

# TOOLKIT FOR THE ECONOMIC EMPOWERMENT OF RURAL WOMEN ENTREPRENEURS

"Toolkit for the Economic Empowerment of Rural Women  
Entrepreneurs"

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that sponsor the publication.

The UN Women Guatemala Team responsible for this  
publication includes:

María Machicado Terán, Country Representative  
Reyna De León de Contreras, Programs Manager  
Eugenia Close, Economic Empowerment Area Coordinator  
José Ernesto Fuentes, Chief of Communication

With the collaboration of the Broadening Economic  
Opportunities for Rural Women Entrepreneurs in  
Latin America team

UN Women El Salvador:

Ana Elena Badilla, Country Representative, Miriam Bandes,  
Program Officer, Maurens Figueroa, Technical Coordinator

UN Women Mexico:

Ana Güezmes, Country Representative, Juliette Bonnafe,  
Program Officer, Rodrigo Pérez, Technical Coordinator

UN Women Guatemala:

María José Schaeffer, Program Coordinator  
Carolina Salazar, Technical Coordinator, Michelle de León,  
Administrative Assistant, Odeth Alvarado, Communications

Document Production: Belinda Ramos, Rigo Roa and Gilda  
Lemus. Grupo TCM S.A., Information and Communication  
Technology

Editing: Belinda Ramos

Graphic Design: Wiliam González

Photographs: Alejandro de León and Rosendo Quintos

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# PRESENTATION

The Broadening Economic Opportunities for Rural Women Entrepreneurs in Latin America Program (BEO), began in 2013 as an initiative of the UN organization for gender equality and women empowerment (UN Women) and the International Fund for Agricultural Development (IFAD) as an innovative initiative for the economic empowerment of rural women in four countries in the Americas and the Caribbean.

The BEO contributed to the empowerment of 3,749 women, members of a total of 102 local organizations in El Salvador, Guatemala, Mexico, and Nicaragua. The participating women broadened their abilities to generate income, increase their assets and trade their products, while at the same time they reduced usage time, strengthened knowledge of their human rights, and developed their voice and leadership skills, enabling synergies from personal development through to the ability to influence power and local imaginary relations.

The program has also allowed for the systematization of work processes, creating lessons learned and best practices to empower rural women. We will share these as part of this toolkit, seeking also to contribute to the knowledge of the organizations or entities that also aim to strengthen the economic, political, and physical autonomy of women.

The toolkit summarizes the knowledge created by the work teams upon implementing the program model developed by BEO, which has been evaluated independently, for its effect on contributing to the economic empowerment of rural women with a gender and human rights perspective. We would like to thank IFAD, each one of the member institutions, and the UN Women teams involved in the Program development for their enormous contribution.

UN Women hopes that this toolkit is useful for enriching economic empowerment processes and continuing to broaden the economic opportunities of women entrepreneurs in the region's rural areas.



# INTRODUCTION

**The Broadening Economic Opportunities for Rural Women Entrepreneurs in Latin America Program (El Salvador, Guatemala, Mexico, Nicaragua), financed by the International Fund for Agricultural Development (IFAD) and implemented by UN Women between April 2013 and December 2016, relates to a knowledge creation initiative that sought to contribute to the economic empowerment of rural women entrepreneurs. Through a comprehensive approach and innovative processes to strengthen skills, the voice of and power rural women.**

The program sought to develop new tools and knowledge products for future programs and projects including: a strategy with a focus on gender and human rights to economically empower rural women entrepreneurs, develop plans and comprehensive training processes, a method for analyzing women's time usage, and a form to diagnose the status of women regarding their economic empowerment.

The Toolkit aims to contribute to knowledge creation regarding the intervention model implemented by UN Women, through the consolidation of some lessons learned and some of the documents that were produced during the BEO Program. This is to provide practical and technical tools that work directly with rural women to strengthen economic empowerment, and more broadly, sustainable development with a focus on gender.

The first section of the Toolkit includes a summary of the BEO Program, its objectives, main achievements and results, and applied management model. This is followed by ten tools that are considered to be very practical for technical support and to support rural women in their economic empowerment processes. They reflect the elements considered to be the most relevant by the BEO Program team from Mexico, Guatemala, and El Salvador. Each tool includes the keys, elements, aspects and/or recommendations for the most significant BEO Program components and processes. Additionally, some documents and forms used during the Program's execution are included so that they can be replicated in the work with rural women entrepreneurs.

- The first tool is called *Ten keys for the economic empowerment of women*. It contains the ten general elements considered to be of great relevance that must be known and kept in mind when starting or implementing a process of economic empowerment with rural women.
- The second tool, *How to approach rural women's organizations?*, offers elements in order to reach the rural women groups and make them interested in a call to participate in an economic enterprise project or program, without exceptions.
- The third tool, *How to prioritize according to the reality of rural women?*, details advice for evaluating and prioritizing the needs of women in economic enterprises.
- The fourth tool, *A plan to empower women* provides the development plan as a comprehensive and fundamental tool for economic empowerment, differentiated from the business plan.
- Tool five, *Plan contents with a gender perspective* incorporates the form utilized by UN Women for the design of development plans for women organizations with technical support, as well as some of the annexes used.
- The sixth tool, called *Comprehensive training for empowerment*, picks up elements to carry out a comprehensive training process, a brief summary of the contents and processes executed in three of the Program's four countries, and the methodology for the "Analysis of care work" adapted by the BEO Program.
- In the seventh tool, *Building alliances for sustainability*, the importance of making strategic alliances for achieving objectives, obtaining results and impacts, and guaranteeing the economic enterprises medium and long-term sustainability are addressed.
- The eighth tool, *Differentiated communication strategies*, refers to the key elements in order to have a successful communication dissemination strategy. Additionally, some of the media used and recommended by the BEO Program are mentioned.
- Tool nine, *Continual in-territory support*, contains recommendations on process monitoring and highlights the importance of permanent support as a fundamental element for an economic enterprise program's achievement of results.
- Finally, the *Baseline form with a gender perspective* is incorporated as the tenth tool. It is very useful for elaborating indicators for monitoring and measuring impacts reflected in the transformations of the lives of the women, their families, communities, in the markets, and in public policies.

In the last section of this Toolkit the economic and personal empowerment experiences of six women entrepreneurs from El Salvador, Guatemala, and Mexico are shared. Each woman tells how she benefited from the BEO Program through the investments in her enterprise, the time-saving technologies and training processes, and how she advanced in her economic enterprise and personal empowerment, improved her life and that of their family and other women<sup>1</sup>.

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1 The life stories were selected from the UN Women/ IFAD, *Voices from the field. 30 stories of Women Entrepreneurs* (2016).

# BROADENING ECONOMIC OPPORTUNITIES FOR RURAL WOMEN ENTREPRENEURS PROGRAM (BEO)



**“Where women are educated and empowered, economies are stronger and more productive. Where women are fully represented, societies are more peaceful and stable”.**

Ban Ki-moon  
UN General Secretary

# THE BEO PROGRAM

The Broadening Economic Opportunities for Rural Women Entrepreneurs in Latin America (BEO) was an initiative financed by the International Fund for Agricultural Development and implemented by the United Nations Entity for Gender Equality and the Empowerment of Women (UN Women) in four countries: El Salvador, Guatemala, Mexico y Nicaragua. The general objective of the program was to contribute to the economic empowerment of rural women entrepreneurs in various municipalities and communities from the State of Oaxaca (Mexico), and the departments of Chiquimula and Jalapa (Guatemala), Usulután, and San Miguel (El Salvador), and Jinotega and Matagalpa (Nicaragua).

*Economic empowerment is the ability of rural women to transform their own reality and that of their families and communities in a positive way, as a result of their participation in economic activities.*

## Specific objectives and expected results

The BEO Program had two specific objectives as detailed in the following table, with the respective expected results.

TABLE 1

### Specific objectives and results of BEO

#### SO.1. Research approaches and effective processes to develop the skills of excluded rural women to manage and better commercialize their business enterprises.

- R.1.1. The target businesses increase their sales and assets, and are sustainably profitable.
- R.1.2. With the acquired skills and knowledge, the target women's groups manage their businesses efficiently and effectively.
- R.1.3 The rural women entrepreneurs have made their businesses grow and expand.

#### SO.2. Explore techniques to improve the voice and power of rural women so that they have an influence on the local development processes and priorities, as well as on pertinent policies.

- R.2.1. Rural women have greater leadership and participate in their communities and in rural institutions, such as in the shaping of laws, policies, and programs.
- R.2.2. New tools and knowledge products have been developed to promote the economic empowerment of women.

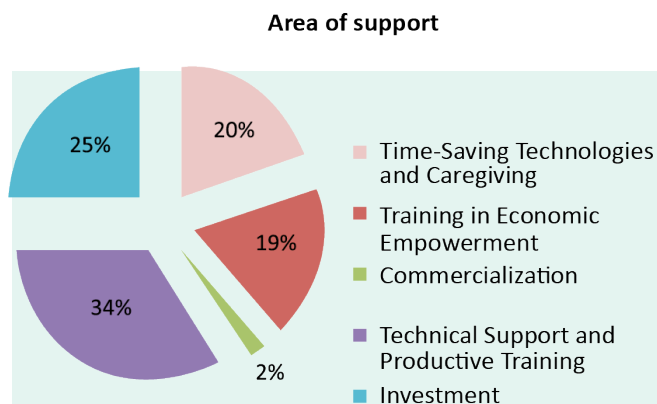
## Main achievements

During the three years the BEO Program execution (April 2013 to June 2016), it contributed to the economic empowerment and transformed the lives of 3770 women from 102 organiza-

tions, who received technical assistance and comprehensive training, support in non-traditional investments, in the commercialization of their products, and in time-saving technologies and care services. Graph 1 illustrates the investments in each support area that were given in Guatemala throughout 2014 and 2015. It emphasizes the importance of investments in time-saving technologies so that rural women can improve their living conditions and dedicate more time to personal self-care and their businesses: crafts and textiles, industrialization of food and drinks, coffee, green vegetables and medicinal plants, production and harvesting of basic grains, poultry and beekeeping production, local tourism, among others.

GRAPH 1

### BEO Program Support Areas (2014-2015)/ Guatemala



Source: Women Entrepreneurs Program, UN Women IFAD 2015.

## Management model

The management model for the empowerment of rural women entrepreneurs, implemented by UN Women is characterized by a few distinctive features of which the following should be highlighted:

- a) It innovates on the traditional production model, because



in addition to the traditional investment, commercialization, technical assistance, and environment areas, the areas of training in human rights, and women's economic and personal empowerment, time-saving technology and care services are added, which have a direct impact on the time women spend on household chores, and the care of children and the elderly.

- b) It shifts from a business plan, focused mainly on economic profit, to a development plan with a focus on gender and human rights. This shift contributes not only to increasing the earnings of women, but also to comprehensively improve their quality of life, while at the same time promoting their autonomy, self-esteem, leadership, political participation and a life without violence.
- c) The rural women's organizations were provided with seed capital, which enables them to improve and strengthen their economic enterprises.
- d) Likewise, permanent technical support and accompaniment during the entire process are key and distinctive elements to guarantee the economic empowerment and the sustainability of their enterprises.
- e) The focus for the selection of rural women's organizations to receive resources or funds includes in addition to the classic (social and geographic) and direct (through mapping of women's organizations and elaboration of development plans) criteria, the self-targeting criteria. That is, it is important that the rural women's own needs and interests be the focus of the selection process, and not to exclude organizations or women's groups that do not fulfill all the requirements of calls for proposals for program funds, or that have not been preselected. To that effect, the BEO Program incorporates the role of the sponsoring organizations, that endorse and support groups or women's organizations that do not have legal status and that by themselves or alone, could not be beneficiaries of the program. This allows the focus to be "from the bottom up" and broaden the programs' coverage to the most excluded and discriminated women's groups.
- f) To guarantee the sustainability of the economic enterprise initiatives, previous programs executed in the selected territory and the institutional density are taken into account.

In the case of the BEO Program, programs implemented by IFAD and UN Women were taken into account, which respond to the priorities of the countries' governments in sustainable development matters. Institutional density refers to the local development and international cooperation agencies that operate in the territory, governmental institutions and technical service lending institutions or organizations. A key element for the program's success was establishing strategic alliances with different partners to implement their distinct processes, such as the call for proposals or training and technical support to rural women's organizations.

TABLE 2

### Key Partners of the Program

1. International Fund for Agricultural Development.
2. Official government counterparts in each country:
  - El Salvador: Secretariat for Social Inclusion, Women's City, and Ministry of Agriculture (*Secretaría de Inclusión Social, Ciudad Mujer y Ministerio de Agricultura y Ganadería*).
  - Guatemala: Ministry of Economy (*Ministerio de Economía*) and Ministry of Agriculture, Livestock and Food (*Ministerio de Agricultura, Ganadería y Alimentación*).
  - Mexico: Oaxaqueña Women's Institute (*Instituto de la Mujer Oaxaqueña*) and National Forestry Commission (*Comisión Nacional Forestal*).
  - Nicaragua: Women's Ministry (*Ministerio de la Mujer*); Ministry of Familial, Community, Cooperative and Associative Economy (*Ministerio de Economía Familiar Comunitaria Cooperativa y Asociativa*); and Ministry for Family, Adolescence and Childhood (*Ministerio de la Familia, Adolescencia y Niñez*).
3. Leading rural women's organizations of the Program.
4. Organized private sector.
5. Business development service providers.
6. Multi-disciplined incidence and dialog groups.
7. Local institutional framework.
8. Academia and think-tanks.
9. Civil Society.
10. Development organizations.

Source: Women Entrepreneurs Program, UN Women/IFAD, 2015.

