

Empowering Women Economically:  
Entrepreneurship vs Job Skills Training

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## Introduction

Guatemala is a beautiful country characterized by volcanoes and tropical flowers. The temperature stays close to a pleasant seventy degrees year-round. Aztec culture is still alive, and colonial architecture is the focal point of many photographs. Underlying this beauty is the struggle of families and women throughout Guatemala.

Guatemala, a country with the highest economy according to gross domestic product in Central America, also has one of the highest global malnutrition rates (World Bank Guatemala Overview). To have hungry children with no way to feed them is misery for any mother. Women have turned to desperate measures to meet the most basic needs of their families. Therefore, women need opportunities to make money not only to feed their children but also to meet other basic needs such as shelter and education.

Community development is about training and equipping a community to help meet its own needs. The desired goal is for the community to become sustainable without outside support. However, what happens when a successful program relies on outside funding? A sustainable model of funding is needed to continue the work of community development organizations after they leave.

Women at times lack the necessary training and skills needed to generate income for their families. However, there are two models of economic development that have been proven to increase income of women and their families. Entrepreneurship and job skill training are effective models to empower women economically. This study will examine each model to see where and how this is being accomplished effectively.

## Research Methodology

In June 2022, I was privileged to journey to Guatemala for two weeks to observe entrepreneurship and job skills training through Convoy of Hope Women's Empowerment programming. Convoy of Hope has two different programs available to women.

Entrepreneurship training is available throughout multiple communities in Guatemala, whereas job skills training is available through the CADA Academy (Centro de Alcance, Desarrollo y Amistad- Center of Outreach, Development, and Friendship), a job skills training center in Guatemala City.

While in Guatemala, I visited three different program centers to observe entrepreneurship training. Each of these centers was in different phases of their training. I met with a group that had already finished the program, one in the middle of their program, and one that was beginning. I also observed and learned for three days at the CADA Academy, where the women were about halfway through their program.

In addition to observing at different sites, I interviewed one-year graduates from both programs. These interviews were held privately, without any Convoy of Hope Guatemalan staff present, so the women could be open and honest in their feedback. In addition, I interviewed Convoy of Hope staff members to hear their thoughts on the two economic empowerment programs.

## Life in Guatemala

Although Guatemala has the leading economy of all countries in Latin America, it still suffers from various issues. Despite its leading economic status, most of its population lives

below the poverty line. According to Gargiulo, 59.3% of the population lives below the poverty line, while 23% live in extreme poverty. The country has a wealth imbalance, Bogin explains:

Guatemala is the wealthiest nation in Central America, but also the most financially unequal. The GINIcoefficient—an index of income inequality—for Guatemala is 56, which ranks Guatemala as second worst, just above the Central African Republic. Union Bank of Switzerland (UBS) and the consultancy firm Wealth-X (whose headquarters are in Singapore) reported that 260 Guatemalans possess an accumulated wealth of US\$30 billion. This equates to 56% of the annual economy of Guatemala. In other words, 0.001% of Guatemalans have more capital than the rest of the society.

The daily life of Guatemalans can look so different from each other. How can a country have two such stark realities?

Shortly after arriving in Guatemala, I experienced this stark reality for myself. Upon my pickup from the airport, my host took me to lunch in Cayala, a new upscale neighborhood. According to *The Guardian*, “The builders of Paseo Cayala say it is a livable, walkable development that offers housing for Guatemalans on various incomes, though so far the cheapest apartments cost about 70 times the average Guatemalan’s yearly wage.” Here luxury abounds with high-end shopping and modern “European-style” cafes. Although Cayala is a safe area where, as my host explained, “It is safe to walk around at night,” its neighboring city zone is one visitors should avoid even in the daylight. Later that week, I spent my days in communities dependent on feeding programs to feed their youngest citizens, while in the evenings, I was walking around another modern mall with multiple stores that sold individual items of clothing for over \$100 USD. I felt like I was in two different worlds, but these worlds were just miles apart.

One of the most significant challenges in Guatemala is malnutrition. According to the World Bank, “Guatemala has the fourth highest rate of chronic malnutrition in the world and the highest in LAC, with Indigenous and rural populations disproportionately affected.” An article by Escobar for UNICEF states that one in two Guatemalan children suffer chronic malnutrition, and matters do not seem to be improving. Later the same article states, “So far in 2020, a total of 20,924 children under the age of five with acute malnutrition have been counted. Two thousand nineteen statistics for the same period count 11,087 cases--nearly half.” The numbers show that malnutrition is only increasing. The seriousness of the situation is underlined by the World Bank, which states, “In Guatemala, where poverty affects half of the population, this struggle is more important and urgent than in any other country in Latin America and the Caribbean, as it exhibits the highest rates in the region: almost one million children under the age of five suffer from chronic malnutrition or stunting.” Malnutrition must be addressed within Guatemala.

As a country, Guatemala has some challenges that it needs to overcome. Too many of the population are suffering, while others live free from the pain of poverty that affects millions in their own country. In Guatemala, poverty adversely affects the Mayan population most “While being the wealthiest nation of Central America, it is also the most financially unequal . . . only 40% of Guatemalan families enjoy food security. Maya people are most affected by economic inequality and its insecurities. Between 75 and 79% of Maya families live in poverty (<US\$5.00 per day” (Bogin 12). The governing body must enact changes to make this country more secure in terms of both financial and food resources.

## Struggles for Women in Guatemala

Life is not easy for women in Guatemala. “In Guatemala, most women are only good for what they can do in the bedroom and kitchen,” says Dr. Mirna Teracena, Convoy of Hope National Director of Guatemala. Just as malnutrition in Guatemala has some shocking statistics, the same is true for women. One-third of Guatemalan women are estimated to be abused each year (Morrison 86). Sadly, the number is probably much higher. In an article written by Sarah Johnson, Psychologist Ligia Gomez tells *The Guardian*, “Women fear reporting the crime because there’s a culture of machismo and they’re scared of living without financial support, or their children growing up without a father. Women think of everything but themselves.” Unfortunately, it goes beyond abuse to murder. Carmen Quintela, a Spanish journalist living in Guatemala for almost a decade, states, “Violence against women is part of everyday life here; it is normal, and no one is surprised when a new femicide comes to light. Even as young girls, women are just objects that are sexually abused by their uncles, grandfathers or brothers. The result is thousands of teenage pregnancies every year” (Pieper 1). In Guatemala, everyday life can be a challenge for women.

