cohabitating clients than the comparison group, with a 28 percentage-point difference. Marital status differences also existed for Credicampo and ODEF, but by smaller margins.

	PADECOMSM		Credicampo		ODEF		Total	
	T	C	T	C	T	C	T	C
<i>Sample size</i>	<i>n=22</i>	<i>n=11</i>	<i>n=30</i>	<i>n=36</i>	<i>n=30</i>	<i>n=30</i>	<i>n=82</i>	<i>n=77</i>
Average age (f)	34.0	40.0	38.0	36.0	39.0	41.0	37.0	39.0
Average age (m)	65.0	-	32.0	45.0	40.0	44.0	46.0	44.0
% female	90.9	100.0	90.0	72.2	80.0	80.0	87.0	84.1
% rural	95.4	54.5	96.7	86.1	50.0	50.0	80.7	63.5
% married/ cohabitating	63.6	90.9	40.0	58.3	80.0	63.3	61.2	70.8
Average no. of living children	2.9	3.0	1.8	1.5	2.3	2.3	2.3	2.3

FOOD SECURITY STATUS

Overall, the percentage of those living in food insecure households was similar for the treatment group (58 percent) and the comparison group (59 percent). Indicators of moderate to severe food insecurity are defined as families that responded that they did not have enough food or did not have the type of food they wanted to eat. Those from PADECOMSM had the lowest reported food insecurity overall—36 percent of the treatment and 46 percent of the comparison group. Those in the treatment group at Credicampo and ODEF both had slightly higher levels of food insecurity than those in the comparison groups, differences of 2 and 3 percentage-points, respectively. Overall, the results suggest a high level of vulnerability among the FSP clients.

Due to an issue of communication, the ODEF external evaluation team used an older version of the survey that did not include the questions relevant to financial services. As a result, ODEF data for Table 4 is missing data.

Smartphone ownership was high (86 percent) among the treatment group and comparison groups.

At both PADECOMSM and Credicampo, there were more individuals in the treatment group with FSP loans than in the comparison group.

Table 4 – Household Food Security Status								
	PADECOMSM		Credicampo		ODEF		Total	
	T	C	T	C	T	C	T	C
<i>Sample size</i>	<i>n=22</i>	<i>n=11</i>	<i>n=30</i>	<i>n=36</i>	<i>n=30</i>	<i>n=30</i>	<i>n=82</i>	<i>n=77</i>
% food insecure	36.4	45.5	76.7	75.0	60.0	56.7	57.7	59.1

Table 4 – Household Food Security Status								
	PADECOMSM		Credicampo		ODEF		Total	
	T	C	T	C	T	C	T	C
<i>Sample size</i>	<i>n=22</i>	<i>n=11</i>	<i>n=30</i>	<i>n=36</i>	<i>n=30</i>	<i>n=30</i>	<i>n=82</i>	<i>n=77</i>
% food insecure	36.4	45.5	76.7	75.0	60.0	56.7	57.7	59.1

USE OF FINANCIAL SERVICES

Confidence in the ability to repay FSP loans was high, regardless of RLRB participation (Table 5). However, **those in the comparison group indicated feeling stressed or anxious about the upcoming payment more often than the treatment group** (55 percent and 41 percent,

respectively). Additionally, the treatment group showed much lower rates of conflict within the household regarding the topic of money – 93 percent indicated that in the past week, they never argued with their spouse or another family member about money, compared to only 77 percent of the comparison group. Overall, the results suggest that approximately 20 percent of the FSP clients were experiencing financial stress related to loan repayment.

Table 5 – Use of Financial Services								
	PADECOMSM		Credicampo		ODEF		Total	
	T	C	T	C	T	C	T	C
<i>Sample size</i>	<i>n=22</i>	<i>n=11</i>	<i>n=30</i>	<i>n=36</i>	-	-	<i>n=52</i>	<i>n=47</i>
% with smartphones	81.8	90.9	90.0	80.6	-	-	85.9	85.8
% with loan from financial service provider	95.4	72.7	56.7	38.9	-	-	76.1	55.8
% confident they could acquire money to pay loan	95.2	100.0	100.0	100.0	-	-	97.6	100.0
% who felt anxiety or stress about their upcoming credit payment	23.8	37.5	58.8	71.4	-	-	41.3	54.5
% who never argued with their family about money (in the past week)	85.7	75.0	100.0	78.6	-	-	92.9	76.8
% who thought about how to pay loan for an hour or more (in past day)	19.0	25.0	29.4	28.6	-	-	24.2	26.8

Table 5 – Use of Financial Services								
	PADECOMSM		Credicampo		ODEF		Total	
	T	C	T	C	T	C	T	C
<i>Sample size</i>	<i>n=22</i>	<i>n=11</i>	<i>n=30</i>	<i>n=36</i>	-	-	<i>n=52</i>	<i>n=47</i>
% with smartphones	81.8	90.9	90.0	80.6	-	-	85.9	85.8
% with loan from financial service provider	95.4	72.7	56.7	38.9	-	-	76.1	55.8
% confident they could acquire	95.2	100.0	100.0	100.0	-	-	97.6	100.0

Table 5 – Use of Financial Services								
	PADECOMSM		Credicampo		ODEF		Total	
	T	C	T	C	T	C	T	C
<i>Sample size</i>	<i>n=22</i>	<i>n=11</i>	<i>n=30</i>	<i>n=36</i>	-	-	<i>n=52</i>	<i>n=47</i>
money to pay loan								
% who felt anxiety or stress about their upcoming credit payment	23.8	37.5	58.8	71.4	-	-	41.3	54.5
% who never argued with their family about money (in the past week)	85.7	75.0	100.0	78.6	-	-	92.9	76.8
% who thought about how to pay loan for an hour or more (in past day)	19.0	25.0	29.4	28.6	-	-	24.2	26.8

STRESS MANAGEMENT

The feeling among respondents that they could deal with everything they needed to do was nearly equal between treatment and comparison groups. The difference was larger between the groups for Credicampo, where 33 percent of the comparison group agreed with the statement while only 20 percent of those in the treatment groups did.

A greater difference was seen among respondents when it came to never feeling nervous or stressed. In general, more women in the comparison groups felt that they never or almost never felt stressed and nervous in the previous month compared to the treatment group (31 percent and 25 percent, respectively). This may be due to the fact that women participating in RLRB may be trying something new that they otherwise might not have attempted, causing them to feel more stressed about the outcomes. The exception was Credicampo, though the difference between the treatment and comparison groups was minimal. Despite the low number of women who reported not feeling stressed and/or nervous in the past month, nearly half of all participants could correctly identify ways to lower stress, and fewer women in the treatment groups correctly identified stress-reducing behaviors than those in the comparison group. This was largely influenced by PADECOMSM where 82 percent of the comparison group identified strategies while only 36 percent of the treatment group were able to do so. Two-thirds of the treatment group in Credicampo, however, correctly identified ways to lower stress and one third of those in the comparison group did the same.

The data collected by the FSP partners as part of the pre- and post-tests show that among the RLRB participants, the percentage who correctly identified ways to lower stress increased at post-test by 20 percentage points for PADECOMSM and almost tripled for Credicampo (30 percent to 83 percent) and more than quadrupled for ODEF (17 percent to 73 percent). **Thus, this data suggests that there was knowledge attrition among RLRB participants between when the pre- and post-tests were conducted and when the endline was conducted resulting in very few differences between the treatment and comparisons at the endline.**

Table 6 – Stress Management								
	PADECOMSM		Credicampo		ODEF		Total	
	T	C	T	C	T	C	T	C
<i>Sample size</i>	<i>n=22</i>	<i>n=11</i>	<i>n=30</i>	<i>n=36</i>	<i>n=30</i>	<i>n=30</i>	<i>n=82</i>	<i>n=77</i>
% who never or almost never felt unable to deal with everything they needed to do (in the past month)	45.5	36.4	20.0	33.3	53.3	50.0	39.6	39.9
% who never or almost never felt nervous and stressed (in the past month)	27.3	36.4	23.3	22.2	23.3	33.3	24.6	30.6
% who correctly identified ways to lower stress	36.4	81.8	66.7	33.3	34.6	34.8	45.9	50.0

Table 6 – Stress Management								
	PADECOMSM		Credicampo		ODEF		Total	
	T	C	T	C	T	C	T	C
<i>Sample size</i>	<i>n=22</i>	<i>n=11</i>	<i>n=30</i>	<i>n=36</i>	<i>n=30</i>	<i>n=30</i>	<i>n=82</i>	<i>n=77</i>
% who never or almost never felt unable to deal with everything they needed to do (in the past month)	45.5	36.4	20.0	33.3	53.3	50.0	39.6	39.9
% who never or almost never felt nervous and stressed (in the past month)	27.3	36.4	23.3	22.2	23.3	33.3	24.6	30.6

Table 6 – Stress Management								
	PADECOMSM		Credicampo		ODEF		Total	
	T	C	T	C	T	C	T	C
% who correctly identified ways to lower stress	36.4	81.8	66.7	33.3	34.6	34.8	45.9	50.0

Table 6 – Stress Management								
	PADECOMSM		Credicampo		ODEF		Total	
	T	C	T	C	T	C	T	C
<i>Sample size</i>	<i>n=22</i>	<i>n=11</i>	<i>n=30</i>	<i>n=36</i>	<i>n=30</i>	<i>n=30</i>	<i>n=82</i>	<i>n=77</i>
% who never or almost never felt unable to deal with everything they needed to do (in the past month)	45.5	36.4	20.0	33.3	53.3	50.0	39.6	39.9
% who never or almost never felt nervous and stressed (in the past month)	27.3	36.4	23.3	22.2	23.3	33.3	24.6	30.6
% who correctly identified ways to lower stress	36.4	81.8	66.7	33.3	34.6	34.8	45.9	50.0

KNOWLEDGE AND USE OF GBV RESOURCES

The treatment and comparison groups consistently demonstrated knowledge that not allowing women to handle money is a form of GBV (economic coercion). However, respondents from ODEF were less likely to correctly identify economic coercion as a form of GBV than those from PADECOMSM and Credicampo (Table 7). This may be because the number of men interviewed at ODEF was much higher than at PADECOMSM and Credicampo or because more clients were classified as urban. **As with earlier data on stress, when comparing endline data with the pre- and post-test data, there was on average a 20 percentage-point jump between the pre- and post-tests that dropped by endline, except for PADECOMSM. This suggests some attrition in knowledge for this indicator.**

However, awareness of GBV-support resources, specifically the platform *CuentaNos*, was substantially higher among the treatment groups for all three FSPs, as shown below.

Prior to implementation of RLRB, knowledge of the *CuentaNos* platform was extremely low. Pre- and post-test surveys indicated that neither of the three groups of clients had more than 8 percent who identified *CuentaNos* as a resource for GBV-support. **Of those who were aware of the *CuentaNos* platform, only participants in the treatment group had visited**

the website for help or information, though this was only 27 percent of CuéntaNos-aware participants. Similarly, those in the treatment group were the only ones to share information on CuéntaNos with others, except for at Credicampo.

Table 7 – Knowledge and Use of GBV Resources

	PADECOMSM		Credicampo		ODEF		Total	
	T	C	T	C	T	C	T	C
<i>Sample size</i>	<i>n=22</i>	<i>n=11</i>	<i>n=30</i>	<i>n=36</i>	<i>n=30</i>	<i>n=30</i>	<i>n=82</i>	<i>n=77</i>
% who agree that not allowing women to handle money is a form of GBV	72.7	90.9	83.3	77.8	60.0	50.0	72.0	72.9
% who knew where to get help or support for GBV	86.4	72.7	90.0	52.8	73.3	60.0	83.2	61.8
% who knew of CuéntaNos	31.8	18.2	53.3	19.4	56.7	10.0	47.3	15.9
Of those who knew of CuéntaNos, % who visited website for help/info	14.3	0.0	43.8	0.0	23.5	0.0	27.2	0.0
Of those who knew of CuéntaNos, % who shared CuéntaNos with someone	14.8	0.0	68.8	14.3	35.3	0.0	39.6	4.8

HOUSEHOLD RESILIENCE

The World Bank Global Financial Inclusion Survey (Findex) uses a household’s ability to come up with 1/20th gross national income per capita (in local currency) as a measure for financial resilience.⁵ For RBI, USD 150 was used in Honduras and El Salvador as the minimum amount a household should save.

Though more respondents in the treatment group correctly identified the minimum amount needed for an emergency fund and reported saving with a group or outside organization as compared to the comparison group, **more in the comparison group reported actually having an emergency fund.** The exception to this was Credicampo, where 63 percent of the treatment group and half of the comparison group had an emergency fund. **It should also be noted that on average for all three FSPs, there was an increase from 52 percent to 87 percent between the pre- and post-tests for those who knew the minimum amount to save for an emergency.** The endline averages were much lower than the pre-test averages. This suggests some attrition in knowledge, and perhaps even some confusion in the minimum amount that should be saved for an emergency fund.

