

ESCÚCHAME

Baseline Research Summary

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. In this society where people of African and indigenous descent continue to struggle against structural inequality, non-mestizo women such as the Garifuna (an Afro-Caribbean people) are more likely to face economic exclusion. Indigenous communities are more likely to experience rural poverty, food insecurity, illiteracy and HIV,² factors which perpetuate poverty and restrict women’s agency and access to financial and non-financial services.

Grameen Foundation USA, in partnership with ODEF Financiera (ODEF) a financial service provider (FSP) headquartered out of San Pedro Sula, Honduras, launched the Escúchame project (meaning “Listen to Me” in English and is an acronym for the full project name: Economic Security for Honduran women entrepreneurs through Education and Male Engagement) with the goal to develop empowering ecosystems for women entrepreneurs in Honduras by engaging men as allies. Escúchame project objectives include: 1) Advance women’s economic security by expanding access to financial and non-financial services to women-led and women-owned micro, small and medium enterprises (MSMEs) that enhance business growth and resilience; and 2) Address harmful social and gender norms and enable safe work environments by conducting intrahousehold dialogues (IHDs) that engage men as allies for women involved in MSMEs. The project is being implemented in the Northern Departments of Yoro, Santa Bárbara, Cortés, Atlántida, Lempira, and Intibucá with 200 female entrepreneurs, ages 18–35. These clients of ODEF will receive an education module called Resilient Life Resilient Business (RLRB) in addition to their existing financial services, such as credit and savings; then, 50 of them will participate along with their spouses in a series of IHDs linked to key themes from RLRB. As part of the Escúchame project, a longitudinal study conducted with RLRB and IHD participants (female clients and their male partners or family members) seeks to better understand the changes in women’s decision-making power over the use of their income as a result of the interventions as well as to understand women’s exposure to economic coercion and couple’s attitudes towards gender-based violence (GBV), women’s equitable access to social, economic, and political opportunities, influence over how they use their time, and support for caretaking responsibilities and other domestic work.

A mixed-methods baseline evaluation was conducted in September 2022, engaging 102 women and 98 men. The study included both quantitative and qualitative components—quantitative surveys, in-depth interviews, focus group discussions, and a literature review. The sample distribution employs a stratified sampling methodology, selecting participants from the six Departments linked to ODEF branch offices.

¹ [United Nations High Commissioner for Refugees. World Directory of Minorities and Indigenous Peoples – Honduras. May 2018](#) and the [USAID-funded, InnoVATE: Background Report on the Garifuna of Honduras](#)

² [World Food Program: Honduras.](#)



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An estimated 41% of households are living below the national poverty line, with approximately 60% reporting varying degrees of food insecurity. The majority of women make decisions over the income they earn, either alone (39%) or together with their partner (55%). The average monthly income of women entrepreneurs is around 4,000 Honduran lempiras, the equivalent of 160 US dollars (USD). Findings also demonstrate that women earn less than men. In fact, women are twice as likely as men to earn less than 3,599 lempiras (~146 USD); more than half of men (55%) earn more than 12,000 lempiras (~488 USD) and only 34% of women do so. Interestingly, 49% of women report they are earning the same amount or more than their partner. Both men and women have experienced income improvements in the year prior to the survey, albeit to different degrees.

Disparities between partners regarding the distribution of domestic responsibilities result in women contributing significantly to household income while also facing unequal domestic workloads. Women allocate more time to non-remunerative tasks and have less personal time. Women and men show significant agreement on the existence of women's time poverty. While men and women also show fairly similar agreement on how often they talk to each other about how they use their time, men are slightly more likely to indicate they frequently talk to their partner about time use compared to women.

To assess the change in knowledge related to content covered in RLRB, the baseline shows that men correctly responded to the 39% of the questions while women's knowledge levels were slightly higher at 48%. Only 2% of the men and 6% of the women received a score of 80% correct (which is the target for each knowledge question). Slightly more than half (56%) of households have an emergency savings fund, and 70% feel very confident that they could come up with 3,600 lempiras (~\$150 USD) in a month if faced by an emergency, with the majority relying on savings held at home or work income to cover this expense.