It is said that Guatemala has the third highest femicide rate in the world. The World Health Organization defines femicide, by stating, “Femicide is generally understood to involve intentional murder of women because they are women” (WHO 1). In Guatemala, every day at least one woman falls victim to such a murder (Pieper 1). This is truly unacceptable, *The Guardian* reports, “Between 2014 and 2016, there were 2,264 violent deaths of women in Guatemala, of which 611 were formally reported as femicide.” The depth of femicide in Guatemala is making international news. A *Rio Times* article states that in Guatemala, there was a 31% increase in femicide in the first eight months of 2021 compared to the same period in

2020. DW, a German news source, writes, “There have been 161 femicides and more than 20,000 complaints of violence against women, including almost 3,000 rapes. But the perpetrators don’t fear any consequences: Fewer than 3% of sexual offenders end up behind bars, according to statistics from the past few years.” Action must be taken, or this injustice will continue. After living for almost twenty years in Guatemala, Silvia Trujillo says, “We live here in a state that is incapable of protecting its women and where the political will to do so is lacking. This is compounded by the way society is so pervaded by machismo that violence against women is often not reported” (Pieper 1). As a government, Guatemala must take steps to value women. In talking about violence, Holmes shares that when a system is not set up to logistically support people experiencing poverty, it can often perpetuate violence (117-118). Some may consider the women of Guatemala weak for not standing up to such violence. However, in reality, they are extremely strong to endure such physical and emotional pain while providing for the needs of their families.

### Daily Life for Women in Guatemala

Women’s lives can look vastly different across Guatemala. However, no matter their background, their day often begins long before the sun rises, especially if they need to go to Guatemala City for any reason. Those within the wealthy class arise early to beat the traffic to the office, while others start early to go to the city, hoping today will be the day they will get an opportunity to change their tomorrow. They hope they can secure a job worth the long commute; they hope they will interact with an NGO that will offer them an opportunity for a brighter future; they hope that spending a day within a city with a leading economy will lead them to economic freedom. However, this is not the case for many women who find their way trekking to



the big city. Many will work incredibly long hours in a factory or in domestic work. For those in the lower class, a day in the big city will be filled with pain-inducing labor, violence, and the crushing of dreams. It may be assumed that life outside of the city is better. Although her setting differs, the outcome does not look particularly different. Instead of working pain-inducing labor hours in a factory, these women find themselves working long hours in the fields or weaving their beautiful traditional attire. The violence is not restricted to the urban area, but unfortunately can be perpetrated even more strongly against indigenous women in areas far from the city. Besides work, these women are still the primary caregivers for the children within their household. These women are responsible for all the needs within their homes, including meals, household chores, and childcare. With their day starting long before the sun rises, it will similarly end long after the sun sets.

### Women's Empowerment

In the early 2000's when someone would talk about empowering a woman, they might be met with furrowed brows, but now the terminology has become popular within mainstream culture. However, empowerment in the developing world looks very different from in the United States. Women's empowerment is not a global feminist movement; instead, it empowers women with the resources to rise above their current situations. Cornwall defines empowerment as, "the process of enhancing the capacity of individuals or groups to make choices and transform those choices into desired actions and outcomes. Central to this process are actions which both build individual and collective assets and improve the efficiency and fairness of the organizational and institutional context which govern the use of these assets" (3). Empowerment is vital to transformation within a community.

Empowerment gives individuals the opportunity to change their own future. Ideally, an empowered person is able to identify the assets already available to them. This is what asset-based community development is all about (Wilke 5). According to the World Bank, an empowered person has the ability to make effective choices and turn them into reality (Asoph and Heinsohn 6). True empowerment occurs when individuals recognize their assets and can use them to better their lives.

Women's empowerment is important because women are the key to unlocking potential in a community. Often, mothers have the most influence on the next generation. In addition, there is a larger percentage of single mothers in the developing world. A recent Gallup study states that the rate was estimated to be 32% in sub-Saharan Africa and 24% in Latin America. These are confirmed single mothers; on top of this, more households are unofficially "single mother" households where the fathers have gone to the city with no indications of return. In homes with single or married mothers, empowered women create strong families with the confidence to overcome their challenges. As the African proverb states, "When you educate a girl, you educate a village" (qtd in Suen 61). As individuals are empowered, they will empower others (Kuenkel 89). Empowerment creates a ripple effect. Convoy of Hope, a Christian humanitarian organization, recognizes this in its programming. Women have taken their learnings and taught others. It is not uncommon for its program participants to employ other women or help them to start their own businesses. In El Salvador, a grandmother went through the empowerment program and started her own business. She taught her twelve-year-old granddaughter the principles she learned, and now her granddaughter has a business selling toys. Empowerment is a gift that keeps giving.

Empowering women affects all areas of life. There is increasing proof that investing in women's empowerment improves education, health, economic growth, poverty reduction, and food insecurity (Sharaunga et al. 197). Empowering women does not have to be complicated. In the book *Thank You for Being Late*, Bill Gates says, "Empowering women is as simple as giving women chickens. Giving her \$1,000 a year, which is \$300 higher than the extreme poverty line" (316-317). In her TedTalk entitled *Empowering Women, Escalating Economies, Enriching the World*, Avipsha Thaker shares that when people are empowered, they develop in three areas: personal, academic, and professional. Empowerment really does affect every area of an individual's life.

Along with empowerment, it is essential to help women discover their purpose and passions. It is then that a woman realizes what she was created for. As McNeil states: We all want to give our lives for something that really matters. As human beings, we want to know that our lives have meaning and purpose. By giving ourselves to the great vision of God is doing in the world, we find our significance in this bigger story. It's God's desire that each of us be a part of healing humanity. When we take the courageous journey to discover our true selves, reconcile with others and live into God's purpose, we become agents of change and transformation in a world that desperately needs healing. The journey transforms us into change agents who positively influence the society around us (137).

Although empowering women economically is important, what is more important is who she becomes in the process. Does she find healing? Does she believe in herself enough to rise above her current circumstances? This is more important than the money she brings home. It is in discovering herself and the life she was meant to live, that women are empowered. Individuals

truly find full lives in trusting and using their gifts (Palmer 75-76). It is in first being transformed within that a person becomes empowered.

### Convoy of Hope

As a Christian humanitarian organization with a “Driving Passion to Feed the World,” Convoy of Hope fulfills its mission through empowering people both globally and domestically. In the United States, it conducts community events, responds to disasters, and trains and resources rural churches. Globally it has three main initiatives: Children’s Feeding, Agriculture, and Women’s Empowerment.

Convoy of Hope’s goal for its Global Program initiatives is sustainability. The Children’s Feeding and Agriculture initiatives have sustainability built into the program. For example, in the agriculture initiative, participants receive training and seeds. Upon each harvest, each farmer gives 10% of their crops to their local Children’s Feeding Program Center. In addition, they learn how to keep and preserve seeds after harvest. As seeds produce, new seeds should be created, multiplying after the harvest. For sustainability, each farmer gives the number of seeds they originally received to another farmer to start their fields.

