



ESCÚCHAME: Economic Security for Honduran women entrepreneurs through Education and Male Engagement

Final Evaluation Brief

January 2024

Young women (18-35 years old) living in rural poverty in Honduras face not only barriers to financing and training for enterprise activities, but also a critical lack of support from their spouses and other male family members to grow their businesses. Often, these formal and informal barriers persist because business growth threatens long-standing and often rigid gender norms that relegate women to roles as homemakers and caretakers, especially women of child-bearing age.

Because the staff of formal organizations, even socially-oriented financial service providers (FSPs), live and work amidst these gender and social norms, they often fail to recognize the intersecting barriers women face to achieving full economic security. They can be desensitized to the power dynamics at play within and between FSP staff and clients, as well as those whom women face within her household and community. Greater awareness and action to transform these complex barriers at multiple levels are needed to enable women's agency and entrepreneurship.

The Escúchame project, launched as part of the USAID-sponsored [MujerProspera Challenge](#), aimed to foster support for women entrepreneurs in Honduras through the engagement of men as allies. ODEF Financiera, in partnership with Grameen Foundation, implemented the Resilient Life Resilient Business (RLRB) curriculum (Figure 1) with 200 young female clients; a subset of 50 clients and their male partners were engaged in a series of three intrahousehold dialogues (IHDs; Figure 2) to enhance communication and address household dynamics.

A mixed-method evaluation was conducted to study the outcomes of the Escúchame project. This brief covers the key findings and recommendations.



Figure 1: RLRB Digital Sessions



1. Crisis Management
2. Initiate and grow an emergency fund
3. Security plan for critical circumstances
4. Introduction to local Crisis Management (inclusive of GBV) Support
5. Cash Flow Analysis for Business Survival
6. Debt Capacity
7. Stress Management
8. Prioritize Revenue: Product
9. Prioritize Revenue: Price
10. Prioritize Revenue: People
11. Client Contact List
12. Prioritize Revenue: Place
13. Prioritize Revenue: Promotion
14. Introduction to Financial Services
15. My Support Networks
16. Am I ready to grow?
17. Balancing Caretaking and Business
18. Integrating new learnings to rebuild my life

The evaluation conducted with RLRB (female clients) and IHD participants (female clients and their male partners or family members) sought to understand the changes in women’s decision-making power over the use of their income as a result of the intervention, as well as women’s exposure to economic coercion, couple’s attitudes towards intimate partner violence (IPV), women’s equitable access to social, economic, and political opportunities, women’s influence over how they use their time, and support women receive for caretaking responsibilities and other domestic work.

The results from the 1.5 year (June 2022-January 2024) Escúchame project revealed little RLRB knowledge change. While a target was established that participants would achieve 80 percent accuracy with the knowledge-level indicators, the average of 48 percent remained unchanged since baseline. However, when knowledge change indicators were individually assessed, there were important improvements in knowledge about emergency plans (for example, there was a 52 percentage-point increase in knowledge of the steps to take in an emergency) and increased awareness (from 2% to 42%) about CuéntaNos, a GBV-support service promoted by the RLRB curriculum. Men saw similar increases. Explanations for the low knowledge change include the lengthy period of time in between the implementation of the training and the

endline evaluation, as well as the fact that the 18 digital sessions were crowded into two client visits which likely overwhelmed clients with information. Key recommendations include (1) considering an alternative implementation strategy for RLRB to prioritize the dialogue-based learning built into the design, even when using the videos, and (2) formalizing the development of resilience plans with clients given the interest and concern among clients about emergencies and resilience.

Financial and resilience behaviors showed important shifts, with an 11 percentage-point increase in savings and contributions to an emergency fund (4 percentage-point increase) and a 24 percentage-point decrease in business loan usage. Women reported earning slightly more income at endline and feeling like they earned more than their male partners; however, their estimated income was less than their partners’ estimated incomes. At endline, results indicate approximately a fifth of men and women coped with managing the business with other responsibilities by pulling children out of school to help with the business. While joint decision-making regarding income is encouraged, it will be important to consider the trade-offs and perceptions of women’s and men’s control over income decisions, given female clients may be hiding or safeguarding their income in various ways to protect their autonomy over their income use. Additional consideration among FSPs should be given to the caretaking responsibilities shared by women entrepreneurs and the potential of children being leveraged as no- or low-cost workers in their businesses. Grameen developed a complete toolkit called [RICHES](#), which supports FSPs and other women’s economic empowerment actors to mitigate the risk of harmful child work within their products, services and programs.

Figure 2: Escúchame IHD learning objectives



IHD 1:

- Explore the characteristics of a dialogue.
- Practice effective and safe dialogues.
- Analyze the gender division of domestic labor between women and men and the challenges each faces.
- Identify that the equitable division of household tasks will contribute to increasing the income of women and improve their participation in society.

IHD 2:

- Discuss the positive and negative aspects of individual and joint family decisions.
- Evaluate the roles and decision-making power of women and men in the home.
- Practice dialogue skills to hold productive discussions about the equal participation of women and men in the household decision-making process.
- Identify 2-3 ways to make household chores and decision-making practices more evenly distributed at home.

