



W A G E



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

Gender, Conflict, and Power Dynamics Training: Lessons Learned

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Acknowledgements

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The report was prepared by Ellie Ostvig, Cassidy Weaver, Emily Chahalís and reviewed by Bobbi Gray and Jenna Smith of Grameen and integrates findings from pre- and post-test surveys conducted during the Gender, Conflict and Power Dynamics trainings with three RBI partners: ODEF Financiera in Honduras and PADECOMSM and Credicampo in El Salvador. Bobbi Gray of Grameen Foundation and Muthoni Kamuyu-Ojuolo and Salome Tsereteli-Stephens 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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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.



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 (CSOs) and private sector organizations 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).

Executive Summary

The Reducing Barriers to Women's Economic Empowerment in El Salvador and Honduras Initiative (RBI), under the leadership of Grameen Foundation USA, is the first initiative under the Women and Girls Empowered (WAGE) program whose goal is to advance the status of women by reducing barriers that female entrepreneurs face in accessing finance and growing their businesses. Through a combination of financing and capacity building, RBI seeks to improve the FSPs' abilities to recognize, respond to, and reduce barriers to WEE, including gender-based violence (GBV). RBI worked with three financial service providers: 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), both in El Salvador, and ODEF Financiera S.A. in Honduras.

The Gender, Conflict and Power Dynamics (GCPD) workshop was one among several capacity building interventions designed to support private sector actors in mainstreaming gender. GCPD uses a gender-transformative, participatory methodology to engage participants in a variety of interactive activities to stimulate critical reflection and analysis regarding conflict, unconscious bias, power dynamics and gender and to enable the articulation of proposals for change at the personal and organizational levels. As part of the workshop, a pre- and post-test survey was conducted to measure short-term changes in knowledge and attitudes. Approximately 6 months to one year after the completion of each partner's GCPD workshop, a third-party qualitative assessment was completed to understand whether the GPCD workshop was effective at sensitizing implementers to issues of do no harm/safeguarding and diversity and inclusion, and at identifying areas of change and action for future programming.

The assessments show that the GCPD workshop resulted in short-term knowledge and attitude change. Men saw a 26 percentage-point average improvement in their quantitative scores while women saw a 28 percentage-point improvement. Men saw a slightly greater improvement in their attitudes compared to women. The qualitative interviews revealed thoughtful reflections on gender inequality, power, conflict and GBV over time. Similarly, partner management and field staff were able to identify changes needed in attitudes and behaviors to foster and/or strengthen equitable relations in their homes and organizations and to enhance programming in women's economic empowerment (WEE).

The GCPD workshop, through its participatory, self-reflective methodology, achieved its initial objectives of building self-awareness and dialogue skills when engaging with people of different backgrounds and regarding GBV, enabling analysis of one's own internal biases related to gender, equity, and diversity, and improving awareness regarding issues of safeguarding and do no harm.

Background

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

RBI, under the leadership of Grameen Foundation USA, is the first initiative under WAGE whose goal is to advance the status of women by reducing barriers that female entrepreneurs face in accessing finance and growing their businesses. In partnership with the American Bar Association Rule of Law Initiative (ABA ROLI), the Center for International Private Enterprise (CIPE), and Search for Common Ground (Search), Grameen Foundation launched RBI with a comprehensive gender analysis that all WAGE consortium members helped to design and implement, bringing perspectives and lessons in GBV, women's peace and security (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. is located in Honduras.

Through a combination of financing and capacity building, RBI seeks to improve the FSPs' abilities to recognize, respond to, and reduce barriers to WEE, including GBV. 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.