FIGURE 1

Management model for economic empowerment of rural women entrepreneurs

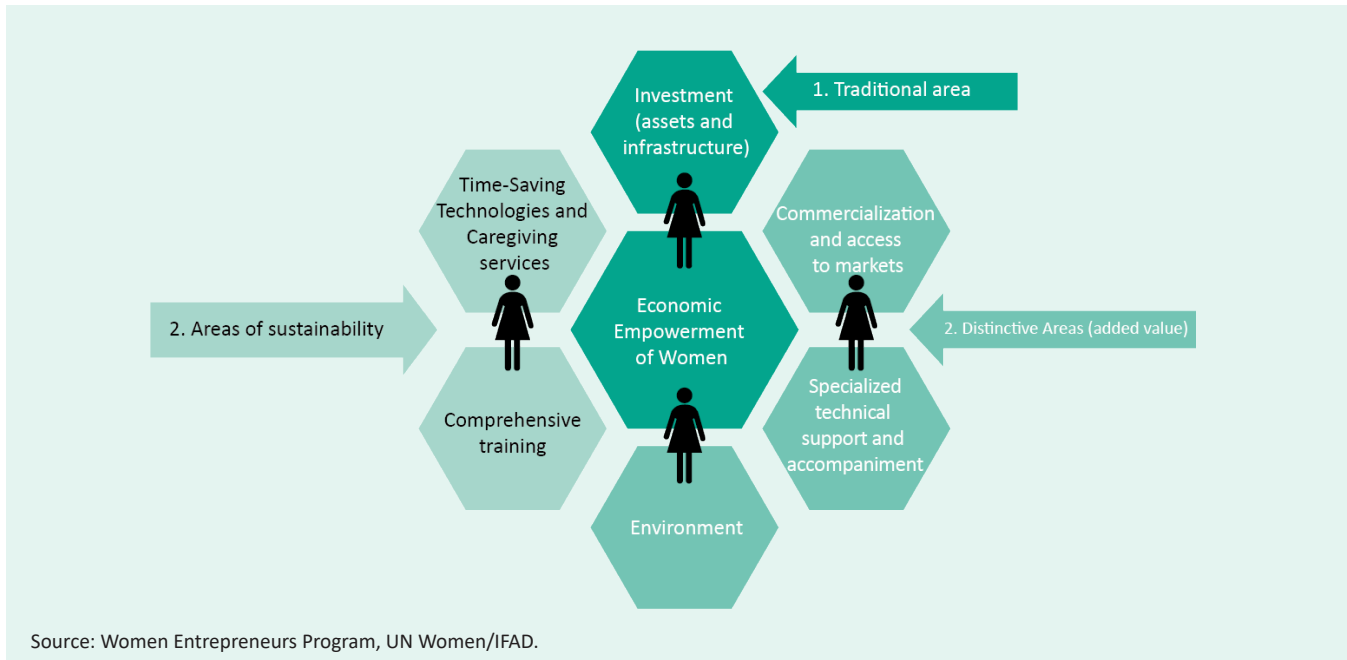
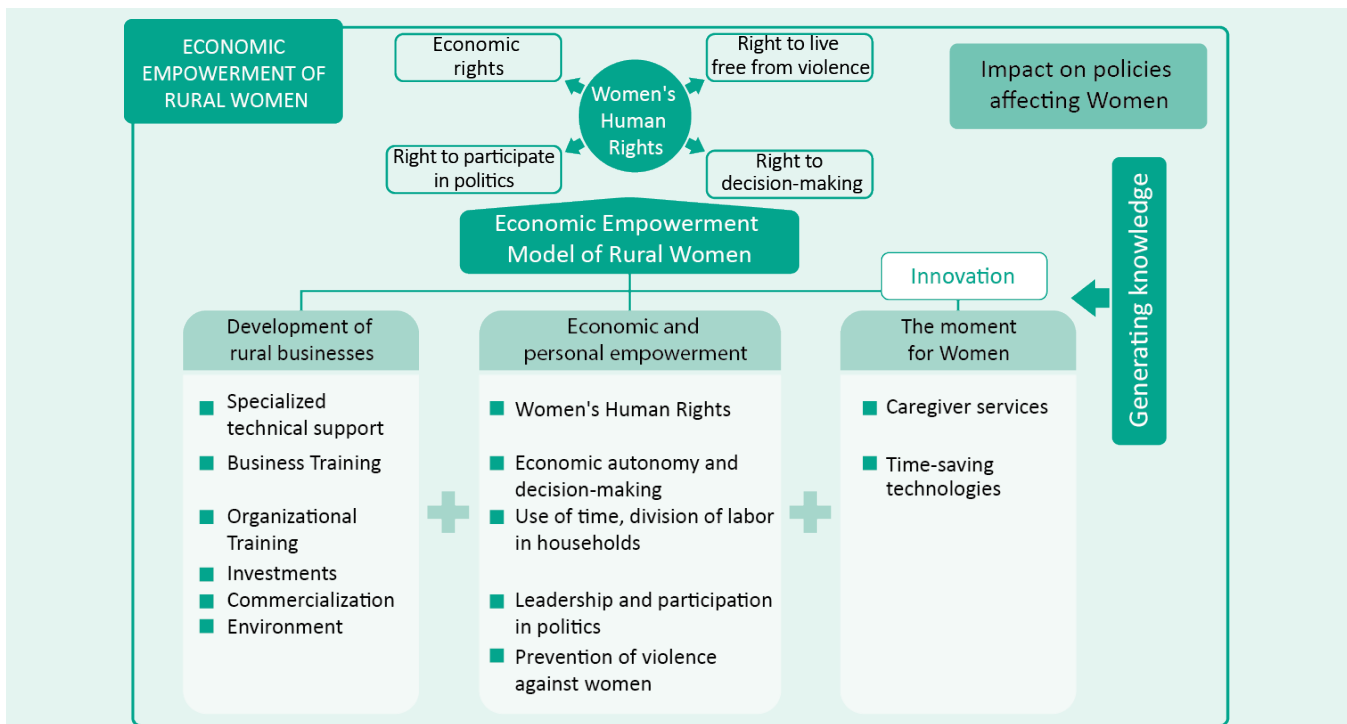


FIGURE 2

Economic empowerment model for rural women applied to the field





# TEN KEYS FOR THE ECONOMIC EMPOWERMENT OF WOMEN



“... Before deciding to become part of our organizations, we were women whose time revolved around all our household and family responsibilities. One day we decided to become organized because we thought it was important to contribute to the household income. Although this is an enormous challenge, we’ve achieved a balance between both responsibilities”.

Julia Patricia Hernández Alemán, 20 years old, Partner of UDP Mujeres Progresistas dedicated to shrimp farming. El Salvador, March 25th, 2015.

# TEN KEYS FOR THE ECONOMIC EMPOWERMENT OF WOMEN

Upon implementing an economic empowerment program or project, the following elements must be taken into account:

1. **Knowledge and use of the international and national legal framework on development, women's rights, and the elimination of all forms of discrimination and violence against women.**

Knowledge of declarations, conferences, agreements, and inter-

TABLE 3

## Some International Instruments

Year	Instrument
1979	Convention on the Elimination of all Forms of Discrimination against Women (CEDAW)
1989	International Labour Organization's Convention 169 on Indigenous and Tribal Peoples Convention
1992	Geneva Declaration for Rural Women
1994	Inter-American Convention on the Prevention, Punishment, and Eradication of Violence against Women (Convention of Belem Do Para)
2000	United Nations Security Council on Women, Peace, and Security Resolution 1325.
2007	X Regional Conference on Women in Latin America and the Caribbean, Quito
2007	United Nations Declaration on the Rights of Indigenous Peoples
2010	XI Regional Conference on Women in Latin America and the Caribbean, Brasilia
2012	United Nations Conference on Sustainable Development (Rio+20)
2013	57th Session of the Commission on the Status of Women (CSW)
2013	XII Regional Conference on Women / Final Declaration of Santo Domingo on Policy for Rural Women, Economic Autonomy, Equal Rights, and Fight Against Hunger.
2013	UN World Conference on Indigenous Peoples
2015	UN 2030 Agenda for Sustainable Development and its Sustainable Development Goals (SDG)
2015	Beijing Declaration and Platform for Action (Beijing +20)

national conventions undersigned by the States is fundamental for any women's empowerment or economic autonomy initiative, to promote comprehensive and sustainable development, equality and a life free of violence. Likewise, knowledge of the regional and national documents that put international documents into operation is essential, such as: laws and policies, and national development programs, with a gender focus and those specific to women.

Additionally, it is important to know and apply the principles, norms, recommendations, and established agreements on the rights of indigenous peoples; especially those intended for the empowerment of indigenous women and the formulation of, in collaboration with the indigenous peoples and their women's organizations, programs that strengthen their skills, participation, and leadership in all levels and areas of political, economic, social, and cultural life.

2. **Ensure women's access to production resources, new technologies and the market.**

Women face enormous structural barriers that limit their growth and development. These barriers include the lack or limited access to production resources (energy, water, pastures, forests, supplies, land), finances (credits and savings), and Information and Communication Technologies (ICT). Additionally, women do not have adequate business management skills and they face limited opportunities for market and distribution network access. The policies on acquisition of goods and services and investment do not usually have gender equality in mind as a selection guideline, which negatively affects women business owners when selling to large buyers.

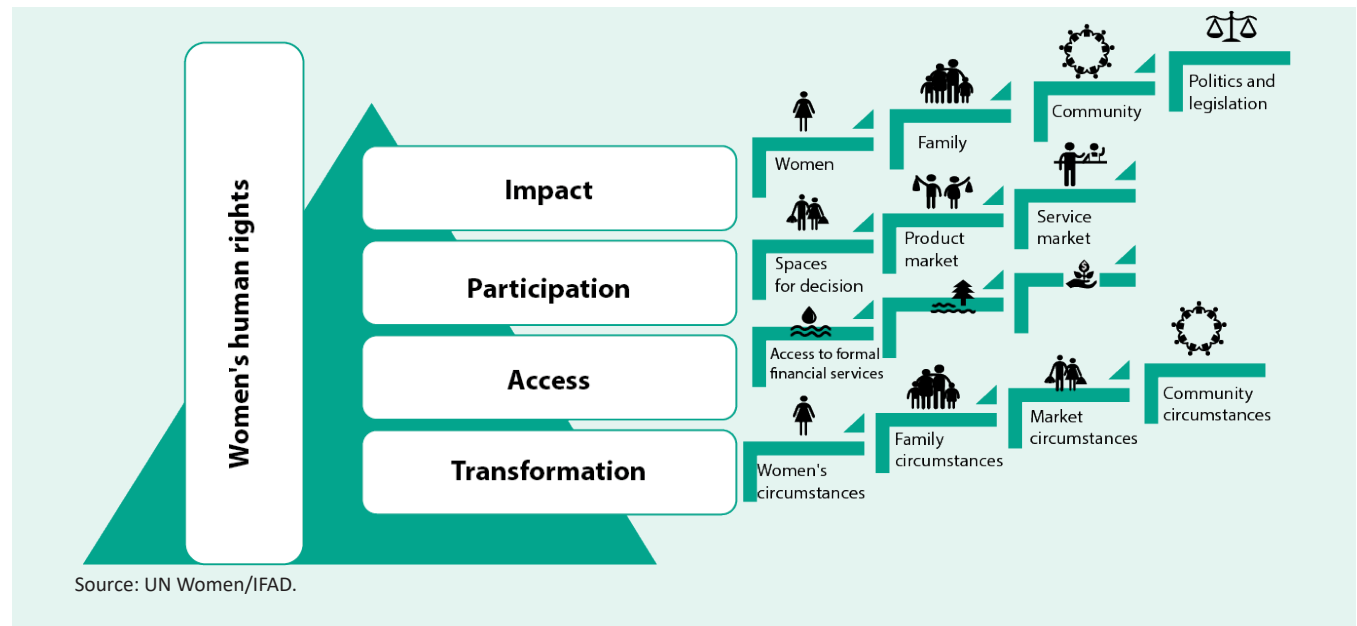
Economic empowerment brings with it women's freedom to act in order to access, decide, and use all available resources, including their time. In this framework, with the programs and actions for economic empowerment, women's participation in labor, product, and services markets should be sought on equal and equitable terms. Thus, it is necessary to promote actions in pursuit of land, technology, production resources, and formal financial resources, which imply fostering cultural changes and changes in public policies and budgets, so that they are favorable to women, without any type of discrimination.

3. **Drive innovation and the insertion of women entrepreneurs in production chains.**



FIGURE 3

## Key elements for economic empowerment



The work and business development areas of women correspond to the traditional areas of production and commercialization marked by the sexual division of labor, in which men and women fulfill different roles and tasks. The majority of rural women's products are basic, with little added value, while business enterprises are usually situated in large part in micro-enterprises. This does not allow rural women to substantially improve their income, nor insert themselves in production chains that transcend the traditional local marketplaces or markets.

Carrying out training on income generating agricultural and non-agricultural economic activities that are not stereotyped by traditional gender roles is essential. Investments in production technologies, in ICT for the search of new markets, such as how to foster developments in innovative and high value added enterprises, and the insertion of rural women in production chains that transcend local markets and strengthen the economic undertakings of women, and have positive societal impacts to foster equity.

#### 4. Promote social protection for women entrepreneurs.

Interventions should have an impact on policies that affect women in their entrepreneurial activities. Without substantial changes in policies and subsequent changes to public budgets, efforts to integrate women into paid work in an equitable manner and as individual or social enterprises (cooperatives or other types of social enterprises), with social protection, they are not going to be able to make progress nor have the desired impact.

#### 5. Strengthen the economic autonomy of rural women entrepreneurs.

Economic autonomy cannot be restricted to individual enterprises or depend on state assistance, instead it should include equal salaries/compensation between men and women and social enterprise possibilities and active policy participation in order to overcome informality and not be indefinitely dependent on state assistance, whether it be in their name or in the name of other members of the family unit, which is what happens with some conditional transfer programs.