⁵ World Bank, *Global Findex Questionnaire* (2021), <https://thedocs.worldbank.org/en/doc/62b680b8e92d0f3631cfe82728b00a39-0050062022/original/Findex-2021-Questionnaire.pdf>.

Across all three FSPs, **the treatment group was almost twice as likely as the comparison group to have had a discussion on an emergency plan with their family.** There was also a very notable increase between the pre-test and post-test among RLRB participants (scores doubled from 35 percent at pretest to 70 percent at post-test), especially for Credicampo who jumped from 5 percent to 92 percent of participants having held a conversation about an emergency plan with a family member.

The treatment group was slightly more likely than the comparison group to feel somewhat or very confident of their ability to come up with USD 150. There was a notable jump between the pre- and post-test, with confidence levels among RLRB participants growing from 57 percent to 87 percent. The top three sources for emergency funds were savings held at home, work income, family, and friends.

Table 8 – Household Resilience								
	PADECOMS M		Credicampo		ODEF		Total	
	T	C	T	C	T	C	T	C
<i>Sample size</i>	<i>n=22</i>	<i>n=11</i>	<i>n=30</i>	<i>n=36</i>	<i>n=30</i>	<i>n=30</i>	<i>n=82</i>	<i>n=77</i>
% who correctly identified base amount needed for an emergency fund (\$150)	27.3	36.4	23.3	11.1	30.0	20.0	26.9	22.5
% who have an emergency fund	63.6	63.6	63.3	50.0	40.0	70.0	55.6	61.2
% who saved with a group or outside organization in last year	45.4	45.4	46.7	27.8	23.3	20.0	38.5	31.1
% who have discussed an emergency plan with family	68.2	36.4	76.7	41.7	56.7	30.0	67.2	36.0
% who feel very capable of recovering if their home was affected in an emergency	59.1	54.5	43.3	33.3	53.3	60.0	51.9	49.3
% who indicated that in an emergency, it would be very or somewhat possible to get \$150 in one month	90.9	90.9	76.7	63.9	76.7	80.0	81.4	78.3
Most important resource in acquiring the \$150								
<i>Savings in the home</i>	26.7	25	34.8	26.7	26.7	26.7	29.4	26.1
<i>Savings with a financial institution</i>	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<i>Savings with a savings group</i>	0.0	0.0	34.8	6.7	10.0	16.7	14.9	7.8
<i>Work income</i>	13.3	25.0	13.0	13.3	33.3	30.0	19.9	22.8
<i>Loan from official FSP</i>	6.7	0.0	8.7	13.3	13.3	10.0	9.6	7.8
<i>An informal private lender</i>	0.0	0.0	4.3	0.0	0.0	6.7	1.4	2.2

Table 8 – Household Resilience								
	PADECOMS M		Credicampo		ODEF		Total	
	T	C	T	C	T	C	T	C
<i>Credit card</i>	6.7	0.0	0.0	0.0	3.3	0.0	3.3	0.0
<i>Family and friends</i>	40.0	50.0	4.3	40.0	10.0	6.7	18.1	32.2
<i>Other</i>	0.0	0.0	0.0	0.0	0.0	3.3	0.0	1.1

KNOWLEDGE OF BUSINESS-RELATED TASKS

Changes in knowledge-based outcomes such as those in the table below were a strength of the RLRB curriculum, where treatment groups consistently scored higher than comparison groups. Knowledge of cash flow analyses among business owners was high across all groups, except for Credicampo whose treatment group was 40 percentage-points more likely than the comparison group to feel confidence in their ability to develop a cash flow analysis. The treatment group was more than 20 percentage-points more likely than the comparison group to correctly answer that the maximum debt payment one has should not exceed a third of one’s income and that the rule of thumb to set a product’s price should be cost plus 30 percent. The treatment group also performed better on average (55 percent) than the comparison group (48 percent) when asked to identify steps needed before growing a business.

Table 9 – Knowledge of Business-related Tasks								
	PADECOMS M		Credicampo		ODEF		Total	
	T	C	T	C	T	C	T	C
<i>Sample size</i>	<i>n=22</i>	<i>n=11</i>	<i>n=30</i>	<i>n=36</i>	<i>n=30</i>	<i>n=30</i>	<i>n=82</i>	<i>n=77</i>
% who feel confident performing a cash flow analysis	72.7	72.7	73.3	33.3	83.3	76.7	76.4	60.9
% who correctly identify that a debt payment should not be more than one third of your income	54.5	36.4	46.7	19.4	50.0	30.0	50.4	28.6
% who correctly identify that general rule for determining product price is cost plus 30%	63.6	9.1	50.0	30.6	76.7	63.3	63.4	34.3
Of those who have a business, % who correctly identify steps needed before growing a business	50.0	28.6	61.1	66.7	53.3	50.0	54.8	48.4

Table 9 – Knowledge of Business-related Tasks								
	PADECOMSM		Credicampo		ODEF		Total	
	T	C	T	C	T	C	T	C
<i>Sample size</i>	<i>n=22</i>	<i>n=11</i>	<i>n=30</i>	<i>n=36</i>	<i>n=30</i>	<i>n=30</i>	<i>n=82</i>	<i>n=77</i>
% who feel confident performing a cash flow analysis	72.7	72.7	73.3	33.3	83.3	76.7	76.4	60.9
% who correctly identify that a debt payment should not be more than one third of your income	54.5	36.4	46.7	19.4	50.0	30.0	50.4	28.6
% who correctly identify that general rule for determining product price is cost plus 30%	63.6	9.1	50.0	30.6	76.7	63.3	63.4	34.3
Of those who have a business, % who correctly identify steps needed before growing a business	50.0	28.6	61.1	66.7	53.3	50.0	54.8	48.4

CLIENTS WITH BUSINESS

Business ownership was generally high across all FSPs and all respondents (78 percent of treatment group and 60 percent of comparison group), except for those in Credicampo’s comparison group of whom only one-third have a business. The treatment group was more likely to borrow money for a business or farm than the comparison group, demonstrating both competence and confidence in their ability to successfully use financial services to benefit their business, except for ODEF clients whose responses were consistent across treatment and comparison groups. A high percentage of participants felt that their spouse was supportive of them starting or growing a business. The treatment group generally reported feeling more supported by their spouse, except for Credicampo, whose treatment group was less likely than the comparison group to feel very supported by a spouse. This feeling was particularly strong among the PADECOMSM treatment group, where 94 percent of respondents agreed that they felt supported by their spouse in starting or growing their business.

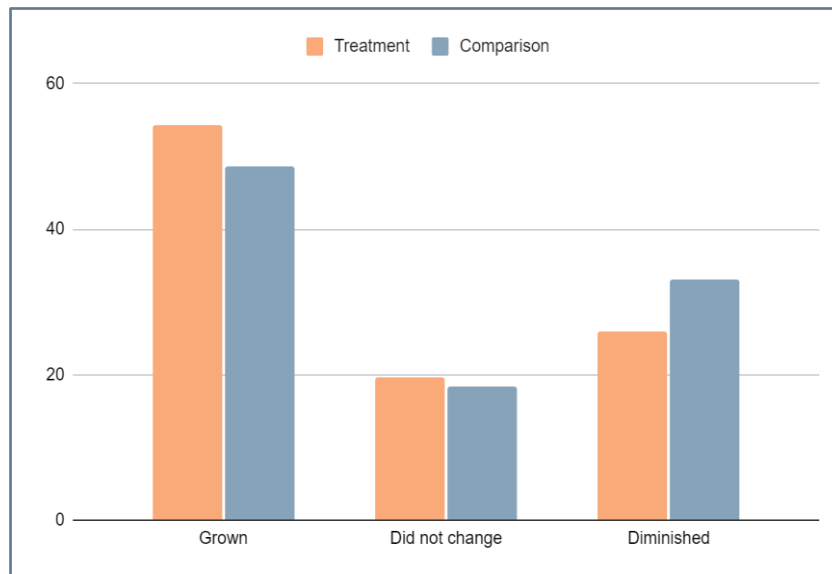
Among those who already indicated that they have a business, **a high percentage of both groups have tried to make their business more resilient in the last six months**. Some slight differences did occur, however: Credicampo’s treatment group was more likely to have worked

on business resilience whereas ODEF’s treatment group was slightly less likely than the comparison group to have worked on business resilience. One hundred percent of both the treatment and comparison groups with PADECOMSM did something in the prior six months to make their business more resilient. Approximately 94 percent of the treatment group and 90 percent of the comparison group felt very capable or somewhat capable of getting their business to recover in the wake of an emergency.

As reflected in Table 10 and Graph 1, 54 percent of the treatment group and 49 percent of the comparison group indicated that their business income has grown in the last year. While the treatment group across all three partners does not show any conclusive difference from the comparison group, Credicampo (41 percent and 31 percent) and ODEF (53 percent and 44 percent) individually show greater differences across treatment and comparison groups, respectively. While PADECOMSM clients in the treatment group were less likely to report an increase in income, they were more likely to report that income did not change and less likely to report that income had diminished than the PADECOMSM comparison group. Across all three partners, 33 percent of comparison groups reported that business income diminished in the previous year, compared to only 26 percent of the treatment group.

Table 10 – Clients with Business								
	PADECOMSM		Credicampo		ODEF		Total	
	T	C	T	C	T	C	T	C
<i>Sample size</i>	<i>n=22</i>	<i>n=11</i>	<i>n=30</i>	<i>n=36</i>	<i>n=30</i>	<i>n=30</i>	<i>n=82</i>	<i>n=77</i>
% who have a business	72.7	63.6	60.0	33.3	100	83.3	77.6	60.1
% who borrowed money for business or farm in last year	63.6	54.5	53.3	33.3	66.7	66.7	61.2	51.5
% who feel very supported by their spouse in starting or growing their business	93.8	57.1	77.8	83.3	83.3	73.3	85.0	71.2
% who tried to make their business more resilient in the last 6 months	100	100	83.3	75.0	90.0	92.0	91.1	89.0
% who feel capable of recovering if their business was affected in an emergency								
Very capable	68.7	71.4	44.4	50.0	46.7	52.0	53.3	57.8
Somewhat capable	31.3	14.3	44.4	41.7	46.7	40.0	40.8	32.0
% who indicated how their business income has changed in the past year								
Grown	68.8	71.5	41.2	30.8	53.3	44.0	54.4	48.7
Did not change	18.8	0.0	23.5	30.8	16.7	24.0	19.7	18.3
Diminished	12.6	28.6	35.3	38.5	30.0	32.0	26.0	33.0

Graph 1. Reported business income change in the last year



HOUSEHOLD FINANCIAL PRODUCTS

RLRB promotes the need to have a financial portfolio that includes both financial investment (such as credit) and protection (such as insurance). Insurance was specifically addressed in RLRB as a product to help protect personal or business well-being. **On the whole, households in the treatment group were more likely than the comparison group to have personal loans, business loans, savings, remittances, insurance, and credit.** The use of various financial products by the treatment group is a clear demonstration of a desired behavior among entrepreneurs to incorporate such resources into their personal portfolio to start, grow, or further strengthen their business. The comparison group was higher only in the investments category. The only exceptions include the PADECOMSM comparison group whose households reported having more business loans, and the Credicampo comparison group whose households reported having more remittances than the treatment group. **Apart from investments and credit, there were also more households who reported at post-test having financial products as compared to pre-test, validating the increased use of a portfolio of financial products.**

Table 11 – Household Financial Products								
	PADECOMSM		Credicampo		ODEF		Total	
	T	C	T	C	T	C	T	C
<i>Sample size</i>	<i>n=22</i>	<i>n=11</i>	<i>n=30</i>	<i>n=36</i>	<i>n=30</i>	<i>n=30</i>	<i>n=82</i>	<i>n=77</i>
% whose households have following financial product								
Investments	0.0	0.0	6.7	2.8	26.7	53.3	11.1	18.7
Personal loan	27.3	18.2	20.0	8.3	56.7	53.3	34.7	26.6
Business loan	40.9	45.5	16.7	13.9	63.3	56.7	40.3	38.7
Savings	18.2	0.0	30.0	16.7	50.0	43.3	32.7	20.0

Table 11 – Household Financial Products

	PADECOMSM		Credicampo		ODEF		Total	
	T	C	T	C	T	C	T	C
<i>Sample size</i>	<i>n=22</i>	<i>n=11</i>	<i>n=30</i>	<i>n=36</i>	<i>n=30</i>	<i>n=30</i>	<i>n=82</i>	<i>n=77</i>
Remittances	40.9	18.2	10.0	27.8	53.3	46.7	34.7	30.9
Insurance	4.5	0.0	3.3	0.0	20.0	16.7	9.3	5.6
Credit	22.7	0.0	33.3	25.0	56.7	53.3	37.6	26.1
None	0.0	27.3	23.3	25.0	0.0	10.0	7.8	20.8

BELIEFS REGARDING GENDER NORMS

Of the questions exploring gender norms and beliefs, the largest differences between the treatment and comparison groups were regarding whether men should have more rights to a job than women when jobs are scarce and whether men are perceived to be better political leaders than women. The comparison group was ten percentage-points less likely than the treatment group to disagree with the first statement (73 percent and 84 percent, respectively) while the comparison group was 9 percentage-points less likely than the treatment group to disagree with the second statement (91 percent and 82 percent, respectively).

