



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

## Final Evaluation Report

January 2024

### Abstract:

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 with 200 young female clients; a subset of 50 clients and their male partners were engaged in a series of three intrahousehold dialogues (IHDs) to enhance communication and address household dynamics.

A mixed-method evaluation showed limited overall RLRB knowledge change, but there were improvements in knowledge of steps to take in an emergency and awareness of the GBV-support service, CuéntaNos. Positive shifts were noted in increased savings, use of an emergency fund, reduced reliance on business loans; women reported slightly higher incomes. While both men and women reported increased participation in decision-making and communication, attitudes towards gender equality exhibited mixed results. Some decreases in self-efficacy and equality attitudes were observed, alongside increases in justification for intimate partner violence and economic coercion, contrary to expectations. Women participating in both RLRB and IHDs demonstrated higher self-efficacy, intrinsic time-use agency, and decision-making scores compared to RLRB-only participants. Recommendations include refining RLRB implementation, formalizing use of household resilience plans, sustaining male engagement strategies, integrating concerns of harmful child work in client support, and further research on economic coercion. Despite a short implementation period, Escúchame laid essential groundwork for advancing gender equality, with clients expressing satisfaction and positive outcomes.



## Acknowledgements

This report was prepared by Bobbi Gray and reviewed by Jenna Smith of Grameen Foundation USA (Grameen) and integrates findings from a baseline and endline quantitative survey and qualitative interviews studying the short-term outcomes of the Escúchame project. The surveys and interviews were conducted by the Universidad Nacional Autónoma de Honduras (UNAH). The UNAH team was represented by Luis Manuel Martínez Estrada, Luisa María Lazo Javier, Silvia Margarita Reyes, and Carlos Noe Ochoa. Grameen would like to voice our gratitude to the UNAH team for support of this research. We would also like to thank Le Mei Taylor of Brigham Young University and her graduate advisor, Dr. Benjamin Crookston, who supported advanced statistical analysis of some of the data.

Grameen would also like to thank the ODEF Financiera and ODEF Non-Governmental Development Organization (NGDO), particularly Miguel Navarro, Mario Luna, Nulvia Gamonedá, Patricia Escoto and the ODEF facilitators and staff who made this project possible with their thoughtful approach to the implementation of the activities and the complementary research activities. It was a partnership of ideas and lessons learned. We would also like to voice our deepest gratitude for the ODEF clients and their male partners for their time and contributions to the RLRB trainings, the intrahousehold dialogues, and the research. We hope the research provided within this report honestly and transparently reflects their experiences.

Moreover, the support from the Resonance team helped strengthen the design of the project but also allowed the Escúchame team a platform to share ideas and experiences with other peer organizations in the region. This support and experience was invaluable. In particular, we would like to thank Lainie Reisman, Shanna O'Reilly, Diana Vernon, Laura Gehring, Adriana Smith, Olenka García, Ana Acosta, and Charley Allegar who made up the Mujer Prospera support team for Escúchame. Last but not least, the Escúchame team wishes to express its gratitude to the United States Agency for International Development for funding the Mujer Prospera Challenge and the Escúchame project.

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

Martínez 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)

## Acronyms and Abbreviations

Escúchame	Economic Security for Honduran women entrepreneurs through Education and Male Engagement
FGD	Focus Group Discussion
FSP	Financial Service Provider
GCPD	Gender, Conflict and Power Dynamics
GEM	Gender-Equitable Men
IHD	Intrahousehold Dialogue
IPV	Intimate Partner Violence
L	Honduran Lempira
MFI	Microfinance Institutions
MSME	Micro, Small and Medium Enterprises
NGDO	Non-Governmental Development Organization
pro-WEAI	Project-level Women's Empowerment in Agriculture Index
RBI	Reducing Barriers to Women's Economic Empowerment Initiative
RLRB	Resilient Life Resilient Business
S/GWI	Secretary's Office of Global Women's Issues
SPM	Social Performance Management
UNAH	Universidad Nacional Autónoma de Honduras
USAID	United States Agency for International Development
WAGE	Women and Girls Empowered
WEE	Women's Economic Empowerment
WPS	Women, Peace and Security

## Table of Contents

Acknowledgements	1
Acronyms and Abbreviations	2
Executive Summary	4
Introduction	5
About Escúchame	6
Background on the Reducing Barriers to Women’s Economic Empowerment Initiative	6
Design of Escúchame	8
Methods	10
Limitations	11
Results	11
Demographics	11
Food Security	12
Financial Services	14
Change in Knowledge and Behavior related to Resilient Life Resilient Business Curriculum	14
Business Practices	16
Income and Autonomy in Decision-making Regarding Income and Purchases	17
Self-efficacy	21
Time Use Agency	22
Intrinsic Time-Use Agency	22
Voice	23
Decision-Making	23
Equality of Opportunity	24
Justification of Intimate Partner Violence (IPV)	27
Economic Coercion	28
Gender-Equitable Men (GEM) Scale	31
Program Participation	32
Resilient Life Resilient Business	32
Intrahousehold Dialogues	34
ODEF Customer Service	35
Program Costs	36
Discussion and Recommendations	36
Knowledge Change	36
Financial and Resilience Behaviors	37
Income Generation	38
Attitudes, IPV and Economic Coercion	39
Program Participation	40
Conclusion	42
Annex: Endline Quantitative Survey Instrument	43
References	66

## Executive Summary

As part of the USAID-sponsored MujerProspera (WomenProsper) Challenge managed by Resonance and designed to advance gender equality in El Salvador, Guatemala, and Honduras, Grameen Foundation USA, in partnership with ODEF Financiera S.A., a financial service provider (FSP) based in 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. Two hundred of ODEF’s young female clients, between the ages of 18 and 35 were engaged in a curriculum known as Resilient Life Resilient Business (RLRB). A subset of 50 clients, along with their male partners were engaged in a series of three intrahousehold dialogues (IHDs) designed to improve communication, support the equitable division of household tasks and household decisions and provide couples with a problem-solving process.

A mixed-method 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 interventions as well as women’s exposure to economic coercion and couple’s attitudes towards intimate partner violence (IPV), 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.

The results from the 1.5 (June 2022-January 2024) year Escúchame project revealed little RLRB knowledge change; however, when knowledge change indicators were individually assessed, there were important improvements in knowledge about emergency plans and increased awareness about the GBV-support service, CuéntaNos. However, the implementation of all eighteen RLRB lessons into two sessions per client was deemed overwhelming, leading to potential limited knowledge gain or loss among participants. Financial and resilience behaviors showed shifts, with increased savings and contributions to an emergency fund and decreased business loan usage. Women also reported earning slightly more income at endline than at baseline, though they still earned less than their partners. 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 men and women reported increased participation in income-related decisions and household communication and men reported spending more time than usual in unpaid care work, attitudes toward gender equality showed mixed results, with 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.

Recommendations include refining the implementation of RLRB, formalizing resilience plans, continuing to safeguard women through thoughtful male engagement strategies, exploring additional approaches to positive masculinity, integrating the mitigation of harmful child work concerns in support services to clients, and conducting additional research on economic coercion and financial abuse given its relevance to actors supporting women’s entrepreneurship and financial inclusion. Overall, Escúchame laid important groundwork, with clients expressing satisfaction and positive outcomes from the project, suggesting potential for future developments and improvements.

## Introduction

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<sup>1</sup>. Indigenous communities are more likely to experience rural poverty, food insecurity, illiteracy and HIV<sup>2</sup>, factors which perpetuate poverty and restrict women's agency and access to financial and non-financial services.

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 full economic security. They can be desensitized to the power dynamics at play within and between FSP staff and clients, as well as those women face within her household and community. Greater awareness and action to transform these complex barriers at multiple levels is thus needed to enable women's agency and entrepreneurship.

As part of the USAID-sponsored MujerProspera (WomenProsper) Challenge managed by Resonance and designed to advance gender equality in El Salvador, Guatemala, and Honduras, Grameen Foundation USA, in partnership with ODEF Financiera S.A. (or ODEF, which stands for Organización de Desarrollo Empresarial Femenino or the Women's Business Development Organization), an 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 included: 1) Advancing 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) Addressing 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 was implemented in the Northern Departments of Yoro, Santa Bárbara, Cortés, Atlántida, Lempira, and Intibucá with 200 female entrepreneurs, ages 18-35. Fifty of the female entrepreneurs and their male partners were engaged in the IHDs.

### About MujerProspera

The MujerProspera (WomanProsper) Challenge was a USAID-sponsored regional challenge to advance gender equality in El Salvador, Guatemala, and Honduras as a mechanism to address the root causes of irregular migration. The MujerProspera Challenge worked at the nexus of:

- **Advancing Women's Economic Security** by improving working conditions and labor protections, recruitment, retention, promotion, and the advancement of women in dignified, stable work that results in increased access, productivity, and a fair and stable income in the workforce.
- **Addressing Harmful Gender Norms and Enable Safe Work Environments** through promoting positive gender norms, egalitarian attitudes and behaviors, a holistic safe working

environment, and safe transportation to and from work, supportive of women’s economic security and agency.

For more on MujerProspera, please see: <https://www.usaid.gov/mujer-prospera-challenge>.

## About Escúchame

### ***Background on the Reducing Barriers to Women’s Economic Empowerment Initiative***

Prior to the launch of Escúchame, efforts to foster gender equality within institutions serving women entrepreneurs in Honduras (and El Salvador) had already begun through the Reducing Barriers to Women’s Economic Empowerment Initiative (RBI), a strategic initiative of the US Department of State Secretary’s Office of Global Women’s Issues (S/GWI)-funded Women and Girls Empowered (WAGE) program. WAGE was a global consortium to advance the status of women and girls, led by the American Bar Association Rule of Law Initiative in close partnership with the Center for International Private Enterprise, Grameen, and Search for Common Ground. 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.

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 is located in Honduras. RBI was implemented between 2018 and 2023.

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 used gender-transformative, participatory methodologies to engage participants in 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. All management and staff engaged in Escúchame had previously participated in the GCPD workshops.
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.<sup>a</sup> Grameen developed a customized SPM tool that leveraged existing

---

<sup>a</sup> 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.



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 completed over a series of one to two meetings with the partner and through the review of key institutional documents. 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. 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).

#### 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).
4. **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, conflict and 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 (see box to right).<sup>b</sup> RLRB is designed to be delivered to female entrepreneurs but was also implemented with male FSP clients.

**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

<sup>b</sup> RLRB videos are included on Grameen's YouTube channel here: <https://www.youtube.com/playlist?list=PLtOB88klbMt8WK7eCQWrDfgGMmzBwFO4s>. The paper modules can be found here in both English and Spanish: <https://www.wageglobal.org/training-guides.html>



5. **Linkages to GBV support information and services:** Given that GBV was identified as a potential risk for women engaging in new business activities or using financial services<sup>3</sup>, RBI sought to determine how FSPs could best 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 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.

While positive changes came from RBI, an emerging lesson was that more opportunities were needed to engage men at the household level, to make the case for why investing in women’s businesses is key to the prosperity of the entire household, and thus an important step to reducing dependency on migration.<sup>4</sup> The USAID MujerProspera Challenge created an opportunity to develop, test, and study an IHD methodology as one means to engage men.

### ***Design of Escúchame***

To achieve *Escúchame’s* overarching goal to “Develop empowering ecosystems for women entrepreneurs in Honduras” the intermediate results the project sought to achieve included increasing business income and growth, increasing women’s access to gender-responsive and GBV-aware economic strengthening (ES) interventions, decreasing the risk of economic coercion and other forms of GBV, and increasing collaborative decisions and actions between couples. The dotted boxes at the bottom articulate how *Escúchame* supports the MujerProspera outcomes.


Figure 2: Escúchame results framework



Building off RBI and ODEF’s existing financial services (clients receiving credit and/or savings), ODEF scaled RLRB to an additional 200 entrepreneurs, but focused on the engagement of young female entrepreneurs (between the age of 18 and 35) given prior research conducted by Grameen had found that younger entrepreneurs, particularly those with young children, had the most difficulty balancing their reproductive and productive roles.<sup>5</sup>

Fifty of the 200 women were selected, along with their spouses, to participate in three IHDs. IHDs were selected as the male engagement strategy given the growing evidence that they are an effective strategy to challenge inequitable social and gender norms, promote positive masculinities, improve health outcomes, and reduce conflict and GBV.<sup>6</sup> Grameen also had experience testing IHDs in Burkina Faso on nutrition and agriculture<sup>7</sup>, in Benin on family planning<sup>8</sup>, and for a global program focused on the integration of child labor mitigation within WEE programs<sup>9</sup>. For Escúchame, the three dialogues focused on men and women’s time use, communication skills, and problem-solving.

**Figure 3: 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.

## Methods

As part of the Escúchame project, an 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 interventions as well as to understand women’s exposure to economic coercion and couple’s attitudes towards 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. At endline, 100 women and 68 men were included. The study included both quantitative and qualitative components—quantitative surveys, in-depth interviews, and focus group discussions. The quantitative sample distribution employed a stratified sampling methodology, selecting participants from the six Departments linked to ODEF branch offices.

**Table 1: Sampling distribution for quantitative surveys**

	Baseline (#)		Endline (#)	
	Women	Men	Women	Men
San Pedro Sula	26	35	28	20
Occidente	36	30	38	18
Atlantida/Yoro	15	12	15	14
Cortes	25	21	19	16
Total	102	98	100	68

For the quantitative surveys, indices of poverty<sup>10</sup>, food security<sup>11</sup>, time use<sup>12</sup>, and economic coercion<sup>13</sup> were used. Measures of autonomy in decision-making or income, self-efficacy, and IPV were all drawn from the project-level Women’s Empowerment in Agriculture Index (proWEAI) instrument.<sup>14</sup> In addition, the survey included questions about use of financial services, questions measuring changes in knowledge and behaviors related to the RLRB curriculum such as rules of thumb regarding debt management and emergency savings, and knowledge of where to go if faced with GBV. At endline, questions about program participation and use of negative coping mechanisms to manage their business and additional questions related to economic coercion were added. The endline survey instrument in Spanish is available in the Annex.

Qualitatively, at baseline 25 individual interviews (10 men and 15 women) and four FGDs were conducted. At endline, 18 individual interviews (6 men and 12 women) and two FGDs were completed.

Grameen and ODEF also conducted eight FGDs with IHD participants (4 groups with women and 4 groups with men; 24 participants in total), and one FGD with ODEF IHD facilitators as resources to inform the lessons learned. Many of these lessons are covered in a learning brief<sup>15</sup> on integrating GBV and male engagement into WEE programming.

### **Limitations**

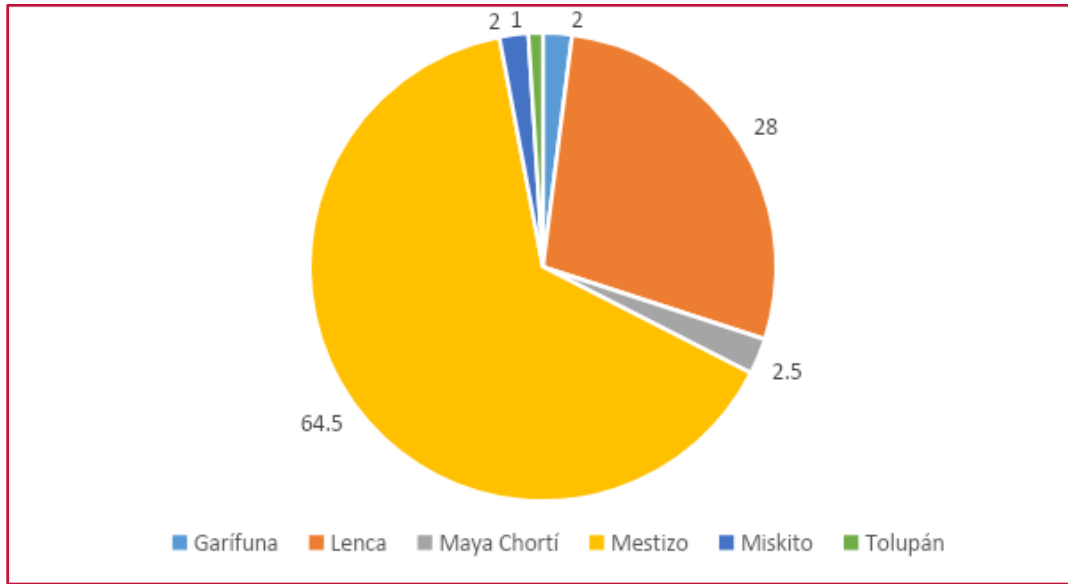
The study was intended to be a longitudinal study and follow a cohort of couples over time. However, as female clients either could not be found or refused to participate, they were replaced with other female clients who also participated in RLRB. RLRB clients’ partners were also substituted at endline if they were not available for the survey. At endline, the majority of the male participants were those who participated in the IHDs as they had most recently been engaged by ODEF and were most willing to participate. The UNAH team felt the reason behind this is because the male IHD participants received a benefit from the program whereas the partners of female RLRB participants did not participate in any ODEF intervention (unless they were a client of ODEF already). Therefore, the data in this report should be interpreted as a cross-section of clients, with some overlap, though the overlap is not particularly clear. The ability to track common user-ids also limited the research team’s ability to connect participants at baseline and endline.

## **Results**

### **Demographics**

Among the male and female participants, 43 percent were married, 54 percent were cohabitating and the remaining were either single, widowed, or separated. At endline, 10 percent had one child whereas the majority (84%) had between two and four children. Sixty-eight percent of women and 30 percent of men were 35 years of age or younger. Sixty-five percent identified as Mestizo, followed by Lenca (28%) and smaller percentages were Maya Chortí, Miskito or Tolupán.

**Figure 4: Participant ethnicity**



At baseline, 41 percent lived below the national poverty line and 19 percent lived below the international \$2.50 poverty line. Women were poorer than men (44% compared to 38%).<sup>c</sup>

**Food Security**

There was minimal change in food security between baseline and endline; however, as with poverty, men were more food secure than women at both points of time (Table 2).

**Table 2: Food security by sex**

	Baseline (%)	Endline (%)
Food Secure (Women)	38.2	33.0
Food Secure (Men)	40.8	47.1
Food Secure (Total)	39.5	38.7

When assessed by Department (Table 3), there was a decrease in food security for some departments while improvements for others. Most notable were the decreases in food security among those in Atlántida, Intibucá and Santa Barbara and the increase in food security in Yoro.

**Table 3: Food Security by Department**

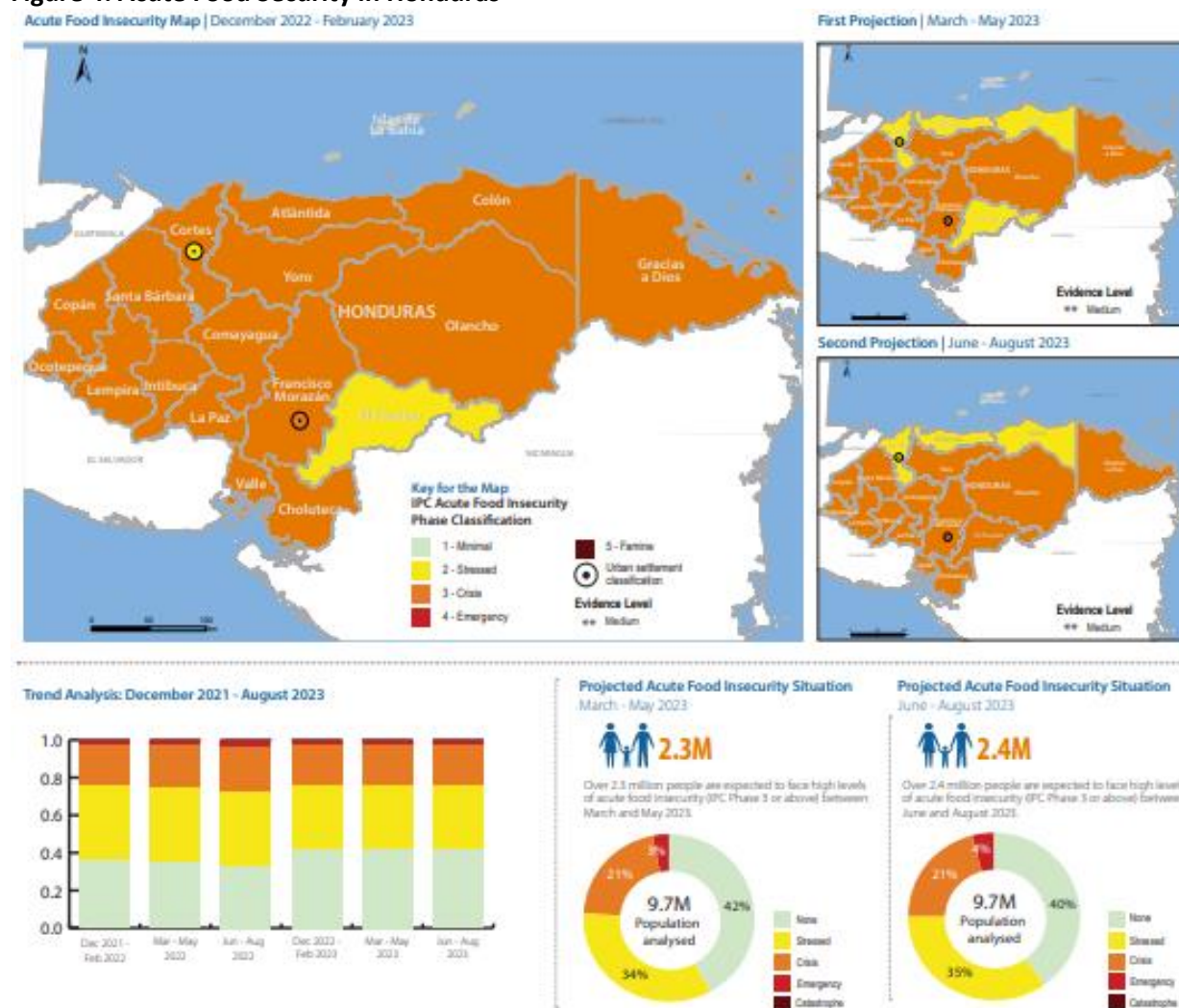
	Baseline (%)	Endline (%)
Altántida	100.0	50.0
Cortés	40.2	41.7

<sup>c</sup> Please note that the Honduras poverty measurement tool, the Poverty Probability Index (PPI) was quite outdated but the project team decided to use it given there were few other short, poverty measurement tools. For this reason, the results will be based on the national and USD \$2.50 international poverty line which is not consistent with current poverty lines being used by the PPI.