When assessing autonomy in decision-making, the results show that women and men have similar levels of autonomy in decision-making. Out of a maximum score of 6, which indicates a high level of autonomy in decision-making, men scored 4.31 and women scored a 4.51. Young men had the lowest level of autonomy compared to other subgroups.

Self-efficacy reflects confidence in the ability to exert control over one's behavior and outcomes. The results show that women score 22.09 out of a possible total of 24 points and men score 22.91, indicating fairly high levels of self-efficacy for men and women alike. However, women reported higher levels of stress and nervousness due to household and workplace responsibilities. For instance, 23% of women report that they felt stress very often in the past month compared to 14% of men and 20% of women and 8% of men very often felt they could not confront their responsibilities.

There are moderate levels of positive attitudes towards gender equality. Out of a maximum score of 9, which would mean that participants have the most positive attitudes towards gender equality, women (6.8) have higher levels than men (6.56), young men and women have higher levels than older men and women. Interestingly, rural men have higher levels than urban men and urban women have higher levels of gender equality than rural women.

When assessing the degree to which men and women justify violence against women, there are low levels of justification among men and women. With a maximum score of 10, which would signal the highest level for justifying violence, men scored 2.23 and women scored 3.05, indicating women are justifying violence slightly more than men. Rural and older women justify violence the most; similarly, older men justify violence more than younger men. Women were most likely to justify violence if a woman leaves home without telling her partner or if



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she argues with him. Similarly, there are low levels of economic coercion (or economic violence, a specific form of GBV) experienced among women. With a maximum score of 10, which would signal the highest level of economic coercion, women scored 1.98. Rural women and older women (those aged 30 and over) have lower levels of economic coercion than urban and young women.

When assessing men's attitudes towards gender-equitable norms, with a maximum score of 42 which would mean that men have the most positive attitudes towards gender-equitable norms, the results show moderate attitudes among men, with a score of 23.4 out of 42 possible points. Urban men have slightly more positive attitudes about gender equity than rural men. Young men have slightly more positive attitudes compared to older men.

The qualitative analysis shows that women juggle domestic and work responsibilities where unpaid work is common, while men engage in work outside the home and accumulate greater income. Disagreements between partners are typically resolved with negotiation. While the ODEF clients all are running a business, the qualitative reveals a fairly substantial degree of involvement, and even ownership, of the business by their partner. Women report support of their partner as a factor in their success; business failure is often attributed to the lack of support received by their partner. Men also suggest women's businesses also fail due to "lack of communication" which alludes more to women making decisions without consulting them.

For the Escúchame project, there is a particular interest in studying economic coercion among women, and low levels of economic coercion among women were found in the baseline study. However, given that another recent study found that 5 in 10 women reported experiencing economic violence and 16% of women have experienced either psychological, physical or sexual violence in the past year,³ it is likely that the survey questions used were not sensitive enough to capture real experiences of economic coercion or that economic coercion may be low among a group of women already belonging to an FSP. Qualitatively, men and women acknowledge little understanding of economic coercion but upon reflection, they recognized it as a common form of violence against women, traditionally generated through the deprivation of resources for the consumption of alcoholic beverages and drugs. This is an area for future reflection and research.

In conclusion, the study's findings highlight the complexity of women's economic empowerment in Honduras, emphasizing the importance of tailored support, gender equitable practices, and open communication within households. The study underscores the need for continued efforts at the organizational and societal level to address economic vulnerabilities, promote gender-sensitive interventions, and enhance women's autonomy in decision-making. It also points out the significance of fostering resilience, promoting diversified income sources, and supporting women in managing their businesses and domestic responsibilities effectively.

For the full research report in Spanish, please see: Martínez Estrada LM, Lazo Javier LM, Reyes SM, Ochoa CN. 2023. Estudio Línea Base del Proyecto "Seguridad económica para mujeres emprendedoras hondureñas a través de la educación y el compromiso masculino" ESCUCHAME. Universidad Nacional Autónoma de Honduras. <https://grameenfoundation.org/partners/resources/escuchame-baseline-report-spanish>.

³ [Encuesta Nacional de Demografía y Salud / Encuesta de Indicadores Múltiples por Conglomerados. Honduras 2019](#) and [Estudio de Tolerancia Social e Institucional de la Violencia hacia Mujeres, Niñas y Adolescentes en Honduras](#)



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