#### 6. Consideration that in times of crises women are more vulnerable to inequality.

Especially in times of crises, women are more prone to suffer increased inequality and economic uncertainty. When they need to find alternative sources of income and food- for example, during droughts, flooding, and other extreme or chronic weather phenomena- the additional work load quickly falls back on women as well as adding to the load of unpaid care.

Women are in a more vulnerable situation in the majority of economies. This vulnerability and inequality increases in economic crises due to a lack of work and increase in poverty and unemployment, which further limits the opportunities and ability of women to develop themselves. However, the empowerment of women is fundamental- even in times of crisis- because far from contributing to heighten the crises, women contribute with their enterprises and income to create societies with greater welfare for its citizens.

**7. Establish and pursue actions to prevent violence and discrimination against women.**

Policies and programs that seek to advance the empowerment of women frequently begin addressing limitations on an individual level and that reinforce gender inequality in society. These restrictions are linked to gender discrimination. Discrimination manifests itself in many ways, including: unequal access to education, finances or employment; violence against women; lack of attention to health and reproductive rights; and inequality before the law.

Social norms, the culture of discrimination, unequal laws, power structures, and gender based labor divisions, within as well as outside the home, also significantly affect feelings of self-esteem and the power of women. Thus, it is necessary to undertake actions that are oriented to the empowerment and personal autonomy of women (and not only to the economic enterprise), so that they can enjoy a life without violence and a more holistic or comprehensive development.

**8. Influence gender labor divisions and on the use of time-saving technologies, to strengthen the economic empowerment and autonomy of women.**

Women confront the gender based labor division of paid and unpaid work (and thereby the differentiated use of time), spending a large part of this on care services for other family members. When they perform paid work, their salaries are usually different to that of men, or are poorly paid jobs (such as those that are performed in the home).

In this way, to achieve development with equality for women it is necessary to: recognize the productive as well as reproductive work; develop actions that promote the autonomy of women; promote the shared responsibility of household and family chores distributing loads between all members; invest in technologies that save women time so that they can dedicate themselves to self-care and their economic enterprises; and promote investments for public services and care (such as daycare).

**9. Drive cultural changes that contribute to the transformation of traditional gender roles and develop new masculinities.**

The traditional roles of women, especially with regards to socially allocated reproductive tasks, have strong cultural roots. In this framework men should also be included in the project, so that they become aware of the inequality and inequity and assume their responsibilities at home.

In order to promote the comprehensive transformation of the personal, family, and community life of women, men should have a more active role in care work, the eradication of violence,

increasing the visibility of women's productive and reproductive work, the recognition of the empowerment and autonomy of women and the implications with regards to the time usage balances of family members. This implies spaces for reflection, education, and training with men to work on gender inequality and the construction of new or alternative masculinities.

**10. Promote leadership and the political participation of women in all areas, so that they have a voice and make their own decisions.**

Efforts to empower women from an economic standpoint should also include their political empowerment. It is necessary to strive for women's full and effective participation, equal opportunities and leadership at all levels of decision making in political, economic, and public life.

# HOW TO APPROACH RURAL WOMEN'S ORGANIZATIONS?



**"It used to take us three days of non-stop work to prepare the cow's food, now it only takes us one. With the machine we have also reduced costs, all of means great gains for us."**

Blanca Lucy Chávez

Community Association for the Comprehensive Development of the United Women of Bajo Lempa  
(*Asociación Comunal para el Desarrollo Integral de las Mujeres Unidas del Bajo Lempa, ACOIMSU*),  
Zamorano Community, Bajo Lempa, Jiquilisco, Usulután, El Salvador.

## TOOL 2



# HOW TO APPROACH RURAL WOMEN'S ORGANIZATIONS?

To identify and select rural women's organizations that are interested in receiving support (resources and accompaniment) for their economic empowerment, a process to develop closer relationships with a solid foundation is necessary. This will lead to the possibility to invite specific groups or organizations to a call for proposals.

Below is a series of fundamental recommendations to keep in mind when identifying and approaching rural women's organizations on the ground. These allow the women's organizations to be reached effectively and involve them in the economic empowerment process. Through these strategy elements of the BEO Program the small, most excluded and discriminated groups and organizations can be reached, which is generally not achieved by other economic empowerment interventions.

1. **Build strategic alliances with governmental and community authorities, and organizations and institutions that work specifically with women.**

Before planning a call for proposal process, establishing a strategic alliance with the main government entities of the municipality, department, or state is necessary in order to have access to information regarding how many rural women's organizations there are in the territory, their members and participants, how many are legally formed and which ones are not, how long they have been constituted, and their activities. This allows for a more complete vision of all the potential organizations that could participate in an economic empowerment program. It is especially important to identify the government entities and organizations that work on the ground with rural women and/or with a gender focus. These institutions or organizations can also support a call for proposal process to rural women entrepreneurs, participating and distributing it.

The **call for proposals** is an instrument that is used to invite people, groups, organizations, or institutions to participate in an event or selection process. For the BEO program, this mechanism was used to call on rural women's organizations interested in receiving support in the areas of training, care services, and time-saving technologies, business management, production, marketing, and the environment.

2. **Support from other development agencies and institutions that operate in the territory and that have implemented similar programs with rural women's organizations, with the intention of getting to know their experiences, results, and impacts, in addition to using them as references.**
3. **Allocate resources (human and economic) and dedicate time to massively distribute the call for proposals; go from community to community; and hold events with state and departmental authorities, mayor's offices, uni-**

**versities, women's organizations, and other institutions or public and private organizations that operate within the territory.** This is to present the program and get to know the interest of the women in participating in the economic empowerment processes.

4. **Ensure that the women's organizations have existed for a minimum of two years and that they are comprised of women, and not managed internally by men. In particular it should be verified that the boards of directors of the organizations are comprised of strictly women.**

To that effect, the following should be requested from the organizations: a list of members, statutes or other documentation that proves that its legal representation and constitution of directive bodies are in the hands of women.

In the case of women's groups that are not legally constituted, advice and support can be provided so they obtain their legal status. This support should aim to strengthen them, not being an impediment for opting for program funds

5. **It is important to keep in mind and ensure that the role of the sponsoring organizations should be as a supportive network that allows for the inclusion of women's groups in an economic empowerment program or project, for women's groups or organizations that are not legally constituted.** Thus, the sponsoring organizations should be made aware that the assets and benefits that are obtained through the economic empowerment project or program belong to the women's groups that they endorse.

IMAGE 1

## Terms of the Call for Proposals of the Women Entrepreneurs Program Guatemala, 2014



### ONU MUJERES

United Nations Entity for Gender Equality and  
Empowerment of Women

### "Women Entrepreneurs Program"

### ISSUE THE FOLLOWING: CALL FOR PROPOSALS 2014

FOR THE ECONOMIC EMPOWERMENT OF RURAL WOMEN

To call on rural women's organizations interested in receiving support in the following areas: training, care services and time-saving technologies, business management, production, marketing and the environment.

#### ELIGIBILITY CRITERIA

1. The essential criteria to participate in the call for proposals are:
  - Organizations made up of rural women, indigenous and Afro descendant rural women, and young rural women.
  - Legally incorporated rural women's organizations, or those endorsed by sponsoring organizations.
  - Rural women's organizations dwelling permanently in the 4 municipalities of Jalapa and 6 municipalities of Chiquimula where the program will operate:
    - **Jalapa:** Jalapa, Monjas, San Pedro Pinula and San Luis Jilotepeque.
    - **Chiquimula:** Chiquimula, San Jacinto, San Juan Ermita Jocotán, Camotán, Olopa.
  - When applying for the support, the rural women's organizations must not be receivers of support from other international cooperation programs or from the Government of Guatemala that overlap with the support applied for from the Women's program Entrepreneurs.





# HOW TO PRIORITIZE ACCORDING TO THE REALITY OF RURAL WOMEN?



**"Protecting the rights of rural women is crucial for gender equality"**

Message by Phumzile Mlambo-Ngcuka, UN Women Executive Director, on  
International Day of Rural Women, October 15th, 2013.

TOOL 3



# HOW TO PRIORITIZE ACCORDING TO THE REALITY OF RURAL WOMEN?

Through this tool a few aspects can be revealed that allow for the needs and requirements of rural women's organizations for their economic enterprises to be prioritized when evaluated by multi-disciplinary technical teams, that are sensitive to and manage, among other criteria, those of gender, sustainability, the environment, and risk management.

A **Selection Committee** is a multi-disciplinary organization that is established to evaluate the economic empowerment needs of women. The main objective of the Selection Committee is to technically and fairly review the development plans presented by the rural women. It is made up of specialists from the counterpart governments, representatives of civil society (academia or NGOs), and the private sector. Also, representatives of the implementing organizations and program donors can also participate in a selection committee, generally with the right to be heard but without the right to vote.

When prioritizing proposals or develop plans for the economic enterprises of women, the following tips or suggestions should be kept in mind:

1. **It is important to give priority to the women's requirements, as well as getting to know and understanding the realities of rural women of the organizations.** Prioritizing women's needs expressed in their development plans should be to strengthen them and not to exclude them from processes.
2. **It is important to take into account that the technical and financial aspects or criteria are not managed or understood by women.** Specific recommendations can be made so that the women improve (revise or adjust), with technical support, their proposals or budgets for the enterprise so they are not rejected in advance.
3. **The selection process must be carried out with total transparency in all of its phases,** from the creation of committees to the approval of each development proposal or plan presented by the rural women's organizations.
4. Additionally, when deciding to approve or not of a plan, **consensus in the decision-making process should be given priority before arbitration.**
5. **The bodies responsible for the evaluation and selection of the development plans should be multi-disciplinary** and have different skills and knowledge. This is important because the women's enterprise initiatives are usually varied and belong to different fields (agriculture, silviculture, crafts, business, among others), and because different evaluation criteria need to be applied, among these, the financial, technical and efficiency criteria.

6. When prioritizing **the structure and composition by gender of the organization should be verified,** to ensure that these are comprised mostly by women and that they are the ones that make decisions on their initiatives.
7. **The transparency criteria and the sustainability of the plan also need to be kept in mind,** including the risks of failure or success and the measures that will be taken for them. In addition to identifying the environmental impacts that the project is going to have and what measure are going to be adopted to mitigate them.<sup>2</sup>

**Accountability** refers to the internal control measures and resource management which should be done transparently and efficiently. It also refers to how decisions are made within an organization and if these are taken democratically or not, and how earnings and salaries are distributed.

**Sustainability** refers to maintaining achievements, results, and impacts over the short, medium, and long term. It is important to specify the resources and measures that will be taken to guarantee that a plan is sustainable through time.

<sup>2</sup> See to that effect tool 5 of the development plan's contents.

**FORM 1****Development plan technical sheet**

Development Plan Title:			
Presented by:			
Place where DP is to executed:			
Participating women entrepreneurs:	No.:	% youth (18 to 35 years old)	
Final Product:			
Market to which it is directed:			
Requested program budget:			

Source: Women Entrepreneurs Program, UN Women/IFAD.

**FORM 2****Individual evaluation table of the development plan**

Evaluated by: \_\_\_\_\_

No.	Criteria	Score 0 - 20 points	Recommendations
1	The development plan presented fulfills the program objectives		
2	The development plan adds value to the organization's tasks in an of the following areas: production, commercialization, environment, capacity building of the members.		
3	The final product or service is marketable, the demand has been identified and has the potential to access new markets.		
4	The requested support includes training to promote economic and personal empowerment processes, and/or care services and time-saving technologies.		
5	The program's objectives, development plan objectives and budget are coherent.		
	TOTAL		

Source: Women Entrepreneurs Program, UN Women/IFAD.



# A PLAN TO EMPOWER RURAL WOMEN



“Of course! If women could allocate at least half of the time spent on care tasks, to other tasks that produce income, they would be at less risk of living in a situation of poverty, they would have their own income and more time for themselves”.

Isabel, Towards Beijing +20

TOOL 4



# A PLAN TO EMPOWER RURAL WOMEN

The development plan is a fundamental tool in the economic empowerment process of rural women. It aims to empower women, strengthen their autonomy and economic enterprises comprehensively. Likewise, development plans are important for accountability through reports on the progress and final results of process implementation by the implementing members. This refers to the counterparts that receive program funds, whether they be rural women entrepreneur's organizations that receive them directly, or through sponsoring organizations. To this regard it is important to highlight that development plans during the implementation of an economic enterprise program allow for the optimization of available resources, that are usually limited, and guarantee transparent program implementation.

Some of the elements to support the creation of a comprehensive economic empowerment proposal through the design of a development plan are highlighted below.