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

At the FSP level:

1. **Gender, Conflict and Power Dynamics (GCPD) workshops with FSP management and field-level staff:** The GCPD workshop teams used gender-transformative, participatory methodologies to implement a variety of interactive activities to stimulate critical reflection and analysis regarding conflict, unconscious bias, power dynamics and gender and to enable the articulation of proposals for change at the personal and organizational levels. Some organizations in the GCPD workshops cascaded the GCPD workshop to other staff—primarily field-level staff—of their respective organizations. More on the GCPD is covered below. RBI had a goal of reaching at least 75 management and field-level staff with the GCPD methodology. By project's end, 223 management and frontline staff were reached, almost three-quarters of whom were men. ODEF Financiera also cascaded portions of the workshop to 407 clients, 94% of whom were women.
1. **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 (TA) organizations. Grameen developed a customized SPM tool that leveraged existing SPM standards, strengthened others, and most critically, integrated a gender lens. This revised set of standards became known as the SPM Gender Assessment and was designed to be

implemented over a series 1-2 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. 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 were consistent recommendations derived from the rapid assessments for all partners.

The SPM Gender Assessments were the basis for further TA 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 completing this report). Credicampo worked to increase women's representation among staff: between December 2021 and June 2023, female staff across the entire institution grew from 115 women to 136 women (18% increase) and frontline staff grew from one woman to eight.

At the FSP client level:

2. **Kiva-supported microenterprise credit:** A core activity under RBI was a loan matching fund, 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 a result of the loan matching, Kiva's Salvadoran and Honduran FSP partners could more quickly and effectively provide financing to women entrepreneurs' micro- and small-business activities. As of December 2021, RBI surpassed its goal of supporting 1,700 women entrepreneurs by 522 percent, funding 10,578 women, which unlocked \$5,402,700 in capital.
3. **Resilient Life Resilient Business (RLRB) curriculum:** In collaboration with all WAGE consortium members, RLRB was designed to integrate the concepts of financial services, business growth, household and business resilience, stress management, and GBV. RLRB consists of four paper-based modules made up of 24 individual sessions as well as a digital version made up of 18 videos. RLRB is designed to be delivered to female entrepreneurs but was also tested with male clients as well. RBI had a goal of reaching 1,400 entrepreneurs with RLRB, 80% of them being women. By the end of the project, 1,524 clients had been trained in the RLRB, achieving 109% of the outreach goal; 90% of them were women.
1. **Linkages to GBV support information and services:** Given RBI sought to determine how FSPs could best respond to GBV, and due to the fact that GBV is identified as a potential risk for women engaging in new business activities or using financial services¹, Grameen facilitated strategic

¹ Gray B, Smith S, Crookston B. (2021). Evidence Review on Violence against Women and Girls (VAWG) and its relationship with Women's Economic Empowerment (WEE). Grameen Foundation and Brigham Young University.

partnerships between the three FSPs with the International Rescue Committee’s [CuéntaNos](#), a virtual platform that includes information on GBV, health, education, legal assistance, citizen protection, shelter, employment work programs, etc. Cuéntanos is a staffed “hotline” for social support services across El Salvador, Honduras, and Guatemala. 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 summarizes the short quantitative pre- and post-test surveys conducted with GCPD participants from all three partners as well as qualitative interviews conducted by an external evaluation with FSP management and field-level staff. The surveys covered short-term knowledge and attitude change. While a full qualitative report developed to document the change in longer-term attitudes and personal or organizational behaviors across all WAGE projects where the methodology was used is documented elsewhere², this report summarizes key findings from interviews conducted with RBI partners alone.

To support the WAGE consortium learning agenda question that sought to understand the 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, this evaluation seeks to document the differences in short-term change between men and women and the FSP leadership and staff overall to determine whether the GCPD methodology is effective at sensitizing implementers to issues of do no harm/safeguarding and diversity and inclusion, and at identifying areas of change and action for future programming.

About the Gender, Conflict, and Power Dynamics Workshop

To address and safeguard women from the harmful norms that limit women’s economic engagement in society and that can result in GBV, Grameen integrated a participatory and experiential-learning approach to be implemented with its local implementing partners as a starting point for addressing gender, equity, and diversity within integrated WEE programming. The approach, known as the Gender, Conflict and Power Dynamics (GCPD) workshop, does not seek to address safeguarding on an activity-by-activity basis, but instead aims to shift perspectives and behaviors towards harmful gender norms that disempower women broadly. In other words, it serves as a foundation for longer-term attitude and behavior change. Given the local context where violence is common, particularly experienced through gangs, Grameen collaborated with Search for Common Ground to integrate some content from their Common Ground

² Welsh P. 2023. 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. <https://www.americanbar.org/content/dam/aba/directories/roli/wage/wage-grameen-foundation-global-evaluation-report.pdf>

Approach, which is also based on dialogue methodologies and is designed to bridge divides, to identify shared problems and collectively solve them.