Intibucá	28.6	11.1
Lempira	33.3	34.5
Santa Bárbara	45.5	33.3
Yoro	31.6	62.5
<b>TOTAL</b>	<b>39.5</b>	<b>38.7</b>

Data on food security across Honduras suggests that acute food insecurity was improving between the baseline and endline periods (see below the map of Honduras to left and the smaller maps to the right<sup>16</sup> in Figure 4). Despite the improvement in food security among ODEF clients in Yoro, as a department they were still in a stage of acute food insecurity while acute food insecurity in Atlántida and Cortes had improved.

**Figure 4: Acute Food Security in Honduras**



Source: [ReliefWeb](https://reliefweb.int/).



### **Financial Services**

The most used financial service at baseline among men and women was business loans, followed by investments and savings. While it was not clear how participants interpreted investments, ODEF and the research team felt it was most likely a form of savings such as a commitment savings device that they might have been referencing. A mistake was made in the survey design such that business loans, personal loans, and credit were all included in the list (credit should have been left out as it duplicates business loans and personal loans). It is therefore not clear how they would have differentiated business and personal loans from credit unless they used “credit” as an option to reference any consumer credit they were using.

At endline, fewer men and women reported using business and personal loans, credit and investments. Women were 11 percentage-points more likely to report saving at endline than at baseline. Men saw a reduction in savings behaviors. On average, men and women used approximately three financial services at baseline and endline.

**Table 4: Financial services**

	Baseline (%)			Endline (%)			Difference in Total
	Women	Men	TOTAL	Women	Men	TOTAL	
Business Loan	81.37	69.39	75.50	57.00	45.59	52.38	-23.12
Personal loan	41.18	41.84	41.50	46.00	44.12	45.24	3.74
Credit	42.16	43.88	43.00	37.00	30.88	34.52	-8.48
Insurance	21.57	21.43	21.50	20.00	26.47	22.62	1.12
Savings	50.98	54.08	52.5	62.00	50.00	57.14	4.64
Remittances	31.37	27.55	29.50	26.00	33.82	29.17	-0.33
Investments	51.96	56.12	54.00	33.00	39.71	35.71	-18.29
Other	0.98	0.00	0.50	0.00	0.00	0.00	-0.50
Average Number of Financial Services Used	3.22	3.16	3.19	2.84	2.71	2.79	-0.40

### **Change in Knowledge and Behavior related to Resilient Life Resilient Business Curriculum**

Overall, there was little change in RLRB-related knowledge change behavior questions, attitudes and behaviors. Seven knowledge indicators were compiled into an index to consolidate findings and found that women on average got 48 percent of the knowledge questions correct. At baseline, six percent of the women scored 80 percent and above on accuracy, which was the target while only seven percent scored 80 percent and above and endline. Some indicators, such as knowing where to go for help if faced with GBV, saw large decreases; 62 percent of women knew where to go for help at baseline and only 34 percent reported knowing where to go at endline. However, among those who did know, there was a very large uptick (from 2% to 42%) in awareness about CuéntaNos, a GBV-support service promoted by the RLRB curriculum. There were, however, improvements in knowledge about the components of an emergency plan among women and men alike. For example, there were 19, 40, 52, 30 and six percentage-point improvements among women who knew that an emergency plan included a defined escape route, a



survival bag, the steps to take in an emergency, responsibilities for executing the plan, and practicing the emergency plan, respectively. Men saw similar increases.

RLRB participants were encouraged to save for emergencies. While there was a slight increase in both men and women reporting they had an emergency fund (4 and 10 percentage-point improvements for women and men, respectively); fewer men and women at endline felt confident they could come up with L 3,600<sup>d</sup> in a month's time if there was an emergency. Among those who felt it was possible to come up with this amount, there was a slight improvement among women (32% to 41%) and men (39% to 52%) who would rely on their work income to cover an emergency cost.

There was a reduction in both women and men reporting often experiencing stress. Women experienced a 12 percentage-point reduction and men experienced a 10 percentage-point reduction. Women reported more stress than men at both points of time.

**Table 5: Change in knowledge and behavior related to RLRB**

	Baseline (%)			Endline (%)		
	Women	Men	TOTAL	Women	Men	TOTAL
Experience with Stress (often)	22.5	14.3	18.5	10.80	4.10	7.50
Felt like he/she couldn't keep up with responsibilities (often)	19.6	8.2	14.0	7.00	4.41	5.95
Ways one can manage stress (knew all options, breathing, dancing, eating healthy)*	25.5	15.3	20.5	28.00	22.06	25.60
No permitting a woman to work is a form of mistreatment/GBV (yes)*	65.7	59.2	62.5	72.00	51.47	63.69
Knows where to go for help if faced with mistreatment/GBV (yes)*	61.8	61.2	61.5	34.00	41.18	36.90
<b>Where she/he would go if faced with GBV</b>						
Internet (yes)	7.9	8.3	8.2	38.00	25.00	32.74
Police (yes)	73.0	70.0	71.5	43.00	38.24	41.07
CuéntaNos (yes)	1.6	1.7	1.5	42.00	11.76	29.76
Health services/clinic (yes)	12.7	10.0	11.4	19.00	5.88	13.69
Friends/family	25.4	13.3	19.5	22.00	14.71	19.05
NGO	47.6	65.0	48.8	21.00	14.71	18.45
Local leaders	14.3	21.7	17.9	16.00	11.76	14.29
Health Ministry	14.3	13.3	13.8	11.00	14.71	12.50
Other	1.6	5.0	3.2	26.00	25.00	25.60
Has discussed an emergency plan with family	62.75	54.08	58.50	39.00	50.00	43.45
<b>Components of an emergency plan*</b>						
Escape route	13.73	12.24	13.00	32.50	23.52	28.28
Survival bag	12.75	12.24	12.50	52.50	58.82	55.41
Steps to take an emergency occurs	20.59	20.41	20.50	72.50	52.94	63.51
Responsibilities for executing the plan	10.78	8.16	9.50	40.00	52.94	45.95
Practicing the emergency plan	18.63	16.33	17.50	25.00	26.47	25.68
Perceived capability to rebound from an emergency or crisis (very capable)	50.98	61.22	56.00	45.00	60.29	51.19

<sup>d</sup> This amount is 1/20 the Gross National Income per Capita and is used as a World Bank benchmark in the Global Findex Survey to measure household resilience. See the [Findex Questionnaire](#).

	Baseline (%)			Endline (%)		
	Women	Men	TOTAL	Women	Men	TOTAL
Experience with Stress (often)	22.5	14.3	18.5	10.80	4.10	7.50
One should save at least L 3,600 for an emergency*	22.5	13.3	18.0	15.00	17.65	16.07
Capability to save L 3,600 (very possible)	68.6	71.4	70.0	57.00	67.65	61.31
<b>How he/she would come up with L 3,600 for an emergency</b>						
Savings at home	39.2	30.6	35.0	31.00	35.29	32.74
Savings held with a savings group	7.8	4.1	6.0	7.00	5.88	6.55
Savings with a financial institution	7.8	9.2	8.5	2.00	1.47	1.79
Family, friends	7.8	9.2	8.5	7.00	1.47	4.76
Work income	31.4	38.8	35.0	41.00	51.47	45.24
Loan from an employer	2.0	3.1	2.5	0.00	0.00	0.00
Credit card	0.00	0.00	0.00	2.00	0.00	1.19
Don't know	2.0	1.0	1.5	0.00	0.00	0.00
Loan from a financial institution	2.0	1.0	1.5	2.00	0.00	1.19
Remittances	0.00	0.00	0.00	2.00	1.47	1.79
Cutting costs	0.00	0.00	0.00	1.00	0.00	0.60
Other	0.0	3.0	1.5	0.00	0.00	0.00
Has an emergency fund (yes)	55.9	55.1	55.5	60.00	64.71	61.90
Saved money in a savings group in last 12 months (yes)	38.3	36.7	37.5	24.00	36.76	29.17
Borrowed money for health in last 12 months (yes)	30.4	25.5	28.0	28.00	16.18	23.21
Knows the maximum amount of debt a person/household should carry (a third of one's income)*	47.06	48.98	48.00	40.00	47.06	42.86
Knows to set a price one should add 30% to cost of the product*	62.75	56.12	59.50	63.00	64.71	63.69
Confident in ability to do a cash flow analysis (very confident)	54.90	62.24	58.50	45.00	47.06	45.83
Percent of seven knowledge questions scored as correct	48.04	39.36	43.79	47.86	44.33	46.43
Percent who scored 80% and above	5.88	2.04	4.00	7.00	2.94	5.36

Note: The indicators with the asterisk represent those combined into the RLRB knowledge index.

### **Business Practices**

There was a slight decrease in those who indicate they own a business at endline, though the differences are quite small. More than 80 percent of women and 75 percent of men indicated they have a business. At endline, less than 70 percent of women reported having businesses in Lempira and Intibuca. Clients in these two departments manage agricultural activities which are less formal or commercial businesses and this may explain the drop. Eighty-six (86) percent of women in the RLRB+IHD group and 80 percent of women in the RLRB-only group had a business at endline.

There was also a decrease among men and women who indicated they had done something to make their business more resilient. Among women who had taken a step to make their business more resilient, women at endline were more likely than women at baseline to improve their equipment, improve a business process and their place of business, save money, and diversify their products. They were less likely to improve their business promotion, diversify their products and calculate a break-even point. As

compared to men (who did not receive the education but could have indirectly received benefit if the female client took initiative to share insights from the RLRB curricula), women were more likely at endline to report improving their place of business, more likely to have business insurance (even though this was quite low at baseline and endline for both men and women), to save money, and to diversify their income streams.

**Table 6: Business practices**

	Baseline (%)			Endline (%)		
	Women	Men	TOTAL	Women	Men	TOTAL
Has a business	89.22	76.53	83.00	82.00	75.00	79.17
Have done something to make their business more resilient	82.35	67.35	75.00	69.00	70.59	69.64
<b>Strategies they've taken to make their business more resilient</b>						
Improved equipment	59.34	60.00	59.64	73.91	78.72	75.86
Improved a business process	58.24	50.67	54.82	79.71	76.60	78.45
Improved place of business	19.78	17.33	18.67	25.53	15.94	19.83
Improved business promotion	62.64	49.33	56.63	47.83	51.06	49.14
Purchased business insurance	6.59	6.67	6.63	5.80	0.00	3.45
Created a business emergency plan	10.99	17.33	10.99	14.49	10.64	12.93
Saved money	37.33	34.07	35.54	49.28	31.17	43.97
Diversified products	53.85	33.33	44.58	40.58	42.55	42.38
Diversified income streams	26.37	14.67	21.08	34.78	25.53	31.03
Calculated a break-even point	26.37	14.67	21.08	18.84	19.15	18.97
Calculated debt capacity	31.87	17.33	25.3	27.54	29.79	28.45
Sought credit	32.97	25.33	29.52	33.33	27.66	31.03
Other	4.40	8.00	6.02	14.49	28.57	20.34

***Income and Autonomy in Decision-making Regarding Income and Purchases***

Nearly all men at both baseline and endline reported being an income earner in their household. While at baseline 96 percent of women reported being an income earner, only 89 percent did at endline. Other income-earners the households relied on were their own parents, their in-laws, brothers and sisters, and other family or people.

**Table 7: Income-earners living in the respondents' households**

	Baseline (%)		Endline (%)	
	Women	Men	Women	Men
Respondent	96.08	98.98	89.00	98.53
Partner	84.69	94.12	0.84	0.93
Mother	5.88	6.12	9.00	1.47
Father	4.90	2.04	2.00	0.00
Mother-in-law	2.94	3.06	1.00	0.00
Father-in-law	2.94	1.02	1.00	0.00
Brothers/Sisters	7.84	5.10	4.00	4.41
Other family	6.86	10.20	10.00	4.41
Other people	1.96	1.02	3.00	4.41

Women were much less likely than men to earn at least L. 12,000 in the prior month and this was consistent at baseline and endline (Table 8). Women’s income was fairly distributed across the income categories while men’s was concentrated in the highest category. As compared to baseline, women’s reported income did increase in the two middle categories (approximately 7 percentage-point improvements in both) and decrease by seven percentage points in the lowest income category.

**Table 8: Estimated income in the prior month**

	Baseline (%)		Endline (%)	
	Women	Men	Women	Men
L. 12,000 or more	34.3	55.1	31.0	60.3
L. 7,300 to L. 11,999.	19.6	15.3	25.0	17.6
L. 3,600 to L. 7,299	16.7	18.4	22.0	8.8
L. 3,599 or less	26.5	10.2	19.0	13.3
Did not receive income	2.9	1.0	3.0	0.0
TOTAL	100.0	100.0	100.0	100.0

At both baseline and endline, men and women reported their income staying fairly consistent with the prior year’s income with about a third compared to a little less than a quarter of men and women feeling their income had increased a little (Table 9).

**Table 9: Perceived change in income in last year**

	Baseline (%)			Endline (%)		
	Women	Men	Total	Women	Men	Total
Increased a lot	13.7	7.1	10.5	8.0	5.9	7.1
Increased a little	22.5	22.4	22.5	31.0	32.4	31.5
Decreased a little	18.6	19.4	19.0	18.0	16.2	17.3
Decreased a lot	3.9	6.1	5.0	4.0	1.5	3.0
Stayed the same	41.2	44.9	43.0	39.0	44.1	41.1

While women’s estimates of their income were much less than their partners’ estimated income, at the endline, 44 percent felt they earned more than their partner, which was an increase from 14 percent at baseline (Table 10).

**Table 10: Women’s perceived contribution to household income compared to partner**

	Baseline (%)	Endline (%)
More money than their partner	13.7	44.0
Earns the same amount of money as their partner	36.3	33.0
Less money than their partner	45.1	16.0
Not applicable (no partner)	4.9	7.0

Participants were asked who makes decisions regarding their income, the income their partner earns and important purchases for the home (Table 11). Men and women both reported an increase in participating together in the decisions regarding the income they earn themselves; there was a 15 percentage-point increase among women and a 12 percentage-point increase among men. At endline, more women reported making decisions on the income their spouse earns (11 percentage-point increase) and slight

decrease in reporting they both make decisions about his income. Men had a 14 percentage-point increase in reporting they both make decisions about the use of her income. Among men in the RLRB group, they reported higher than men in the RLRB+IHD group making joint decisions regarding his income (93.94% vs. 82.86%). The opposite was true for women. Women in the RLRB+IHD group reported more joint decision-making regarding her income (69.44%) as compared 50 percent of women in the RLRB-only group.

There was a 19 percentage-point increase at endline among men reporting they both made decisions regarding important purchases for the home (resulting in related decreases in men reporting they made decisions alone or their partner made decisions alone). Interestingly, women reported making almost the same amount of decisions at endline compared to baseline and fewer (5 percentage-points) reported that they both made decisions. They reported their spouse or another person making more decisions at endline.

**Table 11: Economic empowerment**

	Baseline (%)		Endline (%)	
	Women	Men	Women	Men
<b>The money you earn</b>				
You	39.2	17.3	37.00	11.76
Your partner	2.0	6.2	4.00	0.00
Both	54.8	76.5	69.64	88.24
Another person	1.0	0.0	2.00	0.00
You and another person	1.0	0.0	--	--
NR/NA	2.0	0.0	--	--
<b>The money your partner earns</b>				
You	3.9	5.1	14.00	5.88
Your partner	25.5	19.4	16.00	14.71
Both	67.7	64.3	66.00	77.94
Another person	2.9	3.0	1.00	0.00
You and another person	0.0	8.2	--	--
NR/NA	3.9	5.1	3.00	1.47
<b>Important purchases for the home</b>				
You	31.4	20.4	32.00	7.35
Your partner	5.9	13.3	8.00	7.35
Both	62.7	66.3	58.00	85.29
Another person	--	--	2.00	--
You and another person	--	--	--	--
NR/NA	--	--	--	--

In a more theoretical measure related to income use, participants were provided a series of three vignettes where they were asked whether they were a lot like, somewhat like, or nothing like the person in the vignette. The survey instrument in Spanish is available in the Annex for the specific questions in the index. For example, they were asked whether they were like someone who uses their income how another person tells them they should use it. For all answers where people responded indicating they made decisions more independent of others, they received higher scores; maximum score was six.

There was very little change in men’s and women’s autonomy in decision-making regarding their income. At baseline, all groups’ index scores were quite similar. The most visible change was the reduction in scores in rural communities. The results suggest that on average, there is relatively high autonomy in decision-making regarding income.

At endline, among women in the RLRB+IHD group, they had a slightly higher autonomy in income (4.42) as compared to those in the RLRB-only group (4.09); the opposite was true of men. Those in the RLRB-only group had a score of 4.48 as compared to 4.09 for those in the RLRB+IHD group.

**Table 12: Autonomy in decision-making regarding income**

Baseline (%)			Endline (%)			
	Urban	Rural	Total	Urban	Rural	Total
Women	4.49	4.39	4.51	4.45	3.56	4.21
Men	4.34	4.24	4.31	4.40	3.87	4.28
<b>TOTAL</b>	<b>4.42</b>	<b>4.39</b>	<b>4.41</b>	<b>4.43</b>	<b>3.67</b>	<b>4.24</b>
	15-29 Years <sup>17</sup>	30+ Years	Total	15-29 Years	30+ Years	Total
Women	4.38	4.54	4.51	4.00	4.24	4.21
Men	3.89	4.35	4.31	4.14	4.29	4.28
<b>TOTAL</b>	<b>4.23</b>	<b>4.44</b>	<b>4.41</b>	<b>4.04</b>	<b>4.26</b>	<b>4.24</b>
<i>Index: min = 0; max = 6.</i>						

At the endline only, participants were asked whether during the prior year they experienced any (among a list of) negative coping mechanisms in order to run the business.

Only 10 percent and 13 percent of men did not report resorting to or experiencing any of the negative coping mechanisms. Men and women both experienced stress, which 70 percent of women reported experiencing and both fought to balance work with other activities. A little over half of men and women reported having to work harder. While very few reported pulling children out of school to help at home (with chores or caretaking), more than a quarter of men and almost 20 percent of women pulled children out of school to help at the business. Men and women reported similar rates of those arguing with their partner or other family members regarding the business.

While qualitative mention of people engaging their children was very rare, one client shared that she shared is a housewife in the morning, but in the afternoon she works. When asked how she balances work with life, she says “Ah, that’s my daughter, I have a 14-year-old girl, she is my right hand, she is the one at home, helping me with my 3-year-old girl.” It is unclear from her description if this caretaking is after school; however, there is a growing body of evidence that women will draw on their children to help them at home or in the business especially when they start a new business.<sup>18</sup>

**Table 13: Use of coping mechanisms to balance caretaking and business**

Endline Only (%)			
	Women	Men	TOTAL
Worked harder	53.00	54.41	53.57

Took kids out of school to help out home	3.53	7.14	4.96
Took kids out of school to help work	18.68	26.79	21.77
Argued with spouse or other family	18.82	26.79	21.99
Fought to balance work with other activities	65.96	60.00	63.64
Felt stressed	70.10	54.84	64.15
Used no negative consequence	10.00	13.24	11.31

Finally, respondents were asked to share the degree to which their involvement in non-remunerated work (within or external to the home such as housework and other domestic activities) changed in the prior year. At the endline, men were 10 percentage points more likely to say they did more unpaid work. While women were more likely to report doing about the same amount of unpaid work (10 percentage-points), they were less likely to say more than usual (6 percentage-points).

**Table 14: Change in involvement in non-remunerated work**

	Baseline (%)		Endline (%)	
	Women	Men	Women	Men
More than usual	31.37	19.39	24.00	29.41
Almost the same	50.98	59.18	62.00	51.47
Less than usual	17.65	21.43	14.00	19.12

### ***Self-efficacy***

The self-efficacy indicator is an eight-item scale based on a sub-set of questions used in the pro-WEAI. Each indicator was scored using zero for “completely disagree,” one for “partially disagree,” two for “partially agree” and three for “completely agree” with the statement. The scores for each question are summed and can range from 0-24 with a score of 24 representing the highest level of self-efficacy. At baseline, men and women’s self-efficacy was quite high and similar. There were no visible differences between urban and rural communities at baseline or endline. Younger participants (ages 15-29) had slightly higher self-efficacy levels compared to older participants (30+ years). At endline, self-efficacy decreased slightly for men and women, with women’s self-efficacy being slightly lower than men’s but by only a point.

At endline, among women in the RLRB+IHD group, they had a slightly higher self-efficacy score (18.67) as compared to those in the RLRB-only group (18.09); the opposite was true of men. Those in the RLRB-only group had a score of 19.85 as compared to 18.66 for those in the RLRB+IHD group.