1. Firstly, **it's necessary to differentiate between a development plan and a business plan**, whose end goal is more specific, rooted to the micro-business and whose objectives and strategies are strictly related to the production, investment and profitability process. Unlike a business plan, a development plan promotes in addition to profitability and individual economic autonomy, the comprehensive development of the people and the community, upon taking into account and holistically tending to the unsatisfied needs, this is, in the comprehensive integration of the distinct areas.
2. **The plans should have a gender focus, and they should consider economic, social, and environmental sustainability, as well as the development and consolidation of the enterprises.**
  - **Gender perspective:** to take into account the disadvantages that rural, indigenous and young women have socially and culturally to seek ways and mechanisms that allow them to access greater development opportunities.
  - **Economic Sustainability:** to guarantee equitable development that enables the organizations and its members to satisfy their needs in the present and in the immediate and non-immediate future, with stable earnings, offering quality products that are pertinent to the social and economic context, without being a detriment to the living conditions achieved.
  - **Enterprise development:** to strengthen the economic autonomy of rural women that impacts the changes in the integral social life conditions of a determined territory.
  - **Risk management:** to strengthen the analysis capability in the rural women's organizations so that they can identify and foresee action scenarios, identifying threats of loss and/or probable advantage factors to be taken advantage of during their production process, to improve earnings and living conditions.
  - **Environmental sustainability:** to promote social responsibility in the impact on the environment, and guarantee that the economic enterprise activity is maintained in equilibrium and harmony with the environment.
3. **Foresee time and resources needed for the technical support of rural women's organizations for the elaboration of their development plans**, as their technical and financial knowledge are generally very basic and need continuous support. The associated cost need to be budgeted for. A bonus of a rural women's economic empowerment program is support throughout the whole planning process.
4. **Keep in mind the importance of creating local skills**, which means: strengthening the knowledge, elements of analysis and joint local strategies of the women so that they defend their rights and develop active political participation in their territory, that it goes hand in hand with the development of their businesses to generate changes in the women's lives and in society in general.
5. **Keep in mind the complexity of a development plan**, such as the comprehensive nature that they should have, at the same time that they seek the empowerment and economic autonomy of women and they seek a positive transformation at the community and societal level, preserving the environment.
6. **Take into account the need to invest in time-saving technologies**, so that women can reduce the hours that they spend on reproductive and unpaid tasks and they can dedicate more time to their economic enterprises, as well as the development of their lives in other areas of personal growth, such as training, leisure, and culture.
7. Finally, **do not forget the importance of transparency in resource management and accountability.**

TABLE 4

## Description of support areas covered by the BEO

**Program****1. Business Management:**<sup>3</sup>

- a) Training in business development.
- b) Strengthening negotiation skills, including the development of strategic alliances.
- c) Registration of intellectual property.
- d) Technical support in business management systems.
- e) Guidance on complying with fiscal obligations.
- f) Accounting support.
- g) Computer, software and Internet access (minimum requirements).
- h) Financial management services and access to credit from formal institutions.
- i) Strengthening group management (roles, responsibilities, communication and leadership).
- j) Others.

**2. Production (Investment):**

- a) Production processes including investment in equipment and technology.
- b) Investment in productive infrastructure.
- c) Analysis of value chains.
- d) Support to obtain certification.
- e) Pre-investment technical research (risk systems, greenhouses, processing facilities).
- f) Technical support to improve production efficiency.
- g) Technical support for business and environmental risk management.
- h) Independent monitoring of the production process and implementation of business plans.
- i) Others.

**3. Marketing:**

- a) Development of marketing plans.
- b) Productive diversification.
- c) Access to local and regional markets.
- d) Brand development: logo, packaging design.
- e) Information and communication: products, websites, catalogs.
- f) Access to information.
- g) Marketing training.
- h) International certification (ISO; Fair trade; FSC - forest management).
- i) Others.

**4. Training and education:**

- a) Personal empowerment training, including awareness raising.
- b) Personal training in specific subjects.
- c) Women's rights, gender focus, leadership and participation training, etc.
- d) Others.

**5. Care services and time-saving technologies:**

- a) Care services.
- b) Rainwater collection, wood-burning stoves, solar panels, etc.
- c) Other actions that contribute to optimizing the time that women entrepreneurs dedicate to their business enterprises, to improve their participation in the project.
- d) Others.

**6. Environment:**

- a) Development of environmental management plans.
- b) Establishing cleaner production processes.
- c) Guidance on the sustainable management of natural resources.
- d) Others.

**Ineligible activities:**

- a) Payment of salaries or professional fees to permanent employees.
- b) Administrative expenses exceeding 10% of the business plan.
- c) Purchase or rental of land or real estate.
- d) Working capital (only as a counterpart of the organizations).

<sup>3</sup> Business Management: A business activity that seeks through people (such as institutional directors, managers, producers, consultants and experts) to improve productivity and therefore the competitiveness of companies or businesses, through planning, organization, execution and control.



# PLAN CONTENTS WITH A GENDER PERSPECTIVE



"Empowering women, empowering humanity. Just imagine it!"

Platform Towards Beijing + 20

## TOOL 5

# PLAN CONTENTS WITH A GENDER PERSPECTIVE

The development plan with a gender focus form is one of the most important tools that the BEO Program designed to promote rural women's autonomy and economic entrepreneurship. The form includes the various support areas that UN Women identified for comprehensive gender empowerment. It brings together information on: (i) general information about the organization; (ii) its background and medium-term goals; (iii) the organizational framework and the proposal to strengthen women's capacities; (iv) the market for its economic enterprise; (v) the project's technical aspects; (vi) the environmental sustainability of the enterprise; and (vii) the feasibility and financial sustainability of the initiative.

## Sections of the plan form

The form is divided into 7 sections:

- The first section contains general information about the organization, including the number of members, the productive scope of the development plan, the final product and the delivery date for the evaluation of the plan.

**It is important to attach the organization's supporting documentation and information on the active members when the plan is presented**, in order to provide details of the number of beneficiaries, as well as to be able to measure the impact with regards to increased participation of young women, indigenous women and Afro-descendants in the future for their economic empowerment.

- The second section of the form, relating to the organization's background and long-term goals, identifies the organization's starting point and arrival point, resources (physical, financial, human, natural, etc.) and their strengths, weaknesses, opportunities and threats (SWOT Analysis).

The "Growth and Development Plan" form, included below, **clearly identifies the goals women want to achieve in the short, medium and long term**, at the partners, women's organizations and the community level, and thus ensures the sustainability of economic enterprises.

- The third section, which addresses the organizational framework and capacity building of women entrepreneurs, is crucial in that it helps to evaluate **how accountability and decision-making are performed, how earnings are distributed and salaries set, as well as what are the consultation and decision making mechanisms within the organization.**

**Special attention needs to be given to strengthening women's capacities through education and training** in: (a) organizational development; (b) development of technical skills; and (c) personal skills development. **Special emphasis should be placed on care services and time-saving technologies.**

This allows us to identify capacities that the women entrepreneurs have developed through their accumulated experience and knowledge and the time they have available, to thereby design economic empowerment processes that will strengthen their capacities.

- The fourth section of the plan, dedicated to market analysis, provides information on: (i) the product and services to which the women entrepreneur's organization is focused; (ii) the characteristics of the marketplaces or market the product or service is aimed at; (iii) the demand for the product or service (current and future - potential customers); and (iv) competition in the market and the comparative advantages of the products or services offered, as compared to the competition. This information is very important for **effective commercialization and market access for economic enterprises.**
- The fifth section of the plan is a technical description of the project and thus **addresses its basic needs in: business management, production and investment, marketing, training and technical support, care services, time-saving technologies, and the environment.**

**Risks and proposed risk mitigation must be identified** for cyclical, weather, financial, social and economic factors, that may, among other factors, adversely affect the enterprise; and **the current regulations and permits according to the project' productive scope and area of influence.** With this information it is possible **to properly plan the actions, processes, procedures, resources and times available and necessary for the development of the economic enterprise, as well as to predict and mitigate risks that may adversely affect the enterprise.**

- The sixth section of the development plan is dedicated to environmental sustainability. **It is important to understand the economic enterprise's past environmental impact, as well as the anticipated impact as a result of future activi-**

**ties.** Detail the type of impact, the magnitude of the impact, as well as the mitigation actions that women have developed and will develop in the future should be detailed. It is also **important that the organizations detail the measures they will implement for appropriate natural resource management.**

- Finally, the development plan includes a section dedicated to financial analysis for project costs, revenue projection over the next three years, and the relationship between project costs and benefits. **Those involved in providing advice and technical support in the design of development plans should have basic finance skills and knowledge.**

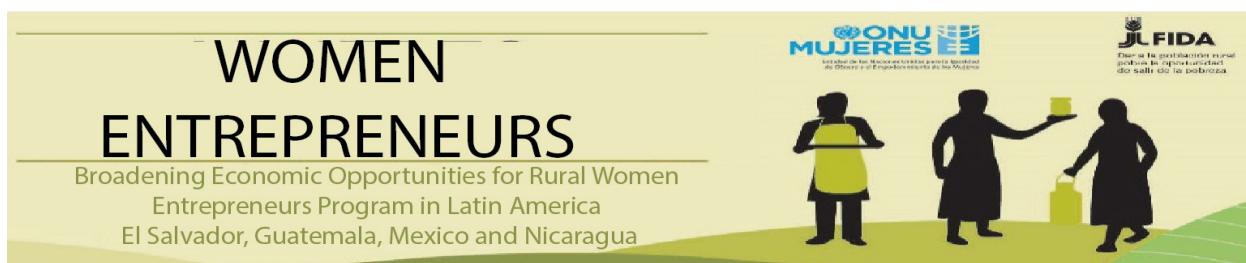
The complete development plan form is included below.



## Development plan form

### FORM 3 AND ANNEXES

#### Development Plan for the Women Entrepreneurs Program



#### Development plan Women Entrepreneurs Program 2015

#### I. General organizational information

Legal name:			
Type of organization:			
Organization purpose or activities carried out:			
Full name of legal representative:			
Registered address:			
Telephone, fax and email:			
Constitution date:			
Development plan scope:		Final product:	
Number of members:		Amount requested:	
Delivery date of this development plan:			

#### Attach to this document:

Annex 1. Support documentation: legal certificate of constitution of the organization; proof of fiscal address (according to tax registration if applicable); official identification of the legal representative (ID and Tax Identification Number)<sup>4</sup>; and credentials of the legal representative.

Annex 2. Up to date list of full and active members: indicating the ethnolinguistic group to which they belong, their age, education level and if they are head of household.

<sup>4</sup> Personal Identification (DUI), Tax Identification Number (NIT).

## ANNEX 2

**List of organization members that will be involved in the project**

Name of the Organization: \_\_\_\_\_

No.	Name and surname	Position in the organization	Main productive activity	Place of residence	Age	Linguistic group	Education level
1							
2							
3							
..							
..							
..							

**II. Organization's background and medium-term goals**

- a) Indicate the organization's objectives and the economic activity to which it is dedicated; summarize the organizational history indicating the most important events that have taken place and marked the course of the organization since its creation to this day. Describe the current organizational and administrative situation and relevant operational aspects.

Complete the table with details of the contributions received from other programs or institutions.

Program	Support period	Support type	Support amount	Donor or funder

- b) Describe in detail the different types of resources currently available to the organization, for example: physical, financial, human and natural materials and resources, among others.

- c) Indicate how the productive activity carried out by the organization has contributed to changing the members' lives.

- d) Using the table below, please conduct an analysis of the organization's strengths, weaknesses, opportunities and threats (SWOT analysis) in the operational (production, processing, marketing, training, use of time) and organizational aspects.

Strengths	Weaknesses
Opportunities	Threats

- e) State the goals of the organization for the next 3 to 5 years. Next steps: what the organization wants to achieve, how it will achieve these goals and what is requested from the program. Use the following table as a guide:

### Growth and development plan

Time period for goals:					
Short term: 1 to 3 years	Medium term: + 3 to 5 years	Long term: + 5 years			
At the member level		Time period (S, M, L)	What do we want to achieve?	How are we going to do it?	At the member level
1					
2					
3					
4					
At the organizational level					
1					
2					
3					
4					
At the community level					
1					
2					
3					
4					

### III. Organizational framework and capacity building

- a) Specify the organizational structure (organization chart).

- b) How does your organization manage accountability, what internal control measures are in place? How are decisions made? How are profit sharing and wage setting procedures defined? What are the mechanisms for consultation and decision-making?

- c) List the education and training processes to which the organization's members have had access in the past, and indicate how the members and the organization benefited from those processes. Likewise, please identify the training areas currently required by the organization's members to promote economic and personal empowerment processes.

Area: Organizational Development		TOPICS	How the members and/or organization have benefited or how they would benefit
A.	Topics in which training has been received		
B.	Topics in which training is needed		

Area: Development of technical capacities (production, marketing, added value, etc.)		TOPICS	How the members and/or organization have benefited or how they would benefit
A.	Topics in which training has been received		
B.	Topics in which training is needed		

Area: Development of personal capacities (self-esteem, leadership, etc.)		TOPICS	How the members and/or organization have benefited or how they would benefit
A.	Topics in which training has been received		
B.	Topics in which training is needed		

- d) In addition to activities within the organization, members use their time to perform household chores. In this regard, identify the needs of members in terms of care services and time-saving technologies (see Annex 3, section 5).

#### IV. Market analysis

- a) Description and analysis of products and/or services: What is the final product or service to be offered? What is the production volume and frequency/projected frequency? What are the physical characteristics of the product(s) and/or service(s)? How will the product be presented (packaging)? What added value or innovation do you want to add to your product? At what prices will the products be sold?

- b) Local market characteristics: Marketplaces or market: In which communities and/or municipalities will the product or service be marketed? What will be the point of sale and who will the product or service be offered to?

- c) Current and future demand: How many "potential customers" are there for the product or service? How often is the product or service consumed?

- d) Competition: How many competitors offer the same product, in the same community and/or municipality? What do you consider to be the advantages of your product or service as compared to the competition?



Subtotal							
5. Care services and time-saving technologies							
Description of expenditure:							
Subtotal							
6. Environment							
Description of expenditure:							

- e) Work schedule: Please provide the details, as appropriate, for setting up of the place where the project will be carried out, installation of services - water, electricity - quotes and purchase of inputs and infrastructure to start and operate the project, contracting of training and technical support services, up to the sale of the product and/or service. Attach a schedule of activities, indicating the time periods, people responsible and resources necessary.

Component/activity	Schedule (months)												Resources	People responsible

- f) Risks and risk mitigation: Identify the circumstantial factors, weather conditions, soil conditions, financial, economic and social risks, which could, among others, affect the success of the project. What actions will be taken to mitigate identified risks?

No.	Risks (factors that could affect the performance of the project such as: circumstantial, weather, social and economic factors, soil conditions, financial risks, among others)	Actions or mitigation measures to be implemented

- g) Current norms and permits according to the project's scope and area of influence. Detail the norms and regulations that apply to the project and how they will be implemented: sanitary, phytosanitary, animal health, environmental, commercial, fiscal, others.

