CASE STUDY OF MUJERES MOVIENDO MÉXICO: FOSTERING WOMEN’S EMPOWERMENT THROUGH PRACTICAL TRAINING AND NETWORKING

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Morgan Anne Simpson, B.A.

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Morgan Anne Simpson, B.A.

Thesis Advisor: Eva Arias, M.P.A.

ABSTRACT

This case study explores the impact of the Mujeres Moviendo México program implemented by Crea Comunidades de Emprendedores Sociales A.C. (“Crea”), a Mexican non-profit organization, considering specifically participants’ own perceptions of how the program affected their lives. Taking the case of the program operating in the state of Querétaro, Mexico, this work looks at how the project, through its unique training program that combines a practical business skills course with a “personal initiative” course focusing on “soft skills,” contributes to the empowerment of the program beneficiaries. In fact, Mujeres Moviendo México’s strength lies in the way it goes beyond practical training and provision of funds. Specifically, this study found that the program’s success in fostering participants’ self-esteem, self-worth, and self-starting behavior, as well as in creating networks of women with shared goals and dreams, contribute significantly to beneficiaries’ empowerment. Rather than simply providing tools for economic growth as many such development programs do, Mujeres Moviendo México fosters a community of people who inspire and push each other to advance personally and economically.
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CHAPTER 1: Introduction

While women’s participation in the workforce in Latin America has increased in recent years, there is still a significant wage gap in all sectors between men and women, and, in general, women most often occupy underpaying, menial, and informal jobs. Additionally, women are twice as likely as men to be in unpaid jobs (Forman, 2014). Women’s empowerment, meanwhile, has been shown to be a critical precondition for the elimination of poverty, in particular as women disproportionately bear the brunt of poverty and suffer from lack of access to education services and productive opportunities. In terms of human rights, as well as for the cost and development implications, gender equality and women’s empowerment are imperative for Mexico’s advancement.

Mexico lags in progress toward gender equality, ranking 77th among 188 countries in the 2016 Gender Inequality Index, behind countries such as Cuba, Venezuela, Albania, and Lebanon (UNDP, 2016). Likewise, Mexico ranked 81st overall among 144 countries in the global gender gap index, performing worst in the Economic Participation and Opportunity subindex, under which it ranked 124. Within that index, Mexico ranked 20th of 24 countries evaluated in Latin America and the Caribbean (World Economic Forum, 2017). It is important to look at effective ways of addressing this issue in order to close the gender gap and promote both equality for women and sustainable development for the country.

In light of these issues, this case study aims to assess the impact of the Mujeres Moviendo México (MMM) program implemented by the Mexican non-profit organization Crea Comunidades de Emprendedores Sociales A.C. (“Crea”). In particular, it looks at the program’s effectiveness in empowering Mexican women through a training course
that combines practical skills for running a business with “soft skills” aimed at igniting entrepreneurial and empowered thinking and action in the participants. The MMM program was specifically chosen for this study because of this innovative approach to empowering women, which deviates from simple microcredit programs. In particular, this study seeks to explore the benefits fostered by the additional aspect of the “soft skills” Personal Initiative module of the training course, as well as the effects on empowering participants of combining such soft skills training with practical training. In Mexico, some of the greatest challenges to female entrepreneurship have been identified as lack of self-esteem, fear of failure, and lack of entrepreneurial knowledge (Cantú Cavada, Bobek, Skoko, and Maček, 2018). As such, it is interesting to look at a program such as MMM, which aims both to impart business knowledge and to foster entrepreneurial spirit.

Finally, using a review of theoretical writing on the concepts of empowerment and gender equality, this study looks at the intersections of different forms of empowerment generated by a program such as Mujeres Moviendo México. Through this review, the study hopes to measure the program’s success, to identify areas for improvement, and to provide useful data to inform future programming aimed at comprehensive women’s empowerment and steps toward gender equality.

**The Mujeres Moviendo México Program**

The Mujeres Moviendo México program, implemented by Crea, offers a two-part training course held over the course of ten weeks for women who own their own businesses or who have an idea or desire to start a business. Once the course is completed, the organization provides technical assistance and mentoring to the women, in
particular helping them to apply for credits and other resources from public and private sources. Finally, participants are included in MMM’s network of women entrepreneurs.