**Table 15: Self-efficacy index**

	Baseline			Endline		
	Urban	Rural	TOTAL	Urban	Rural	TOTAL
Men	22.88	22.97	22.91	19.25	19.20	19.24
Women	21.78	22.73	22.09	18.30	18.30	18.30
TOTAL	22.31	22.85	22.49	18.70	18.62	18.68
	15-29 Years	30+ Years	TOTAL	15-29 Years	30+ Years	TOTAL
Men	23.44	22.80	22.91	19.71	19.18	19.24



Women	23.14	22.01	22.09		17.12	18.54	18.30
TOTAL	23.23	22.43	22.49		17.88	18.81	18.68
Index: min = 0; max = 24.							

### **Time Use Agency**

Time Use Agency was assessed drawing on work done by Sinharoy et al. in Ghana.<sup>19</sup> The scale is broken down into three dimensions: *intrinsic time-use agency* (one’s consciousness of inequities in time allocation and one’s rights and entitlements with respect to allocating one’s time), *voice* (one’s self-reported communication with a partner about activities on which one may spend time) and *decision-making* (one’s level of influence in decisions regarding one’s own time allocation). While the original survey asked about engagement in agriculture, very few households reported agriculture as an income-generating activity so these questions were dropped from the index scores. Under *intrinsic time-use agency*, the first four indicators were scored using three for “completely disagree,” two for “partially disagree”, one for “partially agree” and zero for “partially agree” while the second half of the indicators were reverse coded. Under *voice*, each indicator was scored using four for “Always”, three for “Usually”, two for “Sometimes”, one for “Rarely”, and zero for “Never” with no reverse coding. Under decision-making, the questions were worded differently and were scored using a three for “high extent”, two for “medium extent”, one for “small extent”, and zero for “Not at all” with no reverse coding. The maximum scores for the three sections are 24, 40 and 30, respectively, for each scale (starting with lowest score at 0). The maximum score means that a person has full agency of time use, while a score of zero would mean that they have no time-use agency.

#### Intrinsic Time-Use Agency

When assessing intrinsic time-use agency, men and women at endline had less agency than at baseline (across geography and age groups). Women had slightly less agency than men but are still relatively comparable. Rural communities had slightly less agency than urban. At baseline, younger men had slightly more intrinsic time-use agency than older men, but by endline, this difference between the ages decreased.

At endline, among women in the RLRB+IHD group, they had a slightly higher intrinsic time-use agency score (7.97) as compared to those in the RLRB-only group (7.84). The results were similar for men; those in the RLRB-only group had a score of 8.15 as compared to 8.83 for those in the RLRB+IHD group.

**Table 16: Intrinsic time-use agency**

	Baseline			Endline		
	Urban	Rural	TOTAL	Urban	Rural	TOTAL
Men	12.25	10.48	11.65	8.75	7.60	8.50
Women	10.84	10.76	10.81	8.22	7.00	7.89
TOTAL	11.52	10.62	11.23	8.44	7.21	8.14
	15-29 Years	30+ Years	TOTAL	15-29 Years	30+ Years	TOTAL
Men	13.22	11.54	11.65	8.57	8.47	8.50
Women	11.14	10.73	10.81	7.59	7.95	7.89
TOTAL	11.77	11.15	11.23	7.88	8.17	8.14
Index: min = 0; max = 24.						

### Voice

Men's voice, or self-reported communication with their partners, slightly increased between baseline and endline while women's voice slightly decreased. Rural women had slightly more voice than urban women at both baseline and endline. While urban and rural men's voice was very similar at baseline, at endline, urban men had more voice than rural men did. In fact, rural men's voice slightly decreased at endline. Related to differences in age groups, at baseline younger men and women had slightly less voice than older; however, at endline, there were very little differences between age groups among men or women.

At endline, among women in the RLRB+IHD group, they had a slightly higher voice score (28.28) as compared to those in the RLRB-only group (26.39). Men did as well; those in the RLRB-only group had a score of 30.73 as compared to 31.49 for those in the RLRB+IHD group.

**Table 17: Voice in time use**

	Baseline			Endline		
	Urban	Rural	TOTAL	Urban	Rural	TOTAL
Men	29.48	29.06	29.34	32.00	28.00	31.12
Women	27.48	28.09	27.68	26.51	28.59	27.07
TOTAL	28.45	28.58	28.49	28.82	28.38	28.71
	15-29 Years	30+ Years	TOTAL	15-29 Years	30+ Years	TOTAL
Men	27.89	30.05	29.34	30.86	31.31	31.12
Women	27.43	28.09	27.68	26.76	26.91	27.07
TOTAL	27.47	29.12	28.49	27.96	28.78	28.71

*Index: min = 0; max = 30.*

### Decision-Making

Men's and Women's decision-making, or their level of influence in decisions regarding their own time allocation, slightly increased between baseline and endline, particularly among rural men and younger women.

At endline, among women in the RLRB+IHD group, they had a slightly higher decision-making score (22.61) as compared to those in the RLRB-only group (21.31). The reverse was true for men; those in the RLRB-only group had a score of 21.27 as compared to 20.17 for those in the RLRB+IHD group.

**Table 18: Decision-making over time use**

	Baseline			Endline		
	Urban	Rural	TOTAL	Urban	Rural	TOTAL
Men	19.65	18.27	19.18	20.11	22.80	20.71
Women	20.57	20.79	20.64	21.84	21.63	21.78
TOTAL	20.12	19.53	19.93	21.11	22.05	21.35
	15-29 Years	30+ Years	TOTAL	15-29 Years	30+ Years	TOTAL

	Baseline			Endline		
	Urban	Rural	TOTAL	Urban	Rural	TOTAL
Men	19.11	19.37	19.18	20.29	20.66	20.71
Women	20.43	20.55	20.64	22.53	21.63	21.78
TOTAL	20.03	19.93	19.93	21.88	21.22	21.35
<i>Index: min = 0; max = 40.</i>						

### **Equality of Opportunity**

The Equality of Opportunity (EoO) measure is a common USAID metric to measure gender equality and the individual questions in the index are also used in other global equality measures.<sup>20</sup> A participant is asked three questions for which they can reply with one of four possible answers: strongly agree, agree, disagree, and strongly disagree.

1. Women should have equal rights with men and receive the same treatment as men do.
2. On the whole, men make better political leaders than women and should be elected rather than women.
3. When work is scarce, the men should have a greater right to work than women.

For question one, an answer of strongly agree is coded as a three; for questions two and three, they were reverse coded such that “strongly disagree” is coded as a three. The answers are coded and the maximum resulting score is nine indicating the highest level of positive attitudes towards gender equality and a minimum score of zero indicating the lowest level of positive attitudes towards gender equality.

Scores for EoO slightly decreased at endline for all groups, particularly among rural groups and among those in the younger categories.

At endline, among women in the RLRB+IHD group, they had a slightly higher score (6.08) than among those in the RLRB-only group (5.56); the opposite was true of men. Those in the RLRB-only group had a score of 6.12 as compared to 5.66 for those in the RLRB+IHD group.

**Table 19: Equality of opportunity**

	Baseline			Endline		
	Urban	Rural	TOTAL	Urban	Rural	TOTAL
Men	6.43	6.82	6.56	6.04	5.33	5.88
Women	6.99	6.42	6.80	5.97	5.15	5.75
TOTAL	6.72	6.62	6.69	6.00	5.21	5.80
	15-29 Years	30+ Years	TOTAL	15-29 Years	30+ Years	TOTAL
Men	8.00	6.41	6.56	6.14	5.86	5.88
Women	6.90	6.77	6.80	5.53	5.81	5.75
TOTAL	7.23	6.58	6.69	5.71	5.83	5.80
<i>Index: min = 0; max =9 .</i>						

At baseline, statistical analyses using t-tests and chi-square tests were conducted to understand what is associated with a person’s EoO scores. Table 20 shows the breakdown of the responses by question. The results show that there was generally high agreement that men and women should have the same rights as men and receive the same treatment; however, approximately half of men and women strongly disagreed that men make better political leaders or that when jobs are scarce, men should have a greater right to the work.

**Table 20: Baseline EoO results by question**

	Strongly Agree		Agree		Disagree		Strongly Disagree	
	Men	Women	Men	Women	Men	Women	Men	Women
Women should have the same rights as men and receive the same treatment.	88.78	84.31	7.14	10.78	1.02	2.94	3.06	1.96
In general, men make better political leaders than women and should be elected in place of women.	17.35	19.61	13.27	9.80	19.39	15.69	50.00	54.90
When jobs are scarce, the men should have a greater right to work than women.	33.67	19.61	5.10	13.73	16.33	16.67	44.90	50.00

Then, the EoO index scores were categorized into high and low scores to facilitate a statistical analysis. Index scores between 0 and 5 were considered low and scores between 6 and 9 were considered high. The cut-off was determined by assuming that at a minimum, a participant needed to say they at least agreed with all statements to be scored as high which would result in a minimum score of 6. Several outcomes of interest were then compared to the EoO index scores. Those with brackets, ex. [0,24], represent the minimum and maximum scores associated with the index. Those variables highlighted in light pink represent those whose p-values indicate there is a statistically-significant difference/ association between the EoO score with the independent variable. P-values from the percentages were derived using a chi-sq test and p-values from the means were derived using a t-test.

The results show that sex, age, geography, food security, poverty status, time use agency, self-efficacy, justifications of IPV, men’s estimated income in the prior month, perceptions of how income compares with one’s partner, and whether they’ve spoken with family about an emergency plan (proxy for household communication) were not associated the EoO scores. On the other hand, marital status (married), lower economic coercion among women, higher GEM scale scores among men, higher autonomy in decision-making and income, women’s higher income estimates for the prior month (which is what is driving the estimation of income when men’s and women’s incomes are combined), and a higher average number of financial instruments are associated with higher EoO scores.

**Table 21 - Equality of Opportunity compared to demographics and Escúchame outcomes of interest**

	<b>EoO Scale (High, Score 6-9)</b>	<b>EoO Scale Scale (Low, Score 0-5)</b>	<b>p-value</b>
<b>Sex</b>			0.7394
Women	73.53%	26.47%	
Men	71.43%	28.57%	
<b>Mean Age</b>	39.43	39.53	0.9602
<b>Marital Status</b>			0.0135
Married	81.40%	18.60%	
Cohabiting	65.42%	34.58%	
<b>Geography</b>			0.5332
Urban	68.28%	31.72%	
Rural	63.64%	36.36%	
<b>Food Security</b>			0.5763
Food Secure	74.68%	28.93%	
Food Insecure	71.07%	25.32%	
<b>Poverty Likelihood Index (PPI) Mean</b>	39.97	43.66	0.2888
<b>Time Use Agency Scale</b>			
Intrinsic [0,24]	11.35	10.89	0.4915
Voice [0,30]	28.99	27.18	0.2013
Decision-making [0,40]	21.95	21.82	0.8973
<b>Self-efficacy [0,24]</b>	22.44	22.62	0.6522
<b>Intimate Partner Violence [0,10]</b>	0.3724	0.6	0.2605
<b>Economic Coercion (Females only) [0,10]</b>	1.8667	2.2963	0.0815
<b>Gender Equitable Men (GEM) Scale (Males only) [0,42]</b>	24.81	19.79	0.0069
<b>Autonomy in Decision Making or Income [0, 6]</b>	4.54	4.05	0.0324

	EoO Scale (High, Score 6-9)	EoO Scale Scale (Low, Score 0-5)	p-value
<b>Estimation of Last Month's Income (All, mean)</b>	19637.7	10465.5	0.0148
<b>Men's Estimation of Last Month's Income (mean)</b>	23392.2	12653.6	0.1174
<b>Women's Estimation of Last Month's Income (mean)</b>	16133.5	8109.2	0.0202
<b>Average Number of Financial Instruments (mean)</b>	3.35	2.75	0.0097
<b>Perceived Income More or Less than Partner</b>			0.6908
Same or More	72.55%	27.45%	
Less	76.09%	23.91%	
<b>Has discussed or developed an emergency plan with partner/ household?</b>			0.9551
No	72.29%	27.71%	
Yes	72.65%	27.35%	

**Justification of Intimate Partner Violence**

Participants were given a series of statements whereby they were asked whether a man was justified in hitting his female partner. Situations included if she burned the food, went out without telling him, talking to another man, among others. The minimum score was zero indicating no justification for violence; the maximum score was 10 meaning all situations justified violence. Overall, justifications for violence were low at baseline and endline. Men and women in rural areas were more likely than those in urban areas to justify violence and they justified it more at endline than at baseline; women were slightly more likely than men to justify violence at both time periods.

At endline, among women in the RLRB+IHD group, they had a slightly lower score (0.42) for justifying violence than among those in the RLRB-only group (0.66); the opposite was true of men (data not shown). Those in the RLRB-only group had a score of 0.15 as compared to 0.60 for those in the RLRB+IHD group.

Two of the questions that resulted in higher IPV justification scores were if she did not complete housework to her partner's satisfaction and if she argued with in-laws.

**Table 22: Index scores for justification of IPV index**

	Baseline			Endline		
	Urban	Rural	TOTAL	Urban	Rural	TOTAL
Men	0.20	0.48	0.30	0.19	1.07	0.38
Women	0.20	1.33	0.57	0.23	1.48	0.57
TOTAL	0.20	0.91	0.44	0.21	1.33	0.49

	15-29 Years	30+ Years	TOTAL		15-29 Years	30+ Years	TOTAL
Men	0.11	0.31	0.30		0.43	0.37	0.38
Women	0.48	0.59	0.57		0.29	0.61	0.57
TOTAL	0.37	0.45	0.44		0.33	0.51	0.49
<i>Index: min = 0; max = 10.</i>							

### ***Economic Coercion***

Economic coercion, as an understudied concept, was of interest to the Escúchame project from its initial design. There are three forms of economic coercion: economic control, economic sabotage, and economic exploitation.<sup>21</sup> Economic sabotage restricts an individual's ability to obtain resources through employment. Economic control restricts access to or decision-making over resources. Economic exploitation destroys an individual's financial resources or credit. At baseline, the economic coercion indicator was an eight-item scale based on the Economic Coercion Scale, which is a scale that was validated in Bangladesh to measure interference with one's acquisition, use, and maintenance of financial resources.<sup>22</sup> A shorter, modified version was used in this study, drawing on preliminary work conducted in Colombia to adapt the survey. Each question was scored and then all scores were summed and could range from zero to 10, with 10 indicating a high level of economic coercion is being experienced. While the original tools included questions about someone limiting another's access to credit, this question was not included as it was assumed that most of the Escúchame participants were receiving credit from ODEF, either currently or in the recent past.

At endline, seven new questions were added to the index, resulting in a 15-item scale and added in some additional questions related to the original survey instrument used in Bangladesh. The range for the scores was therefore zero to 15, with 15 indicating a high level of economic coercion. The questions in the table below have been categorized in the forms of economic coercion related to economic control, exploitation, and sabotage. There were more indicators related to economic control. Only women answered questions associated with this measure at both points of time (Table 23).

Table 24 shows the questions and the answer responses per question.

At baseline, using the eight-item scale, economic coercion appeared to be quite low, with women scoring on average 1.98. At endline, using the same eight-point scale, economic coercion was slightly more prevalent at 2.11. Earning less than their spouse, not being prepared for an emergency on their own, and giving a portion of their money to their spouse determined higher economic coercion scores using the eight-point scale.

When the new questions were asked, the average score was slightly higher at 3.01 but with a maximum of 15 points versus eight. It seems the longer version better detected economic coercion among Lenca and Mestizo women as compared to Garifuna whose scores stayed the same even with the new questions. Economic coercion was also greater among rural women, among women with the highest level of food insecurity and among women participating in the IHDs as compared to those receiving only RLRB education.

When the new questions were added to the scale at endline, the following questions most determined the higher economic coercion scores: the spouse keeping information from her about household finances



and assets; the spouse demanding to know how she spent her own money; her being afraid of meeting other men when she leaves the house to go to work, school, or training.

At endline, using the short and long version of the economic coercion tool, among women in the RLRB+IHD group, they had a slightly higher score (2.42 short version; 3.37 long version) than among those in the RLRB-only group (1.92 short version; 2.79 long version).

**Table 23: Economic coercion index results by variables of interest**

	Baseline		Endline	
	Short Version [8 questions, 0-8 points]	Short Version [8 questions, 0-8 points]	Long Version [15 questions, 0-17 points]	
<b>Average Economic Coercion Score</b>	<b>1.98</b>	<b>2.11</b>	<b>3.01</b>	
<b>Age</b>				
<30	2.2	2.47	3.65	
30+	1.9	2.03	2.88	
<b>Civil Status</b>				
Married	2.11	2.24	3.22	
Separated	1.00	1.50	1.83	
Single	--	1.75	3.00	
Cohabiting	1.95	2.15	3.05	
Widow	--	1.33	1.67	
<b>Ethnic Group</b>				
Garifuna	1.5	3.0	3.0	
Lenca	2.2	2.2	3.2	
Mestizo	2.0	2.1	3.0	
<b>Religion</b>				
Catholic	--	2.03	3.03	
Evangelical	--	2.16	3.00	
None	--	2.50	2.50	
Jehovah Witness	--	2.00	3.33	
<b>Geography</b>				
Rural	1.9	1.93	3.22	
Urban	2.0	2.18	2.93	
<b>Food Security</b>				
Food secure	1.92	2.03	2.97	
Food insecure without hunger	1.90	2.10	3.07	
Food insecure with moderate hunger	1.85	1.75	2.80	
Food insecure with severe hunger	2.78	3.5	4.50	
<b>Has a business</b>				
Yes	1.91	2.18	3.15	
No	2.55	1.78	2.29	
<b>Has done something to make the business more resilient</b>				
Yes	1.94	1.91	2.99	
No	1.75	2.55	4.08	
<b>Knows where to go if mistreated by a partner</b>				
Yes	2.03	1.82	2.53	

	Baseline		Endline	
	Short Version [8 questions, 0-8 points]	Short Version [8 questions, 0-8 points]	Long Version [15 questions, 0-17 points]	
No	1.89	2.26	3.26	
<b>Justifies intimate partner violence</b>				
Yes (Scored 1+)	1.79	2.41	3.52	
No (scored 0)	2.02	2.00	2.82	
<b>Men should have rights to work when jobs are scarce</b>				
Very much agree & Agree	2.32	1.96	2.85	
Very much disagree & Disagree	1.81	2.16	3.07	
<b>Intervention</b>				
Education Only		1.92	2.79	
Education + Intra-household dialogues (IHD)		2.42	3.37	

**Table 24: Economic coercion by question and summary**

	Baseline (%)	Endline (%)	Difference
<b>Economic Control</b>			
<b>How Money is Spent</b>			
Decides freely how to spend the money she earns	62.7	35.0	-27.7
Gives part of the money to her partner	29.4	60.0	30.6
Gives all the money to her partner	1.0	5.0	4.0
Don't know/Refused	6.9	0.0	-6.9
<b>Amount of Money She Contributes to Household</b>			
More money than her partner	13.7	44.0	21.3
The same amount of money as her partner	36.3	33.0	-3.3
Less money than her partner	45.1	16.0	-29.1
Don't know/Refused	4.9	7.0	2.1
In the last 12 months, thought she alone could get enough money to cover household expenses and food for 4 weeks in the case of an emergency (Yes)	70.6	37.9	-32.7
In the last 12 months, partner refused to give her money for household expenses, even when she/he had money for other things (Yes)	2.0	3.0	1.0
In the last 12 months, partner threatened to not give her money for household expenses if she did not obey an order or request (Yes)	1.0	2.0	1.0
In the last 12 months, partner made important financial decisions without talking with her about them first (Yes)	--	5.0	--
In the last 12 months, partner kept information on household finances and assets from her (Yes)	--	35.0	--
In the last 12 months, partner demanded to know where she spent her own money (Yes)	--	24.0	--

	Baseline (%)	Endline (%)	Difference
<b>Economic Exploitation</b>			
In the last 12 months, partner took money from her earnings or savings against her will (Yes)	2.0	4.0	2.0
In the last 12 months, partner made her feel obliged to give him money (Yes)	--	9.0	--
In the last 12 months, partner convinced her to lend him money but did not pay it back(Yes)	--	3.0	--
<b>Economic Sabotage</b>			
In the last 12 months, husband/partner prohibited her from studying, attending trainings or attending informational meetings (Yes)	2.0	31.0	29.0
In the last 12 months, quit or turned down a job because her partner did not want her to work, or because her partner prohibited it (Yes)	5.9	3.0	-2.9
In the last 12 months, partner told her that she could work outside the home only if she kept up with the housework (Yes)	--	3.0	--
In the last 12 months, she was afraid to meet other men when she left the house for work, school or training (Yes)	--	11.0	--

“--” Data was not available at baseline as new questions were added to endline.

### **Gender-Equitable Men (GEM) Scale**

The GEM scale measures attitudes towards gender norms. It was developed and validated in six countries and is adaptable.<sup>23</sup> The scale used in this survey is a 14-item scale. Each indicator was scored using three for “completely disagree,” two for “strongly disagree,” one for “partially disagree,” and zero for “completely agree”. Three questions were reverse coded. The scores for each question are summed and can range from 0-42 with a score of 42 representing the most positive gender-equitable attitudes. Only men answered questions associated with this measure at baseline; at endline, both men and women participated.

For men, there was a slight dip in their GEM scores suggesting men held slightly less equitable attitudes at endline. Rural men and older men (30+ years) had slightly less equitable attitudes compared to urban men and younger men (15-29 years) at both points of time.