--

## VI. Environmental Sustainability

- a) Assessment of possible environmental impacts. Complete the table below taking into consideration the following:

\*Type of environmental impact (occurrence level): high, medium and low.

\*\*Magnitude of the environmental impact: (i) Highly significant impact: permanent, extensive, direct or indirect, of high and medium probability of occurrence, whether or not there are measures to mitigate it; (ii) moderately significant impact: permanent, direct or indirect, one-off, with average or low probability of occurrence. Indirect impact of a temporary, one-off event with high probability of occurrence; and (iii) low significant impact: temporary, direct or indirect, extensive with low probability of occurrence.

Pre-project activities	Environmental impacts		
	Type of impact*	Magnitude**	Mitigation
Activities during the project	Environmental impacts		
	Type of impact*	Magnitude**	Mitigation

- b) Adequate management of natural resources. Describe the practices to be implemented with regards to: (i) management of organic and non-organic waste; (ii) source of water supply; (iii) soil conservation and proper use; and (iv) flora and/or fauna.

#### **VII. Financial analysis (10%): Costs, expenses and income projected to 5 years. Cost/Benefit Ratio.**

- a) Calculation of costs (production, distribution and sales, administrative and maintenance).
- b) Total costs: fixed, variable, total fixed and total variables
- c) Projected revenue for the next 3 years, determining volumes and prices.
- d) Cost/Benefit Ratio.



# COMPREHENSIVE TRAINING FOR EMPOWERMENT



**"Besides being very beautiful, butterflies know no boundaries."**

Alma Santiago Cruz Latza Velooa – Llano de Mariposas  
Santa María Yavesía, Oaxaca

## TOOL 6



# COMPREHENSIVE TRAINING FOR EMPOWERMENT

The training process is one of the fundamental components of an intervention model for economic empowerment. Its main objective is to develop and strengthen the capacities, knowledge and skills of rural women who make up an organization.

For the training process to be effective, it is important to start from the experiences and prior knowledge of the women, as well as their specific contexts and situations. Training processes must also be carried out with men who, in one way or another, are connected to women entrepreneurs. Training must be comprehensive and cover different areas of women's needs and interests; hence the importance of including in the comprehensive empowerment process both technical training as well as training in a diverse range of topics, such as:

- Human Rights, gender and economic entrepreneurship.
- Technical, administrative, financial, planning and basic accounting tools.
- Business vision and management.
- Leadership, political participation, citizenship, economic and political empowerment and autonomy for decision-making.
- Prevention of violence against women.
- Use of time, division of labor and new masculinities.

## Relevant elements

In order to carry out a comprehensive training process to empower rural women, the following aspects must be taken into account:

1. When working with a gender focus, **the great necessity to transform dominant cultural patterns and integrate men into the training process should not be overlooked.** This is to raise awareness of women's fundamental issues, end chauvinist and violent practices, and promote gender equity and equality in all areas (at home, workplaces, in public, the community, in society in general).
2. **Focus not only on production, but on quality production.** That is, training courses or workshops in economic entrepreneurship should focus not only on innovative products, but also on the quality of these products, in order to better integrate women into the markets.
3. **Emphasize the processes of marketing products beyond the marketplace, as well as their integration in value chains,** for example: as direct suppliers (without intermediaries) to larger companies. That is, women must "leave their homes", market their enterprises themselves, and have the knowledge and opportunities to drive their products and services in broader and alternative markets effectively.
4. **Allow rural women to be the protagonists of their own training processes,** that is to say, that they propose additional topics in which they wish or need to be trained.
5. **Create experience sharing opportunities between organizations and peer groups of women,** with the objective of giving feedback to each other and thus strengthening knowledge and learning different practices.

## Experiences of training processes in the BEO Program countries

The BEO Program training processes were carried out mainly through counterpart agreements with partner institutions and organizations.

### • El Salvador

They were developed through training workshops and technical support, thanks to the institutional contributions of key partners, such as: Ciudad Mujer (Women's City), the National Council for Micro and Small Businesses (CONAMYPE), the Ministry of Agriculture and Livestock (MAG), the Ministry of Health (MINSAL) and the Salvadoran Institute for Vocational Training (INSAFORP).

### • Guatemala

A handbook was developed as a pedagogical package, which became a tool for consultation, guidance, information and replication for other women. The handbook was made up of four modules: Rights, Leadership and Citizenship, Autonomy and Economic Empowerment, and Violence Prevention. Additional-

ly, different training processes were carried out by the Training and Productivity Institute (INTECAP) and the consultancy group called Impacto Empresarial.

- **Mexico**

In Mexico, an alliance was established with a private professional training company called Desarrollo, Género y Ciudadanía, A.C. (Development, Gender and Citizenship). The thematic approach was delivered in five modules, while for the pedagogical approach, workshops were held with the different women's organizations with popular and participative methodologies, and feedback sessions were held.

**Feedback sessions** are a pedagogical training tool through which each learning process for the women's groups is systematized, so that participants can "look at themselves", and exchange experiences and learning processes with other women. They are documents that incorporate the experiences and learning processes of women entrepreneurs, including photographs of the training process.

TABLE 5

**Training provided in El Salvador, Guatemala and Mexico (2015)**

N°	Training courses	Implementer (Key Partner)
<b>El Salvador</b>		
1	Gender and entrepreneurship	CONAMYPE
2	Sales techniques	CONAMYPE
3	Basic accounting	CONAMYPE
4	Money and savings	CONAMYPE
5	Financial education, planning and budgeting	CONAMYPE
6	Teamwork	CONAMYPE
7	Cost management	CONAMYPE
8	Associative cohesion and administrative management	CONAMYPE
9	Tax returns	CONAMYPE
10	Good manufacturing practices	Ministry of Health (MINSAL)
11	Management and administration	CONAMYPE
12	Innovation	CONAMYPE
13	Leadership and conflict resolution	CONAMYPE
14	Building common goals and business vision	CONAMYPE
15	Business awareness	CONAMYPE
<b>Guatemala</b>		
1	Knowing our rights	UN Women/IFAD
2	Building my citizenship	UN Women/IFAD
3	Strengthening my autonomy and economic empowerment	UN Women/IFAD
4	Promoting a life free from violence!	UN Women/IFAD
5	I know and exercise my rights	UN Women/IFAD
6	I develop my leadership and build my citizenship	UN Women/IFAD
7	I learn to make decisions about my empowerment	UN Women/IFAD
8	Women Leadership	INTECAP
9	Principles of empowerment and entrepreneurship	INTECAP
10	Strategic planning and business organization	INTECAP
11	Commercialization	INTECAP
12	Production Cost and Budget	INTECAP

13	Sales and Distribution	INTECAP
14	Financial administration	INTECAP
15	Forms for administration	INTECAP
16	Form for Partnerships	INTECAP
17	Forms for accounting records and controls	Business Impact
18	Analysis and costs forms	Business Impact
19	Financial planning forms	Business Impact
20	Forms for the control and inventories of raw material and finished product	Business Impact
<b>Mexico</b>		
1	Women's human rights	Formación Profesional, Desarrollo, Género y Ciudadanía, A.C.
2	Economic autonomy and decision-making for women	Formación Profesional, Desarrollo, Género y Ciudadanía, A.C.
3	Use of time, division of labor in households	Formación Profesional, Desarrollo, Género y Ciudadanía, A.C.
4	Leadership and political participation	Formación Profesional, Desarrollo, Género y Ciudadanía, A.C.
5	Prevention of violence against women	Formación Profesional, Desarrollo, Género y Ciudadanía, A.C.

Source: Women Entrepreneurship Program, UN Women/IFAD, 2016.

## Methodology for "Quick Analysis of Care Work"







Finally, it is important to review the methodology adapted for the analysis of women's use of time in productive and reproductive tasks, in their self-care, in community services and in entrepreneurship.

The methodology consists of quickly analyzing how women use their time, in order to identify effective techniques that allow them to save time through the use of technologies and the distribution of tasks with other household members. It also serves to assess the impact that women's time spent caring for other household members has on their personal lives and their economic endeavors.

This analysis contributes to addressing inequities and promoting the empowerment of women, as well as reflecting on the different time-saving equipment or services which women can access.

### IMAGE 2





















#### Symbols for types of work

Type of work	Symbol
Work to receive goods or services to sell	
Paid work	
Unpaid care work	
Unpaid labor to produce goods for family consumption	
Unpaid community work	
Does not represent work	

Source: Women Entrepreneurship Program, UN Women/IFAD

## FORM 4

## Individual record of daily activities completed over one day

Time	Main activity	Symbol	Secondary activity (simultaneous)	Symbol
12:00 a.m. to 1:00 a.m.	Sleep			
1:00 a.m. to 2:00 a.m.	Sleep			
4:00 a.m. to 5:00 a.m.	Get up, take a shower, get dressed		Put beans and corn on to cook	
5:00 a.m. to 6:00 a.m.	Prepare and serve breakfast		Clean the kitchen	
6:00 a.m. to 7:00 a.m.	Clean the house		Water the vegetable patch on the patio	
7:00 a.m. to 8:00 a.m.	Take the children to school		Talk with the teacher	
8:00 a.m. to 9:00 a.m.	Do the shopping at the market			
9:00 a.m. to 10:00 a.m.	Make bread to sell		Care for the sleeping baby	
10:00 a.m. to 11:00 a.m.	Participate in a COMUDE meeting		Care for children, supervising homework	
7:00 p.m. to 8:00 p.m.	Prepare and serve dinner		Care for the children	
8:00 p.m. to 9:00 p.m.	Iron		Clean	
10:00 p.m. to 11:00 p.m.	Sleep			

Source: Women Entrepreneurship Program, UN Women/IFAD



**Form: Individual record of daily activities completed over one day**

Time	Main activity	Symbol	Secondary activity (simultaneous)	Symbol
12:00 a.m. to 1:00 a.m.				
1:00 a.m. to 2:00 a.m.				
2:00 a.m. to 3:00 a.m.				
3:00 a.m. to 4:00 a.m.				
4:00 a.m. to 5:00 a.m.				
5:00 a.m. to 6:00 a.m.				
6:00 a.m. to 7:00 a.m.				
7:00 a.m. to 8:00 a.m.				
8:00 a.m. to 9:00 a.m.				
9:00 a.m. to 10:00 a.m.				
10:00 a.m. to 11:00 a.m.				
11:00 a.m. to 12:00 p.m.				
12:00 p.m. to 1:00 p.m.				
1:00 p.m. to 2:00 p.m.				
2:00 p.m. to 3:00 p.m.				
3:00 p.m. to 4:00 p.m.				
4:00 p.m. to 5:00 p.m.				
5:00 p.m. to 6:00 p.m.				
6:00 p.m. to 7:00 p.m.				
7:00 p.m. to 8:00 p.m.				
8:00 p.m. to 9:00 p.m.				
9:00 p.m. to 10:00 p.m.				
10:00 p.m. to 11:00 p.m.				
11:00 p.m. to 12:00 p.m.				

Source: Women Entrepreneurship Programs, UN Women/IFAD:



# BUILDING ALLIANCES FOR SUSTAINABILITY



**“When we women work together, we work well, we can do many things, and achieve personal and group benefits and prosper and grow. I have realized that we can be a source of employment for people in our community and be an example for others of what is possible.”**

Melva Felipa Ramos  
Delicias de Coyula Bajos de Coyula, Oaxaca, México



# BUILDING ALLIANCES FOR SUSTAINABILITY

**Building strategic alliances is fundamental so that women's economic and political empowerment processes are maintained over time.**

A **strategic alliance** is an agreement that companies, organizations or other entities establish to work together so that each one can achieve its objectives. This is a very common form of cooperation for organizations and businesses.

To identify allies or partners and coordinate strategic alliances, the following is recommended:

1. **Conduct an analysis of the territory and its stakeholders**, that is, identify how organizations work in the territory or community, their relationships, the most influential individuals and/or institutions, such as government agencies, the media, institutions and organizations for development, women's rights and strengthening the economic autonomy of rural women.
2. **Take into account that the mapping of actors and organizations is fundamental when establishing strategic alliances**, since these processes will show us how many and what type of institutions and organizations exist in a given area.
  - With a mapping, the potential of each organization, their composition, what type of plans or projects they develop for women, what kind of problems they work with, along with other information can be identified.
  - Mapping also helps to identify organizations and institutions that can be invited to take part in the various processes of an economic empowerment program, such as: the call for proposals, technical training, dissemination of its main results and impacts, among others.
  - Similarly, mapping can identify organizations or groups of women eligible for program funds, and thus these can become partner organizations.
3. Keep in mind that **it is important to find out the level of experience of associations or organizations, as well as the products and services they provide**. The aim here is to ensure efforts are not duplicated, and to instead focus on complementary work which can improve the benefits and results of the women's economic enterprises.
4. **Have a clear objective in terms of building a relationship with each actor** (those being pursued), **and also identify the actors that could have a negative impact** on the achievement of the expected results of rural women entrepreneur organizations.

Strategic alliances with local governments are fundamental to have a better capacity to convene and impact on remote areas and the rural population. A launch event with all municipal officials and mayors is a good option to establish alliances and actions to ensure the sustainability of an economic entrepreneurship program, since after completion it allows the program's actions to be assumed and resumed. **It is important that alliances, both with public actors and with the private sector, be generated from the beginning of the intervention.**

Likewise, selection committees are key spaces for involving government institutional partners in the strategic processes of a program, such as evaluation and technical support for rural women's development projects.