Crea is a civil society organization that “trains and guides women with scarce resources to develop productive activities, strengthen and drive their businesses forward, create jobs, and open new distribution channels for their products. In this way, it contributes to women’s comprehensive development as decision-makers and successful entrepreneurs who are leaders in their homes and communities” (Crea Comunidades de Emprendedores Sociales A.C., 2015). Crea’s program, Mujeres Moviendo México, aims to “promote the development of women entrepreneurs by giving them access to resources, networks, information, and technical and administrative assistance, especially for those who are socially or economically marginalized.” Crea has strategic alliances with various Mexican government institutions, including the National Institute for Entrepreneurs, the National Institute for Women, and the state governments in the five states where the project is implemented (Aguascalientes, Federal District, State of Mexico, Querétaro, Hidalgo), as well as with several private institutions. The project was first implemented as a small pilot in Zacatecas following the founder’s university research, designed to support women left behind to run families and businesses when their husbands immigrated to the United States. The program aimed to provide comprehensive support to these women who were fighting to support their families with scarce tools or resources and numerous barriers to success. Based on the program’s success, the pilot was expanded to the five abovementioned states, and Crea partnered with the World Bank and the Mexican Central Bank for them to conduct a third-party evaluation of the program.
The ongoing World Bank study—entitled “Impact Evaluation of a Large Scale Female Entrepreneurship Program in Mexico”—looks specifically at evaluating the MMM program’s success at improving the business performance of female micro-entrepreneurs. During the selection period, all women interested in participating in the program in all five states of operation for the large-scale pilot (Aguascalientes, Federal District, State of Mexico, Querétaro, Hidalgo) were required to complete a long survey and then were randomly placed into either a treatment or control group. Each group of 50 women was split into a treatment group of 25 and a control group of 25, balanced between high and low potential entrepreneurs based on scores from the Raven test and digit span test included in the survey tool. The trial conducted a first follow-up survey six months after the treatment group’s course ended or should have ended, and then has in place long-term follow up to be conducted between 18-21 months after the treatment. The trial explains: “In the long term follow up as outcome variable of interest for the impact evaluation we will analyze performance measures such as weekly profits, sales, number of clients, number of products, investments, etc. Further, in the short-term follow up we will also analyze impact on management behavior, changes in strategic behavior for setting up prices, using accounting methods, and financial planning” (Iacovone, 2017).

The study also intends to evaluate whether the MMM program has greater impact on the higher potential entrepreneurs as compared to those assessed to have lower potential based on the abovementioned cognitive tests and education level data (Iacovone, 2017).

As an in-depth quantitative evaluation, the World Bank study should provide useful information with regard to the program’s effectiveness at improving the participants’ abilities to run a business. Indeed, it has been reported that the preliminary
results of this study indicate that those women who participated in the MMM program increased their weekly earnings by 10% (Familiar, 2017).

This case study, meanwhile, looks at the MMM program from a distinctly different angle: the perspective of the women themselves. While economic power is important, as discussed in the forthcoming sections of this report, I suggest that a woman’s view of herself and changes in her own perceptions are of utmost importance in demonstrating “empowerment.” For this reason, this study differs from that of the World Bank, and should provide useful supplemental information on the MMM program’s impact, by looking specifically at the participants’ perceptions of the program and its effects on their lives through data collected through a variety of methods. Together, these studies will provide a more complete picture of the MMM program, its strengths, and its weaknesses.

As discussed in further detail in Chapter Three on study approach, this analysis takes the form of a case study that investigates the impact of the MMM program, as perceived by the participants themselves. This flexible approach uses a mix of contemporary quantitative and qualitative data that was most useful in exploring the MMM participants’ own perceptions of their change and empowerment as a result of the program. It is hoped that this approach will provide valuable information on the program’s effectiveness that can in turn inform ways to improve the MMM program as well as provide useful insights to other such development programming.
CHAPTER 2: Theoretical Context

To provide a framework for the analysis and interpretation of the results of this case study, this section first lays out some of the theoretical background. The theoretical context provides definitions and an understanding of the concept of empowerment that are useful for understanding the impact of the MMM program on its beneficiaries and, in turn, will inform the assessment process. Subsequent sections of this case study will refer back to the definitions and concepts of empowerment explored here when discussing the results of the MMM program and this study’s findings.