When asked the same questions, women held very similar attitudes as men with rural women having less equitable attitudes compared to urban women; however, when segmented by age, younger women held less equitable attitudes compared to older women.

At endline, among women in the RLRB+IHD group, they had a slightly higher score (25.92) than among those in the RLRB-only group (24.42); the opposite was true of men. Those in the RLRB-only group had a score of 26.00 as compared to 24.29 for those in the RLRB+IHD group.

The questions driving the more negative scores are: men are the ones that should make the decision on purchases; if a man uses violence against his partner it is a private affair; it's important for men to have friends to talk about their problems; if someone insults them, they will defend themselves.

**Table 25: GEM scale index**

	Baseline			Endline		
	Urban	Rural	TOTAL	Urban	Rural	TOTAL
Men	30.40	28.70	29.83	25.75	22.87	25.12

Baseline				Endline			
Women	--	--	--		25.79	22.70	24.96
TOTAL	30.40	28.70	29.83		25.78	22.76	25.02
	<b>15-29 Years</b>	<b>30+ Years</b>	<b>TOTAL</b>		<b>15-29 Years</b>	<b>30+ Years</b>	<b>TOTAL</b>
Men	31.22	29.69	29.83		26.71	24.93	25.12
Women	--	--	--		24.47	25.06	24.96
TOTAL	31.22	29.69	29.83		25.13	25.01	25.02
<i>Index: min = 0; max = 42.</i>							

**Program Participation**

Overall, participants expressed high levels of satisfaction with both RLRB and the IHDs.

Resilient Life Resilient Business

Interestingly, 38 men identified as having received RLRB (which may have occurred if he participated in any engagements when the facilitator visited his partner’s business or their home or was already an ODEF client himself) and 71 percent were very satisfied (Table 26). Only 94 of the 100 women surveyed indicated they received RLRB; among those who did, 95 percent reported being very satisfied and the remaining 5 percent answered “somewhat satisfied”.

Despite appreciation for the training, knowledge change was low with RLRB as noted earlier in the report. In reality, because RLRB was implemented prior to the IHDs, most of the women had completed the education almost six to eight months prior to the final evaluation. One client from Cofradia noted the length of time that had expired since she’d last participated in it as a reason why she couldn’t really recall what she’d learned, “*I don’t remember well because it was days ago.*”

However, there were improvements in knowledge about CuéntaNos, a resource for seeking support for GBV, and regarding planning for emergencies. Qualitatively, these were the same two areas where facilitators and clients, alike, expressed lessons and/or appreciation: information on GBV, and in particular, CuéntaNos. Lessons on addressing GBV within a financial services organization can be found in a learning brief.<sup>24</sup> In summary, while the facilitators had already provided the education on GBV through RLRB under the RBI project, they reflected that continual support and training was needed to ensure they felt confident in supporting GBV survivors if ever approached by one. As one facilitator shared, “*we still need more support to feel it is safe to facilitate conversations on GBV.*” Another noted that as the sessions progressed, women became more comfortable in talking about GBV and they’d reveal “*that although they hadn’t faced physical or sexual violence, they realized they were experiencing emotional and psychological violence.*” Also, while women did not want to admit they were experiencing violence, they would ask the facilitator again for information on CuéntaNos for “their neighbor”. One client “*stopped the talk to ask for the number and the website for CuéntaNos. Everyone turned wondering why she was asking for it and she said ‘uh, I have a neighbor who is going through something similar to that.’ She did not feel comfortable expressing to her friends she was experiencing violence.*”

**Excerpt from Learning Brief: Facilitator story of engaging clients on GBV<sup>25</sup>**  
 The sessions on GBV, for some female clients, was a moment of recognizing their own abuse as they were not aware that the verbal, emotional or economic mistreatment was a form of GBV. One client shared, “*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.”*

In fact, during the interview with ODEF IHD facilitators, one facilitator shared an experience he had during the GBV session with a group of 5 clients who were also friends. He shared, *“We began touching on the topic of GBV. And it was awkward at first because one of them [the clients] was experiencing violence. When this was discussed, the other four clients laughed as they were very close friends and well known to each other. They laughed at her, as if to say well ‘eh, is this happening to you then?’ So it was a little complicated and a little tense at the moment, but it was where they realized that one person was [experiencing violence] from her husband, perhaps not physical violence, but it was seen as a type of psychological or emotional violence... She was receiving this type of violence, maybe she didn't realize it, but at the end of the discussion...the conclusion of the five women was that all five were receiving violence in one of these areas. They said that there was perhaps mistreatment, rude words, and intimidation, threats. It was then no longer just one client, but there were five...and in the end they talked about the CuéntaNos.org page, where they could receive advice.”*

When interviewed about RLRB a female client from Calpules shared that she most enjoyed sessions on crisis and that she prides herself in her certificate of completion: *“I liked that one about a time of crisis. That caught my attention because sometimes we trust each other and assume we’ll always have clients. Well, notice that right now they brought me the diploma. I put it on my Skype and they (her clients) asked me what it was and even clients asked me: You have had training for Customer Service? I tell them (yes).”* Several other clients also qualitatively noted the appreciation for training improving their approach to customer service.

While men did not participate in RLRB as part of Escúchame (but some men participated in RLRB in the underlying RBI project if they were clients), some expressed a desire to also receive it. One man explained to the facilitators, *“It would have been good that this training had been received because it is really important for men to understand these issues.”* He had participated in the IHDs and noted how important it was to him to consider how to redistribute roles because *“it helps at home a lot, also to be able to keep order in the marriage. It brings blessings. These small trainings we can practice at home, too, and you will see a difference in the home.”*

The facilitators also had a perspective about what worked and didn’t work regarding the implementation of RLRB. One facilitator shared, *“RLRB was good, but the IHDs were better received because it allowed participants to discuss, build trust, and participate more. During the IHDs the facilitators listened to participants a lot; during RLRB we mainly lectured the participants.”* Similarly, he noted that when they started RLRB, the clients were more closed and *“really didn’t want to talk but over time they became more comfortable and trusting.”* For this reason, many facilitators felt that the IHDs were more engaging as people had already overcome any concerns or discomfort.

**Table 26: Level of satisfaction with RLRB**

	Men (n=38), %	Women (n=94), %
Very satisfied	71.05	94.68
Somewhat satisfied	28.95	5.32
Somewhat dissatisfied	0.00	0.00
Very dissatisfied	0.00	0.00
Not applicable/no response	0.00	0.00

### Intrahousehold Dialogues

Among men and women who reported participating in the IHDs, 79 percent of men and 50 percent of women reported being very satisfied. It is notable that men were more highly satisfied than women.

Women in the RLRB+IHD (82%) and RLRB-only (80%) groups both had high rates of response to feeling that family support had increased a lot in the last year. The RLRB-only group had more variability in their answers with seven percent indicating family support had decreased some and two percent indicating family support had decreased a lot.

Qualitatively, clients and their partners had very positive feedback regarding the IHDs but at first they were cautious, either because they were busy and concerned how they would fit the IHD gatherings into their schedule, or simply because they didn't know what the experience would be like. A client from Calpules noted, *"No, I didn't want to go because my husband was busy, but I told him, 'Let's go'. And there he even learned that, when something bothers you and you're angry, it's better to talk about it at the right time, but sit down and practice."* Her partner felt they now have *"more transparency in their discussions about money."* What he liked about the dialogues was the focus on problem solving. At first he was worried about attending the dialogues—he was worried what it was going to be like, but in the end he liked them. He also thought the dialogues were *"always dynamic, dynamic, it was good, it was not boring. It was the discussion between a couple, how to deal with a problem between them, if not reaching a point of discussion, but trying to fix that problem is very important."* He also felt his partner experienced improvement, *"Yes, logically there was an improvement, of course there was, because we learned to address subjects that before ended up being unpleasant, but in the end I say that there was an improvement."*

Another client's partner in Cofradia was skeptical at first, too, because they had limited time and the dialogues were on the weekend. But he felt they helped him a lot. He hadn't really given much thought to his dreams, his biggest failures, or how to share tasks, but this created space to do that. He feels like they realized the importance of communication between the two of them and the need to spend time together. *"Even though everyone always says, I don't have time, we only have weekends, and the courses were on weekends, so, but in the end we decided and it has been very useful to us."* *"Well, what he [the facilitator] talks about is distributing the tasks between the couple, not only the woman, but many times the man is sexist, 'and I don't do this because I am a man', and then distributing the tasks in the home, like the cleanliness and everything, so we've both learned that. More than anything on the issue of having time to talk, because perhaps we didn't have it. Like asking ourselves questions, what can we change, or things like that, what is your biggest dream, questions like that, maybe we hadn't asked them and so we did them, what is your biggest fear and all that."* He felt his wife benefited as well, *"She was always attentive and all that, but I have felt the change that, when we are together, we share a lot, we share more, we play, all that, we have time for everything, like watching movies, or maybe we go to the cinema, every weekend we watch a movie."*

One client from Azacualpa shared that the dialogues help her and her partner prioritize spending time together as a family. *"Sometimes one gets very busy with business and work things. I think it is useful to take time for ourselves."* She also felt it helped her husband take stock more of what she did at home. *"I think that more than anything it helped my husband because he realized things that perhaps he didn't realize, such as the work that one has to do all day as a woman."* Her husband felt they didn't come into the dialogues with a lot of problems, *"We are not a troubled couple"* but he felt the dialogues were *"provocative because you always learn. It was not a drastic change, but we try to talk every day and correct what we don't like about each other. So, I feel it has been very good and the IHDs have helped us to see where we have been right and where we have been wrong. It helped us a lot."*

A client in Gracias also shared how her husband has started helping her more with chores at home. *“There were days when he didn’t come to help. Now, after the dialogues, he also helps me more.”*

Finally, when the second dialogue on decision-making at home was implemented, a man shared that he considered how joint decision-making also created joint accountability, especially if things don’t go according to plan. *“Sometimes decisions get made by one person and they don’t go well. Economic losses can happen and problems and fights occur. If the decision was originally a joint decision and there is an error, then there is no one to blame but rather there is greater support between the two of us. We were wrong. When mistakes are made, there is more tolerance.”* It was also during the decision-making dialogue (which started the sessions off about active listening) that a facilitator shared that a man took notice of his own mistreatment of his wife. *“We were differentiating between debate and dialogue,”* he shared, *“when a husband took notice and spoke with his wife, ‘when I left the farm and got home, I was a demon, right? I was hysterical, insulted everyone and then would go rest. So, now I arrive well, calm, relaxed, and with dialogue, I no longer argue. And I do thank you’, he says, ‘because you look at my age. I made that mistake. And, well, I have seen a change in myself. It was me who was making the mistake because of machismo itself. It was not visualized as gender-based violence.’ This person changed his attitude and had the courage to say it.”* During RLRB, when some men participated, facilitators shared that they felt men did not see the relevance of GBV to them (it was perceived as a woman’s issue) and they had limited participation. However, without directly bringing up GBV, the men would bring up GBV when they recognized their behaviors during the sessions.

Finally, the clients were not the only ones to benefit from the IHDs, the facilitators shared their own personal benefits. *“We also realized we had things to improve. We almost never sit down to analyze our personal lives. In the moment we had to be ready to facilitate the IHDs, we have created habits in our home that we were not doing before, for example, on the subject of distribution of tasks at home. They have helped us to improve our lives.”*

**Table 27: Level of satisfaction with IHDs**

	Men (n=42), %	Women (n=74), %
Very satisfied	78.57	50.00
Somewhat satisfied	21.43	48.65
Somewhat dissatisfied	0.00	0.00
Very dissatisfied	0.00	0.00
Not applicable/no response	0.00	1.35

**Table 28: Change in level of support women feel from family**

	RLRB Only	RLRB + IHD
Increased a lot	80.00	82.35
Increased some	11.67	17.65
Decreased some	6.67	0.00
Decreased a lot	1.67	0.00

ODEF Customer Service

When asked the degree to which they felt respected by ODEF, both men and women felt very respected. Men in the RLRB+IHD group were almost seven percentage-points more likely to say “very respected”

compared to those in the RLRB-only group. One hundred percent of women in both groups felt very respected.

The ODEF facilitators felt that the implementation of RLRB and the IHDs differentiated ODEF from other microfinance providers as it allowed ODEF to demonstrate to their clients that they care holistically about the client and her family, and not only on her financial management. It also changed them personally and how they behave in their own families, as noted earlier. One facilitator shared, *“We recognized many times in the midst of the tasks we were carrying out, we recognized our own cases. This definitely makes us more sensitive and knowledgeable people about the matter, not only to address third parties but to address it within our own family.”* Another agreed that clients feel differently about ODEF because when a financial institution arrives, *“they expect it to be like other financial institutions, but no, suddenly a financial institution arrives with these types of training and they realize that the institution is looking at the welfare of the family and not just at the credit.”*

**Table 29: The degree to which they feel respected by ODEF**

	Men (%)		Women (%)	
	RLRB Only	RLRB+IHD	RLRB Only	RLRB+IHD
Very respected	88.89	95.83	100.00	100.00
Somewhat respected	7.41	4.17	0.00	0.00
Disrespected	3.70	0.00	0.00	0.00

### **Program Costs**

As part of the implementation of Escúchame, a cost study was carried out. The cost study estimated that:

- For the RLRB sessions, the cost per participant was L294.93 (\$11.91), which captures the costs of implementing all of the education sessions in two convenings. This includes transportation costs, snack costs for clients, and workshop costs to train ODEF facilitators in RLRB. This indicates that the cost per participant, per session was L147.47 (\$5.96). If facilitator training costs are excluded, the cost per participant was L62.25 (\$2.51) and the cost per participant per session was L31.13 (\$1.26).
- For IHD sessions, the cost per participant was L1,285.70 (\$51.92), which captures the costs of implementing all three IHDs. This includes transportation costs, snack costs for couples, and workshop costs to train ODEF facilitators on the IHDs. This indicates that the cost per participant, per IHD was L428.57 (\$17.31). If facilitator training costs are excluded, the cost per participant was L655.33 (\$26.46) and the cost per participant, per IHD was L218.44 (\$8.82).

## **Discussion and Recommendations**

### **Knowledge Change**

The project evaluation for Escúchame suggests that despite little change in RLRB knowledge-related scores, there were improvements in knowledge about emergency plans among both genders. Additionally, there was an increase in awareness about CuéntaNos, a GBV-support service promoted by the RLRB education, with a substantial 40 percentage-point increase. While ODEF shared it was most cost effective to conduct multiple RLRB lessons in one session (two sessions per client per the costing assessment conducted), it very likely overwhelmed the client with too much information. Also, given the curriculum was implemented in two sessions at the beginning of the project, there was for some



participants a full year between the education and the endline. As noted above, some women shared that they'd forgotten a lot of what they learned given how long ago they'd participated in the RLRB curriculum.

- ❖ **Recommendation: Consider an alternative implementation strategy for RLRB to prioritize the dialogue-based learning built into the design, even when using the videos.** A recommendation for the future would be for ODEF to conduct one session at a time to fully engage the client in a learning process and to find ways to complement the lessons with content they could keep at home (for example, some of the rules of thumb covered in the education could be copied on paper and left with the clients as a reference). Facilitators enjoyed more of the “dialogue” approach of the IHDs which was part of the original design of RLRB that may have been dropped in favor of getting through quite a bit of content in one sitting.

### ***Financial and Resilience Behaviors***

Despite meeting expectations for knowledge change, there were notable shifts in various aspects related to financial behavior and attitudes among women and men. More women at endline (11 percentage-point improvement) reported having savings accounts but fewer (24 percentage-point decrease) reported using a business loan. Fewer men at endline (23 percentage-point decrease) also reported having a business loan. Use of personal credit (borrowing from friends or family) was fairly consistent between the baseline and endline for both groups. The rates of usage of various financial services were higher among the Escúchame evaluation participants than national rates, which is to be expected. In 2021, the World Bank Findex reported that 11 percent saved at a financial institution, 10 percent borrowed from a financial institution<sup>26</sup> as compared to the Escúchame cohort where 57 percent had a savings account and 52 percent had a business loan. The drop in use of credit was perceived by ODEF as a potential positive given this would mean the clients were less in debt. Of course, lending is how ODEF earns income, but they also promote *responsible* use of credit. As seen above during the RLRB section, clients were taught a rule of thumb regarding the maximum amount of credit the household should carry. While knowledge change was not notable for this rule of thumb, the change in behavior is.

There was also a slight increase in both men and women reporting they had an emergency fund (4 and 10 percentage-point improvements for women and men, respectively); however, fewer men and women at endline felt confident they could come up with L 3,600<sup>e</sup> in a month's time if there was an emergency. Among those who felt it was possible to come up with this amount, there was a slight improvement among women (32% to 41%) and men (39% to 52%) who would rely on their work income to cover an emergency cost. In contrast to the results on financial services usage, the Escúchame cohort felt less capable of coming up with emergency funds as compared to the Findex data where 78 percent felt it would be possible<sup>27</sup>. However, the Escúchame participants reported relying on savings (40%) more than the national average (12%). ODEF facilitators shared that with inflation, households feel things are expensive and they don't feel positive about the economy of the country. This may explain why they report having an emergency fund but not capable of coming up with an amount consistent with a typical emergency.

- ❖ **Recommendation: Given the interest and concern about emergencies and resilience, formalize the development of resilience plans with clients.** While RLRB addresses aspects of an emergency plan, ODEF could support households in identifying how to align their use of various financial services and other community resources into personalized resilience plans. Honduras is one of

---

<sup>e</sup> This amount is 1/20 the Gross National Income per Capita and is used as a World Bank benchmark in the Global Findex Survey to measure household resilience. See the [Findex Questionnaire](#).

the most vulnerable countries to climate change due to its exposure to hurricanes, floods, droughts, and landslides that devastate crops and infrastructure; climate change is also a key determinant for irregular migration.<sup>28</sup> Hurricanes Iota and Eta compounded by COVID are fresh in the minds of ODEF's clients.

### ***Income Generation***

Nearly all men at both the baseline and endline reported being an income earner in their household. While at baseline 96 percent of women did, only 89 percent did at endline. There was also a slight decrease in those who indicated they own a business at endline and fewer reported taking steps to make their business more resilient; however, among those who did, women at endline were more likely than women at baseline to improve their equipment, improve a business process and their place of business, save money, and diversify their products. While it is not completely clear from the data why business ownership went down, it is plausible that as income-earners have slowly gone back to jobs that they had before the pandemic, that reliance upon the informal sector and microenterprise ownership has also gone down.<sup>29</sup> In addition, an important finding was that women and men were both resorting to negative coping mechanisms such as pulling their children out of school to work in the business. Grameen found this similar dynamic in a recent women's economic empowerment program in Ghana<sup>30</sup>, in the underlying RBI project implemented in Honduras and El Salvador<sup>31</sup>, and this finding was the basis for the development of an entire toolkit<sup>32</sup> designed to support women's economic empowerment actors, such as FSPs, to mitigate the risk that supporting female entrepreneurs could inadvertently increase the reliance upon children as a low-cost or no-cost worker in a woman's business. While RLRB introduces a discussion about determining whether a business is ready to grow by also considering whether there is adequate caretaking support in place, more emphasis should be placed on this concern early in a business training or microcredit program geared toward women's microentrepreneurship.

- ❖ **Recommendation: Consider the caretaking responsibilities among women and the potential of children being leveraged as no- or low-cost workers in their businesses.** Grameen developed an entire toolkit called [RICHES](#), which supports FSPs and others working on women's economic empowerment to mitigate the risk of harmful child work within their products, services and programs.

Women were much less likely than men to earn at least L12,000 (highest income category) in the prior month and this was consistent at baseline and endline though their income did slightly improve into higher income categories. Interestingly, while women's actual estimates of their income were much less than their partners' estimated income, 44 percent of women at endline felt they earned more than their partner, and this was an increase from 14 percent at baseline to 44 percent at endline. This may either suggest men are hiding income from their wives, wives are intentionally underestimating their own income or couples are not transparent with each other about their income. Income hiding or channeling money into women's accounts (for example for cash transfers) has been found in other research to benefit women as it results in more autonomy over their own income.<sup>33</sup> During final consultations with ODEF facilitators regarding the research findings, one facilitator felt that women's incomes are much more diversified than men's and women were afraid to share how much they earn with their spouses for fear of losing control over their income. Also, as noted above, people may be reporting less income due to a perception that they have less income caused by inflation and higher prices.

Men and women both reported an increase in both of them participating in the decisions regarding the income they earn themselves; there was a 15 percentage-point increase among women and a 12 percentage-point increase among men. There is also relatively high autonomy in decision-making regarding income among men and women both suggesting they both spend money how they feel they

want. At endline, among women in the RLRB+IHD group, they had a slightly higher autonomy in income (4.42) as compared to those in the RLRB-only group (4.09); the opposite was true of men. Those in the RLRB-only group had a score of 4.48 as compared to 4.09 for those in the RLRB+IHD group. For women, these findings might suggest that the IHDs supported their decision-making regarding the use of income whereas for men, those in the IHDs may have begun to consult with their partner for decisions around income where they might not have before. For example, an ODEF facilitator shared during a final consultation that one of the men in the IHDs was being offered a new loan from ODEF. Normally he'd make the decision on his own, but he shared with the facilitator that he wanted to consult his partner first.

- ❖ **Recommendation: 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, they should continue to be protected. At the same time, ODEF can always encourage collaboration among clients where the relationships are safe for more honest sharing. Continue to follow the guidance in the safeguarding plan developed for Escúchame that reinforced the principle that clients, particularly female clients, should be given the first right to refuse engaging their male partners given they know best whether engaging them in education or IHDs will be safe or unsafe for them.