# DIFFERENTIATED COMMUNICATION STRATEGIES



**"It used to take us three days of non-stop work to prepare the cow's food, now it only takes us one. With the machine we have also reduced costs, all of means great gains for us."**

Blanca Lucy Chávez  
*Asociación Comunal para el Desarrollo Integral de las Mujeres Unidas del Bajo Lempa, ACOIMSU* (Community Association for the Comprehensive Development of the United Women of Bajo Lempa)  
Community of Zamorano, Bajo Lempa, Jiquilisco, Usulután, El Salvador

# DIFFERENTIATED COMMUNICATION STRATEGIES

The development of a communication strategy and dissemination of the objectives, experiences, achievements and results of an economic empowerment process is fundamental to the success of a program and thus the achievement of the expected impacts. A communication strategy is the different actions and means through which something is transmitted, reported, shared and how experiences are shared to provide feedback for the knowledge of the actors involved in a communicative process (both the issuers and the participating groups).

For a communication strategy to be successful:

- It has to be differentiated; that is, **the messages and how they are delivered should be developed according to the groups involved and their particular contexts or realities:** rural women, generally with low education levels or without any formal education, who usually do not have access to new information and communication technologies.
- In addition, **the messages must be precise and creative**, to disseminate ideas and experiences, generate positive expectations and useful knowledge, and thus have the expected results and impacts.
- When developing the messages, **it is important to take into account the interests of the target group**, to be aware of the context in which messages are transmitted, and to adapt the message to the means, time and space by which they are transmitted.

A differentiated **communication strategy** is a set of planned actions that inform, disseminate and share experiences through appropriate and accessible means to specific segments of the population or target groups according to their realities and needs.

There are many written and digital forms and media through which you can interact or share information about different aspects of a program, such as: about the call for proposals (who is it addressed to, what are the program objectives, what are the participation requirements, who to contact for more information). However, **learning lessons, systematizing and disseminating information about experiences, progress and achievements are key to the success of an economic empowerment process.**

The instruments that can be used to disseminate information, the experiences and results of a program include:

- **Press releases.** To disseminate information about a program, its objectives and strategies and main results. Press releases are also very useful for disseminating information when launching of calls for participation in an economic empowerment program and for disseminating work experiences with women's groups or organizations.
- **Magazine articles.** To share information on the model implemented and the knowledge generated in an empowerment process.
- **Technical papers on successful experiences.** To disseminate successful experiences and mutual learning and to identify lessons learned.

Other successful ways of sharing information and learning from other women's experiences include:

- **Exchanges between groups of women entrepreneurs:** peers from different communities, regions and countries.
- The systematization and dissemination of processes through **feedback sessions**, as discussed in Tool 7.
- **The development and dissemination of successful life stories** of women who have undergone economic empowerment processes, in order to learn from their experiences, acquired knowledge and the changes that have occurred in their personal lives and economic enterprises, from the voices of the women themselves.

Depending on access to the media and the budget available, advertising spots and radio and television programs, share information through social networks, produce videos to present and explain the contents of a program and document learning and exchange experiences, and record training processes to serve as material for other groups of women.



## IMAGE 3

Technical Note: Honey Producers

**GUATEMALA - NOTE 1  
MY ORGANIZATION****Working together, women make their dreams come true, generate their own income and improve their living conditions**

In Guatemala's Jalapa department, three rural women's groups decided to seek new income-generating opportunities to contribute directly to their economic and personal empowerment, as well as the development of their families and communities. These three groups are made up of a total of 75 rural women, who in the past had only worked in the field in support of their husbands, siblings and parents, and as partners in second level organizations, which supported them mainly with small loans for the development of traditional agriculture in the department.

In 2014, the three women's groups decided to analyze the productive potential of their communities, and as a result they discovered that the topographic and weather conditions and the variety of flowering that covers the Jalapa soil make the area conducive to bee production. In addition, this area of production is ideal for women, since it requires just a few hours of work a day to care for the apiaries, allowing a balance between the unpaid and care work that these women perform every day, along with caring for the fields that supply the home and paid productive work. In addition, bee production is in high demand locally and nationally, and its selling price is higher than the selling price of traditional agricultural products produced in those regions.

From there, the idea arose of the groups becoming independent and forming their own organizations, in order to generate their own income and to be able to make decisions on said income, as well as strengthening the process of economic and personal empowerment for their members.

With the support of the UN Women Entrepreneurs Program, the 75 women set up their own apiaries, bought specialized equipment and participated in technical training, where they had the opportunity to share experiences and knowledge with technicians and other bee producers. Moving from family farming activity to taking care of their own apiaries was not a simple task, these women have had to overcome several challenges, including: overcoming the fear of working with bees, organizing their boards of directors, deciding on the use of their time, making decisions for the distribution of roles and tasks, successfully carrying out the first harvest and achieving the first sales at local markets.

As part of the activities of the Women Entrepreneurs Program, these organizations had the opportunity to interact and get to know each other and take their organizations to the next level, through the formation of an association of honey producers in Jalapa. This association has strengthened the organizations, and they hope to be able to continue to strengthen this collective network with the inclusion of more women producing bee products, expanding their supply and consequently accessing new markets.

These women have transformed their lives by making the decision to dynamically participate in economic activities. Without a doubt this experience has taught them that working together can make their dreams come true, generate their own income and improve their living conditions.

**Questions for readers:**

1. Have you reflected on ways to innovate activities in very traditional rural areas?

**Lessons:**

1. The decision and the commitment to do something new, taking into account the possible risks and facing the challenges that come up, make these women - living in rural areas far from urban entrepreneurship - motivated to get ahead.
2. The participation of women in different areas (economic, social, political) is a process that must be built collectively. Women form organizations and give more women a chance to transform their lives.

Source: Women Entrepreneurs Programs, UN Women/IFAD, Guatemala.



# CONTINUAL IN-TERRITORY SUPPORT



“Through the project, I learned about handcrafts, I am not the same person I used to be. Now I'm a free woman, wherever I want to be, there I am.”

Filomena Clímaco  
Asociación de Mujeres Olopenses (AMO) (Association of Olopenses Women)  
Tituque Village, Olopa, Jalapa, Guatemala

# CONTINUAL IN-TERRITORY SUPPORT

Finally, a key element to achieve the objectives and expected results and impacts in an economic empowerment program is the monitoring and support that must be provided to the rural women involved, and applied to the most important processes.

**Monitoring** is a structured process by which actions are followed up to track the achievement of the expected results and impacts of a project, program or policy. With monitoring information can be accessed, at different moments, on the progress of the implementation of a process, program or model, and how many indicators or goals have been reached. It also provides the inputs to make decisions that are necessary along the way to achieve the desired end results; that is: to make changes and improvements in an intervention process if they are needed.

Based on the experience of the BEO Program, the following support and monitoring actions are recommended:

1. First of all, it is important **to remember to monitor continually**, on-site and alongside women. This requires a close working relationship with the women's organizations.
2. **Support must be permanent throughout all processes:** elaboration of development plans with technical support; training and skill development processes, with partner organizations; development of economic enterprises; sharing experiences processes; knowledge dissemination, among other processes.
3. In particular, **alliances between sponsoring organizations and rural women's groups or organizations should be monitored in** order to avoid inappropriate processes that affect the empowerment of rural women and ensure that processes are carried out in a transparent manner.
4. **Requesting narrative progress and final reports, financial reports, and inventories of assets donated to women's organizations are all powerful monitoring tools.** Remember to also request the above from sponsor organizations, women's groups or other direct executors of the funds and investments of an economic empowerment program.
5. In particular, **there should be continual support for women on the technical staff;** and for organizations or institutions that provide technical support processes or training in order to ensure they are properly implementing these activities.
6. Finally, it is extremely important to **monitor and support the political empowerment of women for autonomous decision-making in all areas**, both within the organization and in spaces for social participation and in broader contexts.



# BASELINE FORM WITH A GENDER PERSPECTIVE



**"Our goals, well... they are big, because we think big, we want to have five shaded net sheds for the production of green chilies. And we won't stop there... We are women and we want more."**

Maria Romilia, Estrellas del Bajo Lempa (Stars from Bajo Lempa) (San Marcos Lempa, Jiquilisco, Usulután, El Salvador, 2016)

TOOL 10

# BASELINE FORM WITH A GENDER PERSPECTIVE

To measure the impacts that transformed the personal lives of women, their families, communities, markets and public policies, the BEO Program designed a survey that was applied to women participants. Through the results of this survey, indicators can be established on economic and personal empowerment with a gender approach, which makes it possible to establish a baseline or starting point for women's situations, make future measurements and identify changes implemented.

## 11.1 Survey contents

The survey collects information on:

- a) Socio-demographic characteristics (age, marital status, schooling, language, ethnic group, illiteracy), and economic characteristics (such as income) of women participating in a program or project.
- b) Indicators of personal, economic and political empowerment; which are: (i) the social division of labor in the home; (ii) the use of time in women's productive, reproductive, social (social service), recreational, cultural and sports activities and in their personal care; (iii) their economic autonomy and decision-making in the personal and family life of the productive and collective organization of the women; as a starting point for economic empowerment, improvement of their quality of life and enjoyment of human rights with a gender perspective.
- c) Also relevant is the information that can be collected through this survey on: (i) women's access to and enjoyment of basic rights, such as housing, sanitation, services, water, insurance or medical coverage and education, which reflect and directly affect their well-being; and (ii) access to time-saving technologies, the media and information, as well as productive assets or resources (such as land), and access to credit, which form the basis of their economic empowerment.
- d) Other indicators that can also be collected are: (i) the leadership and participation of women in management positions in the organizations and in the decision making processes on the purchases to be made, the production, administrative, management and operational processes of the organization, investments, and marketing; (ii) their broader social and political participation, in groups and in collective decision-making.

In short, the survey focuses on collecting fairly broad information on women mainly related to two key elements of economic empowerment which are participation and access, in order to be able to make future measurements of the transforming impact of interventions on the reality of women, their families, and the communities in which they operate.



## 11.2 Base survey for economic empowerment

### FORM 6

#### Women Entrepreneurs Program

##### I. INTERVIEWER'S IDENTIFICATION DETAILS

Interviewer: \_\_\_\_\_

Date of the interview: \_\_\_\_\_ District: \_\_\_\_\_

Municipality: \_\_\_\_\_

Company name: \_\_\_\_\_

Dear Participant in the Women Entrepreneurs Program,

Thank you for the opportunity to speak to you. In the context of the “Women Entrepreneurs” program implemented by UN Women, we are surveying all the participants in the program with a view to determining the results reached in the medium term. If you agree to being interviewed, you may stop the survey at any time or skip questions you do not wish to answer. Your answers shall be fully confidential; the information that identifies you will not be shared with anyone. Your responses are very important for the scope of the program's objective of contributing to the economic empowerment of rural women.

Do you have any question on the information I have just provided you with or about the survey? Should you have any question in the future, or any concerns or complaints, we invite you to contact UN Women.

Do you agree to be interviewed? YES  NO

SIGNATURE CONSENTING TO CONDUCT THE INTERVIEW: \_\_\_\_\_

DATE: \_\_\_\_\_

##### II. INTERVIEWEE'S IDENTIFICATION DETAILS

Interviewee's name [optional]: \_\_\_\_\_

Interviewee's ID: \_\_\_\_\_

Are you a head of household?  Yes  No

If the answer was no, answer the questions in subsections a, b, and c:

a) Who is the head of household? \_\_\_\_\_

b) What sex is the head of household?  Man  Woman

c) What is your kinship with the head of household? \_\_\_\_\_

Identification Code			Interviewee's Identification Details						
Mun.	Org.	Ent.	Sex (M/F)	Age (years)	Marital status (C1)	Can read and write (C2)	Are you currently attending school? (Yes / No)	What is the highest level of education completed? (C3)	Do you speak any indigenous language? (Yes/No) Indicate which languages.

Marital status code (C1)		Literacy code (C2)		Schooling code (C3)	
Single/never married	1	Cannot read or write	1	No schooling	1
Divorced	2	Only able to sign name	2	Elementary schooling incomplete	2
Separated	3	Can only read	3	Elementary schooling completed	3
Widow/widower	4	Can read and write	4	High school or equivalent	4
Married	5			Upper medium	5
Cohabiting	6			Higher	6

What was the main reason for not completing your studies?

Reached educational goals		Became pregnant/had children	
Family problems		Economic problems	
Problems at school		Had to work	
Poor performance		Family needed help	
Too far/no transportation available		Illness or medical reasons	
Moved elsewhere		Did not like school	
Got married/went to live together		No school/degree available	
Other, specify:			

Do you have any medical insurance?

Public insurance	
Social insurance (ISSS)	
Private	
More than one insurance	
None	
Other, specify:	

### III. CHARACTERISTICS OF HOUSING AND SANITATION

What is the situation of the land on which your dwelling is located?

Private property	
Cooperative property	
Community	
Other, specify:	

Do you own the land on which your dwelling is located?  Yes  No

If the answer was no, answer the questions in subsections a, b, and c:

a) Whose name is the title of ownership or other tenancy document in of the land on which your dwelling is located?

---

b) What sex is the owner of the land on which your dwelling is located?  Man  Woman

c) What is your kinship with the owner of the land on which your dwelling is located? \_\_\_\_\_

What is the situation of the property of the dwelling?

Own, fully paid	
Own, being paid	
Rented	
Lent (no payment)	
Other, specify:	

How many people live in the dwelling? \_\_\_\_\_

Complete the information required in the following table for each person that lives in your dwelling:

# Inhabitant	Age (years)	Sex (M/F)	Kinship	Occupation	Contributes to family expenses (Yes/No)
01					
02					
03					
04					
05					
06					
07					
08					
09					
010					

How many bedrooms are there in your dwelling (do not include toilets, kitchen, corridors, living room, garage)? \_\_\_\_\_

Of this total of bedrooms, how many are always used to sleep in although they may be used for other purposes during the day? \_\_\_\_\_

Does this dwelling have a room used exclusively for cooking?  Yes  No

Is the room used for cooking also used to sleep in?  Yes  No

What is the main fuel used for cooking in your dwelling?