Women’s Empowerment is a significant part of Convoy of Hope’s strategy to feed the world. Convoy of Hope recognizes that strong, empowered women change their families and communities. Included in the Women’s Empowerment program is Economic Empowerment. This program empowers women with skills and training to make an income to provide for their family’s needs. It is when income enters the home that food security is maintained.

## Convoy of Hope Women's Empowerment Program

Convoy of Hope's Women's Empowerment program is holistic, goes beyond practical needs and skills, and addresses essential aspects of a woman's life. Many of the women who are a part of the programs have suffered difficult situations, often involving trauma. Therefore, the primary focus of all of Convoy of Hope's Women's Empowerment programming is to help women to grow spiritually and heal emotionally as an essential first step to being empowered economically.

The focus on relationships is vital to the depth of the Convoy of Hope program. Both entrepreneurship and job skills training models focus on community. It is through relationships that the program's success is truly found. Everyone desires community, and creating a space for relationships is essential (Vogl 54). One can have great programs, education, and opportunities, but if genuine relationships are not built, it is done in vain. In the depth and trust of relationships, women open up and find the healing needed to move forward. True empowerment comes from change and growth within each woman. Transformational development is at the center, where individuals overcome what poverty has stolen from them to become all God made them to be (Myers 65). Townsend et al. discuss how empowerment goes beyond resources and training, "It is often claimed that development actors such as NGOs can 'empower' communities by providing access to resources such as income, material goods, or education. However, empowerment through access to resources is not automatic. This is partly because empowerment is something that comes from within" (qtd in Willis 139). Through relationships, women are empowered to create a brighter future for themselves and their families.

Economic development is the avenue Convoy of Hope uses to bring spiritual and emotional growth opportunities. The women who participate may not gather together on their

own, but they will make an effort to gather to make a better life for their children. They want to learn how to start a business to provide for the needs of their families. Through Convoy of Hope's Women's Empowerment programs, they can grow spiritually, emotionally, and economically.

Traditionally Convoy of Hope has one model for economic development, and that is through entrepreneurship. In over a dozen countries globally, women are empowered through entrepreneurship training. These sessions are held for two hours a week by a leader in their community. They hear a devotional, build relationships with other women, and learn lessons essential to starting a business. After completing this program, the women receive the seed capital needed to start their businesses. Continued follow-up is performed through Convoy of Hope staff members and leaders in the women's community to help ensure their businesses are successful and can grow in the future.

Convoy of Hope has developed a new model for women's economic empowerment: job skills training. In 2020, Guatemala opened Convoy of Hope's first job skills training center, the CADA Academy. CADA stands for Centro de Alcance, Desarrollo y Amistad (Center of Outreach, Development, and Friendship). The CADA Academy functions as an academic institution similar to a trade school. Women can choose from five tracks: sewing/textiles, business/computers, cosmetology, culinary, and English. Women attend class two days a week for four hours. Each morning the women and staff gather for chapel with a time for worship and devotion. After this, the women attend class. Their teachers are passionate about their different subject areas, but more importantly, they are passionate about each woman in their class. They recognize that class is so much more than becoming a good cook or being able to cut a beautiful

haircut. Class is about creating a safe environment for women to find healing and experience God's presence; learning skills is merely a bonus.

Christian community development is transformational. Through this approach, the gospel is spread, and needs are met. Each focus could be separated and addressed independently, but combined, they are a powerful tool for change. Economic development is essential, but if it is addressed independently when women do not know their purpose or lack self-esteem, all the training and education could go to waste. In the same way, spiritual and emotional care can only go so far when a woman and her children are hungry. First, their physical needs need to be addressed, and then they will be open to learning how their spiritual and emotional needs can be met. Christian community development is an effective approach to meeting people's holistic needs.

#### History of Convoy of Hope's Work in Guatemala

Although its current programming launched in 2019, Convoy of Hope's presence is not new to Guatemala. As an organization specializing in disaster response, Convoy of Hope has responded to many disasters in Guatemala over the years. Unfortunately, Guatemala is ranked #5 among the countries most exposed to natural disasters (Climate Change Knowledge Portal). In addition to disaster responses, Convoy of Hope has fed thousands of children in the country over the years through a strategic partner. With sustainability as a goal, Convoy of Hope desires to establish development programs after a disaster strikes to help build sustainable, resilient communities.

In 2019, Convoy of Hope formally began programming in Guatemala. With intentionality, local partners were selected, and a team was created. Children's Feeding began with churches throughout the country. In the same locations where children were being fed, the

agriculture initiative was launched to train local farmers and create food security and sustainability for the feeding program. Concurrently, specific communities were selected for Women's Empowerment and Youth Programming. Together these programs, in partnership with local churches, began meeting the community's needs through holistic community development.

As needs were being met, a burning desire to assist another population grew. One group of women needed help: the women of La Linea. La Linea, translated into English, is "The Line." La Linea is the line of over one hundred doors within the red-light district of Guatemala. Many did not choose this life; instead, it was chosen for them. These enslaved women exist because it is profitable to others for them to exist. As Clawson states, unfortunately, "There is a market for cheap labor, for cheap chocolate, for cheap sex" (59). While in Guatemala, I met Rosella, who was trafficked from Nicaragua and found herself trapped with no family and no way out. Another one of my friends went, in desperation, to work behind these doors to provide for her family. Friends of Convoy of Hope began to ask what they could do to help these women. After successfully providing opportunities for new work by creating a coffee shop, the dream began to grow. What if women could have the opportunity to develop skills to secure a dignified job within Guatemala City? This was the birth of the CADA Academy.

Although not all of the ladies who graduate from the CADA Academy have come from La Linea, they each have a story. Throughout my time there, I heard stories of single moms, mothers who had worked tirelessly to launch a business only to never see results, and grandmothers who were left without an income or way to provide for their needs. When society turned these women away, Convoy of Hope and the local church partner wanted to welcome them. Richard Beck states in his book *Unclean*, "Hospitality is embracing those who others discard. It is overcoming disgust to make room" (140). Convoy of Hope wanted to make room.



What happened to those first ladies rescued from La Linea? After a transformational life change, four now work for Convoy of Hope. They now have the opportunity to share their story and encourage other women. It is important that organizations hire individuals who have personally advanced beyond their challenges. This helps the entire staff stay closely connected with the people they serve to understand the reality of their challenges (Janus 22-23). Through the Women's Empowerment program, lives are being changed.

### Economic Empowerment

Empowering women economically is crucial because it empowers both the family and community. Two models of economic empowerment are entrepreneurship and job skills training. According to multiple studies, both models have proved effective at bringing economic empowerment to individuals. Regardless to age, gender, and ethnic background, lives have been empowered by both of these models. The aim of this study is to evaluate the strengths of each of these models.