The 1-3 day GCPD workshop was designed specifically to:

- Build self-awareness and increased confidence in engaging and collaborating with people of differing backgrounds, beliefs, gender and/or identities,
- Analyze one’s own internal biases related to gender, equity, and diversity and the concept of power and the impact of having or not having power in various dimensions of one’s life,
- Examine dialogue techniques that can support positive communication, particularly when addressing or discussing harmful gender norms or emotionally-charged topics,
- Raise awareness of GBV and the increased risks of GBV when trying to transform harmful gender norms,
- Evaluate practices that are necessary to safeguard people from harm that could be unintentionally caused by WAGE or WEE programming, and
- Produce preliminary organizational action plans to respond to priorities identified through the GCPD workshop.

A table of contents from the GCPD workshop is provided in the Annex.

As of May 2023, 223 staff across the three partners had been trained in the GCPD methodology. If the sex of the participant was known, 74% were men and the remaining were women. This reflects the sex-disaggregation of existing management and field-level staff. In addition, ODEF Financiera in Honduras decided to leverage some of the methodology and conducted workshops with clients, reaching 407 clients (383 women, 24 men). The outreach to clients reflects intentional targeting of female clients.

Methods

Quantitative

Before and after the GCPD workshop, all participants completed a short survey. The questions were administered in order to measure changes in knowledge as well as attitudes among participants. A copy of the short pre- and post-test survey is provided in Annex 2.

Based on the answers considered “correct” for each question, each question was scored with a 1 if the respondent answered “correctly” and scored a 0 if they answered “incorrectly”. Percentages were calculated by taking the number of “correct” answers divided by the total participants for each question. Percentage-point differences are calculated by subtracting the pre-test percentages receiving a “correct” answer (column marked as “A”) from the post-test percentages (column marked as “B”). What constitutes a “correct” answer is also highlighted in Annex 2.

Qualitative

Approximately six months to one year after the GCPD workshops, qualitative interviews were conducted by an external evaluator with management and field-level staff to understand their levels of satisfaction

as well as reflections on the workshops. Nine key informant interviews with management-level staff, focus group discussions (FGD) with 11 field-level staff across all three partners, and one FGD with the facilitators were conducted, engaging 23 people in total.

Quantitative Results

While some pre- and post-test participants were excluded due to not participating in both surveys, 38 men and 19 women, a total of 57 people participated in the pre- and post-tests across CREDICAMPO, PADECOMSM, and ODEF Financiera.

Knowledge that sex and gender are not the same thing was high among men at the pre-test (92%), with 79 percent of women answering this correctly at the pre-test (Table 1). By the post-test, 100 percent of men and 95 percent of women answered this correctly.

Almost 80 percent of men at the pre-test and 90 percent of men at the post-test knew that conflict is neither positive nor negative. For women, on the other hand, 42 percent knew conflict is neither positive nor negative at the pre-test and this improved to 79 percent at the post-test, representing a 37 percentage-point improvement. Slightly over half of men knew that one's needs were an invisible dimension of conflict, and this improved to 63 percent by the post-test; 26 percent of women at the pre-test and 79 percent at the post-test knew one's needs were an invisible dimension of conflict, representing a 53 percentage-point improvement.