### ***Attitudes, IPV and Economic Coercion***

At baseline, a statistical analysis was conducted to determine the interaction between the Equality of Opportunity index and variables of interest to the Escuchame project. The purpose of this analysis was to help determine what might encourage improvement in these scores. Interestingly, while higher incomes among men did not influence higher EoO scores, higher incomes among women did. Using more financial services (as a proxy for financial agency and access to financial resources) and more perceived autonomy in decisions over income were also associated with higher EoO scores. As one might expect, when women had lower rates of economic coercion, she had higher EoO scores. IPV, which is very similar to economic coercion was not associated and this may be due to the fact that justifications of IPV were so low. Higher GEM scores among men were also associated with higher EoO scores. These findings seem to suggest that to influence women's EoO scores, continuing to build their economic and financial agency is critical. Organizations such as ODEF are strategically positioned to do this. On the other hand, changing men's attitudes regarding themes of positive masculinity, such as those measured in the GEM scale, is a potential pathway to improving broader attitudes about gender equality.

At endline, when assessing perceptions and attitudes, contrary to expectations, there were decreases between baseline and endline in self-efficacy, intrinsic time-use agency, attitudes reflecting equality of opportunity, and gender equitable attitudes among men.

However, women in the RLRB+IHD group 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. Men had mixed findings at endline. If they belonged to the RLRB+IHD group, their self-efficacy, decision-making, equality of opportunity and GEM scores were lower than the RLRB-only group. On the other hand, men in the RLRB+IHD group had higher intrinsic time-use agency and voice. On a positive note, men reported spending "more time than usual" in unpaid care work (10 percentage-points more) which likely reflects some influence of the IHDs. The balance between these conflicting results may be a positive sign that men are acknowledging ways to support their partners.

- ❖ **Recommendation: 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 social norms in a safe space.** Organizations like ODEF, whose

facilitators are primarily male, can leverage their staff as models of positive masculinity and gender-equitable attitudes. In fact, under RBI, ODEF's male staff had requested more space to discuss the impact of the Gender, Conflict and Power Dynamics workshop given it was the first time they'd explored their own experiences with being in powerful or subordinate roles in their own lives.

When assessing justification for IPV and economic coercion, while IPV and economic coercion were both quite low at baseline, at endline men and women justified IPV more than at baseline and the scores for economic coercion also increased. At endline, women in the RLRB+IHD group justified violence less than the RLRB-only group whereas the opposite was true for men.

While the IHDs did not address economic violence or any subject related to GBV, RLRB did. But even during RLRB, it was addressed in one digital session and all forms for GBV were quickly covered to simply define the forms for GBV and to help women know they could consult CuéntaNos if they needed support. Interestingly, GBV sometimes came up during the IHDs, particularly if men admitted to verbally mistreating their wives. A few ODEF facilitators shared during the final research meeting that some of the men shared with them that while they understood why they were being encouraged to think about equitable decision-making and support, they simply didn't agree or feared change. For example, one man shared with a facilitator, *"I don't want my partner to work. She'll forget me."*

Economic violence was brought up during the baseline and endline quantitative surveys and the qualitative interviews to seek to understand this dynamic as it is one of the most understudied and understood forms of GBV.<sup>34</sup> As noted earlier, Grameen used modified versions of the survey instruments tested by Yount et al. to measure economic coercion.<sup>35</sup> Grameen used this opportunity to begin to understand economic coercion more fully. It is estimated that five in 10 women in Honduras reported experiencing economic violence and 16 percent of women have experienced either psychological, physical or sexual violence in the past year.<sup>36</sup> Given these high rates, it is difficult to believe that the measured rates of economic coercion are accurate. It is possible 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 acknowledged 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. As some of the qualitative findings highlight, this form of violence may be so normalized that they don't recognize it as a form of mistreatment.

- ❖ **Recommendation: More research is needed to understand economic coercion and 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.** Through Escúchame, Grameen started a desk review and consideration of the concept of financial abuse that is currently being reviewed by peer organizations and researchers.

### ***Program Participation***

Women articulated their satisfaction with the RLRB curriculum, despite limited knowledge change. 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 a way to ensure both key decision-makers have the same knowledge about important rules of thumb related to financial and business literacy, in particular. However, research has shown that this can potentially result in a reduction in women's autonomy and should be considered with caution.<sup>37</sup> One study in Mexico found that to reduce intra-household friction, women were allowed to invite their husbands to become members of the

microfinance group.<sup>38</sup> Less than five percent of women agreed to do so due to fear of their loss of autonomy. The low take-up rates suggest the women valued their autonomy more than a reduction in conflict with their husband.

- ❖ **Recommendation: Conduct additional research with current RLRB clients and potential clients regarding the possible involvement of their partners to fully understand the tradeoffs that women may perceive or potentially experience.** As noted in the previous recommendation, 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 any 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. Unfortunately, their satisfaction with their experience did not immediately translate into notable changes in men's and women's beliefs and attitudes towards gender equality, despite the majority of the men at endline having participated in the IHDs. These findings are not inconsistent with other more rigorous evaluations that have found improvements in intrahousehold dynamics but little change in attitudes towards gender equality.<sup>39</sup> For example, one study in Burkina Faso evaluated the impact of five monthly family coaching sessions including sessions on gender norms, family violence, and women's decision-making roles on top of cash and asset transfers and promotion of savings. While the coaching sessions combined with the economic support had strong impacts on women's economic outcomes, there were no changes in gender attitudes, women's decision-making power or rates of intimate partner violence.<sup>40</sup> Another study in Rwanda where men and women were engaged in a curriculum designed to improve relationship skills and shift gender-inequitable beliefs and behaviors that underpin IPV, the qualitative findings revealed that while the program resulted in positive shifts in couple relationship dynamics, such as increasing men's engagement in domestic duties, women's participation in household decision making, and women's access to economic resources, these shifts did not result in fully transforming deeply-entrenched beliefs and norms around gender roles and male authority over economic resources.<sup>41</sup> However, the decrease in men's attitudes regarding equality can also be a sign of potential backlash as has been found elsewhere.<sup>42</sup> Stewart et al (2021) found in a systematic review that there is not a one size that fits all for male engagement strategies.<sup>43</sup> In some cases, men experienced an increase in positive gender equality attitudes but this did not result in changes in their own personal gender roles or gender role conflict. Other men might change their behaviors that reflect more gender equality, but not change their attitudes towards gender equality (i.e. helping out with household chores but doing so more to promote household harmony, not as a demonstration of their belief that men and women should have equal responsibility in household chores).<sup>44</sup> Given the downturn in attitudes suggesting less positive attitudes towards gender equality, the ODEF facilitators and the research team were asked whether they detected any potential backlash or concern of harm during any engagement or interview. There was consensus that the downward turn in the attitudes was more likely a sign that men and women more accurately and honestly sharing their beliefs and perceptions as this was the first time that many of them had been engaged in topics of this sort.

- ❖ **Recommendation: Expand the number of and topics addressed in the IHDs.** While Escúchame had a very short implementation period, allowing for the implementation of only three IHDs, there is an opportunity to expand the topics, and the engagement of the couples to provide a higher dosage of IHDs that may be needed to change key attitudes and behaviors. The three IHDs designed for Escúchame focused on creating more support and space for women to be successful in their economic pursuits and the results seem to point in the right direction, particularly when the results related to intrahousehold communication and sharing of household chores are considered.

- ❖ **Recommendation:** More research is needed to follow IHD participants and their outcomes, particularly given there was a month or less in between the last IHD and the endline evaluation. Given change takes time, it would be interesting to understand whether more change will occur over time, with or without additional IHDs.

## Conclusion

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. However, some improvements in how RLRB is implemented should be considered to achieve the knowledge-change outcomes needed to motivate change. Short-term communication between IHD participants improved, but there is plenty of room for growth and improvement when it comes to changing mens' and women's attitudes towards social gender norms that limit women's progress and success. ODEF's female clients and their male partners were not the only ones to benefit. ODEF management and facilitators feel like they understand their clients' lives better and this 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.

## Annex: Endline Quantitative Survey Instrument

### Encuesta de Línea Final de Escuchame

Version: Agosto 23

<b>I</b>	<b>IDENTIFICACIÓN</b> Para ser completado por el encuestador antes del inicio de la encuesta:	
1.1	Fecha	
1.2	Número de identificación del hogar	
1.3	Encuestado	<ol style="list-style-type: none"> <li>1. Clienta</li> <li>2. Cónyuge</li> <li>3. Familiar</li> </ol>
¿Dónde está ubicada la casa del encuestado?		
1.4	Departamento	<ol style="list-style-type: none"> <li>1. Atlántida</li> <li>2. Cortés</li> <li>3. Intibucá</li> <li>4. Lempira</li> <li>5. Santa Bárbara</li> <li>6. Yoro</li> </ol>
1.5	Municipio	<ol style="list-style-type: none"> <li>1. Choloma</li> <li>2. El Progreso</li> <li>3. Gracias</li> <li>4. La Ceiba</li> <li>5. La Esperanza</li> <li>6. Morazán</li> <li>7. San Pedro Sula</li> <li>8. Villanueva</li> </ol>
1.6	Área  <i>Urbano = 2,000 personas o más (pero debería tener acceso a un centro educativo y de salud y por lo menos un 10% de disponibilidad de alcantarillado)</i> <i>Rural = 1,999 personas o menos</i>	<ol style="list-style-type: none"> <li>1. Urbana</li> <li>2. Rural</li> </ol>
1.7	Grupo	<ol style="list-style-type: none"> <li>1. Solo VRNR</li> <li>2. VRNR + Dialogos Intrafamiliares</li> </ol>

<b>II</b>	<b>FORMULARIO DE CONSENTIMIENTO</b>
	¡Buenos días! Me llamo _____. Somos de [nombre de la organización] y estamos realizando una encuesta para comprender su negocio, las oportunidades y los desafíos que enfrenta al iniciar y hacer

crecer su negocio, cómo equilibra sus responsabilidades en el hogar con las de su negocio y sus relaciones con los miembros del hogar.

Si acepta participar, la información que proporcione se utilizará únicamente con fines de investigación. Sus respuestas a estas preguntas permanecerán estrictamente confidenciales. Los resultados de la encuesta se resumirán en uno o más informes que se pondrán a disposición del público en Internet, pero su nombre no aparecerá en ningún dato que se ponga a disposición del público.

La participación en esta encuesta es voluntaria. En cualquier momento durante esta encuesta, puede negarse a responder a una pregunta o terminar su participación. Sin embargo, esperamos que participe porque sus ideas son importantes. Esta encuesta tomará alrededor de [45] minutos. No hay compensación directa por su participación.

Si tiene preguntas sobre esta encuesta, puede comunicarse con:

<b>Bobbi Gray</b> Gerente de Programa, Grameen Foundation	<b>Luis Manuel Martinez Estrada</b> Investigador Principal, Universidad Nacional Autónoma de Honduras
--	--

Si tiene o alguien que conoce necesita ayuda con respecto a algo que hemos discutido hoy, puede llamar en WhatsApp, que es una línea directa para apoyo social.

2.1	¿Está de acuerdo en participar en esta encuesta? <i>(Seleccione una respuesta).</i>	<ol style="list-style-type: none"> <li>1. Si</li> <li>2. No</li> </ol>
-----	--	--

**III DATOS DEMOGRÁFICOS**

3.1	Sexo ..... <i>(Seleccione una respuesta).</i>	<ol style="list-style-type: none"> <li>1. Hombre</li> <li>2. Mujer</li> <li>3. Otro</li> </ol>
3.2	Edad en años <i>(Escribe la edad en años).</i>	_____
3.3	Estado conyugal <i>(Seleccione una respuesta).</i>	<ol style="list-style-type: none"> <li>1. Soltero (a)</li> <li>2. Casado (a)</li> <li>3. Unión Libre</li> <li>4. Viudo (a)</li> <li>5. Divorciado (a)</li> <li>6. Separado (a)</li> <li>7. No responder</li> <li>8. NS/NR/NA</li> </ol>
3.4	Número de hijos (as) vivos tiene <i>(Escribe el numero).</i>	_____



3.5	<p>¿Con cuál grupo étnico se identifica? (Lea las respuestas y seleccione todas las que correspondan).</p>	<ol style="list-style-type: none"> <li>1. Garífuna</li> <li>2. Lenca</li> <li>3. Maya Chorti</li> <li>4. Mestizo</li> <li>5. Misquito</li> <li>6. Negro Inglés</li> <li>7. Pech</li> <li>8. Tolupán</li> <li>9. Tawaka</li> <li>10. NS/NR/NA</li> <li>11. Otro _____</li> </ol>																																				
<b>IV SEGURIDAD ALIMENTARIA</b>																																						
4.1	<p>¿Cuál de los siguientes enunciados describe mejor su consumo de alimentos en el hogar?  (Elija una respuesta).</p>	<ol style="list-style-type: none"> <li>1. Comió siempre todo lo que quiso</li> <li>2. Tuvo suficientes alimentos, pero no comió siempre lo que quiso</li> <li>3. Algunas veces no tuvo suficientes alimentos</li> <li>4. Con frecuencia no tuvo suficientes alimentos</li> <li>5. NS/NR/NA</li> </ol>																																				
<b>V EMPODERAMIENTO ECONÓMICO</b>																																						
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td colspan="4" data-bbox="207 978 1386 1083"> <p>V. Encierre en un círculo la respuesta que usted considere a las interrogantes sobre <b>¿Quién decide sobre [lea frases 5.1, 5.2 y 5.3 una a la vez]...?</b></p> </td> </tr> <tr> <th data-bbox="207 1083 597 1178" style="text-align: center;">OPCIONES</th> <th data-bbox="597 1083 824 1178" style="text-align: center;">5.1 El dinero que Ud. gana</th> <th data-bbox="824 1083 1076 1178" style="text-align: center;">5.2 El dinero que el cónyuge gana</th> <th data-bbox="1076 1083 1386 1178" style="text-align: center;">5.3 Compras importantes del hogar</th> </tr> <tr> <td data-bbox="207 1178 597 1241">1. Usted</td> <td data-bbox="597 1178 824 1241" style="text-align: center;">1</td> <td data-bbox="824 1178 1076 1241" style="text-align: center;">1</td> <td data-bbox="1076 1178 1386 1241" style="text-align: center;">1</td> </tr> <tr> <td data-bbox="207 1241 597 1304">2. Su cónyuge</td> <td data-bbox="597 1241 824 1304" style="text-align: center;">2</td> <td data-bbox="824 1241 1076 1304" style="text-align: center;">2</td> <td data-bbox="1076 1241 1386 1304" style="text-align: center;">2</td> </tr> <tr> <td data-bbox="207 1304 597 1367">3. Ambos (usted y cónyuge)</td> <td data-bbox="597 1304 824 1367" style="text-align: center;">3</td> <td data-bbox="824 1304 1076 1367" style="text-align: center;">3</td> <td data-bbox="1076 1304 1386 1367" style="text-align: center;">3</td> </tr> <tr> <td data-bbox="207 1367 597 1430">4. Otra persona</td> <td data-bbox="597 1367 824 1430" style="text-align: center;">4</td> <td data-bbox="824 1367 1076 1430" style="text-align: center;">4</td> <td data-bbox="1076 1367 1386 1430" style="text-align: center;">4</td> </tr> <tr> <td data-bbox="207 1430 597 1493">5. Usted y otra persona</td> <td data-bbox="597 1430 824 1493" style="text-align: center;">5</td> <td data-bbox="824 1430 1076 1493" style="text-align: center;">5</td> <td data-bbox="1076 1430 1386 1493" style="text-align: center;">5</td> </tr> <tr> <td data-bbox="207 1493 597 1556">8. NS/NR/NA</td> <td data-bbox="597 1493 824 1556" style="text-align: center;">8</td> <td data-bbox="824 1493 1076 1556" style="text-align: center;">8</td> <td data-bbox="1076 1493 1386 1556" style="text-align: center;">8</td> </tr> <tr> <td data-bbox="207 1556 597 1619">9. Otros _____</td> <td data-bbox="597 1556 824 1619" style="text-align: center;">9</td> <td data-bbox="824 1556 1076 1619" style="text-align: center;">9</td> <td data-bbox="1076 1556 1386 1619" style="text-align: center;">9</td> </tr> </table>			<p>V. Encierre en un círculo la respuesta que usted considere a las interrogantes sobre <b>¿Quién decide sobre [lea frases 5.1, 5.2 y 5.3 una a la vez]...?</b></p>				OPCIONES	5.1 El dinero que Ud. gana	5.2 El dinero que el cónyuge gana	5.3 Compras importantes del hogar	1. Usted	1	1	1	2. Su cónyuge	2	2	2	3. Ambos (usted y cónyuge)	3	3	3	4. Otra persona	4	4	4	5. Usted y otra persona	5	5	5	8. NS/NR/NA	8	8	8	9. Otros _____	9	9	9
<p>V. Encierre en un círculo la respuesta que usted considere a las interrogantes sobre <b>¿Quién decide sobre [lea frases 5.1, 5.2 y 5.3 una a la vez]...?</b></p>																																						
OPCIONES	5.1 El dinero que Ud. gana	5.2 El dinero que el cónyuge gana	5.3 Compras importantes del hogar																																			
1. Usted	1	1	1																																			
2. Su cónyuge	2	2	2																																			
3. Ambos (usted y cónyuge)	3	3	3																																			
4. Otra persona	4	4	4																																			
5. Usted y otra persona	5	5	5																																			
8. NS/NR/NA	8	8	8																																			
9. Otros _____	9	9	9																																			
<b>VI INGRESO</b>																																						
6.1	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td data-bbox="289 1724 1305 1829"> <p>¿Quiénes de las siguientes personas aportan ingresos en su hogar? (Lea las opciones. Seleccione todas las que correspondan).</p> </td> </tr> </table>		<p>¿Quiénes de las siguientes personas aportan ingresos en su hogar? (Lea las opciones. Seleccione todas las que correspondan).</p>																																			
<p>¿Quiénes de las siguientes personas aportan ingresos en su hogar? (Lea las opciones. Seleccione todas las que correspondan).</p>																																						

		OPCIONES	SI	NO	NA																																				
		1. Usted	1	2	8																																				
		2. Su cónyuge	1	2	8																																				
		3. Su madre	1	2	8																																				
		4. Su padre	1	2	8																																				
		5. La madre de su cónyuge	1	2	8																																				
		6. El padre de su cónyuge	1	2	8																																				
		7. Hermanos (as)	1	2	8																																				
		8. Otros familiares	1	2	8																																				
		9. Otros	1	2	8																																				
6.2	¿Cuál fue su ingreso estimado para el mes anterior?	[Monto] _____																																							
6.3	En el último año, los ingresos en su <b>hogar</b> : <i>(Lea las respuestas. Seleccione una respuesta).</i>	<ol style="list-style-type: none"> <li>1. Aumentaron mucho</li> <li>2. Aumentaron un poco</li> <li>3. Se mantuvieron igual</li> <li>4. Disminuyeron un poco</li> <li>5. Disminuyeron mucho</li> </ol>																																							
6.4	<p><b>¿Cuáles son todas las razones por las que el ingreso de su hogar [inserte la respuesta de 6.3]?</b> <i>(Múltiples respuestas permitidas. No leer opciones.)</i></p> <table border="1"> <thead> <tr> <th>OPCIONES</th> <th>SI</th> <th>NO</th> <th>NA</th> </tr> </thead> <tbody> <tr> <td>1. Nueva actividad para generar ingresos</td> <td>1</td> <td>2</td> <td>8</td> </tr> <tr> <td>2. Métodos agrícolas mejorados</td> <td>1</td> <td>2</td> <td>8</td> </tr> <tr> <td>3. Inversiones agrícolas mejoradas</td> <td>1</td> <td>2</td> <td>8</td> </tr> <tr> <td>4. Mejor acceso a los servicios financieros</td> <td>1</td> <td>2</td> <td>8</td> </tr> <tr> <td>5. Mejor acceso a la información</td> <td>1</td> <td>2</td> <td>8</td> </tr> <tr> <td>6. Acceso a oportunidades de tutoría o apoyo de compañeros</td> <td>1</td> <td>2</td> <td>8</td> </tr> <tr> <td>7. Mejora del apoyo a nivel de los hogares</td> <td>1</td> <td>2</td> <td>8</td> </tr> <tr> <td>8. Mal tiempo/condiciones climáticas</td> <td>1</td> <td>2</td> <td>8</td> </tr> <tr> <td>9. Pobre ambiente de negocios/competencia</td> <td>1</td> <td>2</td> <td>8</td> </tr> </tbody> </table>	OPCIONES	SI	NO	NA	1. Nueva actividad para generar ingresos	1	2	8	2. Métodos agrícolas mejorados	1	2	8	3. Inversiones agrícolas mejoradas	1	2	8	4. Mejor acceso a los servicios financieros	1	2	8	5. Mejor acceso a la información	1	2	8	6. Acceso a oportunidades de tutoría o apoyo de compañeros	1	2	8	7. Mejora del apoyo a nivel de los hogares	1	2	8	8. Mal tiempo/condiciones climáticas	1	2	8	9. Pobre ambiente de negocios/competencia	1	2	8
OPCIONES	SI	NO	NA																																						
1. Nueva actividad para generar ingresos	1	2	8																																						
2. Métodos agrícolas mejorados	1	2	8																																						
3. Inversiones agrícolas mejoradas	1	2	8																																						
4. Mejor acceso a los servicios financieros	1	2	8																																						
5. Mejor acceso a la información	1	2	8																																						
6. Acceso a oportunidades de tutoría o apoyo de compañeros	1	2	8																																						
7. Mejora del apoyo a nivel de los hogares	1	2	8																																						
8. Mal tiempo/condiciones climáticas	1	2	8																																						
9. Pobre ambiente de negocios/competencia	1	2	8																																						