One limitation to note is the geographical context of the programs. The CADA Academy is in urban Guatemala City, whereas the entrepreneurship programs are primarily in rural areas, with a few suburban locations. Despite the differing geographical contexts, the research gathered will Convoy of Hope to make informed future decisions. Globally, all countries are utilizing the entrepreneurship model of economic empowerment.

### Entrepreneurship

It is important to educate women on entrepreneurship because often this is the only income option for a woman, especially in rural areas where there are usually few, if any, options for employment. It has even been said that women's entrepreneurship is a family survival

strategy (Tinker 340). Therefore, women have found effective ways to earn an income by using their gifts and talents to create a business. Effective entrepreneurial business ideas include food, handicrafts, cosmetology, and agriculture. “Women entrepreneurs are considered the most important economic agents for the country’s economic expansion. They are the owners, producers, coordinators, sellers, decision-makers, risk takers, innovators, etc.” (Vaish and Arrawatia 1082). These words are empowering, because without the opportunity for entrepreneurship, women often engage in “less meaningful” work. This involves many household activities, including fetching water, cooking, cleaning, childcare, and even home agriculture projects. It is said that women spend significantly more time on unpaid work than men. It is reported that women complete 75% of unpaid work. In no country around the globe do men and women perform the same amount of unpaid work. Therefore, women are time-poor, affecting their labor market opportunities (Chalmers 3). With all the requirements that occupy a woman’s time, how can she leverage her opportunities to bring income into her family?

Specifically in Guatemala, indigenous women, on average, formally work ten hours less than the rest of the population (Canelas and Salazar 12). As well, Canelas and Salazar state that while a woman dedicates around forty hours a week to paid work, she also dedicates the same amount to unpaid work in her home. This contrasts with men, who focus primarily on paid work (9). With these responsibilities at home, as Vaish and Arrawatia state, “As women have to fulfill dual roles, entrepreneurship is a more suitable profession than regular employment either in the public or private sector” (1082). In addition to economic empowerment, entrepreneurship has seen incredible outcomes in family relationships. As Tinker states, “Even in such patriarchal societies as Bangladesh, the involvement of men and women in the same enterprise seemed to

bind the family together for survival and enhance the value of women” (340). Entrepreneurship can provide the opportunity for income and serve as a tool to unite families.

Globally, entrepreneurship has been shown to be an effective economic empowerment model, specifically in the developing world. In 2014, Convoy of Hope conducted a study to measure the effectiveness of its Women’s Economic Empowerment program through its established entrepreneurship model. The study was conducted in Ethiopia, the first country where it launched Women’s Empowerment. Ten years after the start of the program, it surveyed graduates to gauge their success. Here are some results from that study:

Female program participants reported an average monthly business revenue of 2371.60Br, while women in the control group reported an average monthly revenue of 938.80Br. In comparison to the past three years, 84.3% of program participants reported an increased or neutral gain in household income, whereas 46.8% of the control group reported [a] decrease in household income. When asked how this income level compares to six years ago (prior to intervention), 85.8% of program participants reported that their income was “higher” or “much higher” than six years ago, while only 21.3% of the control group responded similarly. Program participants were also significantly more likely to have cash savings (72.5%) than their control group peers (29.2%). When asked to describe the success of their business, program participants were significantly more likely to be “satisfied” or “very satisfied” at 92.5%, as opposed to 58.7% of the control group. While two members of the control group had made investments into their business in the past 12 months, 30 program participants (25.2%) had invested in business expansion means.

The majority of program graduates, 80.4%, felt equipped to find the solutions to challenges they faced in their lives, only 54.5% of the control group felt similarly equipped . . . At a household level, 90.1% of program participants felt that they were more respected within their household than they were five years ago, while only 57.9% of the control group felt similarly . . . On a community scale, 87.7% of program participants responded that they “agree” or “strongly agree” with the statement, “I am more of a leader in my community now than I was five years ago,” whereas only 42.1% of the control group responded similarly. Program participants also responded that they felt their lives were much better now than five years ago 87.7% of the time in contrast to only 31.6% of the control group. (Manzi 7-9)

These are significant results, demonstrating the positive impact entrepreneurship had on the start of these women’s businesses and their longevity. Because of the effectiveness of entrepreneurship training, women are bringing in significantly higher income to meet the needs of their families.

### Job Skills Training

Another model of economic empowerment is job skills training. In this model, individuals receive training on skills to help them secure jobs from pre established employment opportunities. Worthman states, “Job training programs for women aim to promote human capital development and skills acquisition, thereby increasing access and inclusion to the formal labor market and economic autonomy” (184). To receive training, individuals can attend technical schools or avail themselves of educational opportunities that will provide training on specific job-related tasks. There is an added benefit when these programs provide proof of

certification that individuals can provide to employers. There are many skills that individuals can gain through training, such as business, culinary, trades, handicrafts, and language skills. Job skills can provide opportunities that individuals did not even know existed.

Job skills training has proven successful in giving women the skills needed to access economic opportunities for their families. Thimmappa et al. state:

Job skills training plays a key role in advancing the Sustainable Development Goals in low- and middle-income countries, especially related to decent work and economic growth, reducing inequality, and potentially gender inequality, when specifically focused on women; in this way, “job skills training” can potentially improve the well-being of individuals, as well as their families and communities.” (qtd in Worthman 188)

One example of a successful project is Proyecto VIVE completed in Mexico. To best capture the impact of the project, a description is as follows:

Proyecto VIVE, an initiative of the nonprofit Trust for the Americas affiliated with the Organization of American States (OAS), offered 40 hours of free technical and life-skills training to over sixty-eight thousand people (78.5 % women) from 2016 to 2020. The objective was to specifically reach Mexican women from groups or contexts of economic and/or social vulnerability (e.g., low socioeconomic status [SES], poor academic performance, victims of gender-based violence or from violent social environments, or unemployed or working in the informal sector) to prepare them for better job opportunities and contribute to their economic empowerment by increasing their skills in sales, retail, customer service, entrepreneurship, effective communication and leadership. (qtd in Worthman 184)

After completing the Proyecto VIVE, the percentage of women graduates obtaining economic opportunities was much higher at the national level: approximately 40% reported to have gained economic opportunities within six months after the training. Around 20% started businesses, 18% found jobs, and 2% obtained promotions; 27% continued in the same job. Furthermore, 53% reported increased incomes up to six months after the training. Regarding non-economic outcomes, almost 83% of the women surveyed reported that the training was useful or very useful for their daily life and 26% mentioned that the training helped them to increase their self-confidence, which was also supported with anecdotal evidence from the interview and focus group. (Worthman 196)

From the preceding results, job skills training opens economic opportunities for women. They can use the skills learned to find employment or even become entrepreneurs.