IHD 3:

- Practice using a problem solving framework.
- Participate in a conversation on how to solve the common problem of balancing care with business growth goals using an example.
- Use the problem solving framework for a real household challenge.

While men and women reported increased participation in income-related decisions and household communication, and men were 10 percentage-points more likely to report spending more time than usual on unpaid care work, attitudes toward gender equality showed mixed results. There were some decreases in self-efficacy, intrinsic time-use agency, attitudes reflecting equality of opportunity, and gender equitable attitudes among men as well as increases in justification for IPV and economic coercion--all of which were contrary to expectations. However, for women participating in both RLRB and the IHDs, they exhibited slightly higher self-efficacy, intrinsic time-use agency, voice, decision-making, equality of opportunity and GEM scores than those in the RLRB-only group. Findings for men were more mixed; some male IHD participants saw more losses in attitudes related to gender equality than men in the RLRB-only group. Projects like Escúchame should continue to explore approaches to positive masculinity, providing male-only spaces in addition to methodologies, such as IHDs implemented with their female partners, to explore men's experiences with harmful social norms in a safe space. More research is needed to understand economic coercion and how to measure it, particularly as relevant for FSPs who should be concerned about financial abuse and whether their services are being used to harm another person.

Women articulated their satisfaction with the RLRB curriculum. There were debates within the project team that including their male partners and other family members in the RLRB curriculum might be a low-cost way to engage men and to ensure that both key decision-makers have the same knowledge of important rules of thumb related to financial and business management, in particular. However, more research with current and potential RLRB clients regarding the possible involvement of their partners is needed to fully understand the tradeoffs that women may perceive or potentially experience. Any pursuit of engaging non-clients, particularly male partners, will require developing a safeguarding plan that puts women's safety and input as a key priority of all design decisions.

While quantitatively and qualitatively both men and women valued the IHDs, men appeared to quantitatively rate more satisfaction with them as compared to women even though their satisfaction did not result in positive changes in their attitudes towards gender equality. Given there were only three IHDs tested within the project's short time

frame, there is some evidence to suggest that more IHDs on additional topics may be needed to change key attitudes and behaviors. Furthermore, research is needed to follow IHD participants and their outcomes over time, particularly given there was a month or less in between the last IHD and the endline evaluation. As change takes time, it would be interesting to understand whether more change will occur, with or without additional IHDs.

In conclusion, the 1.5 year Escúchame project was a design sprint, providing Grameen and ODEF an opportunity to understand the value of adding an intensive IHD methodology to the offering of their financial services and the RLRB curriculum. Clients were satisfied with both educational components and their male partners voiced their own appreciation and positive outcomes as a result of the IHDs. ODEF management and facilitators feel like they understand their clients' lives better which has improved their relationships with their clients. Moreover, the facilitators have made their own positive changes at home, aiming to "walk the talk" they are promoting through RLRB and the IHDs. The short-term signs, despite some unexpected findings, suggest important ground-work has been laid from which ODEF can build.

For the full report, please refer to: Gray B. 2024. Escúchame: Economic Security for Honduran women entrepreneurs through Education and Male Engagement - Final Report. Grameen Foundation.

<https://grameenfoundation.org/partners/resources/esc%C3%BAchame-economic-security-for-honduran-women-entrepreneurs-through-education-and-male-engagement>

Other Escúchame publications include:

Gray B, Smith J, Escoto P. 2023. Lessons Learned from the Integration of Gender-Based Violence Mitigation and Male Engagement Strategies for the Escúchame Project. Grameen Foundation and ODEF Financiera.

<https://grameenfoundation.org/partners/resources/lessons-learned-from-the-integration-of-gender-based-violence-mitigation-and-male-engagement-strategies-for-the-esc%C3%BAchame-project>. (In English)

Gray B and Smith J. 2023. Escúchame Baseline Summary. Grameen Foundation.

https://grameenfoundation.org/documents/Escuchame-Baseline-Executive-Summary_English.pdf. (In English)

Martinez Estrada LM, Lazo Javier LM, Reyes SM, Noe C. 2023. Escúchame Baseline Report. Universidad Nacional Autónoma de Honduras.

<https://grameenfoundation.org/documents/Escuchame-Baseline-Evaluation-Report-Espanol-1.pdf>. (In Spanish)

Resilient Life Resilient Business Paper-based Curriculum. 2023. Grameen Foundation.

<https://www.wageglobal.org/training-guides.html> (In English and Spanish)

Resilient Life Resilient Business Digital Videos. See Grameen's Youtube Playlist:

<https://youtube.com/playlist?list=PLtOB88klbMt8WK7eCQWrDfgGMmzBwFO4s&si=yvzoZ2-BaaqOiB8G>. (In Spanish).

Escúchame Intrahousehold Dialogues Curriculum. 2024. Grameen Foundation and ODEF Financiera.

<https://grameenfoundation.org/escuchame-curriculum> (In English and Spanish)