Gas		Kerosene, alcohol	
Coal		Farming waste	
Firewood		Livestock manure	
Electricity		Do not cook	
Other, specify:			

What material is the dwelling floor mainly made of?

Natural floor		Cement	
Rudimentary floor		Carpet	
Wooden boards		Covered floor	
Earth/sand		Polished wood	
Other, specify:			

What material is the dwelling roof mainly made of?

Cement		Roof tiles	
Wood		Cardboard	
Sheet		Asbestos	
Other, specify:			

What is the main source of drinking water for the members of your household?

Water from pipes within the house		Collected rainwater	
Running water in the house		Bottled water	
Running water in the yard or on the land		Unprotected dug well	
Public faucet		Unprotected spring	
Tube well/well with pump		Pond, river, or stream	
Protected spring		Tanker truck, water vendor	
Other, specify:			

What kind of sanitation facilities are used in your home?

No sanitation/bushes/farmland	Toilet	
Latrine with improved cesspit (ventilated)	Open cesspit/latrine with traditional cess-pit	
Latrine with hydraulic closure	Other, specify:	

Where is the sanitation located?

Within the dwelling	
In the yard	
In the surroundings	
Other, specify:	

Does your house have the following services?

Electricity		Radio	
Telephone line		Internet connection	
Cell phone		LP gas	
Paid television		None	
Local television		Other, specify:	



Does your house have the following assets?

Car or truck		Blender	
Motorcycle		Refrigerator	
Bicycle		Sewing machine	
Electric stove		Stereo, modular music equipment or radio recorder	
Gas stove		Microwave oven	
Electric iron		Computer	
Other, specify:			

#### IV. SOURCE OF INCOME

Do you have your own income?  Yes  No

Does your income originate in the productive project you are taking part in?  Yes  No

Apart from the productive project you are taking part in, do you do any other activity to generate additional income?  Yes, what activity? \_\_\_\_\_  No

What percentage of your income results from the productive project you are taking part in? \_\_\_\_\_

And from the additional activities? \_\_\_\_\_

How many hours do you devote to the organization's productive project?

Day	Hours	Minutes
Monday to Friday		
Saturday and Sunday		

Do you receive or have you received support from other social programs?  Yes  No

If the answer is "yes," indicate what social programs:

MAG Programs: agricultural packages		MINED school material	
Food support in marginalized or critical areas		MINED glass of milk or school breakfasts	
Attention for senior citizens of 70 years of age or more		CIUDAD MUJER program	
Nurseries and child care		CONAMYPE services	
Provision of uniforms and school footwear		MAG: PRODEMORO	
Others, specify:			

#### V. DECISION MAKING CAPACITY ON INCOME AND EXPENSES

Description of expenses [EXPENSES]	Have you spent on [EXPENSES] in the last 12 months? (Yes / No )	How far have you contributed to making decisions on spending on [EXPENSES]? CODE 1	How much did you contribute on income use for spending in [EXPENSES]? CODE 1
Food			
Clothing and footwear for the family			
Care for your OWN health			
Children's education			

Things for yourself			
Entertainment			
Housing			
Others, specify:			
		<p>CODE 1:</p> <ol style="list-style-type: none"> <li>1. No contribution</li> <li>2. Contribute to very few decisions</li> <li>3. Contribute to some decisions</li> <li>4. Contribute to most decisions</li> <li>5. Contribute to all the decisions</li> <li>6. No decision has been made</li> </ol>	

#### PARTICIPATION IN THE PRODUCTIVE ORGANIZATION

What is the organization you belong to called? \_\_\_\_\_

How long have you been taking part in the organization? \_\_\_\_\_

How many members does the organization have? \_\_\_\_\_

When was the organization created? \_\_\_\_\_

When was the organization legally constituted? \_\_\_\_\_

Are you currently on the board of directors?  Yes, what is your position? \_\_\_\_\_  No

What is your role within the organization? \_\_\_\_\_

What are the main reasons why you take part in the organization?

Interest in learning	
To support government institutions	
Because you need the income	
Because you were included in the group	
Other, specify:	

Why do you take part in the organization's meetings?

Because of the internal regulations		I want to be informed	
I am fined if I don't take part		I want to take part in decision-making	
The topics dealt with are interesting		I do not take part	
Other, specify:			

Questions on your role in the organization's operational decision-making:

Activity	Yes / No	Degree of participation in decision-making CODE 1
Have you made any contribution to decisions on electing the organization's board of directors?		
Have you made any contribution to decisions on purchases made for the organization?		
Have you made any contribution to decisions made on the organization's production process?		
Have you made any contribution to decisions made on the organization's administrative, management, and operational issues?		
Do you take part in investment decision-making?		
Do you take part in marketing decision-making?		
Others, specify:		
	CODE 1: 1. No contribution 2. Contribute to very few decisions 3. Contribute to some decisions 4. Contribute to most decisions 5. Contribute to all the decisions 6. No decision has been made	

What is your relationship with the members of your family since you joined the organization?

	Very bad	Bad	Fair	Good	Very good
Husband / Wife					
Children					
Father					
Mother					
Others:					

Has your participation in the organization impacted on the following areas?

	Not at all	A little	Fairly so	A lot
Income				
Food				
Children's education				
Improvements to the dwelling				
Purchasing assets				
Others, specify:				

In what personal aspects has your participation in the productive process benefited you?

	Not at all	A little	Fairly so	A lot
Talking in public				
Working with other people				
Making decisions				
Impinging on the community				
Strengthening and leaning new skills				
Self-esteem				
Others:				

Do you currently occupy a position elected by popular or community vote?  Yes  No

Which one? \_\_\_\_\_

Are you interested in occupying a position in your community?  Yes  No

Why? \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Besides belonging to the productive organization, do you belong to any of these groups or associations?

Credit or micro-finance group (including co-operatives / community banks)	
Insurance or mutual aid groups (including funeral societies)	
Trade and business associations	
Civic groups (community improvements) or charity groups (assistance to others)	
Local government	
Religious group	
Associations of an educational nature	
Other women's group (only if it does not fit into any of the groups mentioned above)	
Other, specify:	

Has anyone in your household obtained loans or lent cash/goods during the last 12 months?  Yes  No

If the answer is yes, from what source?

Non-Governmental Organization (NGO)	
Informal money lender	
Formal money lender (bank / financial institution)	
Friends or parents	
Savings and Credit Cooperative Institutions, Community Banks	
Other, specify:	



**VII. USE OF TIME**

How many hours per week do you devote to the following activities?

Paid work				
Day	How long did you devote to working?		How long did you devote to commuting (to work and back)?	
	Hours	Minutes	Hours	Minutes
Monday to Friday				
Saturday and Sunday				

## Unpaid work

Goods production for household members	Yes	No	Hours per week			
			Monday to Friday		Saturday and Sunday	
			Hours	Minutes	Hours	Minutes
Have you cared for or reared farmyard animals, sowed or cared for a kitchen garden or plot of land?						
Have you gathered, carried, or stored firewood, gathered fruit, mushrooms, or flowers, or fished or hunted?						
Carried or stored water?						
Made or knitted clothes, tablecloths, curtains, or anything of the sort?						
Are you currently studying?			If your answer is NO move on to the next table			
How long did you devote to this activity?						
How long do you devote to practical schoolwork or any other school activity?						
How long did you devote to commuting to school and back?						

Preparing and serving food to household members	Yes	No	Hours per week			
			Monday to Friday		Saturday and Sunday	
			Hours	Minutes	Hours	Minutes
Have you threshed maize, cooked or ground nixtamal (corn flour), or made corn or wheat tortillas?						
Have you lit a fire, oven, or burner with firewood or coal?						
Have you cooked or prepared food or drinks for breakfast, lunch, dinner, or between meals?						
Have you heated food or drinks for breakfast, lunch, dinner, or between meals?						
Have you laid the table, served food, or cleared the dishes?						
Have you washed, dried, or put away the kitchenware?						
Have you taken food to any member of the family's work, school, or other place?						

Cleaning the dwelling	Yes	No	Hours per week			
			Monday to Friday		Saturday and Sunday	
			Hours	Minutes	Hours	Minutes
Have you cleaned or tidied up the house? (picked up or put things away, made the beds, swept or mopped the floor, shaken up the bedclothes, cleaned the kitchen, the bathroom, and other interior areas)						
Have you cleaned the outside of the dwelling? (swept the yard, garage, sidewalk, street, watered the plants, done gardening, cared for pets, others)						
Have you set aside, disposed of, or burnt the garbage?						

Caring for clothes and footwear for household members	Yes	No	Hours per week			
			Monday to Friday		Saturday and Sunday	
			Hours	Minutes	Hours	Minutes
Washed, put out to dry, or hung up the laundry? (do not include the time the washing machine is operating)						
Have you separated or put away the clothes?						
Pressed the clothes?						
Mended clothes, tablecloths, curtains, or sheets?						
Mended clothes, tablecloths, curtains, or sheets?						
Have you collected clothes or footwear from anywhere to be cleaned or mended?						
Have you polished, painted, or cleaned footwear?						

Care for household members who need support	Yes	No	Hours per week			
			Monday to Friday		Saturday and Sunday	
			Hours	Minutes	Hours	Minutes
Are there people in your household who need support?						
How many people do you assist? (Indicate the number in the "Yes" checkbox)						
Have you fed them or helped them to eat?						
Have you bathed, groomed, dressed them, or helped them to do so?						
Have you administered drugs to them, monitored them, or been attentive to their symptoms?						
Have you taken them to receive medical attention?						
Have you given them special therapy or helped them to do exercises?						
Have you cared for them or been attentive to them while you did other activities?						

Care for household members who need support	Yes	No	Hours per week			
			Monday to Friday		Saturday and Sunday	
			Hours	Minutes	Hours	Minutes
Do you care for children under 6 years of age?						
How many children under 6 years old do you care for? (Indicate the number in the "Yes" checkbox)						
Have you fed, bathed, or dressed a child under 6 years old?						
Do you assist children under 15 years of age?						
How many children under 15 years old do you assist? (Indicate the number in the "Yes" checkbox)						
Have you taken or picked up a child under 15 years old from a nursery or school?						
Have you helped any child under the age of 15 to do school assignments?						
Have you attended meetings, celebrations, or activities in support of a nursery or school attends by child under the age of 15?						
Have you taken, accompanied, or picked up a child under 15 to receive medical attention?						
Have you cared for a child under the age of 15 while you did another activity?						

Support to other households, the community, and volunteer work	Yes	No	Hours per week			
			Monday to Friday		Saturday and Sunday	
			Hours	Minutes	Hours	Minutes
Have you done housework free of charge in any other household(s)? (preparing food, cleaning, or doing house maintenance, shopping, making payments or paperwork).						
Have you cared for people free of charge in any other household(s)? (caring for children, senior citizens, chronic or temporarily ill people, and people with physical or mental limitations).						
Have done community or volunteer work? (repairs to public works, cleaning streets, markets, rivers or lakes, planting trees, painting schools, requesting street lighting, paving, drainage, tequios, or others?)						

Social coexistence	Yes	No	Hours per week			
			Monday to Friday		Saturday and Sunday	
			Hours	Minutes	Hours	Minutes
Have you lived with family members, friends, or acquaintances, attended parties or received visitors? (visiting or receiving someone, chatting, talking on the telephone, writing correspondence, or online chatting).						
Have you attended religious or civic celebrations? (mass, prayers, parades, meetings, rallies, or patron saint festivals).						

Attendance and participation in cultural, sports, and entertainment events	Yes	No	Hours per week			
			Monday to Friday		Saturday and Sunday	
			Hours	Minutes	Hours	Minutes
Have you taken part artistic or cultural activities? (playing a musical instrument, dancing, painting, or doing arts, graphics, literature or drama).						
Have you done recreational or entertainment activities? (board games, games of chance, games with pets or toys).						
Have you attended cultural, recreational, or sports events? (museums, parks, fairs, stadiums, exhibitions, cinema, theater, concerts, others).						
Have done any sport or done physical exercise? (soccer, basketball, swimming, running, trekking, riding a bicycle, among others).						

Use of mass media	Yes	No	Hours per week			
			Monday to Friday		Saturday and Sunday	
			Hours	Minutes	Hours	Minutes
Have you read a book, magazine, newspaper, or any other printed material? (exclude reading for work or study).						
Have you watched television without doing another activity? (films, series, videos, documentaries, news, soaps).						
Have you listened o the radio or other means of audio without doing another activity? (documentaries, news, music, comments, others).						
Have you surfed the Internet or searched for information on the web? (documents, videos, music. books, articles; exclude doing so for work, study, paid services, emails, and chatting).						



Personal care	Yes	No	Hours per week			
			Monday to Friday		Saturday and Sunday	
			Hours	Minutes	Hours	Minutes
How long do you sleep per day? (include naps or siesta).						
How long did you devote to eating? (include breakfast, lunch, tea, or dinner, and eating between meals).						
How long do you devote to your personal hygiene or care per day?						
Have you done other activities like pray, meditate, or rest without doing anything else?						
Have you been to a medical consultations, test, study, therapy, or have you recovered from any illness?						

Source: Women Entrepreneurs Program, UN Women/IFAD.

# VOICES FROM THE FIELD



Life stories of six women entrepreneurs from El Salvador, Guatemala, and Mexico



Marisol de Jesús Arteaga  
 UDP Moda y Elegancia la Cruzadilla,  
 Comunidad Nueva Cruzadilla de San Juan, Municipio de  
 Jiquilisco Usulután, El Salvador.