Although job skills training opens opportunities, there are some limitations to be aware of. Formal work can sometimes be challenging for women as they cater to many domestic and family responsibilities (UN WOMEN 10). Additionally, it must be addressed that women globally make less money than men. In the Latin American region, it is notable that more females advance to higher education than males (Rico and Trucco 16). However, what does not make sense is that although women advance further in their education, they have fewer career opportunities. Rico and Trucco states that the unemployment rate of women is 35% higher than men and that in similar roles, women make 30% less than men (38). Therefore, there needs to be a shift in the mindset and hiring process. There are jobs available, but unfortunately, favor has gone to men instead of women. However, as women gain more leadership, they must become pioneers to bring more women into the formal workforce. An example is that three out of four Convoy of Hope National Directors in Central America are women. In these countries, they have

a majority female staff, while the country with a male National Director has a significantly higher percentage of males on its staff. When women gain opportunities, they must lead the way for other women to follow.

### Entrepreneurship vs Job Skills Training Reflections and Results

Along with interviews, observations are a large part of the research gatherings in qualitative research. Fieldwork requires close observation as well as the skills of collecting and correctly interpreting data within the context they are received (Sunstein & Chiseri-Strater 265). In a study of entrepreneurship and job skills, my observations alone were highly informative. I could see the impact of each program.

My first observation was of women who were a part of the entrepreneurship program. We sat in a circle as each of them shared their experience. Many shared how the program had helped them to provide for the needs of their families. One woman shared how her business helped pay for much-needed medical expenses. Others shared about how the program had changed them as a person. One by one, they shared the hope they received from participating in the Women's Empowerment program. Smiles were evident, and some even shed happy tears as a spirit of thankfulness filled the room.

I could feel a sense of unity upon stepping into the CADA Academy. Each morning the women start their day with chapel. Worship was incredible as women cried out in thankfulness to God. Such desperation and hope were all wrapped up in the beautiful voices that sang. I stood there speechless as the women's voices filled the space. After the devotional, the women went their separate ways to their classrooms. However, even though their physical presence was

separated, the spirit of unity remained. Additionally, along with unity, there was excitement. I can honestly say that I have never seen women so eager and excited to learn.

As I observed both programs, I saw hope in action. Not all the moments were easy, and there were disappointments along the way. However, there was hope as these women's and their families' lives looked different because of the opportunity to be empowered spiritually, emotionally, and economically. Thus I realized that these program models are effective in their unique ways. The entrepreneurship model is an effective tool for economic empowerment in rural communities where few jobs exist. Without a business, making an income to meet one's family's needs could be nearly impossible. Entrepreneurship will continue to be essential as Convoy of Hope expands within Guatemala into more rural communities.

In a city like Guatemala City, where the economy is strong and job opportunities are available, the CADA Academy job skills training model is a fantastic way for women to learn skills and receive a certificate from the Ministry of Education. A certificate like this would allow them to pursue employment opportunities they would otherwise not have the opportunity to pursue. The CADA Academy model is also ideal for women coming out of trauma. It can be overwhelming for a woman coming out of a traumatic situation to become an entrepreneur. However, an environment such as the CADA Academy is the perfect place for healing. Here, she is in a supportive environment with people consistently investing in her to watch her succeed. Additionally, being individually invested in and mentored for a year by strong, faith-filled women is an invaluable opportunity for growth.

Beyond the training and experience that the women gained, one thing I noticed is that they gained a community. Whether the entrepreneurship or job skills training, both programs created a caring, supportive community. These ladies developed a bond that is not easily broken.



In this community, they have cried, laughed, and grown together. They have developed relationships that will last long after this program.

There were two words I would use to describe my visits: hope and vision. When visiting current participants, there was much hope evident. Those in the job skills training were hopeful to be able to use their skills to land a decent-paying job. At the same time, current entrepreneurship participants were hopeful that their businesses would make a profit and be able to expand. Whereas hope was the word for current participants, the word for graduates was vision. They had a vision for the future. They had navigated their first year out of the program and were continuing to pursue their dreams. Hope and vision are two powerful words. May all women globally be empowered to live lives full of hope and vision.

In addition to qualitative data, I decided to conduct a survey to gather some quantitative data. For this anonymous survey, I simply recorded each woman's type of business, income before and after programming, and the program's impact on their family relationships and relationship with God. The survey revealed that, on average, graduates of the CADA Academy saw an increase in monthly income by 88%, while in contrast, graduates of the entrepreneurship program earned a monthly income average of 55%. An interesting result is that six graduates from each program reported the same income before and after programming. The survey revealed that the CADA Academy is the more effective of the two models. However, entrepreneurship is an effective model for rural areas where women make over 50% more income before going through Convoy of Hope programming. Both programs also yielded improvements in their relationship with family and God.

Based on both qualitative and quantitative data, both models have succeeded in their contexts. The entrepreneurship model is an effective way to bring economic empowerment into a

more rural context, while at the same time, the CADA Academy does an incredible job of meeting the economic needs of women within the urban context. When deciding what model to use within the urban and suburban context, the job skills model far outshone the entrepreneurship model. Although both provided great economic opportunities, the depth and relationships of the CADA Academy were truly evident. As Dr. Mirna, the national director, states:

Although the women of the entrepreneurship training live in the same community, they only have class for a total of 16 hours for the entire training. However, the ladies who are a part of the CADA Academy spend 15 hours a week together. Because of the relationships that are nourished and the quality of the education, the CADA Academy is truly a life-changing experience. If other cities are deciding what economic empowerment model to use, I would definitely suggest the CADA Academy, job skills training model.

As stated, the CADA Academy's comprehensiveness creates an effective method for economic and personal life transformation.

Apart from my observations and the survey, I wanted to ask about the model's effectiveness according to some of our participants and leadership staff in Guatemala. Here are their stories.

Alba dreamed of studying cooking, but her economic situation prohibited her from chasing this dream. However, having the opportunity to become a student at the CADA Academy made that dream a reality; she states:

I love my job now. It gives me more time, and I get to sell food. . . . Before the program, I was in a very low economic situation. Sometimes I didn't have anything to eat. But after I came here, we have seen that our economic situation supports us. Thank God now we

have a very good economic stability. . . . Before being a student at the CADA Academy, I was generating maybe about 600-700 a month. Now, I am generating what is around 2500-3000. . . . I never tire of thanking God for the opportunity He gave me to learn by meeting the people who are pursuing Truth. Here they helped me a lot which is in teaching me a trade, but also spiritually every time we came, we learned something new from the Bible every day and that helped me a lot. We studied the book of Esther and I realized how she fought for her people, right? So, if she could do it, why couldn't I? The truth is that for me, God is all the joy and gives me the strength to go on, I can tell you that I feel happy!