In general, responses showed that the treatment group is less likely to agree with traditional gender norms than the comparison group, with four exceptions: ODEF’s treatment group was more likely to believe that it is a man’s job is to earn money and a women’s job to take care of home/children and to believe that men should have more rights to a job when work is scarce. PADECOMSM’s treatment group is less likely to believe that women are just as capable as men at running a business and women should have the same rights and be treated the same as men. These exceptions demonstrate that despite support provided, traditional gender norms regarding household roles persist and should be an area of focus for future efforts.

Changes were also noted from pre-test to post-test data collected by the partners whereby ODEF’s and PADECOMSM’s RLRB participants were 20 percentage-points more likely to disagree that it is a man’s job to earn money and a woman’s job to take care of the household (see Annex A for inclusion of pre- and post-test data). When asked about their agreement that women are just as capable as men in successfully running a business, there was almost a 10 percentage-point improvement among ODEF’s and PADECOMSM’s clients (these variables were missing for Credicampo). Interestingly for both ODEF and PADECOMSM, the improvements in the pre- to post-test measures continued to improve at endline for one indicator (PADECOMSM showed a continued increase in disagreement that a man’s job is to earn money and a woman’s job is to take care of the household, and ODEF showed a continued increase in agreement that women can run a business just as successfully as men), but the opposite indicator for each partner was lower at endline than at post-test, suggesting no clear pattern (see Annex A).

Table 12 – Beliefs Regarding Gender Norms

	PADECOMSM		Credicampo		ODEF		Total	
	T	C	T	C	T	C	T	C
<i>Sample size</i>	<i>n=22</i>	<i>n=11</i>	<i>n=30</i>	<i>n=36</i>	<i>n=30</i>	<i>n=30</i>	<i>n=82</i>	<i>n=77</i>
% who strongly disagree that a man’s job is to earn money and woman’s job is to take care of the household and family	54.5	45.4	50.0	27.8	30.0	43.3	44.8	38.8
% who strongly agree that a woman is just as capable as a man in successfully running a business	77.3	81.8	83.3	75.0	100.0	90.0	86.9	82.3
% who agree that women should have the same rights and be treated the same as men	95.4	100.0	100.0	83.3	96.7	96.7	97.4	93.3
% who disagree that men are better political leaders than women and should be elected over women	90.9	90.9	100.0	72.2	83.3	83.3	91.4	82.1
% who disagree that when jobs are scarce, men should have more rights to a job than women	77.3	63.6	93.3	69.4	80.0	86.7	83.5	73.2

RLRB SATISFACTION

While the majority of the treatment group received the RLRB education through in-person instruction, a larger percentage of ODEF clients met in person, but were also presented with the RLRB videos through a PowerPoint-facilitated session. Grameen had originally developed a micro-learning platform through 7-taps, which did not work well due to low network bandwidth to stream the videos. To overcome this challenge, Grameen worked with ODEF to develop a PowerPoint version that could be fully downloaded onto a tablet so that the frontline staff could use the PowerPoint version as a tool to present the learning objectives, the videos, and facilitate a conversation. The two partners in El Salvador preferred to fully engage clients in weekend workshops whereby multiple modules were often covered in one session.

Business finance was considered by RLRB participants to be the most valuable content of all thematic areas of the training. Only one participant from each organization indicated that the GBV section was their least favorite. Despite this, very few RLRB participants expressed discomfort with specific content areas, but some did, however, find the delivery of a few topics to be boring.

All of the participants indicated that they were satisfied with the RLRB education and were likely to recommend RLRB to a friend. Participant satisfaction with financial services was very high. Nearly all, with the exception of one participant from PADECOMSM, indicated that they would recommend those services to family or friends.

Table 13 – RLRB Satisfaction

	PADECOMSM	Credicampo	ODEF	Total
	T	T	T	T
<i>Sample size</i>	<i>n=21</i>	<i>n=30</i>	<i>n=30</i>	<i>n=82</i>
% who received RLRB training by specific method				
In person with a frontline staff member	100.0	100.0	26.7	75.6
Virtually with a frontline staff member	0.0	0.0	73.3	24.4
% who identify RLRB topics as their most favorite				
Stress	38.1	53.3	70.0	53.8
GBV	57.1	60.0	56.7	57.9
Personal finances	38.1	63.3	80.0	60.5
Business finances	76.2	76.7	90.0	81.0
Emergency preparation	19.0	40.0	63.3	40.8
None/Don't remember	0.0	0.0	6.7	2.2
Did not complete RLRB	4.7	0.0	0.0	1.6
% who identify RLRB topics as their least favorite				
Stress	0.0	6.6	6.7	4.4
GBV	4.8	3.3	3.3	3.8
Personal finances	4.8	0.0	3.3	2.7
Business finances	0.0	0.0	0.0	0.0
Emergency preparation	0.0	3.3	10.0	4.4
None/Liked them all	85.7	86.7	83.3	85.2
Did not complete RLRB	4.8	0.0	0.0	1.6
% who were satisfied with RLRB	100.0	100.0	100.0	100.0
% who are likely to recommend RLRB to a friend	100.0	100.0	100.0	100.0
% who are likely to recommend financial services to family or friends	95.2	100.0	100.0	98.4

Key Findings from Qualitative Interviews and Focus Groups

The following section outlines major themes and key results of qualitative KIIs and FGDs conducted with FSP clients, management, and frontline staff. The discussions covered the main activities of RBI and their impact, including the RLRB curriculum, the GCPD workshops, and connections with Kiva and CuéntaNos. The KIIs and FGDs also covered additional aspects of the RBI project, such as male engagement and personal and systemic changes resulting from various program activities.

EXPERIENCES WITH THE RLRB CURRICULUM

Impacts of RLRB

During the implementation of the RLRB training, ODEF management saw the benefits of the multiplier effect. When a group of frontline staff were trained and awareness of individuals increased on topics such as GBV, **they not only came to value the knowledge that they gained as staff but were motivated to share it with their clients** as well. One partner found that the workshops helped with the organization's reputation because the clients could see that they are interested in helping them grow, not just doing business transactions. Frontline staff also saw how the organization benefited from the program. One frontline staff member observed, *"The purpose is that we all win, the clients win, [the FSP] wins, because if the client and their family are educated in the financial aspect, this will have a positive impact, they will be able to better manage their finances and will not fall behind in payments."* Another frontline staff member reflected, *"Resilient life, resilient business indicates the way in which a life, a family, can be prosperous, regardless of whether it went through any adverse situation within its family nucleus; and for business matters, so that people can, in one way or another, innovate and always be able to seek that growth within their business."*

Many frontline staff as well as clients were unfamiliar with the concept of resilience; after the RLRB training, they had a new appreciation for their own resilience and that of those around them. One of the frontline staff noted that *"being a resilient person is very valuable, before I had not realized how important it is to overcome difficulties."* Another shared, *"My learning is that the [RLRB] training material gave us more tools and ideas to address each of the topics, and I also learned to deal with the people with whom we were working, and further enrich our knowledge on financial issues."*

Changes in clients

RLRB participants experienced changes in knowledge, attitudes, and behaviors. Men considered the training to be very positive. They especially appreciated the topic of stress management. One shared, *"Many times we have felt a little burdened with so much work, with so many things, but the talks have helped us to handle these situations."* Some also noted that they had not heard about resilience before participating in the RLRB modules, but their new knowledge has helped them gain confidence that they can handle difficult situations in both their personal and work lives. Nearly all the focus group participants agreed, however, that the highlight of the RLRB trainings was receiving further education on finance and business. They recognized that the training was good for their businesses as they learned about accounting and financial management practices. This is reflected in the sentiment shared by one participant when he said, *"the subject of how to manage money, or about financial education is useful for one to better manage the business or venture."* Others further explained that those subjects have helped them solve issues regarding their sales and, in doing so, improve them.

ODEF's external evaluator noted that the men who participated "...have made changes in their macho cultural patterns, giving more openness to women, although in many cases they do not agree with postulates on gender equality."

Female participants also noted that they acquired new skills and knowledge. The feedback received was consistent with results of the surveys conducted at endline showing an overall increase in business- and household-related knowledge, resilience, and self-efficacy, though some results from the post-test to the endline saw knowledge attrition (see Annex A for pre- and post-test data comparison). One participant said, "*The training helped me to have more confidence and satisfaction for the tasks that one performs, this will prevent the failure of the business.*" Women interviewed also found the changes in their personal lives to be significant. They appreciated being taught how to manage their stress and gained confidence and improved self-esteem. They realized the importance of listening to the opinions of their family members.

Among men and women, one of the differences was that they tend to handle the area of finance differently. Typically, men have a job and women have their own business. One male participant shared, "*Personally, I have a business, I am an electrician, so [the RLRB modules] helped me a lot to break down my salary and use it in a different way, not only in expenses, but also in investment for my tools and in the future, if in a given case I lose my job, I feel that this is the difference.*" In one FSP's focus group, the clients did not perceive differences in knowledge, attitude, and behavior changes between male and female clients.

Changes in clients' business

Clients noted changes in their businesses after participating in RLRB. Participants learned how to create more sales and improve their customer service. Endline survey data supports this qualitative finding, showing that the treatment group was much more confident than the comparison group in their ability to perform business related tasks, such as performing a cash flow analysis and determining an appropriate product price, among others (see Table 9). They reported improvements in emergency preparedness, expansion and diversification of their inventory, and better organization in their resources and activities. Participants also took steps to improve their customer service, manage their expenses, and prioritize their inventory to improve profits.

One key change in business practices shared during the evaluation was that participants feel that their understanding of financial management and of separating money for personal and business use has improved. Participants also learned how to price products and factor in their salary. They gained skills to help them separate business funds, manage their savings, and record cash flow. **Their business practices improved, and they now use better strategies to sell their products, give good customer service, and be active listeners.**

Clients reported that they were motivated to diversify their inventory and value their ventures. This is illustrated by the following sentiment: "*Ultimately, one client told us that it had been very important to her, because she did have her business but never had she pondered her profit margin, and she set out to establish a value for her labor, her work, then, after receiving the training, this boosted her to be able to have a more estimated value of a sale price and generate, to a certain extent, a better profit margin, within her business.*"

Changes in clients' personal lives

As a result of what they learned from RLRB, clients have been able to better manage their stress. They implemented stress management techniques like eating better and getting more exercise. Some participants gained a new level of knowledge and confidence. One said, "*The training helped me to have more confidence and satisfaction for the tasks that one performs,*

this will prevent the failure of the business.”

Additionally, some clients said they felt more secure and improved their personal relationships. Some of the participants started to bring their children, both sons and daughters, to the training given the value that they felt their children would gain as well. One client shared that her son who works started to contribute some of his salary towards a household emergency savings plan as a result of participating with her during the RLRB sessions. In fact, one of the project evaluators shared that it was evident that changes in family interactions were occurring as a result of the RLRB trainings, especially regarding conversations around money. This observation was supported by lower rates of money-related arguments among the treatment group as compared to the comparison group.

Frontline staff experience

As they became more familiar with the RLRB curriculum, frontline staff learned how to incorporate topics of financial management and personal resilience into their training. One frontline staff member shared, *“My learning was that the RLRB training material gave us more tools and ideas to address each of the topics, and I also learned to deal with the people with whom we were working, and further enrich our knowledge on financial issues.”* This may also suggest one reason why the difference between the treatment and comparisons groups were not that different, as the frontline staff may have informally been sharing insights with clients when they met.