## MY DREAM IS TO EXPAND MY BUSINESS

Paid work is a fundamental pillar for securing gender equality and economic empowerment for women. Marisol Arteaga, representative of the Union of People Moda y Elegancia La Cruzadilla, located in the community of Nueva Cruzadilla in San Juan, in the municipality of Jiquilisco, department of Usulután, is well of aware of this. "Before now we did nothing but housework and caring for our children," Marisol points out. "The idea of becoming organized and creating this association emerged in 2013 as a need to be able to get ahead as women and contribute to the family economy."

Thanks to a vocational course in sewing offered by Ciudad Mujer, the program promoted by the Salvadoran government through the Secretariat of Social Inclusion, several women in the community learned this occupation and realized that this could be an activity that generated income, "to collaborate with our husbands in covering the expenses and needs of the household, in case our children had to study or go to the doctor," says Marisol.

The group Moda y Elegancia employs 10 women, among them the four partners, dedicated to making clothes for ladies, gentlemen, and children. They have also made school uniforms for the schools in the area, moving on from a contract with two schools in the first year, to the four educational centers they work for, in this their third year as a small business.

They began working with four borrowed machines which was not enough to complete the orders they had, as it forced them to do shifts. Nevertheless, thanks to support from the UN Women project, each of the women currently has her own sewing machine and her own production team. Marisol acknowledges that their work has been made easier with this investment "because we now have machines that make buttonholes and sew on buttons, for example." They also have access to the tools they need to market and exhibit the clothes they make.



"We were selected by the program and we received electric machines and training workshops, since our knowledge was only basic. We now know more about *haute couture*, and not just that, we are also better trained to manage the business".

Through specialized training in sewing, the women are diversifying into new product lines. They have just begun creating and producing sports gear and Marisol adds that they are hoping to be able to offer them to clubs and the town council. She dreams of being able to expand the business to different districts in the department and to offer elegant executive suits for different social events.

Marisol advises all women who wish to become entrepreneurs and set up a business to always keep going ahead, "despite the difficulties that appear along the way." Marisol is clear about it: "If we want to achieve what we set out to do, but we don't put a little effort into it, we'll never be able to do anything, because it's all in the effort, isn't it?"

Dania Estefani Méndez Ventura  
 UDP La Esperanza  
 Caserío Cantora Cantón, Tecomatal, SanMiguel, El Salvador.

## NO WOMAN SHOULD FAIL TO SATISFY HER DESIRE TO LEARN

Everyday, the bakery located in Cantora hamlet, Cantón Tecomatal, in the department of San Miguel, produces warm rolls made of pineapple, stuffed cream buns and turnovers, among other specialties. Dania and Denisse are the two women who work there. They met at school and a few years later they met up again at a community baking course given by Ciudad Mujer, a program promoted by the Salvadoran government through the Secretariat of the Social Inclusion. "Our brothers, who studied in the same school, told us that they were coming to teach us baking. They asked if we wanted to enroll and we said yes," Dania Estefani Méndez tells us. After proving that they had enjoyed the experience very much and that it had offered them the chance to become self-employed, they decided to set up a small business along with other women doing the course. The bakery store is called La Esperanza (meaning hope in Spanish) and it currently employs six women who work in elegant uniforms.

The bakery is well known by everyone and receives orders from all the neighbors in the community, who have realized that they no longer need to wait for the baker to come by their house to be able to buy their daily bread. Dania now generates her own income and feels more useful: We have a job we didn't have before and we have an income, even though we still don't earn very much because we're only just starting up."

The bakery is Dania's first paid job. Fortunately she acknowledges that she has always had her family's support, but she had to stop doing housework "to set aside time to go and learn."

The association's taking part in the UN Women's Program has made it possible for them to invest in equipment for the production of bread and also to make some improvements to the store infrastructure. They have also received training to em-



"The program's training workshops also taught us to raise our self-esteem as women, we didn't simply learn to make different kinds of bread."

power them as women and technical support to increase production. "There was training in self-esteem, so that we could learn to love ourselves more, and we were also taught make bread, which I already knew a little about," Dania recalls.

Through their example, the women at La Esperanza want to prove to other women that it is possible to make their dreams come true, like participating in the labor market and not depending exclusively on their husbands and family to make a living. Dania assures us that "by struggling and working hard is how we fulfill our goals." Because no woman should fail to satisfy her desire to learn and train to achieve empowerment.



Mauricia Vásquez  
Asociación Integral de Agricultores Buena Vista (AIABV)  
(Comprehensive Association of Farmers of Buena Vista)  
Comunidad Gracias a Dios de Buena Vista  
(Thanks to God Community), Jalapa, Guatemala

## PROUD OF GENERATING INCOME BY SELLING HONEY

"How are my little ladies today? How are you feeling this morning?" Mauricia Vásquez likes talking to her bees. According to her, it's like talking to someone because the bees come out of their hive, start flying around, and then fly back to settle where they came from. "I want to be like you, working in a team, I wish my workmates and I could work as well together," she says to them.

Mauricia is president of the Asociación de Integración Económica de Mujeres (Economic Integration Association of Women) at the Gracias a Dios de Buena Vista community in the department of Jalapa. She is 39 years old, married with five children between the ages of 5 and 13. Thanks to support from UN Women, her association produces and markets honey from her bees.

Before getting married, Mauricia worked in a zipper factory in the City of Guatemala. Over time, she became responsible for staff, checking material and other people's work, monitoring what came in and what went out of the factory. She recognizes that her work made her happy.

However, when she got married and moved to live in this community 14 years ago, her life changed radically. "Everything was different here, because in the city I generated the family income, whereas here I had to wait to be provided for," she explains. "It was quite hard for me to get used to this, especially because I was used to working."

Women face many difficulties when attempting to get ahead professionally. Mauricia recognizes that most men do not allow their wives to administer anything, as they want to do it all themselves. "Everyone is set in the idea that a woman's place is in the home caring for the children and that they cannot go out and work," she states.



"Training by UN Women has helped me to increase my self-esteem, to go out and learn. Things have changed radically since I began this project".

Mauricia confesses to having experienced some violence and that her husband did not always support her. Despite this, she says the training she was offered by UN Women has helped her tremendously. "I felt anguish, like a caged rabbit that has no freedom to do anything. When we began this project, it helped me to get over all those things that had hurt me deep inside," she states.

During the training she was able to live with other women and learn how to manage the bee hives. It was then that she realized that the project with the bees was helping her to forget some things. "When I feel worried, I say 'I'm going to go down there, I'm going to see how the beehives are doing'."

Mauricia feels proud to be generating income for her family once again by selling honey from her bees and she already imagines owning a company devoted to this. "I'd like to have an even larger apiary, a place with more room for the bees. Also a logo for our honey, with labels on the containers," she concludes.

Miriam Del Cid  
 Manager - Centro de Servicios Empresariales para Mujeres  
 (CSEM) (Business Service Center for Women)  
 Chiquimula, Guatemala

## WORKING WITH MEN IS KEY TO EMPOWERING WOMEN

Miriam has taken part in the UN Women's Program Women Entrepreneurs giving training workshops in different communities in Chiquimula. Two separate processes have been carried out for these training sessions she has given: one for men and the other for women. "In the case of women, we worked towards them identifying their values, their self-esteem, their rights, and also the opportunities they have," she explains.

As for men, a workshop was held to build a new masculinity in which they could also incorporate the new power relationships within the family. Miriam is highly satisfied with the results. She assures us that the men taking part, both members of the community councils and family members of the women entrepreneurs supported by the UN Women Program, expressed their gratitude for having been taken into consideration, since up until then they had felt neglected because they had not received vital information on family relationships.

One of the main difficulties women have to face when it comes to exercising an economic activity is resistance from some male members of the community, particularly from their husbands. "Men ask them what they're going to do that for, because then they're going to have to go out and waste a lot of time selling it, when they have a lot of housework to do," she says. In working with men it has been necessary to work on prevailing chauvinistic and patriarchal attitudes; Miriam says this is because men consider that women should not be doing those activities because they step out of the roles generally accepted and defined in the communities.

Miriam is the CSEM manager, which stems from the Asociación de Servicios y Desarrollo Socioeconómico (Socioeconomic Development and Services Association), which brings together co-operative organizations in the department of Chiquimula, Guatemala. CSEM seeks to address the unfulfilled demands of



"Men ask them what they're going to do that for, because then they're going to have to go out and waste a lot of time selling it, when they have a lot of housework to do."

rural and urban women entrepreneurs and focuses on providing technical and financial services to promote women's economic initiatives in such a way that they are able to contribute to generating jobs and income, be competitive, and contribute to revitalizing local economies. This association is also linked to public institutionality at departmental levels and seeks to advocate national development policies that favor women's access to financial and business resources.

Some progress can be perceived in the community after these workshops. So much so that husbands have begun to acknowledge the importance of work for women. "Some of the women have commented that it's enough just for their husbands not to wait for them with angry grimaces, that is progress," says Miriam. Because even though there was no quarreling, it is an emotional burden for women to see their partners feeling upset and that affected their state of mind and, ultimately, their desire to go ahead with the personal projects.



Pastora Gutiérrez  
Manos Entretejidas  
Teotitlán del Valle, Oaxaca, Mexico

## WE WERE THE FIRST WOMEN TO ATTEND THE PEOPLE'S ASSEMBLIES

Pastora Gutiérrez lives with her brothers, sisters, nephews, and nieces in a centenarian house surrounded by trees, where her grandparents also lived. It was one of the first houses in Teotitlán del Valle, Oaxaca, built when the town began to grow. Zapotec is the language spoken in her home and in the community. Pastora only completed her elementary education and learned to weave at the age of eleven. More than 30 years later she represents the group Manos Entretejidas (Interwoven Hands), the first organization formed by women to emerge from the municipality, dedicated to making hand-woven woolen handcrafts dyed with natural dyes.

"What we had in common was the desire to help the family to get ahead. That's why we decided to become organized, try and work together, and learn something new. We were housewives, craftspeople, and peasants, but that wasn't enough to survive on. So we thought that forming this group was a good way to get ahead," Pastora explains. She also admits that they faced many challenges at first, because as success started coming their way, the men wanted to gain control. Twenty years after its creation, the group of women is recognized as an example and an organization that contributes to the community, benefiting it in many ways.

Before the UN Women's Program, they had to pay exorbitant prices to rent the looms, often restricted by schedules as the looms were not in their houses. Thanks to the Program, they now have 10 looms, one for each of the partners. "We benefited from this. We have more security because we can produce more with better quality. We can also set up our own workshop at home, start weaving really early, or in the afternoon, or even late at night. You work longer hours, but at home," she sums up.

Pastora is a community leader. She is single and does not have any children, and says she is very happy with her life and her decisions because she is able to devote all her time to this "lovely,



"We used to be under a lot of pressure from employers but as we are self-employed now, we are free to work as we please, selecting designs and measurements, and weaving the colors we want to use, so we can produce better quality."

creative" job, her passion. "We used to be under a lot of pressure from employers but as we are self-employed now, we are free to work as we please, selecting designs and measurements, and weaving the colors we want to use," she says.

The training sessions on women's rights they have attended have given them the strength and self-confidence they needed to go ahead with the group. "Some people in the community ask why a woman would vote or have a job. The workshops led us to present ourselves with the authority of a group and we were taken into consideration. So we were the first women to attend the people's assemblies in the town, somewhat scared and insecure," Pastora recalls. She has held several positions of authority herself within the community, always minor ones, but she aspires to positions of greater responsibility in order to make important decisions for her community. And she is sure she will achieve it. "Things have to change gradually," she says hopefully.

Melva Felipa Ramos  
 Delicias de Coyula  
 Bajos de Coyula, Oaxaca, Mexico

## A CHANGE IN OUR LIVES

"I'm enthusiastic, persistent, cheerful, affectionate, and patient with my children." These are the words Melva Ramos uses to describe herself. She is the president of the group Delicias de Coyula (Coyula's Delights), an organization made up by 10 women dedicated to making and selling bread, pizzas, pies, and desserts on beaches and in the streets in Bajos de Coyula, a small community of no more than 800 inhabitants that belongs to the municipality of Santa María Huatulco, in the state of Oaxaca. During the week they sell their products door to door and outside the school. They take advantage of weekends to sell them on the beach to people who go and spend the day there.

Melva is 34 years old, and after preparatory school, she taught. However, when she became pregnant with her first child she gave up studying and stopped working. She learned the bakery trade from her mother-in-law, following a family tradition.

Delicias de Coyula began back to 2013 when, through Instituto de Capacitación y Productividad del Trabajo (ICAPET) (Institute for Work Training and Productivity), the women attended a confectionery course. Melva recalls that those first steps were tough. They left home to work but had no income whatsoever. "We all pitched in to buy a stove and decided not to take home any of the profits we made. We left all of it in the group to buy things we needed to keep working," she says. When they joined the UN Women's Program, they eventually received an oven, a beater, and molds which have made it possible for them to reduce production times as until then everything had to be done by hand.

Along with the other women she points out that attending the Program's workshops on women's entrepreneurship and rights has really made an impression on them and changed their lives. The courses have helped Melva to see that everyone, her husband and sons, have to cooperate in the household, "because I, at least, used to get up at 4 or 5 o'clock in the morning to go to work and returned home to do the washing up, the laundry, and housework despite my tiredness," she assures us.




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"When we women work together, we work well, we can do many things, and achieve personal and group benefits and prosper and grow. I have realized that we can be sources of employment for people in our community and be an example for others of what is possible."

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Nevertheless, Melva is well aware that this transition has not been easy as her family were accustomed to her being at home for everything they needed. "I began to delegate some of the responsibilities and they started to assimilate that I like working and I'm going to do it without neglecting them," she concludes.

Her husband is a teacher and a farmhand, so the family does not live entirely on the sales from the bakery products. All the same Melva feels empowered, "I'm already more financially independent, and I no longer have to wait for what my husband brings home. If my children need a new pair of shoes, I save up and then say to them 'look, I already have enough for your trainers'," she says with satisfaction.