



W A G E

# El Salvador & Honduras

## Final Evaluation Brief



### Initiative Overview



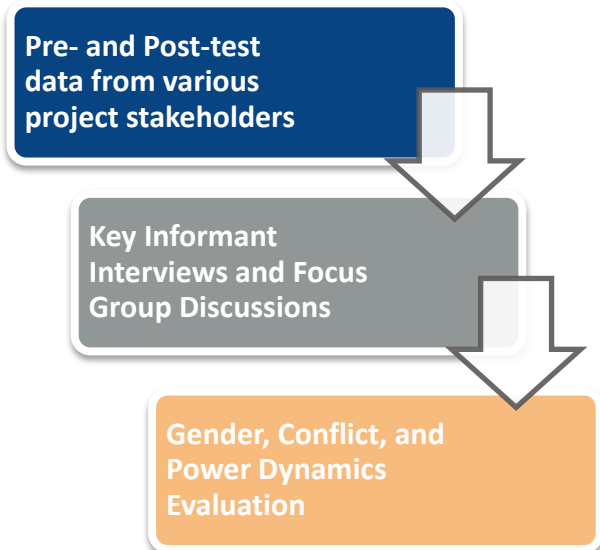
The Reducing Barriers to Women's Economic Empowerment in El Salvador and Honduras Initiative (RBI), implemented by Grameen Foundation USA (Grameen) and the American Bar Association Rule of Law Initiative (ABA ROLI), was the first initiative under the Women and Girls Empowered (WAGE) program funded by the US Department of State, Secretary's Office for Global Women's Issues. With the support of financial service providers (FSPs), 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.

### Methodology

This outcome evaluation was created to assess the short-term outcomes of the RBI project activities on RBI partners, their frontline staff, and the female entrepreneurs the financial service providers (FSPs) serve. The evaluation deployed a mixed-methods approach.

Quantitative methods included RLRB Pre- and Post-test data collected by the FSP partners, Endline Quantitative Surveys conducted by third-party evaluators with approximately 30 clients who received RLRB (treatment group) and 30 clients who did not receive RLRB (comparison group) per FSP, and Gender, Conflict, and Power Dynamics (GCPD) Evaluation.

Qualitative methods included a Social Performance Management Assessment and Reflection Session with FSP Partners, Endline KIIs and focus group discussions (FGDs) with FSP clients including 48 treatment and 10 comparison group clients, endline key informant interviews (KIIs) with three FSP management, endline FGDs with FSP frontline staff, and Qualitative interview from the GCPD Evaluation.



# Key Findings & Learnings

## Quantitative Survey Findings (RLRB)

All of the participants indicated they were satisfied with the RLRB education and were likely to recommend RLRB to a friend. Participant satisfaction with financial services was very high. Business finance was considered the most valuable content of all thematic areas of the training.



### Use of Financial Services

While FSP clients reported high confidence in their ability to repay loans, those in the treatment group indicated feeling less stressed or anxious about the upcoming payment (41% versus 55% for the comparison group). The treatment group also showed much lower rates of conflict within the household regarding the topic of money compared to the comparison group.



### Knowledge and Use of GBV Resources

Prior to implementation of RLRB, knowledge of the CuentaNos platform was extremely low. Endline data revealed that awareness of GBV-support resources, specifically CuentaNos, was substantially higher among the treatment groups for all three FSPs.



### Knowledge of Business-related Tasks

Changes in knowledge-based outcome 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 Credicampo's group.

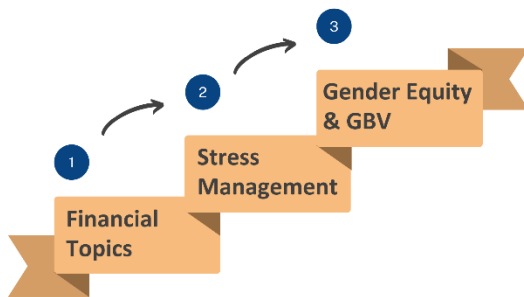


### Household Resilience and Financial Products

Households in the treatment group had a more varied financial portfolio that included personal and business loans, savings, remittances, insurance, and credit compared to the comparison group. Households in the treatment group were also more likely to have discussed an emergency financial plan with their family than the comparison group.

## Qualitative Interview & Focus Groups (RLRB)

### Sequencing of Topics



### Male Engagement



While the RLRB trainings focused on female clients as target beneficiaries, the results showed that male participation enhanced the overall learning experience and allowed female and male clients to share their experiences.

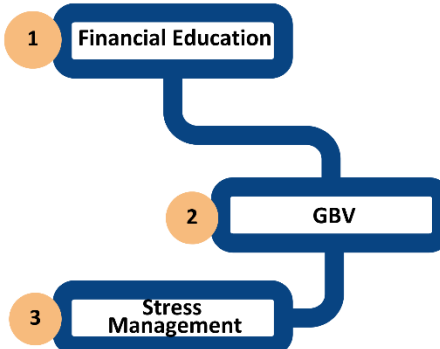
### Frontline Staff Experience:

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. They also valued the fact that their FSPs were providing this kind of inclusive training. 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.

### Challenges with RLRB Implementation

- Adaptation of technical language for participants in urban and rural settings
- Lack of time for frontline staff to take on extra work as they are already overburdened with their pre-existing work
- Incorporating gender issues into FSPs' policies given their inexperience with gender-related content

### Most Valued Topics



## Challenges Encountered in Gender Mainstreaming:

- Challenges recruiting and elevating more women to organizational leadership positions and hiring panels throughout the FSP;
- Management faced difficulty in implementing a paradigm shift in the short implementation time of the GPCD workshop.

## Reflection by Frontline Staff:

- After participating in the GPCD 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.

**Perception of GPCD Workshops:** Staff revealed that while the GPCD workshops were well-received and well-liked, they acknowledged their previous beliefs and attitudes were barriers for growth.

- Training could have benefitted by being more tailored to the participants (given frontline staff are primarily men) to include examples around toxic masculinity in addition to examples that focused on issues largely pertaining to women;
- Participants reported change in views and behaviors changed after participating in the training. Many were also eager to share what they learned with others;
- Asked for more training and additional videos designed for people with lower literacy levels.



*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.” – Frontline Staff Training Participant*

## Reactions to Other RBI Activities

### Other RBI Activities

#### Kiva

All FSPs found KIVA’s role in RBI was beneficial for clients, especially funds aimed at serving the most vulnerable populations. Another FSP pointed out that Kiva’s role wasn’t very well tied to the project.

#### Linkage with CuentaNos

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. The frontline staff reported that the digital platform CuentaNos uses is difficult to access in rural areas, so participants prefer written materials.

#### 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.



# Recommendations

**1**

Build on existing research and partner with FSPs to understand how lessons learned could inform future product design to better serve women entrepreneur clients

Develop technical expertise and build confidence of frontline staff prior to implementing content on GBV

**2**

**3**

Relatedly, topic sequencing matters when presenting integrated curriculum such as RLRB. Modules related to the client's relationship with the FSP should be introduced before topics of GBV

Design and provide support and dissemination materials with more easily understood language

**4**

**5**

Develop pathways for improvements FSPs and other private sector actors can consider when mainstreaming gender, while also providing space for them to take the lead on the directions they decide to take

Integrate positive masculinity and male engagement and a rights-based approach to women's empowerment into the various workshops

**6**

**7**

Further develop and deepen the linkage between CuéntaNos and the FSPs