Frontline staff valued the fact that their FSPs were providing this kind of inclusive training: *“It was a very interesting process, because financial institutions do not always have this more qualitative perspective on issues such as gender, stress management, which were like the two main issues that had the most impact on our clients, so my learning was how to achieve all this psychosocial part with people who are more linked to more financial issues...for me it was linking all of this into a single training process.”* Frontline staff also appreciated the content on a personal level, *“I think it helped me a lot to study and review resilience issues, how I, as a person, as a woman can use these tools in my life, and now I am always seeing: ‘This helps me to be more resilient or not’, and I think that is like the change that I have experienced.”* The frontline staff described the changes and increased awareness the trainings facilitated among those who have already participated in the training. It continues with the rest of the staff and helps the institution change as well. Another frontline staff member commented, *“I notice that I have become more sensitive, now I have an easier time engaging in difficult conversations with clients, men and women, and that makes me feel more confident.”*

Sequencing of topics

The qualitative surveys also emphasized lessons learned regarding potential improvements to RLRB implementation. For example, the interviews revealed that urban frontline staff believed the RLRB topics need to be addressed in a certain order, with financial services first. Since RLRB participants were already working with FSPs and using their products, frontline staff found that starting with financial topics helped foster interest and connection between the participants and the curriculum. Moreover, by starting with *Resilient Business* and moving to *Resilient Life*, the frontline staff could better identify the needs and dynamics of participants to establish an atmosphere of trust. This early buy-in to the modules and rapport with participants was especially important in order to introduce more difficult topics, like GBV, later on. One frontline staff member shared, *“At the beginning, the first person I trained, I started precisely with gender equality, but then I changed, I left that topic last...I started with Resilient People and the gender issue was left for last when we had already entered into confidence.”*

Due to time and budget constraints, for one of the FSPs, sessions were divided, and two modules were given per session. In another FSP, the frontline staff did not feel that starting with gender in the context of the training was appropriate, so they followed their own order of sequence. They also divided the topics according to the expertise of each of the different trainers. One participant explained, *“In my case, I am more proficient in financial topics, so I gave the issues related to managing finances and another colleague who is a psychologist gave the issues of managing stress and gender.”* In addition, when frontline staff felt that there was too much information to cover, they started selecting what they felt was most important from the training and just using those sections.

Degree of comfort with RLRB topics

When RLRB participants were asked about how comfortable they felt discussing their businesses and sensitive topics such as stress and GBV, none of the participants expressed discomfort. Far from making them uncomfortable, female RLRB participants stressed that the topics covered in the training have served to improve their economic situation, their health (and stress management in particular), and their family environment. Male participants also shared that they were not uncomfortable with the topics of gender and GBV, as they reported that it is quite common to talk about them openly. The frontline staff did note, however, that some men did exhibit some reservations when talking about issues like GBV.

For some participants, the concepts were new and slightly confusing. For example, many did not know the meaning of ‘resilient’ and they did not have a clear understanding when the training started why this concept would be included.

Most valued topics

When asked about what clients seemed to value the most, frontline staff identified resilience, gender equality, resilient living, and GBV. The clients themselves reported that they enjoyed the sections on emergency funds, accounting records, and how to find a break-even point. These felt most relevant to many clients and added value since many own small businesses.

In line with the quantitative results, client preferences for RLRB modules seemed to lean towards business topics (including financial education), GBV and stress management, although there was some variance by gender. For example, in one group, men were more interested in the financial topics and women were more concerned with the issues of GBV. In another focus group, men gravitated towards topics pertaining to agriculture and livestock, while women were more focused on the issues of food handling, improving their small shops, and things that help the family and community. In the same discussion, men emphasized their focus on production and results; women, on the other hand, were intrigued by increasing and improving businesses without neglecting their family. Financial education was also valuable: learning about savings and managing income improved their ability to sustain and improve their businesses. They also liked learning how to reinvent themselves in their business ventures and find ways to diversify, improve their customer experience, determine appropriate product prices, and better manage expenses to improve their business. On a personal level, they appreciated the content that focused on their innate value and power as women which inspired them to improve their engagement in community leadership opportunities.

In addition to business topics, gender was cited as a topic of interest, though some clients reported feeling reluctant to talk about such issues. As one frontline staff member shared, *“We were quite open on saving issues, how to manage a loan, and equality and gender issues. However, we saw that there were people who did not like to talk about gender very much,*

especially when we talked to older people, and in mixed groups.” One group expressed interest in learning about gender roles, particularly because these topics focused on raising men’s awareness. The discussions also helped women participants understand their own value as women and as community leaders, and helped them recognize violence that they may be experiencing: *“Then the gender issue also had a great impact, because we not only talked about it theoretically, but we also provided them with a practical tool that has to do with a care route to identify the type of violence to which they may be victims.”*

Recognizing forms of violence

The topics regarding GBV were received with varying levels of discomfort, as noted elsewhere, but many participants appreciated learning about resources and how to prevent GBV. One female participant shared, *“I saw violence against my neighbor, but I was afraid to call the police. But once I received the talks, I am willing to make complaints when I see a related situation with violence, I am no longer afraid of denouncing violence.”* Another female client shared that she now knows how to identify when there is violence, which is particularly important because, *“generally women are not clear when there is violence.”* She went on to say, *“The training helped us to observe behaviors that at first glance are not perceived as an act of abuse, because they are so used to it that it seems normal.”*

Some of the participants came to realize that they were victims of economic violence. For example, they learned that a man withholding food or resources from his wife and children is acting in a form of economic violence. The training’s focus on GBV allowed participants to recognize the reality of their situations and empowered them to know how to address it. One woman shared how she completed the trainings and then passed the information to her daughter, who was experiencing violence from her husband. In reference to this, the participant shared, *“...so I tell her that things cannot stay like this, that she has to report it, but that he [the husband] had also read what we gave them about the route of violence and that now they were fine, and that they both have the business and that they are both working.”*

Male participation

While the RLRB trainings focused on female clients as target beneficiaries, the results showed that male participation actually enhanced the overall learning experience and allowed female and male clients to share their experiences. Female clients were not impacted negatively by the participation of male clients. In fact, female clients found male participation to be beneficial. In groups where men participated, clients noted that it was a good experience to listen to their point of view and to learn to relate better with men. Some participants valued the opportunity to establish friendships with men. Others reflected that by inviting men and having them participate, the experience was better because it engaged men throughout the learning process. Frontline staff also expressed similar reactions about the importance of involving male clients in the training sessions as they felt that when discussing the roles that men and women have in the household during the RLRB sessions, it was important to have a male client perspective given the “culture and the roots that exist at the level of rural communities.”

Challenges implementing RLRB

When asked about the challenges they faced while implementing RLRB among clients, frontline staff noted a variety of challenges. Though they generally recognized the importance of the program, frontline staff expressed frustration about how RLRB added to their heavy workload and believed that more colleagues should be included to help share that load. One said, *“I have to be honest: I think several colleagues say that it is not fair that we are loaded with a lot of work.”* This sentiment was compounded by the feeling that their time was already

stretched thin; adding trainings in addition to all of their other responsibilities was difficult for many frontline staff. Some also felt they didn't have the support of FSP management as they carried out the trainings.

During the RLRB trainings themselves, several more challenges arose. Many frontline staff reported that it was challenging to adapt the technical language for participants in urban and rural settings, and that they had to be extremely cautious in their delivery of sensitive RLRB content pertaining to power dynamics and gender roles to avoid causing confusion among the participants. This was especially true for clients who participated with their spouse, as the frontline staff needed to be intentional in avoiding topics that could cause discord or conflict during or after the trainings. One FSP further reported that although there was less participation by men overall, many of those who did participate were community leaders who were invested in the learning. In rural areas, digital trainings were difficult to implement. Literacy (or lack thereof) was a barrier and frontline staff had to explain the questions to the participants.

Frontline staff also pointed out the complexity of presenting certain topics. For the *Growing Business* module, for example, they found it difficult to help clients understand how businesses can grow internally though that growth may not be perceived externally. While it was easy and comfortable for the frontline staff to discuss financial topics, addressing gender issues was more difficult and unfamiliar. One advisor said that he was scared and worried about offending people at the training. However, he pointed out that they as frontline staff benefited because they had the opportunity to learn.

For those in management positions, the biggest challenge was incorporating gender issues into their policies given their inexperience with gender-related content. Furthermore, management was also initially hesitant to integrate gender into their FSP work, but after completing the RLRB program they were pleased with the combination of the training along with their FSP work. One organization explained that their main concern is that it will be a challenge to sustain this work into the future without RBI funding, citing worries about having the financial means and organizational capacity to keep providing training at this scale. They felt that in order to continue implementing the program, external support would be required, such as that provided through RBI.

Considerations for improved RLRB implementation

Those involved with RLRB—management, frontline staff, and clients—brought up several points that should be considered for future trainings. Frontline staff pointed out that they often held trainings in a client's house or in their place of business, but that this led to interruptions and distractions. In future iterations of RLRB trainings, frontline staff would prefer to hold trainings at FSP offices or in community gathering places to provide a better learning experience and reduce strains on clients.

In addition, there were cultural considerations that should be noted. Because of the sensitive nature of issues such as GBV, one FSP decided to hire three women to teach the topics with the goal of making the participants (particularly women) feel more comfortable. Another assigned a pair of advisors — one male and one female — to work together to provide the training. When reflecting on the trainings, one frontline staff member said, *“For us, the best way to learn, above all, was through practice, when we were already with the clients or associates providing the training. It has been of great help so that women can empower themselves in their own businesses and improve the economy of their families and give their children a better education, better food.”*

Frontline staff further mentioned that it was important that interventions are ongoing in order to change culture. They suggested that the RLRB tools be accessible on digital platform/social networks to increase access. They recommended that monthly meetings be held and wanted more resources to be able to share the information with a greater number of communities. To sustain post-project integration, they also indicated that the RLRB training could be incorporated into trainings already established by the FSP. Some staff members also suggested that the training should be promoted more internally to garner further support for RLRB trainings, especially after RBI's close.

FSP management also shared several items they noted from managing RLRB implementation. After seeing the impact of trainings on clients, management felt that the workshops should be more inclusive and reach more people. However, they also expressed concern about the lack of a baseline evaluation. With such a wide variety of participants, from single mothers to young people to married women with several children, a baseline would measure impact while taking demographic information into account. This would be especially pertinent with a wider and more diversified audience.⁶

SOCIAL PERFORMANCE MANAGEMENT AND GCPD WORKSHOP

Challenges encountered in gender mainstreaming

When partner staff were asked about gender mainstreaming activities, such as use of the introductory GCPD workshop and the SPM Gender Assessment, they noted challenges of “incorporating gender” into FSP policies, practices, and perceptions. One partner staff member conveyed that mainstreaming gender does not just mean *“having a greater number of female clients, but intentionally working on gender issues, in order to train and raise awareness among all participants, whether they are women or men, clients or advisers.”* Two partners acknowledged the challenges they faced recruiting and elevating more women throughout the FSP. One wanted to *“transform the institution with an inclusive vision starting from the leadership to give women greater participation, and not to comply or because it is seen that there is participation, but because of the contribution that women make in decision-making to the company.”* They acknowledged that while the credit reference committees were previously made up mostly of men, there is now greater representation of women in those positions. Another partner's hiring committees now must have at least one woman and their governance now has a ratio of 1:1 for men and women. This has resulted in active participation by female staff: *“There is a dynamic management team of women who advocate for their rights. They are no longer submissive, quiet women. There are three managers who have been given the opportunity. They have shown to have a lot of capacity and that makes the institution consider opening more opportunities for women.”* The FSPs also noted that the replication of the GCPD workshops from management to frontline staff improved internal relationships, especially as the human resources team has been more involved in modifying some of their regulations and policies.

After their own experience, the RBI partner FSPs recommend that other FSPs work on integrating GBV awareness in their services because it benefits the organization and the

⁶ It is important to note that the pre- and post-tests did serve to provide a baseline of information. However, given the partners themselves collected the data, there was a delay in data entry and therefore reporting on this data. This report will serve as a representation of that data. It is advised to develop a clearer plan for how implementing partners will analyze and use data gathered in future data collection, particularly to facilitate use of data for project adjustments that may be necessary.

beneficiaries. They recommend making sure that efforts are connected with the overall vision and strategy of the organization.

At the management level, one of the challenges faced was the difficulty of creating a paradigm shift in such a short period of time. Many organizations require systemic change when it comes to gender and power dynamics, but culturally-based practices and attitudes require a significant amount of time and effort to change. Many of the leaders at the management level receiving the training were male, which introduces another layer of complexity to creating more equality within systems.

Reflection by frontline staff

After participating in the GCPD workshop, some frontline staff recognized that they had unknowingly been acting in ways that perpetuated gender disparities. They expressed that sensitization talks and the topics on gender helped them to take ownership of the material and allowed them to feel comfortable to discuss it later with their clients. One frontline staff member shared, *“Now I realize that I can be a change agent in the lives of clients and this satisfies me.”* Another participant mentioned that they gained confidence; they now feel capable of carrying out various activities, even under pressure. The frontline staff gained confidence in how to teach these topics.

Frontline staff also commented that they experienced changes to their own thinking. They were able to put aside preconceived notions and implement what they were learning in the training. A participant commented, *“For me, the most significant change is that one must accept, first, that not only men can run the financial or economic baton of the home, women today have a broad role, in terms of their professional and personal improvement, so that orientation must be quite prominent and try to focus it to have better stability, both economically and emotionally.”*

Perception of GCPD workshops

The discussions with frontline staff revealed that the GCPD workshops were generally well-received and well-liked. However, they acknowledged previous beliefs and attitudes were barriers for growth. One participant said that it was difficult to change the deep-rooted beliefs held by people in the community, such as the belief that women can only be good housewives. Though there were times when it was uncomfortable to breach sensitive subjects, participants found trainings to be helpful. One participant noted, *“Growing up in a rural environment, there are topics that one enters with a certain sadness, with a certain tact to deal with, but the [gender training] helps us to better understand the content of the sessions and to be more active at the time of the training.”* Participants noted that training could be tailored to participants (given frontline staff are primarily men) to include examples of toxic masculinity in addition to examples that focused on issues largely pertaining to women.