A little under half of men (45%) and women (47%) knew what a 'man box'³ was at the pre-test, which was to be expected (given this term/concept is not widely used). At post-test, 95% of men and 100% of women answered this correctly, representing more than a 50 percentage-point improvement for both men and women. Seventy-nine percent of men and 95 percent of women knew what GBV was at the pre-test. At the post-test, 92 percent of men knew what GBV was while only 89 percent of women did. The reason for the decrease among women is not completely clear. At the pre-test, 58 percent of men and 68 percent of women knew the definition of intersectionality; at the post-test, 92 percent of men and 84 percent of women knew the definition of intersectionality, representing a 34 percentage-point improvement for men and a 16 percentage-point improvement for women. Knowledge of a safeguarding plan was quite high for both men (87%) and women (95%) at the pre-test, with 92 percent of men and 84 percent of women knowing what it was by the post-test. Similar to the results regarding the definition of GBV above, the decrease in correct responses at the post-test among women is not clear.

Regarding attitudes, 74 percent of men and 79 percent of women disagreed with the statement that there was no reason to integrate GBV concepts into the work of a financial institution at the pre-test. By the post-test, fewer men (70%) disagreed and all of the women (100%) disagreed, representing an important shift in perspectives.

³ Please see Annex 1 for descriptions of sessions. "Man box" is a framework for discussing the ways society defines what it means to be a man.

At the pre-test, very few men strongly agreed that they had a clear idea of how to change power dynamics in their home (29%) or at work (29%). By post-test, a large percentage of them agreed with the statements (92% and 95%, respectively). Similarly, few women at pre-test strongly agreed they had a clear idea of how to change power dynamics in their home (26%) but a relatively larger percentage (53%) strongly agreed that they had clear ideas of how to change power dynamics at work. By the post-test, 89 percent of women strongly agreed they had a clear idea of how to change power dynamics at home and 84 percent had a clear idea of how to change power dynamics at work.

In summary, men’s pre-test scores averaged 62 percent and this improved to 88 percent by the post-test, representing a 26 percentage-point average improvement. Women’s pre-test scores averaged 61 percent and this improved to 88 percent by the post-test, representing a 28 percentage-point improvement. Men saw a slightly greater improvement in their attitudes compared to women.

When assessing the replication of the GCPD workshop with field staff, the results were quite similar except that the pre-test scores for frontline staff were slightly lower compared to the pre-test scores of management (data not shown). By the post-test, field-level staff experienced a greater increase in scores, resulting in very similar post-test results as the management.

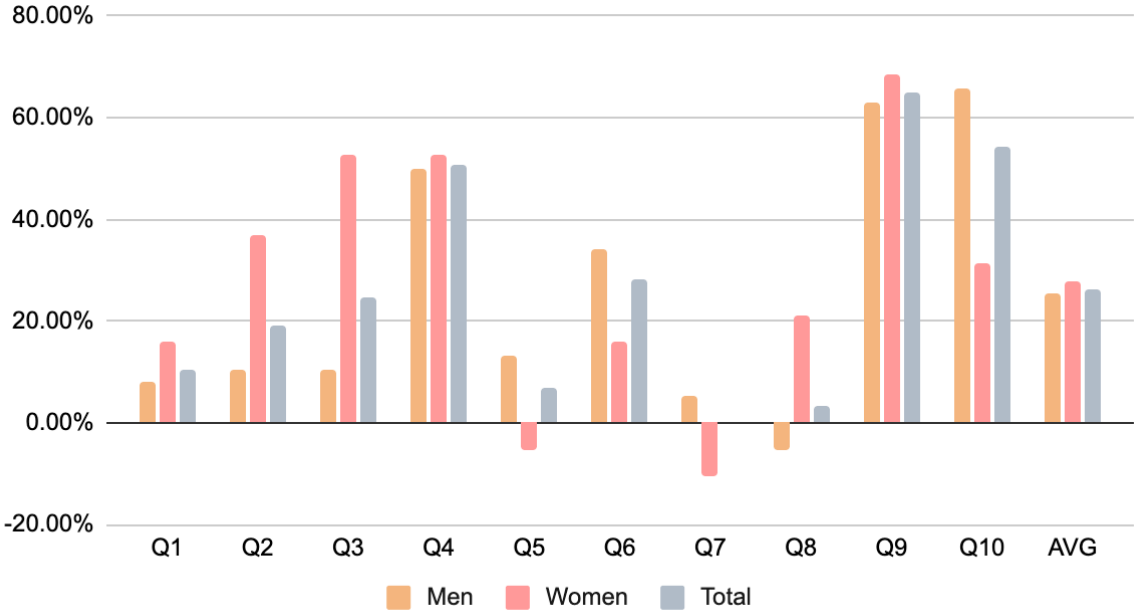
Table 1: RBI Partners Pre- and Post-test Results