Yesenia is also a student at the CADA Academy, where she studied business administration. She shared her experience with me:

I learned so many things in this program. Before I came I didn't know how to use a phone, now I know so much. . . . learned to set up a Facebook page, it has helped my business. Also, I have had the opportunity to intern at my brother-in-law's internet café earning more income. My sister has a dream of teaching children computer classes at the internet café and I can help her with that. . . . Knowing how to use a computer helps me to get a better job. . . . After graduating from the CADA Academy I make double the amount of money. . . . I thank God because He is lifting our heels.

AnnaMaria is a graduate of the entrepreneurship training. She shares about her business despite the fact that a volcano recently destroyed her town:

I have four children, the two youngest are twins. They needed a lot of resources, but we didn't have them. It was a challenging time. To make money I began selling food, this helped. However, I had never had training on business and could use some support. I

heard that a church in my community was starting a training., so I joined the Convoy of Hope Women's Empowerment Program. I have increased my income by 25%, and I now have a cart now to sell my food out of. Also, I have enough funding to help both my daughter and 2 sons' families. I also got ill and my expenses were covered by the money I had saved. I thank God I have sold more. God is very very good.

These are just a few of the couple of hundred testimonies that could be shared from the few short years Convoy of Hope has been achieving economic empowerment in Guatemala. Through my interviews with eight women, I had the privilege to learn about their experiences, and they all shared similar positive experiences. Their experiences were life-changing and have provided increased income for their families. These women have not only been empowered economically, but they share the impact of being emotionally and spiritually empowered as well.

## Conclusion

Empowering women is transformational because it transforms not only their lives but also their families and, therefore, their communities. Therefore, the proper steps must be taken to provide opportunities for women to pursue economic empowerment. Although there are many methods, entrepreneurship and job skills training have proven successful models in providing economic opportunities for women. In an urban setting, the job skills model proved most successful with the safe, consistent environment it provides the women. However, the most effective model is one that works best within the context in which it is being used.

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Investing in Hope:  
A Roadmap to Sustainability in  
Women's Economic Empowerment

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GLST 5963 Integrated Project 1

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This Integrative Project is submitted in partial fulfillment of the requirements for the Master of Arts in International Community Development, College of Social and Behavioral Sciences at Northwest University.

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## Introduction

Community development is about training and equipping a community to help meet its own needs. The desired goal is for the community to become sustainable without outside support. However, what happens when a successful program relies on outside funding? A sustainable model of funding is needed to continue the work of community development organizations after they leave.

Convoy of Hope's community development model aims to resource and support communities for a few years by providing multiple initiatives that create sustainability. However, its Women's Empowerment programming is entirely reliant on outside support. Both seed capital and academic scholarships are donor funded. The proposed framework will provide financial

sustainability for Convoy of Hope's Women's Economic Empowerment programming in both entrepreneurship and job skills training.

### Community Development and Sustainability

In John 10:10, Jesus says, "I have come that they may have life, and that they may have it more abundantly." Jesus desires that all live an abundant life, which means living a healthy and whole life. That is a common desire of Christian community development practitioners. Through working with local leaders and building upon community assets, community development workers help to bring this abundant life to all. It is God's desire that none live in poverty or suffer the world's injustices. Instead, He desires that each individual has their needs met and, most importantly, live in a relationship with Him.

The focus of community development truly is on the individuals that make up the community. It is through empowering individuals that the community is developed collectively. In the book *Developing Communities for the Future*, Kenny states, "Community development empowers community members and creates stronger and more connected communities" (qtd in. Abiddin et al. 3). A motivation in community development is to cultivate local assets and train local leaders to make lasting sustainable change in their communities. As quoted, "Community development can provide opportunities for local communities to enhance the socio-economic situation and use available resources in a better way" (qtd. in Abiddin et al. 2). It is the joint effort of many people and organizations that makes this possible. Government's, churches', non-government organizations' (NGO), and key local stakeholders' collaboration is required.

At the forefront of community development are NGOs. These organizations are often started with a desire to foster flourishing within communities. Abiddin et al. explain this idea as

follows: “NGOs seek to promote sustainable community development through activities that promote capacity building and empowerment” (3). With a desire to promote flourishing, it is NGOs’ goal to build capacity within a community to help it become sustainable.

#### Convoy of Hope Women’s Empowerment Initiative

As an NGO, Convoy of Hope seeks to equip community members to meet the needs within their community. Its programming is holistic, meeting physical, emotional, and spiritual needs. By partnering with local churches, it is Convoy of Hope’s desire that communities become sustainable as its people live abundant lives.

One of Convoy of Hope’s initiatives is Women’s Empowerment. Through a supportive community, women learn the skills necessary to provide for the needs of their families. As stated on the Convoy of Hope website, “When women participate in the Convoy of Hope Women’s Empowerment program, the cycle of poverty is broken. . . . Convoy partners with women as they start their own businesses and support their families” (Convoy of Hope).

Historically, Convoy of Hope has empowered women economically through entrepreneurship. However, recently a new model for economic empowerment has been launched. Both programs have seen success in women gaining the income they need to see their families flourish. Through the collective hard work of these women, we see a change in the whole community. The impact of empowering women economically is summed up in the statement: “When a woman generates an income, it doesn’t only benefit her—the entire community profits” (Convoy of Hope).

Convoy of Hope currently offers entrepreneurship training in fifteen countries globally. Through its program, women gather to receive training from locally trained leaders. They learn

about their God-given talents and how they can combine these with their newly acquired business knowledge. After completion of the program, the women receive seed capital to start their businesses. Entrepreneurship has been proven to be an effective model of economic empowerment for women: “Non-profit organisations seeking to facilitate the entrepreneurship of women have been earmarked as powerful platforms with the potential to increase the sustainable incomes of women” (Derera et al.).

Convoy of Hope has a new program model that was established in the country of Guatemala. Here, the CADA Center, a job skills training center, was born. In this economic empowerment model, women learn job skills to gain employment in the established job market. There are five different tracks for the women to choose from: sewing/textiles, culinary, business/computers, cosmetology, and English. Upon completion of the program, women receive an official certificate from the Ministry of Education that can be used to pursue employment. Convoy of Hope’s Guatemala National Director Dr. Mirna describes the CADA Center as a “long-lasting, mindset shifting opportunity where the women get to learn a lot of skills.”

Both programs have seen great success. However, despite their success, these programs are not sustainable because they rely on outside funding. Convoy of Hope’s other initiatives train local leaders for complete ownership and have a sustainable model that should allow the programs to continue without outside support. Unfortunately, this is not a reality for Convoy of Hope’s Women’s Empowerment programs. However, this challenge is not unique to Convoy of Hope: Raniga and Ngcobo state, “It must be noted that the sustainability of entrepreneurial activities depends to a large extent on access to credit and funding from both non-governmental organisations and government institutions who are primarily responsible for promoting women’s economic development” (qtd. in Raniga 23). However big the challenge, solutions do need to be

made so that women's empowerment programs can become sustainable without the need for outside support.