Frontline staff further reported that their views and behaviors changed after participating in the training. As a male frontline staff member shared, *“I changed, and I have put it into practice, now I help my partner.”* He went on to say, *“I grew up with only women, they got me used to the fact that they did everything. I didn’t help at all, now I’ve learned.”* Many participants were eager to share what they learned with others. A frontline staff member said, *“It has been a very nice experience, I have learned a lot, and what one hopes is to record as much as possible and disseminate it to the other people that one gathers in the communities.”* Some started to bring their children to the trainings.

When discussing support needed from the FSP, frontline staff mentioned that follow-up and personalized attention is fundamental to the process. They noted that a bigger budget is needed

to be able to do more sessions and felt that training should focus around a single community. Frontline staff asked for more training and additional videos designed for people with lower literacy levels. In their own words, *“We need more training, to further strengthen our knowledge. You could provide us with tools that are easier to learn for people who have studied, nothing more than first to third grade, that are a little clearer and easier to understand.”*

Frontline staff indicated that it was difficult to achieve results at the individual level in such a short time, though progress at an organizational level was seen more quickly. In observing reactions of clients who received the trainings, frontline staff noted, *“...really it is very difficult to try to change a custom or practice that has been going on for years in one or two talks.”* However, there were positive results reported at the organizational level. According to one of the frontline staff members, *“In the company there have been many changes [to FSP policies and practices], now, I feel that the management thinking is different, because since there was much talk about the gender part, now women make more decisions, they give us more freedom to decide and to say.”*

REACTIONS TO OTHER RBI ACTIVITIES

Kiva

FSPs all found that Kiva’s role in RBI was beneficial for clients. One FSP especially appreciated that funds are aimed at serving the most vulnerable populations and that Kiva has similar criteria to FSP: *“Kiva funds have the distinctive feature that they accept the terms and rate that we have with the client, that means that we do not have a strong pressure to recover the loan.”* Another FSP pointed out, this feature of Kiva’s loan capital allowed for the opening of lines specifically designed for women. This helped women feel empowered as they accessed loans and overall provided value to the project.

Another FSP provided a different perspective. Since they have had a working alliance with Kiva for the last 10 years, they were already familiar with the process. It helped to have continued access to upload customer profiles to Kiva. Though they found Kiva’s capital to be useful, they did point out that Kiva’s role was not very well tied to the project.

Linkage with CuéntaNos

Overall, the CuéntaNos program was well received, though it seemed that there were varied levels of interaction between FSPs and CuéntaNos personnel. In one FSP, those in management thought that the information from CuéntaNos was valuable, but they regretted not knowing more about how to effectively use the platform. The frontline staff also expressed the need for better communication and support from CuéntaNos. One frontline staff member requested *“prior coordination, where we can have general knowledge of what this platform is so that we can disseminate and replicate it, and in this coordination, they explain to us how to use and apply it.”* In some cases, an effort was made to promote the platform, but it was difficult to coordinate how the FSP and CuéntaNos would work together and there were some miscommunications about how CuéntaNos would contact clients that had indicated interest in the platform.

Frontline staff explained that although it’s a good platform, sometimes people have certain topics or experiences, such as those related to GBV, that they do not want to share and are therefore hesitant to use CuéntaNos. In such cases, the respondents suggested that participants be invited to use the page in a safe space and share it with others. Some frontline staff were unsure of how to provide information on GBV support services, however, the endline

interviews suggest that their levels of comfort increased after the training. Frontline staff reported that the information from CuéntaNos was used to talk about GBV in a way that was not personalized or did not require people to talk about their own experiences. In the qualitative interviews, frontline staff from different FSPs gave mixed feedback about the ease of using CuéntaNos. One group said they used presentations, tools, and the support network approach to help women in situations of violence and felt successful in disseminating information regarding the platform. One frontline staff member shared, *“Really, the experience that we have is letting people know that this platform is not only used to file a complaint, but that it is a broader platform where there are various learning topics that people can consult and follow in a more constant learning process.”* Frontline staff from a different FSP, however, mentioned that it would be helpful to have more tools to be able to disseminate the information to a greater number of people.

The frontline staff reported that the GBV information from CuéntaNos was not easy to access, especially for those in rural areas. In many cases, the clients preferred written information. A frontline staff member shared, *“It seems to us to be a perfect platform, however, most of the people to whom this information reached come from rural areas, sometimes with little access to the internet, many older people who are not used to using the Internet, they are people with many difficulties so that people can better understand the use of this platform.”* Some of the clients also mentioned similar concerns when they shared that they had difficulty navigating their smartphones to connect to the platform and one even explained that although she entered the site, she could not get it to work.

The evaluation revealed that the majority of the clients had not heard of CuéntaNos before the training. Although there was a segment of the RLRB training about how to use it, clients and frontline staff alike did not show a strong commitment to use it in the future, with the exception of one participant who said that she would share it with a friend who was experiencing GBV. Some clients indicated that they prefer to receive information in writing and not electronically due to connectivity issues. Those in rural areas also expressed concern with lack of access to smartphones or connection to access the resources such as the videos. Overall, in-person training and instruction is preferred.

CuéntaNos reported that the partnership helped introduce them to financial inclusion. For them, it was an enriching experience, and they would love to continue interacting with FSPs.

Additional learning

As a result of their RLRB participation, clients were interested in receiving additional education from their FSP on topics such as GBV, stress management, finance, and business management. One FSP survey found that male participants were interested in topics related to finance and business while the female participants mentioned that they would like to continue learning about issues of violence along with topics like business administration and maintenance. Some female participants indicated that it is good to receive training on preventing GBV even if they are not experiencing it themselves.

Even the clients who did not participate in the training indicated that they would appreciate a space in which they could meet, discuss, learn, and have information about GBV and legal tools to be able to use and help other people or in their own family. Furthermore, there seemed to be enthusiasm for sharing the program, as they suggested that partners should go into schools or colleges to train the younger generations and reach more parents. They also requested that FSPs provide them with handouts filled with the information they received in training so they could replicate it.

Discussion/Lessons Learned

The WAGE consortium set out to respond to a learning agenda. The key learning agenda questions are outlined in Box 1 below. The Discussion section will seek to answer these questions using the data from the RBI evaluation.

Box 1 – WAGE Learning Agenda

1. What are the current evidence and knowledge gaps within and across the three thematic areas of WAGE?
2. What are the lessons learned and promising practices from integrating GBV, WPS, and WEE throughout the program cycle? How do we best apply these lessons?
3. Does strengthening CSOs and PSOs lead to improved outcomes for women and girls?
4. What types of activities are found to be effective and not effective in reducing structural and societal barriers to WEE? WPS and GBV?
5. What are successful ways to design and implement women’s empowerment programs that apply the principles of a) do no harm/safeguarding; and b) diversity and inclusion?
6. How does wide stakeholder consultation and inclusion as well as targeted private sector engagement and public-private partnerships improve the development impact, local ownership, and sustainability of project results and project learning for women’s empowerment programs?

What are the current evidence and knowledge gaps within and across the three thematic areas of WAGE?

At the beginning of the project, Grameen, ABA ROLI, Search, and CIPE sought to understand the evidence and knowledge gaps within and across the three thematic areas of WAGE by developing and conducting barrier assessments in both El Salvador⁷ and Honduras.⁸ These studies integrated perspectives and lessons in GBV, WPS, and WEE and validated the need for growing opportunities for financial inclusion and women’s entrepreneurship. Analyses identified daily and persistent threats to women’s businesses and personal safety. In addition, the research found a need to address several areas related to gender, including those resulting from traditional gender norms, GBV, and gender-blind services at the FSP level. However, due to scope and budget constraints, the latter finding (the need for gender-sensitive financial products) was not addressed as part of the RBI project.

- **Recommendation: Integrate the lessons learned of RBI into financial product development.** Despite the success of expanding microenterprise credit within RBI, future replications of RBI should build on the existing research and partner with FSPs to understand how lessons learned could inform future product design to better serve

⁷ Baer, Denise, Marin O’Brien Belhoussein, Bobbi Gray, Amelia Kuklewicz, Barbara Langley, Srujana Penumetcha, Paulina Rudnicka, and Maria Selde, *Women’s Economic Empowerment in El Salvador: Barriers, Opportunities, and a Path Forward Key Findings and Recommendations* (American Bar Association, Grameen Foundation USA, CIPE, and Search for Common Ground, 2019), <https://www.americanbar.org/content/dam/aba/directories/roli/misc/elsalvador-women-economic-empowerment-barriers-opportunities-path-forward-key-findings-10-2019.pdf>.

⁸ Baer, Denise, Marin O’Brien Belhoussein, Bobbi Gray, Amelia Kuklewicz, Barbara Langley, Srujana Penumetcha, Paulina Rudnicka, and Maria Selde, *Women’s Economic Empowerment in Honduras: Barriers, Opportunities, and a Path Forward Key Findings and Recommendations* (American Bar Association, Grameen Foundation USA, CIPE, and Search for Common Ground, 2019), <https://www.americanbar.org/content/dam/aba/directories/roli/misc/honduras-women-economic-empowerment-barriers-opportunities-path-forward-key-findings-10-2019.pdf>.

women entrepreneur clients. These products could be assessed and designed not only to protect women at risk of GBV (especially financial abuse which is directly related to the FSPs) but also for women who have left abusive relationships and are trying to rebuild their financial history and build a new future.

What are the lessons learned and promising practices from integrating GBV, WPS, and WEE throughout the program cycle? How do we best apply these lessons?

Though all three FSP partners noted that it was not initially clear to them how to integrate GBV, WPS, and WEE programming, the RBI program revealed promising practices and lessons learned. After combining the barrier assessment research, the GCPD workshops, and the linkages with CuéntaNos, the connections became clearer over time and all three could see areas to strengthen in the future.⁹ As a staff person shared, *“at first it was seen as a challenge. As [frontline staff], it becomes more comfortable to talk about other topics. We did not know about GBV nor how to relate to it. It has been a learned experience.”*

- **Recommendation: Develop technical expertise and build confidence of frontline staff prior to implementing content on GBV.** To build the capacity of FSPs (and other CSO staff who are not GBV experts), it is critical to strengthen and build capacity within FSP staff prior to program implementation. Under a Grameen-led WAGE project in Ghana, Grameen and ABA ROLI developed a training for mobile money agents and their spouses on GBV, focusing on what a non-GBV expert should do and say to a GBV survivor.¹⁰ This training would be an important follow-on to the GCPD training as GBV is only introduced as a topic. As recommended later, the relationship with CuéntaNos could also be expanded to provide training to FSP staff.

While the RLRB curriculum introduced GBV towards the end of the first RLRB module, all three FSP partners shared how they re-organized the modules to begin with concepts more relevant to a client’s relationship with the FSP (such as starting with content on financial and business literacy). This helped to build trust between the frontline staff, the clients and their family members, and the confidence of the frontline staff for delivering education prior to introducing topics such as sex, gender, and GBV.

- **Recommendation: Introduce guidance in the RLRB modules that suggest FSPs, in particular, may want to reorder the RLRB modules and/or sessions.** As noted, while not the first session, the session on GBV is technically in “Module 1” otherwise known as the Resilient Person module. Module 1 could become Module 4 to put the sessions on GBV as the last sessions.

Does strengthening CSOs and PSOs lead to improved outcomes for women and girls?

⁹ There was more than a one-year period between when the barrier assessment was conducted and when the GPCD workshop with staff was conducted. However, during this time, the TA package was being developed. Some of the partners’ initial concerns were mostly felt during this initial one-year period when the meaning behind the integration of these themes was not yet altogether clear.

¹⁰ Nana Abena Afadi, Bobby Gray, and Tanyel Taysi, *Gender and Gender-Based Violence Training for Female Mobile Money Agents and Their Partners* (Grameen Foundation and American Bar Association Rule of Law Initiative, 2022), <https://www.americanbar.org/content/dam/aba/directories/roli/wage/wage-ghana-gbv-training-female-mobile-money-agents.pdf>.

During RBI, several activities sought to strengthen CSOs and PSOs in order to improve outcomes for women and girls. The RLRB modules were designed to benefit clients, but also to give FSP partners training modules to enhance the gender sensitivity of their services (rather than being gender neutral), to address women's unique needs and circumstances. After taking the trainings to the field, the frontline staff felt that the RLRB trainings spoke to the needs of clients and went into details on topics that would not usually be covered by regular FSP process. By supporting the client holistically, the FSP would be more likely to receive timely payments and have happier, better informed, and loyal clients.