	Pre-test (A)			Post-test (B)			Percentage-point Differences (B-A)		
	Men	Women	Total	Men	Women	Total	Men	Women	Total
	N=38	N=19	N=57	N=38	N=19	N=57			
Q1. Knows sex & gender are not the same thing	92.11%	78.95%	87.72%	100.00%	94.74%	98.25%	7.89%	15.79%	10.53%
Q2. Knows conflict is neither positive nor negative	78.95%	42.11%	66.67%	89.47%	78.95%	85.96%	10.53%	36.84%	19.30%
Q3. Knows one’s needs is an invisible dimension of conflict	52.63%	26.32%	43.86%	63.16%	78.95%	68.42%	10.53%	52.63%	24.56%
Q4. Knows that the ‘man box’ reflects the gender roles and expectations of how men should behave	44.74%	47.37%	45.61%	94.74%	100.00%	96.49%	50.00%	52.63%	50.88%
Q5. Knows what GBV is	78.95%	94.74%	84.21%	92.11%	89.47%	91.23%	13.16%	-5.26%	7.02%
Q6. Knows what intersectionality is	57.89%	68.42%	61.40%	92.11%	84.21%	89.47%	34.21%	15.79%	28.07%
Q7. Knows what a safeguarding plan is	86.84%	94.74%	89.47%	92.11%	84.21%	89.47%	5.26%	-10.53%	0.00%
Q8. Disagrees with statement that ‘There is no reason to integrate GBV concepts into our work as a	73.68%	78.95%	75.44%	68.42%	100.00%	78.95%	-5.26%	21.05%	3.51%

	Pre-test (A)			Post-test (B)			Percentage-point Differences (B-A)		
	Men	Women	Total	Men	Women	Total	Men	Women	Total
financial institution'									
Q9. Strongly agrees with statement that 'I have clear ideas on how to change power dynamics in my home.'	28.95%	21.05%	26.32%	92.11%	89.47%	91.23%	63.16%	68.42%	64.91%
Q10. Strongly agrees with statement that 'I have a clear idea of how power dynamics can affect my work with clients or in my institution.'	28.95%	52.63%	36.84%	94.74%	84.21%	91.23%	65.79%	31.58%	54.39%
AVG of 'Correct Answers'	62.37%	60.53%	61.75%	87.89%	88.42%	88.07%	25.53%	27.89%	26.32%

Figure 1 represents the pre- and post-test percentage-point differences for men, women, and all participants of the workshop. The larger the bar, the greater the difference between pre- and post-test results. The numbers on the bottom of the graph correspond to the indicators referenced above in Table 1.

Figure 1: RBI Partners Percentage-Point Change by Test Question



Qualitative Results

While the quantitative results reflected short-term changes in knowledge and attitudes, the qualitative interviews that occurred approximately one year after the first management workshop reveal some longer-term reflections on the experience. Participants noted their overall satisfaction with the experience as well as the changes they experienced personally and professionally. Some of the specific experiences noted by the participants include:

- **Receiving the GCPD workshop prior to other project activities allowed participants to reflect on their own experiences with power and to consider how this relates to their professional work and how it might influence their work with their clients.** The workshop led to awareness of current attitudes and behaviors and provided tangible ways to help improve them. One participant noted: *“It was very important because it enabled us to unravel doubts that we may have had about gender equality and roles and understand the gender-power dynamics that we are a part of and how to change them.”* Another participant shared that it introduced *“a sense of healing brought about by the process of introspection and reflection.”* Another realized that *“the different levels of empowerment (decision making) we have as men and women in relation to household activities.”* He further noted that they *“could see big differences in the activities (work) that are paid and unpaid and that there are many limitations to equal participation in housework.”* Participants were able to have sincere and in-depth reflections while navigating concepts that may have been new or difficult to grasp. When ODEF Financiera replicated some activities with clients, they noted clients’ realization that sex and gender are not the same and this was a key, eye-opening discovery for many that broadened their horizons, *“... they had heard the word gender a lot before on TV or on the radio, but they did not have the slightest idea of what it really meant”.*
- **Use of a participatory method increased participant engagement by creating a safe space for sharing ideas and experiences.** The workshop used group work, role plays and other interactive methods which allowed the participants to exchange knowledge while introducing new gender, power, and conflict concepts without becoming too theoretical or academic. One participant described their experience by saying, *“It’s like having a blindfold taken away. When we change the roles that we’ve been given as men as we’ve been brought up to be macho, we start doing the cleaning or taking care of the children, and there’s more empathy.”* A participatory method was vital throughout the workshop to allow participants to freely share their experiences and openly discuss the topic with mutual respect. This method gave rise to participants’ personal questions and allowed them to become aware of their attitudes and current practices surrounding the topic. Due to the complex nature of the topics, the participatory approach also allowed people to talk about sensitive topics that are not discussed regularly but need to be addressed for changes to be made within homes, workplaces, and the community. Since the themes addressed in the workshop were complex and challenging, participants felt the need for more discussion time and more time to think about the topic before moving to the next one. However, participants were pleased with the facilitators’ extensive knowledge and professionalism in presenting the topics of gender, power dynamics, and conflict.

- **Support from leadership and knowledgeable facilitators were essential to successful workshop sessions.** The FSP staff saw the reality of the lives of their clients and their connection with the topic, which allowed for staff to talk openly and honestly about the gender and power dynamics of the women beneficiaries. Participants felt a high level of satisfaction with the workshop and learning how to incorporate gender into the work of FSPs. Including leaders of the FSPs in the workshops was also crucial to further endorsing the topic of conversation. The initial, targeted training of male managers (some already sensitized) strengthened their ‘buy in’, ability to recognize dynamics of power abuse and commitment to dealing with discriminatory practices and bullying based on inequitable gender or other power dynamics (such as sexual orientation).
- **The workshop increased awareness, especially among men, about gender inequalities in the home, workplace, and community.** This finding was also demonstrated by the results from questions regarding these topics (questions 8-10), all having higher post-test scores than at the pre-test. The initial resistance of some men to talk about gender inequalities was mainly due to cultural norms and religious beliefs. Most men were able to reflect on their masculinity and recognize the benefits of gender equality. In the workspace some men have become more sensitive as to how seemingly harmless jokes (banter) can be offensive to women and reinforce stereotypes and complicity among men. In fact, some of the RBI partners shared how they had already taken some measures to challenge and change some practices that are contradictory to the organization’s commitment to gender equality and women’s empowerment. For example, one organization’s previous participation in local holiday fairs/carnivals involved “semi-nude women dancers” as a common practice. The organization endeavored not to engage in such marketing approaches in the future. Participants recognized the need to widen their perspectives and opportunities among men and women in the workplace while eliminating discrimination. There was discussion about the limited representation of women at the field level. They noted their new openness to hiring more women credit agents and allowing them to visit rural areas on motorbikes – debunking the myth that women can’t or shouldn’t do that, which is often used to justify the employment of mostly men credit agents and women’s labor discrimination. Participants noted they valued women's work more as a result of participating in the GCPD workshops. Men shared they were willing to redistribute domestic work to increase gender equality within the home and improve their relationship with their partners and children. All agreed on the importance of disseminating this information in their communities and promoting equitable practices.
- **An imbalance of male and female participants limited some group discussions and activities.** During the workshops for ODEF and CREDICAMPO, there were more than twice as many male participants compared to women. When women were the minority group in the workshop, it affected the flow of the activities and group dynamics. The imbalance between male and female participants also gave the women some feelings of vulnerability to share their ideas and opinions. However, having both male and female facilitators was credited for the ability for women to participate with confidence.
- **While intersectionality as a concept is important (particularly when addressing LGBTQI+ identities), it needs to follow initial conversations about gender. It is ‘too much’ at the beginning and should**