#### Investing in Hope: A Roadmap to Sustainability in Women's Economic Empowerment

As noted, all current Women's Empowerment programming is reliant on outside support. Therefore, a proposed new model could bring sustainability to Convoy of Hope's Women's Empowerment programming. The desire is to create a model where funding can be continually cycled to support new women in the program. By adding a new "Savings and Give Back" program, Investing in Hope, sustainability could be created without needing continual funding.

#### Savings Groups

The first part of the Investing in Hope proposal is developing savings groups (SGs). SGs have been an effective form of microfinance in developing countries. SGs emerged as a complement or alternative to financial services delivered through microfinance institutions to reach populations that are more rural, more remote, and much poorer. Allen explains, "SG participants contribute and loan out their own money, eliminating the need for traditional financial institutions and sharing the risk among participants that borrowers may be unable to repay the loans" (qtd. in Orr 3). As noted, creating SGs would allow the women to learn how to save as they begin making more money. "It has been proven that as commitment saving devices', informal SGs increase individual and household saving rates" (qtd. in Landman and Mthombeni 2).



As a leader in faith-based SGs, The Chalmer's Center operates SGs in partnership with the local church. A blog written by Jeff Galley for The Chalmers Center summarizes the concept behind SGs:

Savings groups like this one operate on pretty basic principles. A person commits to saving a little bit of money each week. The group's savings are pooled together. After the savings accumulate for a few months, any group member can borrow money, use it to do something valuable, then pay the amount back into the fund. After a year, the savings are shared out equally to the group and the process starts all over again.

These groups form a great resource for low-income communities by providing access to savings and loans.

SGs create sustainability not only within the community but within individual homes as well. By learning how to save, women will create financial stability within their homes. Therefore, it would be beneficial to implement SGs after initial programming. After graduating from either program, women would continue to gather monthly in SGs. Each graduate will be required to contribute a minimum of \$10 of personal savings monthly. Over two years, each woman should not only have an established business but will have acquired significant savings as well. Additionally, SGs have many benefits beyond learning about the importance of savings, including continued community and support after businesses are launched, accountability and leadership opportunities, spiritual development, and access to loans to continue expanding their business.

## Give Back Program

In addition to SGs, the new sustainability model, Investing in Hope, would require women to invest in their community through a “Give Back” program. As these women have been blessed, they bless other women to have the same opportunity that they received. An embedded “Give Back” program would create continued sustainability within the program. After the launch of their business, as women gather in SGs, they would bring an additional \$10 monthly to support other women to start the program. After two years, the women would have each contributed \$240 back to the program, which is close to the average amount of seed capital they receive, to enroll more women into the program. Therefore, after two years of savings, each woman has developed a significant amount of savings and has almost entirely paid back her seed capital so that another woman can enter the program. Through the Investing in Hope model, women’s empowerment almost reaches full sustainability.

## Conclusion

Community development is focused on helping communities flourish through activating assets, implementing knowledge, and stewarding resources. Therefore, it is imperative that local leaders embrace ownership and that models are established that provide sustainability for continued programming. Sustainability has been challenging for Women’s Empowerment programming because it has relied on outside support. However, Convoy of Hope is pursuing a new sustainable model allowing community-owned and financially sustainable programming. Through Investing in Hope, and SG with an embedded “Give Back” program, graduates support

other women to enter the program. Empowering communities to fully support their own programming is what community development and sustainability are all about.

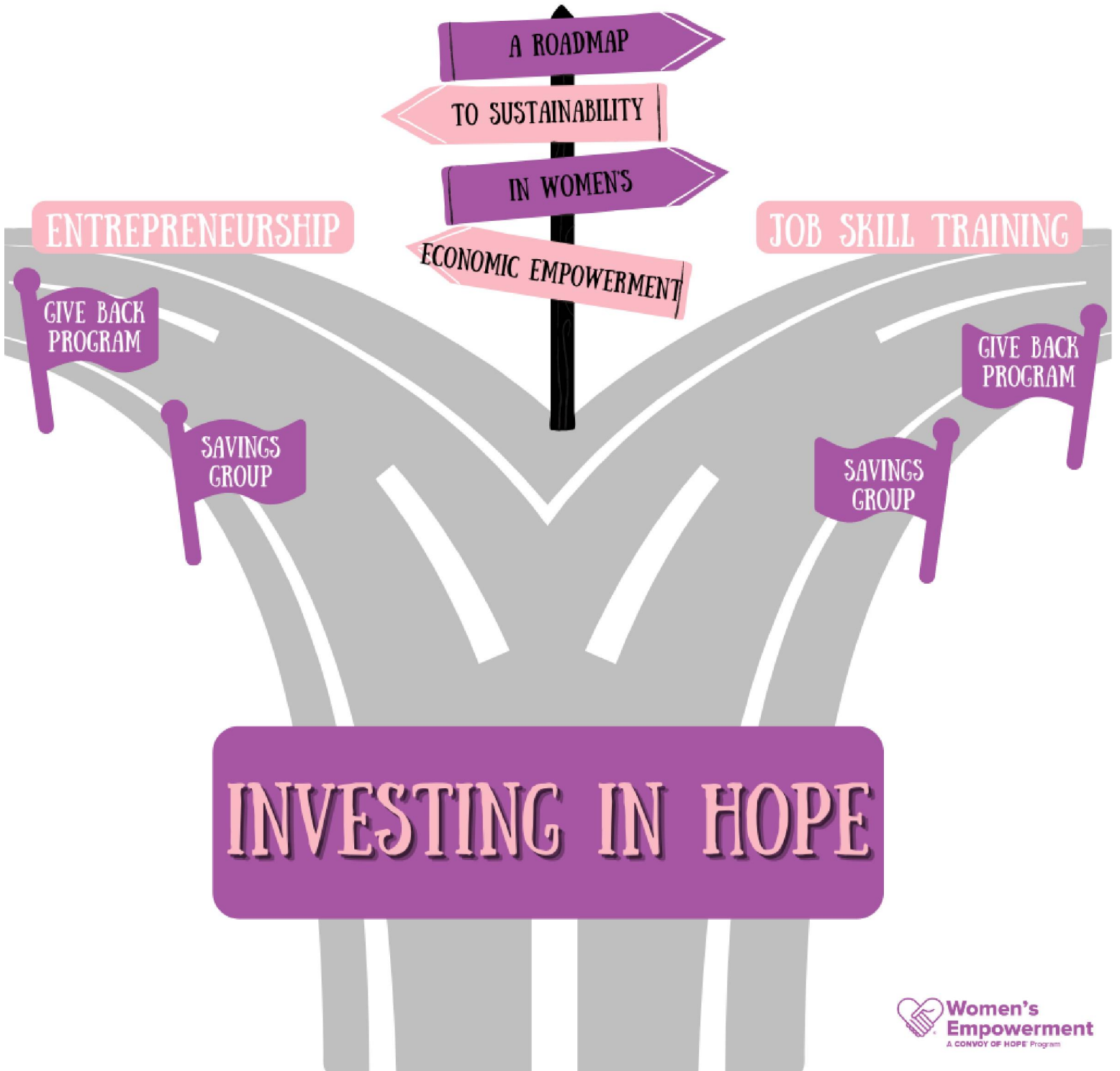
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Investing in Hope Proposal





# Investing In Hope

## A Roadmap to Sustainability in Women's Economic Empowerment Programs

### **Project Objective:**

To create a sustainable financial model for Convoy of Hope's Women's Empowerment Programs so that programming can be fully owned and supported at the community level.