The benefits of holistically supporting clients is reflected in the data collected from clients themselves as they noted changes in their stress management and business savvy. They learned about financial management and took steps to reach more customers, improve profits, and better organize business activities. Compared to data collected before RLRB and from the comparison group, more individuals discussed emergency plans with those in their home and felt capable of recovering in the wake of an emergency. RLRB participants also have better savings rates than their non-RLRB counterparts. Furthermore, more entrepreneurs reported that their businesses grew a lot or somewhat (54 percent) as compared to those who did not participate in RLRB (49 percent). At the end of the project, 98 percent of current clients responded that they would recommend FSP financial services.

Frontline staff expressed the need to use inclusive, simpler language and materials so that RLRB education is accessible to a wider audience, particularly illiterate and rural populations who may not have the technical background, vocabulary, or infrastructure (internet) to access digital tools.

- **Recommendation: Design and provide support and dissemination materials with simpler and more easily understood language.** Complement all digital tools with paper-based tools that can be left behind with the clients (even information on the digital tools such as CuéntaNos should be provided in some pictorial, paper-based tool).

What types of activities are found to be effective and not effective in reducing structural and societal barriers to WEE? WPS and GBV?

The SPM Gender Assessment led to improved FSP processes and policies, with important impacts on female FSP employees. During interviews and FGDs, women expressed that their voices were being heard. Since the organization was finding ways to intentionally meet their needs and recognize their struggles, they felt more empowered to actively participate in FSP discussions and advocate for their rights. Women are better represented across organizations and find that they have increased decision-making power. While these transitions have not necessarily been easy or smooth, the FSPs themselves now recognize the benefit of gender-sensitive practices and policies and are finding ways to make the changes permanent and sustainable. These activities, in conjunction with the GCPD trainings, have helped sensitize FSP staff and help them better serve clients. As one FSP staff member shared, “[This] changes the perspective of what a program that wants to contribute to reducing or improving people’s living standards should be like. We cannot think that it can only be done through credit.” While the RBI team proposed technical language for gender and safeguarding policies, the partners’ decision to prioritize recruiting and advancing female staff resulted in promising short-term gains.

- **Recommendation: Develop pathways for improvements that FSPs and other private sector actors can consider when mainstreaming gender, but let them lead on the direction they decide to take.** The SPM Gender Assessment provided possible

avenues for each FSP to explore, which resulted in FSPs prioritizing what they felt would be most useful as first steps.

Male FSP staff felt that while the GCPD workshop created important impacts for them personally and professionally, there was too much focus on women and not enough room to explore positive masculinity. While there were initial concerns from the FSPs about how men would react to the RLRB curriculum and how the participation of men might hinder women's ability to engage in open discussions during the RLRB trainings, results were extremely positive. Female participants valued their point of view and participants learned to understand and better relate to one another. Although, RBI did not intentionally integrate male engagement strategies into the project design, clients participating in the RLRB trainings noted that being able to learn from each other gave them the opportunity to bridge social gaps and establish friendships.

- **Recommendation: Consider how to better integrate positive masculinity and male engagement into the GCPD workshop and the RLRB curriculum.** Introducing more content on positive masculinity in the GCPD workshop would ensure the training does not appear to be developed for the benefit of women alone. Expanding the use of RLRB to include men may open the door to facilitate better, more inclusive conversations that take advantage of other male engagement strategies. For example, an expanded curriculum that better integrates male voices could set the stage for RLRB to include intra-household or community dialogues, as is being explored through an add-on project to RBI.

While RLRB was primarily designed to benefit women, men did participate in RLRB. The attitudes towards gender equality improved, but improvements were not consistent. Concerns were raised by staff that they have detected possible violent relationships between clients and their partners.

- **Recommendation: Consider the role of intra-household dialogues (IHD) or community dialogues.** WAGE and Grameen have been generating lessons regarding the use of IHD and community dialogue methodologies. Grameen, under WAGE, tested IHDs in Eswatini, Timor Leste, and one other country. Despite having limited quantitative evidence, Grameen found that the IHDs anecdotally resulted in improved household communication and relations and reductions in GBV. Grameen and ODEF, with support from the USAID MujerProspera Challenge, also added IHDs during the last year of RBI with a cohort of new female clients and their male partners in a project called Escuchame or "Listen to Me" in English. In addition to receiving RLRB education sessions from the same 25 ODEF frontline staff engaged under RBI, 50 young (18-35 years) female clients and their partners were participating in three IHDs focused on time-use, dialogue skills, and problem-solving skills. Early lessons under Escuchame suggest future programming could consider how the NGO arms of the FSPs could pilot-test these methodologies in conjunction with the GCPD workshop and RLRB trainings.

What are successful ways to design and implement women's empowerment programs that apply the principles of a) do no harm / safeguarding; and b) diversity and inclusion?

Through the implementation of the GCPD workshops, RBI successfully applied principles of safeguarding as well as diversity and inclusion into WEE programming. The FSPs noted that the replication of the GCPD workshop from management to frontline staff improved internal

relationships, especially as the human resources team has been more involved in modifying some of their regulations and policies. Though the GCPD workshop was initially designed for FSP management and frontline staff, after participating in the workshop, ODEF decided to cascade portions of the GCPD workshop to 407 of their clients (94 percent of whom were women) and concluded that these workshops were well-received by program participants.

- **Recommendation: For future integrated programming, the GCPD workshop should be conducted with implementing partners prior to conducting rapid needs assessments or baseline research and interpreting the research to result in a more creative project design process.** This also allows for more time to consider the specific policies, procedures and practices that may need to change over time.

The RBI project revealed gaps in knowledge surrounding basic human rights, and in particular about GBV and economic violence. Although the project touched on human rights topics, there is a need to intentionally shape programming from a rights-based education perspective to facilitate deeper, more comprehensive conversations around those topics and build critical consciousness among women.

- **Recommendation: Integrate a rights-based approach to raise awareness about women’s rights.** Taking a rights-based approach when addressing the issues discussed in the RLRB and GCPD workshops would help participants not only recognize GBV and human rights violations generally, but understand that laws and other protections exist that apply to them individually. Integrating this approach further addresses harmful social norms and helps participants understand that even things considered normal culturally may violate their rights.

How does wide stakeholder consultation and inclusion as well as targeted private sector engagement and public-private partnerships improve the development impact, local ownership and sustainability of project results and project learning for women’s empowerment programs?

Because FSPs are private sector actors who can tap into a stream of internal funding, external funding is not always required to sustain valued programs. For example, both Credicampo and ODEF have attached NGO ‘arms’ who implement social development programs and non-financial services. Both have been considering how to re-balance their financial services staff, either by reducing their quotas/incentive structures for financial services provision or parsing out some of the RLRB training to their NGO staff to allow their financial services staff to focus more. All three partners, through their experience with RLRB and the GCPD are considering how they will replicate the training across all their clients and staff and see it as a “new training on the shelf” that can be sequenced with other trainings provided to their clients or staff. Since Grameen focused on training FSP trainers on the methodologies, they can replicate the trainings in-house.

- **Recommendation: Leverage the leadership of the three FSPs to influence the practices of other FSPs in the sector and the region.** All three FSPs belong to Redcamif, a financial services network association serving seven countries across Central America and the Caribbean. Redcamif’s membership includes approximately 117 FSPs serving 1.7 million clients. The experiences of these FSPs could be used to demonstrate how to better mainstream gender, integrate GBV, and motivate others within the financial services sector to follow their lead.

The open access of the RLRB curriculum and video sessions is one design decision Grameen made to ensure that the three RBI partners, and other similar partners in Latin America could take up the materials. Grameen's history with similar organizations across Mexico, and Andean-South America, indicates that the likelihood of take-up of this curriculum is high across Spanish-speaking Latin America. Grameen was able to adapt the RLRB curriculum for the WAGE Timor Leste and Myanmar projects, as well as COVID-19 response programming in the Philippines (not funded by WAGE).

Finally, given this new linkage between the FSPs and CuéntaNos, and given the fact that CuéntaNos is available across El Salvador, Honduras, and Guatemala, this linkage model between FSPs and a GBV-support provider is replicable across Central America. Informing clients of CuéntaNos is a low-cost service for FSPs. The main constraint may be the sustainability of CuéntaNos, which was not explored by RBI.

- **Recommendation: Further develop and deepen the linkage between CuéntaNos and the FSPs.** As FSP staff became more comfortable with discussing gender in their trainings and within their organization, the clients benefited. As a touchpoint for many women, FSPs have the opportunity to do more than talk about platforms like CuéntaNos. They can find ways to integrate its promotion in their offices, in their individual discussion with clients, and in other processes they have already established.

Conclusion

RBI hypothesized that *if* women had improved access to microenterprise credit and *if* FSPs had improved capacity to address barriers faced by women and *if* FSPs provided integrated business skills training and GBV support services, *then* women's businesses would grow and become more resilient, *resulting* in reduced economic insecurity and impetus for migration. As a multifaceted approach to reducing economic insecurity, RBI clearly achieved women's improved access to microenterprise credit, reaching more than 10,000 women against a target of 1,700. RBI also helped women gain valuable technical skills, positive attitudes, and confidence to be more resilient in the face of existing and emergent challenges. Women also perceive their business incomes are growing, although more evidence is needed to validate the changes in business incomes to strengthen this perception.

RBI also engaged ODEF, Credicampo, and PADECOMSM in changing from gender neutral to gender transformational organizations. At each FSP, RBI galvanized partners to change internal systems, helped management understand women's vital roles in leadership, and gained a deeper understanding of gender dynamics and how such topics fit into their work. They became better prepared to support women holistically and reduce barriers to WEE, including GBV. Now, instead of merely serving women, the work that the three FSPs do benefits women and enables them to be equal and active participants in their communities.

While the evidence is currently limited on the efforts of RBI to reduce economic insecurity and the forces that encourage irregular migration, the evidence is pointing in the right direction.

Annex A: Quantitative Pre-Test, Post-Test, and Endline Data Table

	PadecomSM				Credicampo				ODEF				TOTAL			
	RLRB Pre-test	RLRB Post-test	Endline Treatment (T)	Endline Comparison (C)	RLRB Pre-test	RLRB Post-test	Endline Treatment (T)	Endline Comparison (C)	RLRB Pre-test	RLRB Post-test	Endline Treatment (T)	Endline Comparison (C)	RLRB Pre-test	RLRB Post-test	Endline Treatment (T)	Endline Comparison (C)
	<i>N=173</i>	<i>N=132</i>	<i>N=22</i>	<i>N=11</i>	<i>N=277</i>	<i>N=277</i>	<i>N= 30</i>	<i>N= 36</i>	<i>N=60</i>	<i>N=60</i>	<i>N=30</i>	<i>N=30</i>	<i>N=510</i>	<i>N=469</i>	<i>N=82</i>	<i>N=77</i>
Demographics																
Average age (female)	42	42	34	40	40	40	38	36			39	41	41	41	37	39
Average age (male)	45	50	65		41	39	32	45			40	44	43	44.5	46	44
% female	73.4	77.3	90.9	100	97.5	97.1	90	72.2	95	95	80	80	88.6	89.8	87.0	84.1
% rural			95.4	54.5			96.7	86.1			50	50			80.7	63.5
% married or cohabitating			63.6	90.9			40	58.3			80	63.3			61.2	70.8
Avg # of (living) children			2.9	3			1.8	1.5			2.3	2.3			2.3	2.3
% with smartphones			81.8	90.9			90	80.6							85.9	85.8
% that participated in RLRB	100	100	100	0	100	100	100	0	100	100	100	0	100	100	100.0	0.0
% with loan from financial service provider			95.4	72.7			56.7	38.9							76.1	55.8

	PadecomSM				Credicampo				ODEF				TOTAL			
	RLRB Pre-test	RLRB Post-test	Endline Treatment (T)	Endline Comparison (C)	RLRB Pre-test	RLRB Post-test	Endline Treatment (T)	Endline Comparison (C)	RLRB Pre-test	RLRB Post-test	Endline Treatment (T)	Endline Comparison (C)	RLRB Pre-test	RLRB Post-test	Endline Treatment (T)	Endline Comparison (C)
	<i>N=173</i>	<i>N=132</i>	<i>N=22</i>	<i>N=11</i>	<i>N=277</i>	<i>N=277</i>	<i>N= 30</i>	<i>N= 36</i>	<i>N=60</i>	<i>N=60</i>	<i>N=30</i>	<i>N=30</i>	<i>N=510</i>	<i>N=469</i>	<i>N=82</i>	<i>N=77</i>
Financial Services																
			<i>N=21</i>	<i>N=8</i>			<i>N=17</i>	<i>N=14</i>								
% confident they could acquire money to pay loan			95.2	100			100	100							97.6	100.0
% who felt anxiety/stress about their upcoming credit payment			23.8	37.5			58.8	71.4							41.3	54.5
% who never argued with their family about money (in the past week)			85.7	75			100	78.6							92.9	76.8
% who thought about how to pay loan for an hour or more (in past day)			19	25			29.4	28.6							24.2	26.8
Resilient Person																