be part of a longer-term approach to unpacking intersectionality. While there were high levels of understanding the difference between gender and sex, the participants were not ready to discuss sexual identities (LGBTQI+). Simply addressing male and female identities was met with some push-back in the beginning among a small number of younger male managers. The participatory approach and skills of the facilitation team, however, enabled them to critically analyze some of their entrenched, inequitable attitudes and beliefs. As one shared, *“The methodology allowed men, on the whole, to assess those myths and fears related to masculinity and sexuality in positive ways”*. Another noted the importance of being sensitive to cultural traditions, religious beliefs and fears/taboo around sexual orientations and gender identities and the resistance to even talk about these issues. However, at the same time, it is important to recognize opportunities to challenge sexist and homophobic attitudes and practices.

- **Women are perpetuating gender stereotypes as well as men and can even feel threatened when men engage in “women’s” activities.** The reflections by the female participants also revealed how they are also perpetuating gendered roles and beliefs about men and women. In the activities that engage men and women about the activities men and women do over a 24-hour period, women reflected on how they are reluctant to give their sons domestic work because of the cultural norms and taboos around masculinity. The participants noted the need for men to have more shared responsibilities for household chores. However, if men suddenly start doing more domestic work like cooking and cleaning, some women may not know where they are coming from and can feel threatened, insecure and undervalued, even thinking that they are not fulfilling their role as they should. One female participant shared, *“When we received the [workshop], we gained consciousness that in one or another we have been ‘machistas’ and haven’t valued the unpaid work that women do. As for supporting women, we’ve bought into the belief that it’s their role to raise and educate children and ours to focus on other things. Then yes it would be excellent for us to focus on training more men for them to expand their minds in the same ways that ours have been opened”*.
- **Given the high levels of femicide and violence against women in El Salvador and Honduras the activities that introduced power dynamics and violence “hit home” and enabled reflections on how people have used their personal power at home and the workplace that may have resulted in negative consequences.** Because violence - especially GBV - is often ‘normalized’ in society, the workshops were helpful in demonstrating how gender roles and inequitable power dynamics can lead to GBV. It was especially impactful for participants to learn that there are different forms of violence. The workshop helped one participant in Honduras understand how his use of power in his relationship had led to his partner leaving him because she couldn’t bear it anymore. He reflected, *“I realize now what she had to put up with.”* He continued by saying, *“Having realized that violence is not just physical, I now take a lot more care in how I use language, so as not to offend or be abusive.”* In addition, the workshop emphasized the importance of not just understanding the links between harmful masculinities and violence but also the importance of knowing how to support a victim of GBV. This can include knowledge of local resources and services offered.

Discussion and Conclusion

This evaluation sought to determine whether the GCPD workshop was effective at sensitizing implementers to issues of do no harm/safeguarding and diversity and inclusion, and at identifying areas of change and action for future programming. The findings from this evaluation suggest that the GCPD workshop resulted in short-term knowledge and attitude change among FSP management and field-level staff, with men's average pre-test scores improving from 62 percent to 88 percent by post-test and women's average pre-test scores improving from 61 percent to 88 percent by the post-test. The most notable changes were among men's and women's belief that they have clear ways to improve power dynamics at home and at work. For indicators that started out with high pre-test averages, such as knowing that 'sex and gender are not the same thing', the qualitative data validates a high-level of understanding, but provides a slight nuance that people may not fully understand why they are not the same. The qualitative results also demonstrate thoughtful reflections on gender inequality, power, conflict and GBV over time. Similarly, FSP staff were able to identify changes needed in attitudes and behaviors to foster and/or strengthen equitable relations in their homes and organizations and to enhance WEE programming.