### **Project Managers:**

Katelyn Schmitt (Global Women's Empowerment Specialist), Dr. Mirna Taracena (National Director- Guatemala) and Vivian García (Women's Empowerment Coordinator- Guatemala)

**Partners:** Convoy of Hope, Convoy of Hope Guatemala, CADA Academy, Chalmers Center

**Core problem:** Convoy of Hope's Women's Empowerment programs are not sustainable as communities rely on outside support through Convoy of Hope.

### **Project Impact:**

This project will allow Convoy of Hope Women's Empowerment Program to become financially sustainable. This would allow communities to implement programming without the need of outside funding.

### **Target Population:**

Graduates of Convoy of Hope's Women's Empowerment programs in Guatemala.

### **Project Location:**

This project is to be piloted throughout the country of Guatemala. Women's Empowerment entrepreneurship groups meet throughout the country, while the CADA Academy is in Guatemala City.

### **Project Beneficiaries:**

The beneficiaries for this project include the communities with active Convoy of Hope Women's Empowerment programs. All of Convoy of Hope's global team will also benefit from this project as we create a framework for sustainability within our global Women's Empowerment Programs.



Qualitative Interview Questions:

- Tell me about your business
- What did you do before you attended Convoy of Hope programming?
- Tell me about your experience with (CADA Academy/Entrepreneurship Training)?
- In what ways does your life look different after completing Convoy of Hope programming from before going through programming?
- How does your family's economic situation compare before and after programming?
- What did was your monthly income before programming?
- What is your monthly income after completing programming?
- What opportunities do you have now that you did not have before?
- Have you been able to help anyone else from what you have learned in the program?
- What were your dreams before training compared to what they are after training?
- How has your family relationships changed since your time in the program?
- How has your spiritual life changed?
- How did you hear about the program?



### Entrepreneurship vs Job Skills Training Survey Results

Graduate	Which option best describes your job/business?	My monthly personal income has ___ after completing Convoy of Hope programming:	Income before (Quetzals)	Income after (Quetzals)	Percentage of income increase	How would you rate your family relationships prior to participating in the Convoy of Hope program?	How would you rate your family relationships after going through the Convoy of Hope program?	How would you rate your relationship with God before participating in the Convoy of Hope program?	How would you rate your relationship with God after participating in the Convoy of Hope program?
Community Entrepreneurship	Sewing	Increase	200–300	500–600	150%	4	5	5	5
Community Entrepreneurship	Retail	Increase	400–500	900–1000	125%	4	5	5	5
Community Entrepreneurship	Food	Increase	100–200	300–400	200%	2	5	5	5
Community Entrepreneurship	Food	Same	600–700	600–700	0%	4	5	5	5
Community Entrepreneurship	Business	Same	700–800	700–800	0%	5	5	5	5
Community Entrepreneurship	Food	Same	700–800	700–800	0%	1	5	3	5
Community Entrepreneurship	Food	Same	0–100	0–100	0%	2	2	1	2
Community Entrepreneurship	Food	Same	800–900	800–900	0%	1	4	1	4
Community Entrepreneurship	Retail	Same	0–100	0–100	0%	3	4	5	5
Community Entrepreneurship	Food	Increase	400–500	700–800	75%	4	5	4	4
CADA Academy	Food	Same	0–100	0–100	0%	3	5	5	5
CADA Academy	Beauty	Same	900–1000	900–1000	0%	4	4	5	5
CADA Academy	Food	Increase	1500–1600	2100–2200	40%	1	1	1	1
CADA Academy	Beauty	Increase	0–100	600–700	600%	1	1	5	5
CADA Academy	Computers/ Business	Same	800–900	800–900	0%	5	4	5	4

	Administration								
CADA Academy	Food	Increase	600-700	1800-1900	200%	3	5	4	5
CADA Academy	Sewing	Increase	1300-1400	1900-2000	46%	5	5	5	5
CADA Academy	Food	Increase	100-200	200-300	100%				
CADA Academy	Food	Same	400-500	400-500	0%	3	3	3	3
CADA Academy	Beauty	Same	200-300	200-300	0%	1	2	2	4
CADA Academy	Retail	Increase	700-800	1200-1300	71%	2	4	4	5
CADA Academy	Computers/ Business Administration	Same	1200-1300	1200-1300	0%	3	3	1	3



# Investing In Hope

## A Roadmap to Sustainability in Women's Economic Empowerment Programs

### **Curriculum:**

Chalmers Center RESTORE:Savings Curriculum.

### **Timeline:**

Initial Startup- 1month Full implementation- 1 year

### **Budget:**

It will be necessary to budget for the RESTORE:Savings curriculum training. The amount will be determined after the location is selected. After this initial training, training for new groups will be included in their program launch training. In addition, a small budget would be needed to purchase lock boxes and locks for each group.

### **Project Monitoring and Evaluation:**

In addition to regular monitoring and evaluation, program staff and community leaders will be given the opportunity have routine check-ins with project managers to discuss and provide feedback about the pilot. As well, surveys will be given to the pilot participants to gather their feedback.

### **Project Implementation Strategy:**

Project Managers will meet to discuss logistics to launch the pilot program. With careful consideration, five pilot entrepreneurship site locations will be selected in addition to the CADA Academy. After selecting pilot locations, it will be time for training. Since we will be utilizing the Chalmers Center RESTORE:Savings Curriculum, we will plan training dates with the Chalmers Center team. After dates are secured, a location for training will be identified. Each community leader will be notified of the training and its location. Planning for the training will occur, including planning lunches, purchasing supplies, and printing materials. The Chalmers Center team will lead the three-day training.

In addition to the Chalmers Center training, leaders will also learn about Convoy of Hope's new Investing in Hope Give Back program. After training, each training participant will have individual follow-ups to confirm they are confident to lead the Investing in Hope program. Throughout the launch and implementation of the pilot, project managers will continually check in and support the trained leaders. Upon full completion of the Investing in Hope program cycle, additional feedback will be gathered for future implementation.



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