	PadecomSM				Credicampo				ODEF				TOTAL			
	RLRB Pre-test	RLRB Post-test	Endline Treatment (T)	Endline Comparison (C)	RLRB Pre-test	RLRB Post-test	Endline Treatment (T)	Endline Comparison (C)	RLRB Pre-test	RLRB Post-test	Endline Treatment (T)	Endline Comparison (C)	RLRB Pre-test	RLRB Post-test	Endline Treatment (T)	Endline Comparison (C)
	<i>N=173</i>	<i>N=132</i>	<i>N=22</i>	<i>N=11</i>	<i>N=277</i>	<i>N=277</i>	<i>N= 30</i>	<i>N= 36</i>	<i>N=60</i>	<i>N=60</i>	<i>N=30</i>	<i>N=30</i>	<i>N=510</i>	<i>N=469</i>	<i>N=82</i>	<i>N=77</i>
% who never or almost never felt unable to deal with everything they needed to do (in the past month)			45.5	36.4			20	33.3			53.3	50			39.6	39.9
% who never or almost never felt nervous and stressed (in the past month)			27.3	36.4			23.3	22.2			23.3	33.3			24.6	30.6
% who correctly identified ways to lower stress	26	47	36.4	81.8	30	83.4	66.7	33.3	16.7	73.3	34.6	34.8	24.2	67.9	45.9	50.0
% who agree that not allowing women to handle money is a form of partner violence	54.3	64.4	72.7	90.9	66.8	98.6	83.3	77.8	63.3	80	60	50	61.5	81	72.0	72.9
% who know where to get help/support for GBV	87.3	94.7	86.4	72.7	74	99.6	90	52.8	48.3	80	73.3	60	69.9	91.4	83.2	61.8
% who knew of CuéntaNos	2.9	6.1	31.8	18.2	7.9	81.2	53.3	19.4	1.7	6.7	56.7	10	4.2	31.3	47.3	15.9

	PadecomSM				Credicampo				ODEF				TOTAL			
	RLRB Pre-test	RLRB Post-test	Endline Treatment (T)	Endline Comparison (C)	RLRB Pre-test	RLRB Post-test	Endline Treatment (T)	Endline Comparison (C)	RLRB Pre-test	RLRB Post-test	Endline Treatment (T)	Endline Comparison (C)	RLRB Pre-test	RLRB Post-test	Endline Treatment (T)	Endline Comparison (C)
	N=173	N=132	N=22	N=11	N=277	N=277	N= 30	N= 36	N=60	N=60	N=30	N=30	N=510	N=469	N=82	N=77
Of those who knew of CuéntaNos, % who visited website for help/info			14.3	0			43.8	0			23.5	0			27.2	0.0
Of those who knew of CuéntaNos, % who shared CuéntaNos with someone			14.8	0			68.8	14.3			35.3	0			39.6	4.8
% food insecure	72.3	67.5	36.4	45.5	80.5	91.3	76.7	75	61.7	53.3	60	56.7	71.5	70.7	57.7	59.1
Resilient Life																
% who correctly identified base amount needed for an emergency fund (\$150)	64.7	78	27.3	36.4	46.9	95.7	23.3	11.1	45	88.3	30	20	52.2	87.3	26.9	22.5
% who have an emergency fund	48.6	62.9	63.6	63.6	29.6	85.2	63.3	50	45	45	40	70	41.1	64.4	55.6	61.2
% who saved with a group or outside organization in last year	37	62.9	45.4	45.4	21.3	79.1	46.7	27.8	28.3	38.3	23.3	20	28.9	60.1	38.5	31.1

	PadecomSM				Credicampo				ODEF				TOTAL			
	RLRB Pre-test	RLRB Post-test	Endline Treatment (T)	Endline Comparison (C)	RLRB Pre-test	RLRB Post-test	Endline Treatment (T)	Endline Comparison (C)	RLRB Pre-test	RLRB Post-test	Endline Treatment (T)	Endline Comparison (C)	RLRB Pre-test	RLRB Post-test	Endline Treatment (T)	Endline Comparison (C)
	<i>N=173</i>	<i>N=132</i>	<i>N=22</i>	<i>N=11</i>	<i>N=277</i>	<i>N=277</i>	<i>N= 30</i>	<i>N= 36</i>	<i>N=60</i>	<i>N=60</i>	<i>N=30</i>	<i>N=30</i>	<i>N=510</i>	<i>N=469</i>	<i>N=82</i>	<i>N=77</i>
% who indicated that in an emergency, it would be very or somewhat possible to get \$150 in one month	67.1	82.5	90.9	90.9	60.3	99.3	76.7	63.9	43.3	80	76.7	80	56.9	87.3	81.4	78.3
% who identify resource as the most important in acquiring the \$150:																
<i>Savings in the home</i>	31	28	26.7	25	27.8	88.1	34.8	26.7	43.3	46.7	26.7	26.7	34.0	54.3	29.4	26.1
<i>Savings with financial institution</i>	14.5	19.2	0	0	1.1	0	0	0	0	0	0	0	5.2	6.4	0	0
<i>Savings from a savings group</i>	10.3	11.2	0	0	31.8	11.9	34.8	6.7	13.3	16.7	10	16.7	18.5	13.3	14.9	7.8
<i>Work income</i>	15.2	12.8	13.3	25	3.9	0	13	13.3	10	10	33.3	30	9.7	7.6	19.9	22.8
<i>Loan from official finserv provider</i>	11.7	11.2	6.7	0	2.9	0	8.7	13.3	3.3	10	13.3	10	6.0	7.1	9.6	7.8
<i>An informal private lender</i>	0.1	0.2	0	0	0	0	4.3	0	3.3	0	0	6.7	1.1	0.1	1.4	2.2
<i>Credit card</i>	0	0	6.7	0	0	0	0	0	0	0	3.3	0	0.0	0.0	3.3	0.0

	PadecomSM				Credicampo				ODEF				TOTAL			
	RLRB Pre-test	RLRB Post-test	Endline Treatment (T)	Endline Comparison (C)	RLRB Pre-test	RLRB Post-test	Endline Treatment (T)	Endline Comparison (C)	RLRB Pre-test	RLRB Post-test	Endline Treatment (T)	Endline Comparison (C)	RLRB Pre-test	RLRB Post-test	Endline Treatment (T)	Endline Comparison (C)
	<i>N=173</i>	<i>N=132</i>	<i>N=22</i>	<i>N=11</i>	<i>N=277</i>	<i>N=277</i>	<i>N= 30</i>	<i>N= 36</i>	<i>N=60</i>	<i>N=60</i>	<i>N=30</i>	<i>N=30</i>	<i>N=510</i>	<i>N=469</i>	<i>N=82</i>	<i>N=77</i>
<i>Family and friends</i>	15.9	15.2	40	50	6.9	0	4.3	40	21.7	15	10	6.7	14.8	10.1	18.1	32.2
<i>Other</i>	0.1	0.01	0	0	2.2	0	0	0	1.7	0	0	3.3	1.3	0.0	0.0	1.1
% who have discussed an emergency plan with family	52.6	66.7	68.2	36.4	5.1	91.7	76.7	41.7	46.7	50	56.7	30	34.8	69.5	67.2	36.0
% who feel very capable of recovering if their home was affected in an emergency	30.1	40.2	59.1	54.5	17.7	48	43.3	33.3	51.7	66.7	53.3	60	33.2	51.6	51.9	49.3
<i>Resilient Business</i>																
% who feel confident performing a cash flow analysis	61.9	85.6	72.7	72.7	71.6	100	73.3	33.3	61.7	93.3	83.3	76.7	65.1	93.0	76.4	60.9
% who correctly identify that a debt payment should not be more than one third of your income	42.2	65.2	54.5	36.4			46.7	19.4	36.7	71.7	50	30	39.5	68.5	50.4	28.6
% who correctly identify that general rule for	42.8	78	63.6	9.1	31.8	63.6	50	30.6	30	70	76.7	63.3	34.9	70.5	63.4	34.3

	PadecomSM				Credicampo				ODEF				TOTAL			
	RLRB Pre-test	RLRB Post-test	Endline Treatment (T)	Endline Comparison (C)	RLRB Pre-test	RLRB Post-test	Endline Treatment (T)	Endline Comparison (C)	RLRB Pre-test	RLRB Post-test	Endline Treatment (T)	Endline Comparison (C)	RLRB Pre-test	RLRB Post-test	Endline Treatment (T)	Endline Comparison (C)
	<i>N=173</i>	<i>N=132</i>	<i>N=22</i>	<i>N=11</i>	<i>N=277</i>	<i>N=277</i>	<i>N= 30</i>	<i>N= 36</i>	<i>N=60</i>	<i>N=60</i>	<i>N=30</i>	<i>N=30</i>	<i>N=510</i>	<i>N=469</i>	<i>N=82</i>	<i>N=77</i>
determining product price is cost plus 30%																
% who borrowed money for business/farm in last year	65.9	66.7	63.6	54.5			53.3	33.3	58.3	68.3	66.7	66.7	62.1	67.5	61.2	51.5
% who have a business	82.1	87.9	72.7	63.6			60	33.3	95	96.7	100	83.3	88.6	92.3	77.6	60.1
Of those who have a business, % who tried to make their business more resilient in the last 6 months	85.9	93.1	100	100			83.3	75	66.7	91.4	90	92	76.3	92.3	91.1	89.0
Of those who have a business, % who feel capable of recovering if their business was affected in an emergency																
<i>Very capable</i>	31.8	40.2	68.7	71.4	20.5	55.1	44.4	50	45	63.3	46.7	52	32.4	52.9	53.3	57.8
<i>Somewhat capable</i>	39.9	48.5	31.3	14.3	71.6	42.7	44.4	41.7	40	31.7	46.7	40	50.5	41.0	40.8	32.0

	PadecomSM				Credicampo				ODEF				TOTAL			
	RLRB Pre-test	RLRB Post-test	Endline Treatment (T)	Endline Comparison (C)	RLRB Pre-test	RLRB Post-test	Endline Treatment (T)	Endline Comparison (C)	RLRB Pre-test	RLRB Post-test	Endline Treatment (T)	Endline Comparison (C)	RLRB Pre-test	RLRB Post-test	Endline Treatment (T)	Endline Comparison (C)
	<i>N=173</i>	<i>N=132</i>	<i>N=22</i>	<i>N=11</i>	<i>N=277</i>	<i>N=277</i>	<i>N= 30</i>	<i>N= 36</i>	<i>N=60</i>	<i>N=60</i>	<i>N=30</i>	<i>N=30</i>	<i>N=510</i>	<i>N=469</i>	<i>N=82</i>	<i>N=77</i>
Of those who have a business, % who feel very supported by their spouse in starting or growing their business	65.3	68.9	93.8	57.1	42	92.1	77.8	83.3	70	73.3	83.3	73.3	59.1	78.1	85.0	71.2
<i>Growing Business</i>																
Of those who have a business, % who correctly identify steps needed before growing your business	24.9	40.9	50	28.6			61.1	66.7	20	61.7	53.3	50	22.5	51.3	54.8	48.4
% who indicated the following measure as a method to balance childcare and running a business:																
<i>Dedicate more time to your business</i>					42.9	19.2			13.3	3.3			28.1	11.25		
<i>Have your children work in your business</i>					24.7	9.1			28.3	6.7			26.5	7.9		

	PadecomSM				Credicampo				ODEF				TOTAL			
	RLRB Pre-test	RLRB Post-test	Endline Treatment (T)	Endline Comparison (C)	RLRB Pre-test	RLRB Post-test	Endline Treatment (T)	Endline Comparison (C)	RLRB Pre-test	RLRB Post-test	Endline Treatment (T)	Endline Comparison (C)	RLRB Pre-test	RLRB Post-test	Endline Treatment (T)	Endline Comparison (C)
	N=173	N=132	N=22	N=11	N=277	N=277	N= 30	N= 36	N=60	N=60	N=30	N=30	N=510	N=469	N=82	N=77
<i>Negotiate with family members to redistribute household activities</i>					32.4	71.7			58.3	88.3			45.35	80		
% whose households have following financial product:																
<i>Investments</i>	1.7	1.5	0	0			6.7	2.8	3.3		26.7	53.3	2.5	1.5	11.1	18.7
<i>Personal loan</i>	18.5	10.6	27.3	18.2			20	8.3	18.3		56.7	53.3	18.4	10.6	34.7	26.6
<i>Business loan</i>	30.6	37.1	40.9	45.5			16.7	13.9	40		63.3	56.7	35.3	37.1	40.3	38.7
<i>Savings</i>	2.9	9.8	18.2	0			30	16.7	3.3		50	43.3	3.1	9.8	32.7	20.0
<i>Remittances</i>	4	6.8	40.9	18.2			10	27.8	0		53.3	46.7	2.0	6.8	34.7	30.9
<i>Insurance</i>	2.9	5.3	4.5	0			3.3	0	0		20	16.7	1.5	5.3	9.3	5.6
<i>Credit</i>	38.2	34.1	22.7	0			33.3	25	20		56.7	53.3	29.1	34.1	37.6	26.1
<i>None</i>	6.4	6.1	0	27.3			23.3	25	15		0	10	10.7	6.1	7.8	20.8
% who bought/subscribed to insurance in the last year	20.8	31.8	22.7	9.1			10	2.8	3.3	1.7	16.7	6.7	12.1	16.8	16.5	6.2