	10. Nada ha cambiado	1	2	8
	11. Otra (especificar) _____	1	2	8
<b>VII</b>	<b>POBREZA<sup>45</sup></b>			
7.1	Por favor, dígame los nombres o apodos de todos los miembros del hogar que tengan 14 años o menos.	1		
		2		
		3		
		4		
		5		
		6		
		7		
		8 NS/NR/NA		
7.2	¿Cuántos miembros del hogar tienen 14 años o menos? <i>(Nota para el entrevistador: seleccione una respuesta que corresponda al número de niños enumerados en la pregunta anterior).</i>	_____		
7.3	¿Quién es la jefa/la esposa de su hogar?	1. Encuestada 2. Conyuge 3. Madre de la encuestada 4. Madre del Cónyuge 5. Sin mujer jefa de hogar 6. Otra (especificar) _____		
7.4	¿Cuál es el nivel educativo más alto que alcanzó la jefa/ esposa del hogar? <i>(Seleccione una respuesta).</i>	1. Ninguno 2. Programa de alfabetización 3. Primaria 4. Ciclo común 5. Secundaria Completa 6. Universitaria Incompleta 7. No hay jefa/esposa, o sin datos		
7.5	¿Quién es el jefe/el esposo de su hogar?	1. Encuestado 2. Conyuge		

		3. Padre de la encuestado 4. Padre de Conyuge 5. Sin jefe de hogar 6. Otro (especificar) _____				
7.6	¿Cuál es la ocupación principal que desempeña el jefe/esposo del hogar?  <i>(Seleccione una respuesta).</i>	1. Agricultura 2. Ganadería 3. Trabajo agropecuario 4. Ventas 5. Prestación de servicios 6. Operación de carga y almacenaje 7. Industria (fábrica o maquila) 8. Mecánica 9. Albañilería 10. Transporte 11. Empleado de oficina, director, gerente 12. NS/NR/NA 13. Otros _____				
7.7	En su ocupación principal, ¿Cuántos miembros del hogar trabajan como empleado asalariado? <i>(Seleccione una respuesta).</i>	1. Ninguno 2. Uno 3. Dos o mas				
7.8	¿Cuántas piezas tiene su vivienda?  <i>(Seleccione una respuesta).</i>	1. Uno 2. Dos 3. Tres 4. Cuatro o mas				
7.9	¿Cuál es el material predominante en el piso de su vivienda?  <i>(Seleccione una respuesta).</i>	1. Tierra, otro o sin datos 2. Ladrillo de barro, 3. Plancha de cemento 4. Madera 5. Ladrillo de cemento 6. Ceramica o ladrillo de granito 8. Otro (especificar) _____				
7.10	¿Cómo obtiene el agua que utiliza en su vivienda?  <i>(Seleccione una respuesta).</i>	1. Servicio público por tubería 2. Pozo 3. Llave publica 4. Cisterna 5. NS/NR/NA 6. Otros: _____				
7.11	¿Alguien de los residentes de su vivienda cuenta con algunos artículos en buenas condiciones? <i>(Lea las opciones y seleccione una respuesta).</i>					
	<table border="1"> <tr> <td><b>OPCIONES</b></td> <td><b>SI</b></td> <td><b>NO</b></td> <td><b>NA</b></td> </tr> </table>	<b>OPCIONES</b>	<b>SI</b>	<b>NO</b>	<b>NA</b>	
<b>OPCIONES</b>	<b>SI</b>	<b>NO</b>	<b>NA</b>			

	<table border="1"> <tbody> <tr> <td>1. Refrigeradora</td> <td>1</td> <td>2</td> <td>8</td> </tr> <tr> <td>2. Una estufa de cuatro hornillas</td> <td>1</td> <td>2</td> <td>8</td> </tr> <tr> <td>3. Televisión con Cable</td> <td>1</td> <td>2</td> <td>8</td> </tr> <tr> <td>4. Televisión sin Cable</td> <td>1</td> <td>2</td> <td>8</td> </tr> </tbody> </table>	1. Refrigeradora	1	2	8	2. Una estufa de cuatro hornillas	1	2	8	3. Televisión con Cable	1	2	8	4. Televisión sin Cable	1	2	8																													
1. Refrigeradora	1	2	8																																											
2. Una estufa de cuatro hornillas	1	2	8																																											
3. Televisión con Cable	1	2	8																																											
4. Televisión sin Cable	1	2	8																																											
<b>VIII</b>	<b>Agencia intrínseca del uso del tiempo<sup>46</sup></b>																																													
8.1	Leer: Ahora voy a leer una serie de declaraciones. Para cada declaración, dígame si está completamente en desacuerdo, parcialmente en desacuerdo, parcialmente de acuerdo o completamente de acuerdo.																																													
	<table border="1"> <thead> <tr> <th>DECLARACIONES</th> <th>1 Co mp let am ent e en de sac uer do</th> <th>2. Par cial me nte en de sac uer do</th> <th>3. Par cia lm en te de ac ue rd o</th> <th>4. Co mpl eta me nte de acu erd o</th> </tr> </thead> <tbody> <tr> <td>1. Comparado con una mujer, un hombre puede cambiar su horario diario más fácilmente.</td> <td>1</td> <td>2</td> <td>3</td> <td>4</td> </tr> <tr> <td>2. Debido a sus responsabilidades, las mujeres generalmente duermen menos que los hombres.</td> <td>1</td> <td>2</td> <td>3</td> <td>4</td> </tr> <tr> <td>3. Debido a sus responsabilidades, las mujeres tienen menos tiempo libre que los hombres.</td> <td>1</td> <td>2</td> <td>3</td> <td>4</td> </tr> <tr> <td>4. Las responsabilidades de las mujeres toman más tiempo que las responsabilidades de los hombres.</td> <td>1</td> <td>2</td> <td>3</td> <td>4</td> </tr> <tr> <td>5. Usted siente que puede cambiar su horario diario.</td> <td>1</td> <td>2</td> <td>3</td> <td>4</td> </tr> <tr> <td>6. Usted siente que puede pedirle a un miembro de su hogar que haga algunas de sus tareas domésticas.</td> <td>1</td> <td>2</td> <td>3</td> <td>4</td> </tr> <tr> <td>7. Usted siente que puede pedirle a un miembro de su hogar que lo ayude a cuidar a un niño u otro miembro de la familia.</td> <td>1</td> <td>2</td> <td>3</td> <td>4</td> </tr> <tr> <td>8. Usted siente que puede cambiar la cantidad de tiempo que dedica al trabajo remunerado.</td> <td>1</td> <td>2</td> <td>3</td> <td>4</td> </tr> </tbody> </table>	DECLARACIONES	1 Co mp let am ent e en de sac uer do	2. Par cial me nte en de sac uer do	3. Par cia lm en te de ac ue rd o	4. Co mpl eta me nte de acu erd o	1. Comparado con una mujer, un hombre puede cambiar su horario diario más fácilmente.	1	2	3	4	2. Debido a sus responsabilidades, las mujeres generalmente duermen menos que los hombres.	1	2	3	4	3. Debido a sus responsabilidades, las mujeres tienen menos tiempo libre que los hombres.	1	2	3	4	4. Las responsabilidades de las mujeres toman más tiempo que las responsabilidades de los hombres.	1	2	3	4	5. Usted siente que puede cambiar su horario diario.	1	2	3	4	6. Usted siente que puede pedirle a un miembro de su hogar que haga algunas de sus tareas domésticas.	1	2	3	4	7. Usted siente que puede pedirle a un miembro de su hogar que lo ayude a cuidar a un niño u otro miembro de la familia.	1	2	3	4	8. Usted siente que puede cambiar la cantidad de tiempo que dedica al trabajo remunerado.	1	2	3	4
DECLARACIONES	1 Co mp let am ent e en de sac uer do	2. Par cial me nte en de sac uer do	3. Par cia lm en te de ac ue rd o	4. Co mpl eta me nte de acu erd o																																										
1. Comparado con una mujer, un hombre puede cambiar su horario diario más fácilmente.	1	2	3	4																																										
2. Debido a sus responsabilidades, las mujeres generalmente duermen menos que los hombres.	1	2	3	4																																										
3. Debido a sus responsabilidades, las mujeres tienen menos tiempo libre que los hombres.	1	2	3	4																																										
4. Las responsabilidades de las mujeres toman más tiempo que las responsabilidades de los hombres.	1	2	3	4																																										
5. Usted siente que puede cambiar su horario diario.	1	2	3	4																																										
6. Usted siente que puede pedirle a un miembro de su hogar que haga algunas de sus tareas domésticas.	1	2	3	4																																										
7. Usted siente que puede pedirle a un miembro de su hogar que lo ayude a cuidar a un niño u otro miembro de la familia.	1	2	3	4																																										
8. Usted siente que puede cambiar la cantidad de tiempo que dedica al trabajo remunerado.	1	2	3	4																																										

8.2 Leer: Ahora voy a leer una lista de actividades. Para cada actividad, dígame si nunca, rara vez, a veces, usualmente, o siempre **habla con su pareja sobre cuánto tiempo dedica o realiza** las siguientes actividades.

ACTIVIDADES	1. Nunca	2 Rara vez	3 A veces	4 Usualmente	5 Siempre
1. Su horario diario	1	2	3	4	5
2. Sus actividades agrícolas	1	2	3	4	5
3. Su trabajo u otro trabajo remunerado	1	2	3	4	5
4. Tareas domésticas (cocinar, limpiar, lavar la ropa, etc.)	1	2	3	4	5
5. Cuidar a los miembros del hogar, como niños o ancianos	1	2	3	4	5
6. Visitar a un amigo o familiar.	1	2	3	4	5
7. Ir de compras, como ir al mercado comunitario	1	2	3	4	5
8. Asistir a una reunión social dentro de la comunidad, como una boda, fiesta etc.	1	2	3	4	5
9. Asistir a una reunión comunitaria	1	2	3	4	5
10. Actividades de esparcimiento como escuchar música o charlar con amigos etc.	1	2	3	4	5
11. Dormir o descansar	1	2	3	4	5

8.3 Leer: Ahora voy a leer la misma lista de actividades. Sin embargo, esta vez, para cada actividad, dígame en qué medida **usted personalmente decide cuándo y la cantidad de tiempo que dedica** a la actividad. ¿Usted no decide nada, en pequeña medida, en media medida o en gran medida?

ACTIVIDADES	1 No decide nada	2 En pequeña medida	3 En media medida	4 En gran medida
1. Su horario diario				
2. Sus actividades agrícolas				
3. Su trabajo u otro trabajo remunerado				

4. Tareas domésticas, (cocinar, limpiar, lavar la ropa, etc.)				
5. Cuidar a los miembros del hogar, como niños o ancianos				
6. Visitar a un amigo o familiar				
7. Ir de compras, como ir al mercado comunitario				
8. Asistir a una reunión social dentro de la comunidad, como una boda, fiesta etc.				
9. Asistir a una reunión comunitaria				
10. Actividades de esparcimiento como escuchar música o charlar con amigos etc.				
11. Dormir o descansar				

8.4 Responda si las actividades no remuneradas que le mencionaré fueron realizadas por usted en la última semana de forma menos de lo habitual, casi igual de lo habitual, o más de lo habitual.

ACTIVIDAD	1 Menos de lo habitual	2 Casi igual de lo habitual	3 Más de lo habitual
1. En la última semana, ¿realizó trabajo no remunerado (en el hogar o fuera del hogar, incluidas tareas domésticas u otras actividades domésticas)...?			

8.5	<p>Para administrar su negocio, ¿tuvo que recurrir a alguno de los siguientes mecanismos de afrontamiento o experimentó alguno de los siguientes?</p> <p><i>(Lea las opciones y seleccione todas las que correspondan)</i></p>	<ol style="list-style-type: none"> <li>1. Trabajó más de lo normal, horas extras, trabajos adicionales, trabajo los fines de semana o cuando estuvo enfermo</li> <li>2. Sacó a niños de la escuela para ayudar en el negocio</li> <li>3. Sacó a los niños de la escuela para ayudar con las tareas del hogar o cuidar a otras personas en el hogar</li> <li>4. Discutió con su cónyuge/pareja u otro miembro de la familia sobre el negocio</li> <li>5. Luché por equilibrar el negocio con mis otras actividades comerciales o actividades generadoras de ingresos (como trabajar en la granja)</li> <li>6. Me sentí estresado/preocupado porque no podía seguir el ritmo.</li> <li>7. Otra (especificar)_____</li> <li>8. No experimenté nada de lo anterior.</li> </ol>
-----	--	--

<b>IX</b>	<b>Vida Resiliente Negocio Resiliente, Preguntas de Post Test</b>					
	<b>SENSACIONES</b>	<b>1 Nunca</b>	<b>2 Casi nunca</b>	<b>3 Algunas veces</b>	<b>4 A menudo</b>	<b>5 Muy a menudo</b>
9.1	En el último mes, ¿Con qué frecuencia usted ha sentido lo siguiente:					
	<b>1.</b> Nervioso (a) y Estresado (a)					
	<b>2.</b> Se dio cuenta de que no podía hacer frente a todas las cosas que tenía que hacer					
9.2	Para bajar sus niveles de estrés, Ud. puede: <i>(Lea las opciones y elija una respuesta).</i>	<b>1.</b> Respirar profundamente <b>2.</b> Bailar <b>3.</b> Comer saludablemente <b>4.</b> Todas las opciones <b>8.</b> NS/NR/NA				
9.3	Voy a leer una declaración. Por favor, dígame si cree que la declaración es cierto o falso.  No permitir que una mujer maneje dinero es un tipo de maltrato de pareja.	<b>1.</b> Cierto <b>2.</b> Falsa <b>8.</b> NS/NR/NA				
9.4	Para establecer un fondo de emergencia, comience por ahorrar:  <i>(Elija una respuesta).</i>	<b>1.</b> 12,000 Lps o más <b>2.</b> 7,300 Lps <b>3.</b> 3,600 Lps <b>4.</b> Menos de 3,599 Lps <b>8.</b> NS/NR/NA				
9.5	Responda con un Sí o un No a las siguientes consultas.					
	<b>CONSULTAS</b>	<b>SI</b>	<b>NO</b>	<b>NA</b>		
	<b>1.</b> ¿Tiene un fondo de ahorro para emergencias?	1	2	8		
	<b>2.</b> En los últimos 12 meses, ¿Ahorró o apartó <b>personalmente</b> dinero recurriendo a un grupo o asociación de ahorro informal o una persona ajena a la familia?	1	2	8		
	<b>3.</b> ¿Ha pedido dinero prestado para fines sanitarios o médicos solo o junto con otra persona en los últimos 12 meses?	1	2	8		



9.6	Si tiene una emergencia y en la que debe desembolsar aproximadamente 3,600 Lempira, ¿Que tan posible sería recaudar esta cantidad en el próximo mes?  <i>(Elija una respuesta.)</i>	<ol style="list-style-type: none"> <li>1. Muy posible</li> <li>2. Algo posible</li> <li>3. Poco posible</li> <li>4. Nada posible</li> <li>8. NS/NR/NA</li> </ol>																													
9.7	¿Cuál sería el recurso <b>más importante</b> que utilizaría para recaudar esta cantidad?  <i>(Lea las opciones. Elija una respuesta.)</i>	<ol style="list-style-type: none"> <li>1. Ahorro en el hogar</li> <li>2. Ahorro en grupo de ahorros</li> <li>3. Ahorro en una entidad financiera</li> <li>4. Familia, parientes o amigos</li> <li>5. Dinero del trabajo</li> <li>6. Préstamo de un empleador</li> <li>7. Tarjeta de crédito</li> <li>10. Préstamo de una entidad financiera oficial</li> <li>11. Prestamiesta a privado informal</li> <li>12. Casa de empeño</li> <li>8. NS/NR/NA</li> <li>9. Otra fuente</li> </ol>																													
9.8	¿Ha discutido o desarrollado un plan de emergencia con su cónyuge o otro familiar para su hogar? <i>(Elija una respuesta.)</i>	<ol style="list-style-type: none"> <li>1. Si</li> <li>2. No → Salta a pregunta 9.10</li> <li>8. NS/NR/NA</li> </ol>																													
9.9	¿Cuáles son los componentes de su plan de emergencia? <i>(No lea las opciones. Son posibles múltiples respuestas).</i>																														
	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">COMPONENTES</th> <th style="text-align: center;">SI</th> <th style="text-align: center;">NO</th> <th style="text-align: center;">NA</th> </tr> </thead> <tbody> <tr> <td>1. Una ruta de escape o evacuación</td> <td style="text-align: center;">1</td> <td style="text-align: center;">2</td> <td style="text-align: center;">8</td> </tr> <tr> <td>2. Una bolsa de supervivencia</td> <td style="text-align: center;">1</td> <td style="text-align: center;">2</td> <td style="text-align: center;">8</td> </tr> <tr> <td>3. Acciones a realizar una vez que ocurra la emergencia</td> <td style="text-align: center;">1</td> <td style="text-align: center;">2</td> <td style="text-align: center;">8</td> </tr> <tr> <td>4. Responsabilidades para ejecutar el plan</td> <td style="text-align: center;">1</td> <td style="text-align: center;">2</td> <td style="text-align: center;">8</td> </tr> <tr> <td>5. Práctica del plan de emergencia</td> <td style="text-align: center;">1</td> <td style="text-align: center;">2</td> <td style="text-align: center;">8</td> </tr> <tr> <td>9. Otro _____</td> <td style="text-align: center;">1</td> <td style="text-align: center;">2</td> <td style="text-align: center;">8</td> </tr> </tbody> </table>			COMPONENTES	SI	NO	NA	1. Una ruta de escape o evacuación	1	2	8	2. Una bolsa de supervivencia	1	2	8	3. Acciones a realizar una vez que ocurra la emergencia	1	2	8	4. Responsabilidades para ejecutar el plan	1	2	8	5. Práctica del plan de emergencia	1	2	8	9. Otro _____	1	2	8
COMPONENTES	SI	NO	NA																												
1. Una ruta de escape o evacuación	1	2	8																												
2. Una bolsa de supervivencia	1	2	8																												
3. Acciones a realizar una vez que ocurra la emergencia	1	2	8																												
4. Responsabilidades para ejecutar el plan	1	2	8																												
5. Práctica del plan de emergencia	1	2	8																												
9. Otro _____	1	2	8																												
9.10	Si mañana su hogar se viera afectado por otra emergencia o crisis, ¿cuán capaz sería de recuperarse?  <i>(Lea las opciones. Elija una respuesta.)</i>	<ol style="list-style-type: none"> <li>1. Muy capaz</li> <li>2. Algo capaz</li> <li>3. Incapaz</li> <li>8. NS/NR/NA</li> </ol>																													
9.11	¿Qué tan confiado se siente al completar un análisis de flujo de efectivo para su negocio?	<ol style="list-style-type: none"> <li>1. Muy confiado/a</li> <li>2. Algo confiado/a</li> <li>3. Con desconfianza</li> </ol>																													