The lessons learned suggest that:

1. The GCPD workshop is a critical starting point for setting a foundation for thoughtful reflections on gender and how organizations and their staff can change their behaviors to create better working environments and interactions with their participants.
2. In some contexts, you should start with the basics of male-female dynamics before moving into other intersectional identities to build understanding and acceptance over time.
3. While more time is needed to understand the longer-term impact of the GCPD workshop, short-term knowledge, attitude, and behavior changes point toward important personal and professional outcomes among participants.

In summary, the GCPD workshop, through its participatory, self-reflective methodology, achieved its initial objectives of building self-awareness and dialogue skills when engaging with people of different backgrounds and regarding GBV, and enabling analysis of one's own internal biases related to gender, equity, and diversity. RBI's Theory of Change is that **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. While this was just one intervention among several informing RBI's theory of change, it provides evidence to support our understanding of interventions that can 'improve capacity to address gender norms, GBV and other barriers faced by women (staff and clients)', providing confidence in its contribution to RBI's overall theory of change.

Annexes

Annex 1: Gender and Power Dynamics 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.

<p>Activity 11: Gender-Based Violence (GBV)</p>	<p>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.</p>
<p>Activity 12: Risk Mitigation, Safeguarding & Do No Harm</p>	<p>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.</p>
<p>DAY 3</p>	
<p>Activity 13: Social Performance Management (SPM) Reflection Activity</p>	<p>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.</p>
<p>Activity 14: Personal Commitment to Action and Organizational-Level Action Plans</p>	<p>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.</p>

<p>Activity 15: Review of Learning Needs, Progress Check and Workshop Evaluation</p>	<p>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.</p>
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Annex 2: Quantitative Survey Questions and “Correct” Answers

The answers that were considered “correct” for the purposes of analysis are highlighted in orange and bolded. While some of the multiple choice attitude questions could have easily accepted an answer of “somewhat”, for the purposes of simple scoring and to detect changes at the extremes, questions were either correct or incorrect based on the answer closest to the preferred response.

<p>Pre and Post-Test Questions</p>
<p>Q1: Sex and gender mean the same thing. True or False?</p>
<p>Q2: Conflict is neither positive nor negative. True or false?</p>
<p>Q3: Which of the following is an invisible dimension of a conflict?</p> <ul style="list-style-type: none"> ● What we say ● What we do ● What we need ● I don’t know
<p>Q4: What do you mean by "the man's box"?</p> <ul style="list-style-type: none"> ● Where men go at the end of the day ● Gender roles and expectations of how men should behave ● When two men fight to defend their honor ● I don’t know
<p>Q5: Complete the sentence: “Gender violence....”</p> <ul style="list-style-type: none"> ● It is physical and sexual violence against a man ● It is physical and sexual violence against a woman ● It’s economic violence ● All the above ● I don’t know
<p>Q6: Complete the sentence: “Intersectionality is....”</p> <ul style="list-style-type: none"> ● When two or more paths cross ● The interaction of decisions made that influence people in multiple or different ways ● The interaction of different social identities such as gender, race/ethnicity, class, sexual identity, age/generation, and disability ● I don’t know

Q7: From an organizational perspective, a plan to safeguard is all the actions you can take to protect...

- Your work staff
- Your over-indebted clients
- Avoid abuse between staff and clients
- **All the above**
- I don't know

Q8: Do you strongly, somewhat, or disagree with the following statement? There is no reason to integrate gender-based violence concepts into our work as a financial institution.

***Attitude Question**

- Strongly agree
- Somewhat agree
- **Disagree**
- I don't know

Q9: Do you strongly, somewhat, or disagree with the following statement? I have clear ideas on how to change power dynamics in my home.

***Attitude Question**

- **Strongly agree**
- Somewhat agree
- Disagree
- I don't know

Q10: Do you strongly agree, somewhat agree, or disagree with the following statement? I have a clear idea of how power dynamics can affect my work with clients or in my institution.

***Attitude Question**

- **Strongly agree**
- Somewhat agree
- In disagreement
- I don't know