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	RLRB Pre-test	RLRB Post-test	Endline Treatment (T)	Endline Comparison (C)	RLRB Pre-test	RLRB Post-test	Endline Treatment (T)	Endline Comparison (C)	RLRB Pre-test	RLRB Post-test	Endline Treatment (T)	Endline Comparison (C)	RLRB Pre-test	RLRB Post-test	Endline Treatment (T)	Endline Comparison (C)
	N=173	N=132	N=22	N=11	N=277	N=277	N= 30	N= 36	N=60	N=60	N=30	N=30	N=510	N=469	N=82	N=77
% who indicated how their business income has changed in the past year																
<i>Grew very much</i>	9.8	18.9	0	28.6			5.9	15.4	25	30	10	8	17.4	24.5	5.3	17.3
<i>Grew somewhat</i>	45.1	46.2	68.8	42.9			35.3	15.4	50	51.7	43.3	36	47.6	49.0	49.1	31.4
<i>Did not change</i>	9.3	9.1	18.8	0			23.5	30.8	10	8.3	16.7	24	9.7	8.7	19.7	18.3
<i>Diminished somewhat</i>	16.8	13.7	6.3	28.6			29.4	23.1	1.7	1.7	23.3	24	9.3	7.7	19.7	25.2
<i>Diminished very much</i>	5.2	1.5	6.3	0			5.9	15.4	8.3	6.7	6.7	8	6.8	4.1	6.3	7.8
% who attribute the change (pos or neg) in business income to a specific reason:																
<i>Improved agriculture investments</i>	1.7	3	9.1	18.2			10.3	5.6	6.7		6.7	0	4.2	1.7	8.7	7.9
<i>Improved agriculture methods</i>	4	3	9.1	0			3.4	0	5		6.7	0	4.5	4.0	6.4	0.0

	PadecomSM				Credicampo				ODEF				TOTAL			
	RLRB Pre-test	RLRB Post-test	Endline Treatment (T)	Endline Comparison (C)	RLRB Pre-test	RLRB Post-test	Endline Treatment (T)	Endline Comparison (C)	RLRB Pre-test	RLRB Post-test	Endline Treatment (T)	Endline Comparison (C)	RLRB Pre-test	RLRB Post-test	Endline Treatment (T)	Endline Comparison (C)
	N=173	N=132	N=22	N=11	N=277	N=277	N= 30	N= 36	N=60	N=60	N=30	N=30	N=510	N=469	N=82	N=77
<i>Improved access to financial services</i>	5.2	6.8	13.6	9.1			6.9	5.6	15		50	36.7	10.1	5.2	23.5	17.1
<i>Improved access to information</i>	0.05	2.3	4.5	9.1			6.9	0	0		0	0	0.0	0.1	3.8	3.0
<i>Access to mentoring or peer support opportunities</i>	1.1	0.08	9.1	9.1			6.9	5.6	0		33.3	16.7	0.6	1.1	16.4	10.5
<i>New income/revenue streams</i>	30.1	26.5	0	0			0	0	35		0	0	32.6			
<i>Other (Improved quality due to diversification, etc)</i>	8.1	15.9	13.6	0			3.4	2.8	1.7		0	10	4.9	8.1	5.7	4.3
<i>Poor business environment/competition</i>	4.6	3	13.6	9.1			17.2	13.9	6.7		26.7	26.7	5.7	4.6	19.2	16.6
<i>Bad weather/climate conditions</i>	1.7	0	0	18.2			6.9	22.2	1.7		13.3	16.7	1.7	1.7	6.7	19.0
<i>Other (Global pandemic, increased costs)</i>	6.4	3	0	9.1			6.9	0	0		0	0	3.2	6.4	2.3	3.0

	PadecomSM				Credicampo				ODEF				TOTAL			
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	N=173	N=132	N=22	N=11	N=277	N=277	N= 30	N= 36	N=60	N=60	N=30	N=30	N=510	N=469	N=82	N=77
<i>Nothing has changed</i>	5.2	5.3	13.6	0			6.9	2.8	8.3		23.3	23.3	6.8	5.3	14.6	13.2
<i>Don't have a business</i>	17.9	12.1	27.3	36.4			34.5	58.3	5		0	16.7	11.5	12.1	20.6	34.1
% who strongly disagree that men's job is to earn money and women's job is to take care of the household and family	23.1	44.7	54.5	45.4			50	27.8	23.3	43.3	30	43.3	23.2	44	44.8	38.8
% who strongly agree that a woman is just as capable as a man in successfully running a business	80.4	89.4	77.3	81.8			83.3	75	65	71.7	100	90	72.7	80.6	86.9	82.3
Gender Norms																
% who agree that women should have the same rights and be treated the same as men			95.4	100			100	83.3			96.7	96.7			97.4	93.3
% who disagree that men are better political leaders than women and			90.9	90.9			100	72.2			83.3	83.3			91.4	82.1

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	N=173	N=132	N=22	N=11	N=277	N=277	N= 30	N= 36	N=60	N=60	N=30	N=30	N=510	N=469	N=82	N=77
should be elected over women																
% who disagree that when jobs are scarce, men should have more rights to a job than women			77.3	63.6			93.3	69.4			80	86.7			83.5	73.2
RLRB Satisfaction																
% who received RLRB training by specific method																
<i>In person with a frontline staff member</i>			100				100				26.7				75.6	
<i>Virtually with a frontline staff member</i>			0				0				73.3				24.4	
<i>Via 7-taps</i>			0				0				0				0.0	

	PadecomSM				Credicampo				ODEF				TOTAL			
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	<i>N=173</i>	<i>N=132</i>	<i>N=22</i>	<i>N=11</i>	<i>N=277</i>	<i>N=277</i>	<i>N= 30</i>	<i>N= 36</i>	<i>N=60</i>	<i>N=60</i>	<i>N=30</i>	<i>N=30</i>	<i>N=510</i>	<i>N=469</i>	<i>N=82</i>	<i>N=77</i>
% who received RLRB training one on one (no additional participants)			0				0				30				10.0	
% who identify RLRB topics as their most favorite																
<i>Stress</i>			38.1				53.3				70				53.8	
<i>GBV</i>			57.1				60				56.7				57.9	
<i>Personal finances</i>			38.1				63.3				80				60.5	
<i>Business finances</i>			76.2				76.7				90				81.0	
<i>Emergency preparation</i>			19				40				63.3				40.8	
<i>None/Don't remember</i>			0				0				6.7				2.2	
<i>Did not complete RLRB</i>			4.7				0				0				1.6	
% who identify RLRB topics as their least favorite																
<i>Stress</i>			0				6.6				6.7				4.4	

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	<i>N=173</i>	<i>N=132</i>	<i>N=22</i>	<i>N=11</i>	<i>N=277</i>	<i>N=277</i>	<i>N= 30</i>	<i>N= 36</i>	<i>N=60</i>	<i>N=60</i>	<i>N=30</i>	<i>N=30</i>	<i>N=510</i>	<i>N=469</i>	<i>N=82</i>	<i>N=77</i>
<i>GBV</i>			4.8				3.3				3.3				3.8	
<i>Personal finances</i>			4.8				0				3.3				2.7	
<i>Business finances</i>			0				0				0				0.0	
<i>Emergency preparation</i>			0				3.3				10				4.4	
<i>None/Liked them all/Don't remember</i>			85.7				86.7				83.3				85.2	
<i>Did not complete RLRB</i>			4.8				0				0				1.6	
% who were satisfied with education from RLRB		95	100			97.5	100			96.7	100			96.4	100.0	
% who are likely to recommend RLRB to a friend			100				100				100				100.0	
% who are likely to recommend financial services to family or friends			95.2				100				100				98.4	

Annex B: GCPD Training Agenda and Session Descriptions

Activity	Description
DAY ONE	
Activity 1: Review of Agenda, Participant Learning Needs and Knowledge Check	The training objectives are introduced and the group sets and agrees to group norms, such as listening, demonstrating empathy, speaking in one’s own language, and confidentiality. Participants also complete a knowledge check, used to help determine the workshop’s effectiveness.
Activity 2: An Introduction to the Barriers for Women’s Entrepreneurship at a Global Level	Participants work together to identify key opportunities and barriers to WEE. They also identify and discuss global barriers facing women and the barriers that exist within their own institutions. Plans to overcome these institutional barriers are set.
Activity 3: Setting the Foundation: Aikido Model	The Aikido model, a three-part framework on how one can respond to difference, diversity or even change, is introduced to participants through visual exercises. They then apply the Aikido Model and share experiences of it in practice in their work settings.
Activity 4: Introduction to Conflict Management	Participants explore their perceptions around conflict and violence, learn about their true definitions and causes, and discuss the differences between them.
Activity 5: Power Dynamics and Intersectionality	The idea of power dynamics is introduced, including the idea of Power-Up (dominant) and Power-Down (subordinate) groups. While exploring their awareness of power dynamics, participants also discuss its connection to conflict and the intersectionality between social categories/identities.
Activity 6: Unpacking our Privilege / Power Flower	Through activities exploring individual identities, participants take time to think about the privileges and advantages, often unearned and unconscious, held by people with Power-Up group membership. Also recognized as the Power Flower activity.
DAY TWO	
Icebreaker: Piece of Peace	Using a brief activity, participants learn about and discuss the fragility of peace and the energy required to restore it once it is destroyed.
Activity 7: Conflict Management Skills	Participants identify that the ways in which needs are expressed and understood can lead to different outcomes as they use role-play techniques. They discuss how needs may be seen as incompatible (leading to conflict) or compatible (leading to win-win or mutually satisfying outcomes).

Activity 8: Dialogue Skills	To improve dialogue skills, participants learn about six elements of successful dialogue and how they help individuals understand, instead of agreeing with, persuading, or convincing others. Participants also take time to understand how dialogue enables shared interests to be revealed and people can come to see that their needs are common and, often, shared.
Activity 9: Gender Norms (the Man Box)	Using the example of the Man Box, or the ways society defines what it means to be a man, participants explore gender norms and roles, and how they appear in and influence their lives and work.
Activity 10: Fishbowl Dialogue	Participants engage in dialogue using the fishbowl method. While sitting in two inward facing, concentric circles, participants in the inner circle share their experiences with gender while the outer circle listens and moves to and from the inner circle to ask questions.
Activity 11: Gender-Based Violence (GBV)	After discussing dignity and ways to honor or violate it, participants are introduced to the definition of Gender-based Violence and its relevance to WEE actors. They then analyze how GBV may be present in their workplace and how they can actively work to address it through five steps: prevent, commit, protect, collaborate, and be accountable.
Activity 12: Risk Mitigation, Safeguarding & Do No Harm	Participants take time to review the material covered in the workshop up to this point, reflect on what was personally meaningful, and explore how the workshop topics can help identify potential risks that project stakeholders may face. The concepts of Safeguarding and Do No Harm are introduced in the discussion, and participants identify the tools at their disposal to implement those concepts at work.
DAY 3	
Activity 13: Social Performance Management (SPM) Reflection Activity	The SPM Gender Lens tool, a series of gender-specific indicators developed to complement the indicators introduced by the Social Performance Task Force and CERISE and that are used to help financial service providers monitor and work towards being financially sustainable and socially responsible, is discussed. Participants then review their SPM Gender Lens results for their own organization and analyze their implications.
Activity 14: Personal Commitment to Action and Organizational-Level Action Plans	As they explore action steps, participants make individual commitments to advance their organization's gender integration goals. They also assess their organization using the WHO Gender Responsive Assessment scale, designed to help organizations move from gender-unequal or gender blind states to gender-transformative states. Using this information, participants complete an organizational Gender Action Plan template to share with colleagues and leadership.

Activity 15: Review of Learning Needs, Progress Check and Workshop Evaluation

Participants complete a progress check, identical to the knowledge check given at the start of the workshop. They also fill out a workshop evaluation to provide feedback. Participants then review the results of the progress check versus the knowledge check and discuss any questions that arise. To close the workshop, they are given the chance to share their final thoughts.