	<i>(Lea las opciones. Elija una respuesta).</i>	<b>8.</b> NS/NR/NA																																	
9.12	<p>Seleccione la respuesta que mejor complete la siguiente declaración.</p> <p><b>Los pagos totales de su deuda no deben ser más de:</b> <i>(Elija una respuesta).</i></p>	<p><b>1.</b> Un tercio de sus ingresos  <b>2.</b> La mitad de sus ingresos  <b>3.</b> Dos tercios de sus ingresos  <b>8.</b> NS/NR/NA</p>																																	
9.13	<p>Seleccione la respuesta que mejor complete la declaración.</p> <p><b>Una regla general para fijar el precio de los productos de una empresa es el costo más:</b> <i>(Elija una respuesta).</i></p>	<p><b>1.</b> 30%  <b>2.</b> 50%  <b>3.</b> 70%  <b>8.</b> NS/NR/NA</p>																																	
9.14	<p>Responda con un Sí o un No a las siguientes consultas.</p> <table border="1"> <thead> <tr> <th>CONSULTAS</th> <th>SI</th> <th>NO</th> <th>NA</th> </tr> </thead> <tbody> <tr> <td><b>1.</b> ¿Ha pedido dinero prestado en los últimos 12 meses, solo o junto con otra persona, para iniciar, dirigir o ampliar un negocio o una explotación agrícola? <i>(Elija una respuesta.)</i></td> <td>1</td> <td>2</td> <td>8</td> </tr> <tr> <td><b>2.</b> ¿Tiene un negocio? <i>(Elija una respuesta. Si "no" → salta a 9.17)</i></td> <td>1</td> <td>2</td> <td>8</td> </tr> <tr> <td><b>3.</b> ¿Ha intentado que su negocio sea más resiliente en los últimos seis meses? <i>(Elija una respuesta. Si "no" → salta a 9.16)</i></td> <td>1</td> <td>2</td> <td>8</td> </tr> </tbody> </table>					CONSULTAS	SI	NO	NA	<b>1.</b> ¿Ha pedido dinero prestado en los últimos 12 meses, solo o junto con otra persona, para iniciar, dirigir o ampliar un negocio o una explotación agrícola? <i>(Elija una respuesta.)</i>	1	2	8	<b>2.</b> ¿Tiene un negocio? <i>(Elija una respuesta. Si "no" → salta a 9.17)</i>	1	2	8	<b>3.</b> ¿Ha intentado que su negocio sea más resiliente en los últimos seis meses? <i>(Elija una respuesta. Si "no" → salta a 9.16)</i>	1	2	8														
CONSULTAS	SI	NO	NA																																
<b>1.</b> ¿Ha pedido dinero prestado en los últimos 12 meses, solo o junto con otra persona, para iniciar, dirigir o ampliar un negocio o una explotación agrícola? <i>(Elija una respuesta.)</i>	1	2	8																																
<b>2.</b> ¿Tiene un negocio? <i>(Elija una respuesta. Si "no" → salta a 9.17)</i>	1	2	8																																
<b>3.</b> ¿Ha intentado que su negocio sea más resiliente en los últimos seis meses? <i>(Elija una respuesta. Si "no" → salta a 9.16)</i>	1	2	8																																
9.15	<p>¿Qué estrategias ha intentado utilizar para que su negocio sea más resiliente? <i>(No lea las opciones. Indague 'Qué otras' hasta que no se den más respuestas. Son posibles múltiples respuestas).</i></p> <table border="1"> <thead> <tr> <th>ESTRATEGIAS</th> <th>SI <u>ES</u></th> <th>SI <u>DI</u></th> <th>NO</th> <th>NA</th> </tr> </thead> <tbody> <tr> <td><b>1.</b> Ha mejorado equipamiento</td> <td>1</td> <td>1</td> <td>2</td> <td>8</td> </tr> <tr> <td><b>2.</b> Ha mejorado los procesos</td> <td>1</td> <td>1</td> <td>2</td> <td>8</td> </tr> <tr> <td><b>3.</b> Ha mejorado o cambiado la plaza</td> <td>1</td> <td>1</td> <td>2</td> <td>8</td> </tr> <tr> <td><b>4.</b> Ha mejorado la promoción</td> <td>1</td> <td>1</td> <td>2</td> <td>8</td> </tr> <tr> <td><b>5.</b> Ha comprado un seguro comercial</td> <td>1</td> <td>1</td> <td>2</td> <td>8</td> </tr> </tbody> </table>					ESTRATEGIAS	SI <u>ES</u>	SI <u>DI</u>	NO	NA	<b>1.</b> Ha mejorado equipamiento	1	1	2	8	<b>2.</b> Ha mejorado los procesos	1	1	2	8	<b>3.</b> Ha mejorado o cambiado la plaza	1	1	2	8	<b>4.</b> Ha mejorado la promoción	1	1	2	8	<b>5.</b> Ha comprado un seguro comercial	1	1	2	8
ESTRATEGIAS	SI <u>ES</u>	SI <u>DI</u>	NO	NA																															
<b>1.</b> Ha mejorado equipamiento	1	1	2	8																															
<b>2.</b> Ha mejorado los procesos	1	1	2	8																															
<b>3.</b> Ha mejorado o cambiado la plaza	1	1	2	8																															
<b>4.</b> Ha mejorado la promoción	1	1	2	8																															
<b>5.</b> Ha comprado un seguro comercial	1	1	2	8																															

6. Ha creado un plan de emergencia		1	1	2	8												
7. Ha ahorrado		1	1	2	8												
8. Ha diversificado los productos y/o servicios		1	1	2	8												
10. Ha diversificado las fuentes de ingresos u actividades económicas para su hogar		1	1	2	8												
11. Ha calculado un punto de equilibrio		1	1	2	8												
12. Ha calculado la capacidad de pagar nuevas deudas para el negocio		1	1	2	8												
13. Ha buscado un crédito		1	1	2	8												
9. Otros (especifique)		1	1	2	8												
9.16	Si mañana su negocio se viera afectado por otra emergencia o crisis ¿Cuan capaz sería de recuperarse? <i>(Lea las respuestas. Elija una respuesta).</i>	1. Muy capaz 2. Algo capaz 3. Incapaz 8. NS/NR/NA															
9.17	¿Qué tan apoyado se siente por su cónyuge u otros miembros del hogar para iniciar o hacer crecer su negocio? <i>(Lea las respuestas. Elija una respuesta).</i>	1. Muy apoyado/a 2. Algo apoyado/a 3. Nada apoyado/a 8. NS/NR/NA															
9.18	Seleccione la respuesta que mejor complete la declaración.  Antes de hacer crecer su negocio debe: <i>(Lea las respuestas. Elija una respuesta).</i>	1. Tener ganancias constantes 2. Rebasar el punto de equilibrio sostenidamente 3. Tener suficiente liquidez 4. Todo lo anterior 8. NS/NR/NA															
9.19	Seleccione la respuesta que mejor complete la declaración.  Una manera de balancear el cuidado de los hijos y el negocio es: <i>(Elija una respuesta).</i>	1. Dedicar más tiempo al negocio 2. Hacer que sus hijos trabajen 3. Negociar con su familiar para redistribuir las actividades domésticas 8. NS/NR/NA															
9.20	¿Cuál de los siguientes productos financieros tiene su hogar? <i>(Lea las opciones. Son posibles múltiples respuestas).</i>																
		<table border="1"> <thead> <tr> <th>PRODUCTOS</th> <th>SI</th> <th>NO</th> <th>NA</th> </tr> </thead> <tbody> <tr> <td>1. Prestamo de negocio</td> <td>1</td> <td>2</td> <td>8</td> </tr> <tr> <td>2. Préstamo personal</td> <td>1</td> <td>2</td> <td>8</td> </tr> </tbody> </table>				PRODUCTOS	SI	NO	NA	1. Prestamo de negocio	1	2	8	2. Préstamo personal	1	2	8
PRODUCTOS	SI	NO	NA														
1. Prestamo de negocio	1	2	8														
2. Préstamo personal	1	2	8														

	<table border="1"> <tbody> <tr> <td>3. Seguros</td> <td>1</td> <td>2</td> <td>8</td> </tr> <tr> <td>4. Crédito</td> <td>1</td> <td>2</td> <td>8</td> </tr> <tr> <td>5. Inversiones</td> <td>1</td> <td>2</td> <td>8</td> </tr> <tr> <td>6. Ahorros</td> <td>1</td> <td>2</td> <td>8</td> </tr> <tr> <td>7. Remesas</td> <td>1</td> <td>2</td> <td>8</td> </tr> <tr> <td>8. Ninguno</td> <td>1</td> <td>2</td> <td>8</td> </tr> <tr> <td>9. Otros _____</td> <td>1</td> <td>2</td> <td>8</td> </tr> </tbody> </table>	3. Seguros	1	2	8	4. Crédito	1	2	8	5. Inversiones	1	2	8	6. Ahorros	1	2	8	7. Remesas	1	2	8	8. Ninguno	1	2	8	9. Otros _____	1	2	8									
3. Seguros	1	2	8																																			
4. Crédito	1	2	8																																			
5. Inversiones	1	2	8																																			
6. Ahorros	1	2	8																																			
7. Remesas	1	2	8																																			
8. Ninguno	1	2	8																																			
9. Otros _____	1	2	8																																			
9.21	<p>En los últimos 12 meses, ¿ha comprado o suscrito un producto de seguro? (Por ejemplo, seguro de vida, de salud, de maternidad, o de invalidez.) <i>(Elija una respuesta).</i></p>	<p>1. Sí 2. No 8. NS/NR/NA</p>																																				
9.22	<p>Seleccione la respuesta que mejor complete la declaración.</p> <p>En el último año, diría que los ingresos de su <b>negocio</b>: <i>(Lea las respuestas. Elija una respuesta).</i></p>	<p>1. Aumentaron mucho 2. Aumentaron un poco 3. No cambiaron 4. Disminuyeron un poco 5. Disminuyeron mucho 8. NS/NR/NA</p>																																				
9.23	<p>¿Por qué siente que los ingresos de su negocio [<i>respuesta de la preg. 9.22</i>]?</p> <p><i>(No lea las opciones. Indague 'Qué otras razones' hasta que no se den más razones. Son posibles múltiples respuestas).</i></p>																																					
<table border="1"> <thead> <tr> <th>RAZONES</th> <th>SI ES</th> <th>SI DI</th> <th>NO</th> <th>NA</th> </tr> </thead> <tbody> <tr> <td>1. Mejora de los métodos agrícolas</td> <td>1</td> <td>1</td> <td>2</td> <td>8</td> </tr> <tr> <td>2. Mejora de las inversiones agrícolas</td> <td>1</td> <td>1</td> <td>2</td> <td>8</td> </tr> <tr> <td>3. Mejora del acceso a los servicios financieros</td> <td>1</td> <td>1</td> <td>2</td> <td>8</td> </tr> <tr> <td>4. Mejora del acceso a la información</td> <td>1</td> <td>1</td> <td>2</td> <td>8</td> </tr> <tr> <td>5. Acceso a oportunidades de tutoría o apoyo entre pares</td> <td>1</td> <td>1</td> <td>2</td> <td>8</td> </tr> <tr> <td>6. Malas condiciones meteorológicas/climáticas</td> <td>1</td> <td>1</td> <td>2</td> <td>8</td> </tr> </tbody> </table>				RAZONES	SI ES	SI DI	NO	NA	1. Mejora de los métodos agrícolas	1	1	2	8	2. Mejora de las inversiones agrícolas	1	1	2	8	3. Mejora del acceso a los servicios financieros	1	1	2	8	4. Mejora del acceso a la información	1	1	2	8	5. Acceso a oportunidades de tutoría o apoyo entre pares	1	1	2	8	6. Malas condiciones meteorológicas/climáticas	1	1	2	8
RAZONES	SI ES	SI DI	NO	NA																																		
1. Mejora de los métodos agrícolas	1	1	2	8																																		
2. Mejora de las inversiones agrícolas	1	1	2	8																																		
3. Mejora del acceso a los servicios financieros	1	1	2	8																																		
4. Mejora del acceso a la información	1	1	2	8																																		
5. Acceso a oportunidades de tutoría o apoyo entre pares	1	1	2	8																																		
6. Malas condiciones meteorológicas/climáticas	1	1	2	8																																		

	7. Mal ambiente empresarial/competencia	1	1	2	8																																								
	8. Nada ha cambiado	1	1	2	8																																								
	9. Otros (especifique)	1	1	2	8																																								
9.24	Si usted o alguien que conoce se enfrentó o experimentó algún tipo de maltrato de una pareja, ¿sabría a dónde acudir para obtener información o apoyo?  (Elija una respuesta.)	<b>1. Si</b> <b>2. No → Salta a 10.1</b> <b>3. NS/NR/NA</b>																																											
9.25	<b>¿Dónde buscaría información o apoyo para cualquier tipo de violencia de género?</b> (No lea las opciones. Elija toda la información o los servicios de apoyo que considere.)																																												
	<table border="1"> <thead> <tr> <th>FUENTES DE INFORMACIÓN</th> <th>SI</th> <th>NO</th> <th>NA</th> </tr> </thead> <tbody> <tr> <td>1. Internet</td> <td>1</td> <td>2</td> <td>8</td> </tr> <tr> <td>2. Policía</td> <td>1</td> <td>2</td> <td>8</td> </tr> <tr> <td>3. Cuentanos.org</td> <td>1</td> <td>2</td> <td>8</td> </tr> <tr> <td>4. Servicios de salud/una clínica</td> <td>1</td> <td>2</td> <td>8</td> </tr> <tr> <td>5. Familia/amigos</td> <td>1</td> <td>2</td> <td>8</td> </tr> <tr> <td>6. ONG</td> <td>1</td> <td>2</td> <td>8</td> </tr> <tr> <td>7. Líderes locales</td> <td>1</td> <td>2</td> <td>8</td> </tr> <tr> <td>8. Ninguna</td> <td>1</td> <td>2</td> <td>8</td> </tr> <tr> <td>9. Otros _____</td> <td>1</td> <td>2</td> <td>8</td> </tr> </tbody> </table>					FUENTES DE INFORMACIÓN	SI	NO	NA	1. Internet	1	2	8	2. Policía	1	2	8	3. Cuentanos.org	1	2	8	4. Servicios de salud/una clínica	1	2	8	5. Familia/amigos	1	2	8	6. ONG	1	2	8	7. Líderes locales	1	2	8	8. Ninguna	1	2	8	9. Otros _____	1	2	8
FUENTES DE INFORMACIÓN	SI	NO	NA																																										
1. Internet	1	2	8																																										
2. Policía	1	2	8																																										
3. Cuentanos.org	1	2	8																																										
4. Servicios de salud/una clínica	1	2	8																																										
5. Familia/amigos	1	2	8																																										
6. ONG	1	2	8																																										
7. Líderes locales	1	2	8																																										
8. Ninguna	1	2	8																																										
9. Otros _____	1	2	8																																										
X	<b>Autonomía en la Toma de Decisiones<sup>47</sup></b>																																												
10.1	Se le presentan tres breves descripciones sobre diferentes personas y cómo deciden utilizar los ingresos que ganan. ¿Dígame si usted se parece mucho, algo, o nada a la persona? (Utilice el nombre Masculino/Femenino correspondiente al sexo del encuestado.)																																												
	<table border="1"> <thead> <tr> <th rowspan="2">DESCRIPCIONES</th> <th colspan="3">¿USTED SE PARECE?</th> </tr> <tr> <th>1 Mucho</th> <th>2 Algo</th> <th>3 Nada</th> </tr> </thead> <tbody> <tr> <td>1. [Andrea/Andrés] usa sus ingresos como otra persona le dice que debe usarlos.</td> <td>1</td> <td>2</td> <td>3</td> </tr> </tbody> </table>					DESCRIPCIONES	¿USTED SE PARECE?			1 Mucho	2 Algo	3 Nada	1. [Andrea/Andrés] usa sus ingresos como otra persona le dice que debe usarlos.	1	2	3																													
DESCRIPCIONES	¿USTED SE PARECE?																																												
	1 Mucho	2 Algo	3 Nada																																										
1. [Andrea/Andrés] usa sus ingresos como otra persona le dice que debe usarlos.	1	2	3																																										

2. Nadie le dice a [Andrea/Andres] cómo usar sus ingresos. Pero, ella (él) usa su ingreso de la manera que su familia o comunidad espera.	1	2	3
3. [Andrea/Andres] elige usar su ingreso como ella (él) personalmente quiere y cree que es mejor.	1	2	3

<b>XI</b>	<b>AUTOEFICACIA<sup>48</sup></b>
-----------	----------------------------------

11.1	Ahora voy a leer una serie de declaraciones. Para cada declaración, dígame si está completamente en desacuerdo, parcialmente en desacuerdo, parcialmente de acuerdo o completamente en desacuerdo.
------	--

DECLARACIONES	1 Completamente en desacuerdo	2. Parcialmente en desacuerdo	3. Parcialmente de acuerdo	4. Completamente de acuerdo
1. En general, creo que puedo obtener resultados que son importantes para mí.	1	2	3	4
2. Confío en que puedo desempeñarme de manera efectiva en muchas tareas diferentes.	1	2	3	4
3. Incluso cuando las cosas son difíciles, puedo desempeñarme bastante bien.	1	2	3	4
4. Sigo trabajando duro incluso cuando me enfrento a obstáculos	1	2	3	4
5. Es importante para mí hacer lo que sea que esté haciendo, lo mejor que pueda; incluso si no es popular entre las personas que me rodean.	1	2	3	4
6. Estoy motivado para hacer mi trabajo mejor que en el pasado.	1	2	3	4
7. Mi familia y amigos dirían que soy una persona muy organizada.	1	2	3	4
8. En tiempos inciertos suelo esperar lo mejor.	1	2	3	4

<b>XII</b>	<b>IGUALDAD DE GÉNERO</b>
12.1	<p><b>¿En qué medida está usted de acuerdo o en desacuerdo con las siguientes afirmaciones? Para cada afirmación, dígame si está totalmente en desacuerdo, en desacuerdo, de acuerdo, o totalmente de acuerdo.</b></p> <p><i>(Lea las opciones. Elija una respuesta. Tenga en cuenta que las opciones de respuesta han cambiado un poco con respecto a la sección anterior).</i></p>

<b>AFIRMACIONES</b>	<b>1. Totalmente en desacuerdo</b>	<b>2. En desacuerdo</b>	<b>3. De acuerdo</b>	<b>4. Totalmente de acuerdo</b>
1. Las mujeres deben tener los mismos derechos que los hombres y recibir el mismo trato que ellos.	1	2	3	4
2. En general, los hombres son mejores líderes políticos que las mujeres y deberían ser elegidos en vez de ellas.	1	2	3	4
3. Cuando los puestos de trabajo son escasos, los hombres deberían tener más derecho a los puestos de trabajo que las mujeres.	1	2	3	4

<b>XIII</b>	<b>Actitudes sobre la violencia contra la mujer<sup>49</sup></b>
13.1	<p>Ahora voy a leer una serie de situaciones. Tenga en cuenta que no estoy preguntando sobre su experiencia personal o si le han sucedido los siguientes escenarios. Sólo me gustaría saber si cree que las siguientes cuestiones están justificadas.</p> <p>En su opinión, ¿Está justificado que un hombre golpee a su cónyuge en las siguientes situaciones? Puede responder sí o no.</p>

<b>SITUACIONES</b>	<b>SI</b>	<b>NO</b>	<b>NA</b>
1. Si ella no completa las tareas del hogar a su entera satisfacción.	1	2	8
2. Si ella lo desobedece	1	2	8
3. Si ella se niega a tener relaciones sexuales con él.	1	2	8
4. Si ella le pregunta si tiene otras novias.	1	2	8
5. Si se entera de que ella le ha sido infiel.	1	2	8

6. Si ella sale sin decírselo.	1	2	8
7. Si ella quema la comida	1	2	8
8. Si ella descuida a los niños.	1	2	8
9. Si ella discute con sus suegros	1	2	8
10. Si ella discute groseramente con él.	1	2	8

<b>XIV</b>	<b>COACCIÓN ECONÓMICA   SECCIÓN SOLO PARA MUJERES:</b> Las siguientes preguntas son sobre cosas que les pasan a muchas mujeres. Le voy a preguntar si le han pasado estas cosas en los últimos 12 meses.		
14.1	<p>Considere cómo se gasta el dinero que gana. ¿Usted...?</p> <p><i>(Lea las respuestas. Elija una respuesta).</i></p>	<p>1. Decide libremente cómo gastarlo</p> <p>2. Dale una parte del dinero a su cónyuge</p> <p>3. Dale todo el dinero a cónyuge.</p> <p>8 . NS/NR/NA</p>	
14.2	<p>Considere la cantidad de dinero que contribuye a su hogar. ¿Usted aporta...?</p> <p><i>(Lea las respuestas. Elija una respuesta).</i></p>	<p>1. Más dinero que su pareja</p> <p>2. La misma cantidad de dinero que su pareja</p> <p>3. Menos dinero que su pareja</p> <p>8 NS/NR/NA</p>	
14.3	Elija una respuesta a las siguientes situaciones que posiblemente ha enfrentado. Puede responder sí o no.		

SITUACIONES		SI	NO	NS
1.	En una emergencia o una crisis en el hogar, ¿usted cree que sola podría obtener suficiente dinero para cubrir los gastos del hogar y alimentar a su familia durante 4 semanas? Por ejemplo, esto podría incluir: vender sus cosas, pedir dinero prestado a personas que conoce, un banco o un prestamista.	1	2	8
2.	En los últimos 12 meses, ¿su cónyuge le prohibió estudiar, asistir a capacitaciones o asistir a reuniones informativas?	1	2	8
3.	En los últimos 12 meses, ¿renunció o rechazó un trabajo porque su cónyuge no quería que trabajara o porque su cónyuge se lo prohibía?	1	2	8
4.	En los últimos 12 meses, ¿su cónyuge ha tomado dinero de sus ganancias o ahorros en contra de su voluntad?	1	2	8
5.	En los últimos 12 meses, ¿su cónyuge se negó a darle dinero para los gastos del hogar, aun cuando él tenía dinero para otras cosas?	1	2	8
6.	En los últimos 12 meses, ¿su cónyuge le amenazó con no darle dinero para los gastos	1	2	8



del hogar si no acataba una orden o petición?			
7. En los últimos 12 meses, ¿su cónyuge le dijo que podía trabajar fuera de casa solo si se mantenía al día con las tareas del hogar?	1	2	8
8. En los últimos 12 meses, ¿ha tenido miedo de encontrarse con otros hombres cuando sale de la casa para ir al trabajo, a la escuela o al entrenamiento?	1	2	8
9. En los últimos 12 meses, ¿su cónyuge mantuvo información sobre las finanzas del hogar y los activos de usted?	1	2	8
10. En los últimos 12 meses, ¿su cónyuge exigió saber cómo se gastó su propio dinero?	1	2	8
11. En los últimos 12 meses, ¿su cónyuge le hizo sentir obligado a darle dinero?	1	2	8
12. En los últimos 12 meses, ¿su cónyuge tomó decisiones financieras importantes sin hablar con usted primero?	1	2	8
13. En los últimos 12 meses, ¿su cónyuge le dijo o actuó como si fuera “su dinero, su casa, etc.”?	1	2	8
14. En los últimos 12 meses, ¿su cónyuge le negó trabajar sin una razón adecuada, lo que significaba que tenía que mantener a su familia por otros medios?	1	2	8
15. En los últimos 12 meses, ¿su cónyuge le convenció de que le prestara dinero pero no se lo devolviera?	1	2	8

<b>PARTICIPACIÓN EN EL PROGRAMA</b>		
<b>1</b>	¿Participó en la educación brindada por ODEF se llama Vida Resiliente, Negocio Resiliente?	1. Si 2. No → Salta a 3 3. NS/NR/NA
<b>2</b>	Si es así, ¿qué tan satisfecho/a está con la educación que se le brindó con respecto a una vida resiliente y un negocio resiliente? (Escoger una respuesta.)	1. Muy satisfecho/a 2. Algo satisfecho/a 3. Ni satisfecho/a ni insatisfecho/a 4. Algo insatisfecho/a 5. Muy insatisfecho/a 6. No aplicable (no participó)
<b>3</b>	¿Participó en los diálogos intrafamiliares brindados por ODEF con su cónyuge?	1. Si 2. No → Salta a 5 3. NS/NR/NA
<b>4</b>	Si es así, ¿qué tan satisfecho/a está con los diálogos intrafamiliares? (Escoger una respuesta.)	1. Muy satisfecho/a 2. Algo satisfecho/a 3. Ni satisfecho/a ni insatisfecho/a

		4. Algo insatisfecho/a 5. Muy insatisfecho/a 6. No aplicable (no participó)
5	¿Hasta qué punto se siente respetado/a por ODEF Financiera? (Escoger una respuesta.)	1. Muy respetada 2. Algo respetada 3. Algo irrespetada 4. Muy irrespetada 5. No aplicable (no se ha comprometido con ODEF)
6	SOLO MUJERES: Durante el año pasado, ¿diría que el apoyo de los miembros de su hogar por su negocio aumentó mucho, aumentó algo, disminuyó algo o disminuyó mucho?	1. Aumentó mucho 2. Aumentó algo 3. Disminuyó algo 4. Disminuyó mucho
XV	<b>ESCALA DE HOMBRES EQUITATIVOS DE GÉNERO<sup>50</sup></b>   <i>SECCIÓN SOLO PARA HOMBRES</i> : Ahora, voy a leer una serie de diferentes declaraciones.	
15.1	Dígame si está completamente en desacuerdo, parcialmente en desacuerdo, parcialmente de acuerdo o completamente de acuerdo con cada declaración.	

AFIRMACIONES	1. Total ment e en desac uerd o	2. En desac uerd o	3. De acu erd o	4. Total mente de acuer do
1. Para ser un hombre, hay que ser fuerte.	1	2	3	4
2. Si alguien me insulta, defenderé mi reputación, hasta por la fuerza si es necesario.	1	2	3	4
3. Para un hombre es importante tener un amigo con quien pueda hablar de sus problemas.	1	2	3	4
4. Que un hombre use violencia contra su cónyuge, es un asunto privado que no debe discutirse fuera de la pareja.	1	2	3	4
5. Una mujer debe tolerar la violencia de su pareja para mantener unida a su familia.	1	2	3	4
6. Es responsabilidad de la mujer evitar quedar embarazada.	1	2	3	4

<b>7.</b> Sólo cuando una mujer tiene un hijo es una verdadera mujer.	1	2	3	4
<b>8.</b> Cambiar pañales, bañar y alimentar a los niños es responsabilidad de la madre.	1	2	3	4
<b>9.</b> El papel más importante de la mujer es cuidar de su casa y cocinar para su familia.	1	2	3	4
<b>10.</b> Si un hombre embaraza a una mujer, el hijo es responsabilidad de los dos.	1	2	3	4
<b>11.</b> Un hombre debe ser quien decida sobre la compra de los principales artículos del hogar.	1	2	3	4
<b>12.</b> Un hombre debe tener la última palabra sobre las decisiones en su casa.	1	2	3	4
<b>13.</b> Una mujer debe obedecer a su cónyuge en todas las cosas.	1	2	3	4
<b>14.</b> La participación del padre es importante en la crianza de los hijos.	1	2	3	4

Esas son todas mis preguntas. Muchas gracias por hablar conmigo hoy.

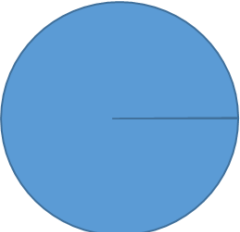

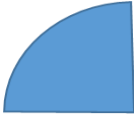

Si tiene o alguien que conoce necesita ayuda con respecto a algo que hemos discutido hoy, puede llamar en WhatsApp, que es una línea directa para apoyo social.

**FIN DEL CUESTIONARIO**

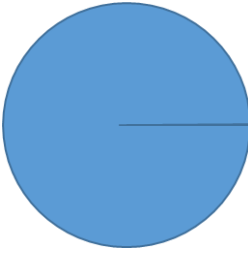
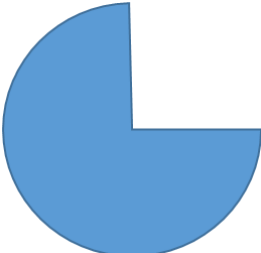

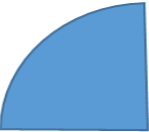

ÁREAS en ACUERDO y DESACUERDO

Completamente de Acuerdo	Parcialmente de Acuerdo	Parcialmente en Desacuerdo	Completamente en Desacuerdo
<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>

GRADO de la PARTICIPACIÓN en las DECISIONES

ALTO GRADO	MEDIO GRADO	PEQUEÑO GRADO	NADA
			

USO del TIEMPO

SIEMPRE	USUALMENTE	AVECES	RARA VEZ	NUNCA
				

## References

- <sup>1</sup>United Nations High Commissioner for Refugees. 2018. World Directory of Minorities and Indigenous Peoples – Honduras. <https://bit.ly/3pAxvKO> and the USAID-funded, InnoVATE: Background Report on the Garifuna of Honduras. [https://innovate.cired.vt.edu/wp-content/uploads/2015/08/InnovATE\\_garifuna\\_addendum.pdf](https://innovate.cired.vt.edu/wp-content/uploads/2015/08/InnovATE_garifuna_addendum.pdf).
- <sup>2</sup> World Food Program: Honduras.
- <sup>3</sup> Rudnicka P, Baer D, Langley B, Penumetcha S, Gray B, Kuklewicz A, O'Brien Belhoussein M, Selde M. 2019. Women's Economic Empowerment in Honduras: Barriers, Opportunities, and a Path Forward Key Findings and Recommendations. <https://www.americanbar.org/content/dam/aba/directories/roli/misc/honduras-women-economic-empowerment-barriers-opportunities-path-forward-key-findings-10-2019.pdf>
- <sup>4</sup>ABA ROLI and Grameen Foundation. 2023. El Salvador & Honduras Final Evaluation Brief. <https://www.americanbar.org/content/dam/aba/directories/roli/wage/wage-rbi-evaluation-brief.pdf>
- <sup>5</sup> Bobbi Gray and Caitlin Scott. 2016. When Dreamers Become Leaders. Grameen Foundation and Friendship Bridge Guatemala. <https://grameenfoundation.org/partners/resources/when-dreamers-become-leaders-understanding-a-spectrum-of-needs-among-women-entrepreneurs-in-guatemala>
- <sup>6</sup> Wegs, Christina, Andreea Creanga, Christine Galavotti, Emmanuel Wamalwa. 2016. Community Dialogue to Shift Social Norms and Enable Family Planning: An Evaluation of the Family Planning Results Initiative in Kenya. *Plos one*. 11(4):e0153907. / Abramsky T, Devries KM, Michau L, et al. Ecological pathways to prevention: How does the SASA! community mobilisation model work to prevent physical intimate partner violence against women? *BMC Public Health*. 2016; 16(1):339. doi:10.1186/s12889-016-3018-9 / Ellsberg M, Arango DJ, Morton M, et al. Prevention of violence against women and girls: what does the evidence say?. *The Lancet*. 2015; 385:1555-1566. / Yount, Kathryn M., Kathleen H. Krause, and Stephanie S. Miedema. "Preventing gender-based violence victimization in adolescent girls in lower-income countries: Systematic review of reviews." *Social Science & Medicine* 192 (2017): 1-13.
- <sup>7</sup> Crookston, B. et al. 2019. Building Resilience in Burkina Faso: Longitudinal Assessment Results. Grameen Foundation. <https://grameenfoundation.org/partners/resources/building-resilience-in-burkina-faso-longitudinal-assessment-results>
- <sup>8</sup> Bardsley A and Gray B. 2018. Healthy Savings for Better Reproductive Health in Bénin: Client Outcomes Study Baseline Report. Grameen Foundation. <https://grameenfoundation.org/partners/resources/healthy-savings-for-better-reproductive-health-in-bénin-client-outcomes-study-baseline-report>
- <sup>9</sup> Albiento DM, Ramesh D, Kuklewicz A. 2021. RICHES Intra-Household Dialogue Guide: Encouraging Dialogue about Child Labor and Business Safety. Grameen Foundation and ABA ROLI. <https://grameenfoundation.org/riches/riches-toolkit/intra-household-dialogue-guide>
- <sup>10</sup> Innovations for Poverty Action. n.d. Poverty Probability Index (PPI). <https://www.povertyindex.org/>.
- <sup>11</sup> USDA. 2012. U.S. Household Food Security Survey Module: Six-Item Short Form Economic Research Service, <https://www.ers.usda.gov/media/8282/short2012.pdf>
- <sup>12</sup> Sinharoy S, Cheong YF, Seymour G, Heckert J, Johnson E, Yount KM. 2021. The Time-Use Agency Scale: Development and Validation of a Measure for Ghana and Beyond, [https://papers.ssrn.com/sol3/papers.cfm?abstract\\_id=3986265](https://papers.ssrn.com/sol3/papers.cfm?abstract_id=3986265)
- <sup>13</sup> Yount KM, Cheong YF, Miedema S, and Naved RT. 2021. Development and Validation of the Economic Coercion Scale 36 (ECS-36) in Rural Bangladesh. *Journal of Interpersonal Violence*. <https://journals.sagepub.com/doi/10.1177/0886260520987812>
- <sup>14</sup> IFPRI. n.d. Project-level Women's Empowerment in Agriculture Index. <https://weai.ifpri.info/versions/pro-weai/>
- <sup>15</sup> 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?keywords=&categories=>
- <sup>16</sup> ReliefWeb. 2023. Honduras: Integrated Food Security Phase Classification Snapshot | December 2022 - August 2023 <https://reliefweb.int/report/honduras/honduras-integrated-food-security-phase-classification-snapshot-december-2022-august-2023>
- <sup>17</sup> Please note: While the project targeted 18-35 year olds as the “young entrepreneurs” this evaluation uses 18-29 year olds as the “young” group. This is due to the Mujer Prospera Challenge using this age group in their key performance indicators into which Grameen also reported its outcomes data.
- <sup>18</sup> Chris Camillo et al. 2019. Reducing Incidence of Child labor and Harmful Conditions of Work in Economic Strengthening Initiatives: Pre-Situational Analysis Report. Washington, D.C.: ABA-ROLI and Grameen Foundation., <https://grameenfoundation.org/documents/RICHES-PSA-Report-FINAL.pdf>.

- 
- <sup>19</sup> Sheela Sinharoy, Yuk Fai Cheong, Greg Seymour, Jessica Heckert, Erin R. Johnson & Kathryn M. Yount (2023) The Time-Use Agency Scale: Development and Validation of a Measure for Ghana and Beyond, *Feminist Economics*, 29:4, 103-132, DOI: 10.1080/13545701.2023.2262476
- <sup>20</sup> UNDP (United Nations Development Programme). 2023. 2023 Gender Social Norms Index (GSNI): Breaking down gender biases: Shifting social norms towards gender equality. New York. <https://hdr.undp.org/content/2023-gender-social-norms-index-gsni#/indicies/GSNI>
- <sup>21</sup> Postmus JL, Plummer SB, Stylianou AM. 2016. Measuring Economic Abuse in the Lives of Survivors: Revising the Scale of Economic Abuse. *Violence Against Women*, Vol. 22(6) 692–703.
- <sup>22</sup> Yount, Kathryn M., Cheong, Yuk Fai, Miedema, Stephanie and Naved, Ruchira T. 2021. Development and Validation of the Economic Coercion Scale 36 (ECS-36) in Rural Bangladesh. *Journal of Interpersonal Violence*. <https://journals.sagepub.com/doi/10.1177/0886260520987812>
- <sup>23</sup> Singh AK, Verma R, Barker G. Measuring Gender Attitude: Using Gender-Equitable Men Scale (GEMS) in Various Socio-Cultural Settings <https://www.equimundo.org/wp-content/uploads/2015/01/Measuring-Gender-Attitude-Using-Gender-Equitable-Men-Scale.pdf>
- <sup>24</sup> 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?keywords=&categories=>
- <sup>25</sup> 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?keywords=&categories=>
- <sup>26</sup> Demirgüç-Kunt, Asli, Leora Klapper, Dorothe Singer, Saniya Ansar. 2022. *The Global Findex Database 2021: Financial Inclusion, Digital Payments, and Resilience in the Age of COVID-19*. Washington, DC: World Bank.
- <sup>27</sup> Demirgüç-Kunt, Asli, Leora Klapper, Dorothe Singer, Saniya Ansar. 2022. *The Global Findex Database 2021: Financial Inclusion, Digital Payments, and Resilience in the Age of COVID-19*. Washington, DC: World Bank.
- <sup>28</sup> World Bank. 2021. Honduras: Historical Hazards. <https://climateknowledgeportal.worldbank.org/country/honduras/vulnerability>
- <sup>29</sup> Honduran GDP grew by 4% through 2022 even though it is expected to be lower by end in 2023 at 3%. <https://thedocs.worldbank.org/en/doc/e408a7e21ba62d843bdd90dc37e61b57-0500032021/related/mpo-hnd.pdf>. The unemployment rate has also been slowing going down since 2020. <https://www.macrotrends.net/countries/HND/honduras/unemployment-rate>
- <sup>30</sup> Agbenyo F, Enye R, Sekyi S, Gray B. 2023. Women Entrepreneurs in Northern Ghana Gain Access to Integrated Services via Agent Networks (WE GAIN) Project: Final Outcomes Evaluation. Grameen Foundation and American Bar Association Rule of Law Initiative. [https://grameenfoundation.org/documents/23-9-12-WE-GAIN-Endline-Evaluation-Report\\_Final.pdf](https://grameenfoundation.org/documents/23-9-12-WE-GAIN-Endline-Evaluation-Report_Final.pdf)
- <sup>31</sup> Smith J, Ostvig E, Brown E. 2023. Reducing Barriers to Women’s Economic Empowerment in El Salvador and Honduras: Final Evaluation Report. Grameen Foundation and American Bar Association Rule of Law Initiative. [https://grameenfoundation.org/documents/23-11-08-RBI-Final-Evaluation-Report\\_FINAL.pdf](https://grameenfoundation.org/documents/23-11-08-RBI-Final-Evaluation-Report_FINAL.pdf)
- <sup>32</sup> RICHES Toolkit. Grameen Foundation. <https://grameenfoundation.org/riches>
- <sup>33</sup> Aker J et al. 2016. “Payment Mechanisms and Antipoverty Programs: Evidence from a Mobile Money Cash Transfer Experiment in Niger.” *Economic Development and Cultural Change*, 65(1); Fiala N. 2017. “Unitary or Non-Cooperative Intra-Household Model? Evidence from Couples in Uganda” *World Bank Economic Review*, 30(1); Field E et al. 2019. “On her own account: How strengthening Women’s Financial Control Impacts labor supply and gender norms.” Cowles Foundation, Yale University.
- <sup>34</sup> Fitzpatrick C. 2022. Designed to Disrupt: Reimagining banking products to improve financial safety. CWES Discussion Paper. Centre for Women’s Economic Safety. [https://cwes.org.au/wp-content/uploads/2022/11/CWES\\_DesigntoDisrupt\\_1\\_Banking.pdf](https://cwes.org.au/wp-content/uploads/2022/11/CWES_DesigntoDisrupt_1_Banking.pdf); Johnson L, Chen Y, Stylianou A. et al. 2022. Examining the impact of economic abuse on survivors of intimate partner violence: a scoping review. *BMC Public Health* 22, 1014. <https://doi.org/10.1186/s12889-022-13297-4>; Royal K and Wilson-Garwodd R. Economic abuse: A global perspective. Findings on the prevalence and nature of economic abuse, and responses to it. *Surviving Economic Abuse (SEA)*. [https://survivingeconomicabuse.org/wp-content/uploads/2022/11/SEA\\_Economic-Abuse-A-Global-Perspective.pdf](https://survivingeconomicabuse.org/wp-content/uploads/2022/11/SEA_Economic-Abuse-A-Global-Perspective.pdf); Nduka C, Omuemu V, Tella A, Obi D. 2023. Economic Abuse as a Form of Intimate Partner Violence in Sub-Saharan Africa: A Review of the Literature. *Journal of Community Medicine and Primary Health Care* 35: 3. <https://www.ajol.info/index.php/jcmphc/article/view/261014>; Postmus JL, Plummer SB, McMahon S, Murshid NS, Kim MS.

- 
2012. Understanding economic abuse in the lives of survivors. *J Interpers Violence*. 27(3):411-30. doi: 10.1177/0886260511421669. Epub 2011 Oct 10. PMID: 21987509.
- <sup>35</sup> Yount KM, Cheong YF, Miedema S, and Naved RT. 2021. Development and Validation of the Economic Coercion Scale 36 (ECS-36) in Rural Bangladesh. *Journal of Interpersonal Violence*. <https://journals.sagepub.com/doi/10.1177/0886260520987812>
- <sup>36</sup> Republica de Honduras. 2019. Encuesta Nacional de Demografía y Salud / Encuesta de Indicadores Múltiples por Conglomerados. Honduras 2019. <https://www.ine.gob.hn/V3/imag-doc/2021/10/Informe-ENDESA-MICS-2019.pdf>; UN. 2022. Estudio de Tolerancia Social e Institucional de la Violencia hacia Mujeres, Niñas y Adolescentes en Honduras. <https://honduras.un.org/es/181601-estudio-de-tolerancia-social-e-institucional-la-violencia-contra-mujeres-ni%C3%B1as-y>
- <sup>37</sup> Pierotti R, Delavallade C, Kaur Brar R. 2023. Engaging Men for Women’s Economic Empowerment: Overview of the Evidence. Gender Innovation Lab; September 2023. © World Bank, Washington, DC. <http://hdl.handle.net/10986/40418> License: CC BY-NC 3.0 IGO
- <sup>38</sup> Allen T, Armendáriz B, Karlan D, Mullainathan S. 2010. Inviting husbands in women-only solidarity groups: Evidence from Southern Mexico. Retrieved from [https://www.inesad.edu.bo/bcde2010/armendariz\\_bcde2010.pdf](https://www.inesad.edu.bo/bcde2010/armendariz_bcde2010.pdf)
- <sup>39</sup> Pierotti R, Delavallade C, Kaur Brar R. 2023. Engaging Men for Women’s Economic Empowerment: Overview of the Evidence. Gender Innovation Lab; September 2023. © World Bank, Washington, DC. <http://hdl.handle.net/10986/40418> License: CC BY-NC 3.0 IGO
- <sup>40</sup> Pierotti R, Delavallade C, Kaur Brar R. 2023. Engaging Men for Women’s Economic Empowerment: Overview of the Evidence. Gender Innovation Lab; September 2023. © World Bank, Washington, DC. <http://hdl.handle.net/10986/40418> License: CC BY-NC 3.0 IGO
- <sup>41</sup> McLean L, Heise LL, Stern EA. 2020. Shifting and transforming gender-inequitable beliefs, behaviours and norms in intimate partnerships: the Indashyikirwa couples programme in Rwanda, *Culture, Health & Sexuality*, 22:sup1, 13-30, DOI: 10.1080/13691058.2019.1679394.
- <sup>42</sup> Guthridge M, Kirkman M, Penovic T. *et al.* Promoting Gender Equality: A Systematic Review of Interventions. *Soc Just Res* 35, 318–343 (2022). <https://doi.org/10.1007/s11211-022-00398-z>
- <sup>43</sup> Stewart R, Wright B, Smith L, Roberts S, Russell N. 2021. Gendered stereotypes and norms: A systematic review of interventions designed to shift attitudes and behaviour. *Heliyon*, 7 (4): e06660, ISSN 2405-8440, <https://doi.org/10.1016/j.heliyon.2021.e06660>.
- <sup>44</sup> Stewart R, Wright B, Smith L, Roberts S, Russell N. 2021. Gendered stereotypes and norms: A systematic review of interventions designed to shift attitudes and behaviour. *Heliyon*, 7 (4): e06660, ISSN 2405-8440, <https://doi.org/10.1016/j.heliyon.2021.e06660> and Pierotti R, Delavallade C, Kaur Brar R. 2023. Engaging Men for Women’s Economic Empowerment: Overview of the Evidence. Gender Innovation Lab; September 2023. © World Bank, Washington, DC. <http://hdl.handle.net/10986/40418> License: CC BY-NC 3.0 IGO and Marcus R, Harper C, Brodbeck S, Page E. 2015. Social norms, gender norms and adolescent girls: a brief guide. Overseas Development Institute. <https://odi.cdn.ngo/media/documents/9818.pdf>
- <sup>45</sup> PPI.
- <sup>46</sup> Time-Use Agency Scale. 2022. [https://papers.ssrn.com/sol3/papers.cfm?abstract\\_id=3986265](https://papers.ssrn.com/sol3/papers.cfm?abstract_id=3986265)
- <sup>47</sup> ProWEAI.
- <sup>48</sup> ProWEAI.
- <sup>49</sup> ATT-IPV Scale. 2014. doi: [10.1007/s13524-014-0297-6](https://doi.org/10.1007/s13524-014-0297-6)
- <sup>50</sup> GEM Scale (Equimundo).