Empowerment has become a very popular term, first embraced by the feminist movement in the early 20th century and in more recent decades adopted by the development world. In the latter, it is most often used in reference to women or the impoverished and used to demonstrate the strength and objectives of assistance programs. Not everyone agrees on how to define empowerment, however; indeed, some even embrace the very vagueness of the concept because it provides flexibility of approach and action (Kabeer, 1999).

As regards women, the United Nations (UN) asserts that empowerment consists of five components: “women’s sense of self-worth; their right to have and to determine choices; their right to have access to opportunities and resources; their right to have the power to control their own lives, both within and outside the home; and their ability to influence the direction of social change to create a more just social and economic order, nationally and internationally” (Guidelines on Women's Empowerment). At the root of these components is a woman’s economic empowerment, which the UN Development Fund for Women defines “as having access to and control over the means of making a
living on a sustainable and long-term basis and receiving the material benefits of that access and control” (Advancement of Women, 1996). At the same time, in considering women’s empowerment, it must be understood that the concept occupies both public and private realms. (Agarwal, 1997; Stromquist, 1995). For this reason, this study explores MMM beneficiaries’ sense of empowerment both in the business world and at home.

**The Concept of Empowerment and How to Measure It**

Sarah Mosedale identifies a few, generally accepted aspects understood to be necessary to the empowerment process. First, in order for one to become empowered, she must first be considered to have been disempowered, or in other words, “disadvantaged by the way power relations presently shape [her] choices, opportunities and well-being” (Mosedale, 2005: 243). Furthermore, empowerment cannot be given by a third party; rather, it must be claimed by the disempowered person herself. Thus, third parties can only act as facilitators of women, helping them to empower themselves. Next, “definitions of empowerment usually include a sense of people making decisions on matters which are important in their lives and being able to carry them out. Reflection, analysis and action are involved in this process.” As a result, empowerment-focused development interventions tend to concentrate more on the individual rather than at the collective level (Mosedale, 2005: 244). Finally, empowerment is a continuing process rather than an absolute product; “people are empowered, or disempowered, relative to themselves or, importantly, relative to themselves at a previous time” (Mosedale, 2005: 244). Indeed, women’s empowerment involves not only the outcome of the process, but also the process itself of gaining greater control over social and material resources and undermining patriarchal ideology (Batliwala, 1994).
Despite acknowledging that the essence of empowerment requires one to claim it for herself, Batliwala also recognizes the need for an external agent of change that spurs women into empowering themselves rather than continuing to accept their own oppression. New information and ideas can prompt the changes to self-image and consciousness that are needed to drive women to action (Batliwala, 1994).

Mosedale defines women’s empowerment “as the process by which women redefine and extend what is possible for them to be and do in situations where they have been restricted, compared to men, from being and doing. Alternatively, women’s empowerment is the process by which women redefine gender roles in ways which extend their possibilities for being and doing” (Mosedale, 2005: 252). Naila Kabeer presents a similar definition, seeing women’s empowerment as a “process by which those who have been denied the ability to make strategic life choices acquire such an ability” (Kabeer, 1999: 435). This ability to make choices, according to Kabeer, involves three interrelated concepts: resources (pre-conditions, human, social and material); agency (process); and achievements (outcomes). Resources and agency together give one the capability to achieve one’s goals. The process of change entails a woman gaining choices that she did not have before, again emphasizing the need first to have been disempowered to be able to become empowered (Kabeer, 1999).

In more recent writing, Batliwala has expressed more pessimistic views on women’s empowerment, seeing the concept as increasingly co-opted, a process that has lessened its meaning and power. Specifically, she states: “the once powerful idea and practice of women’s empowerment degenerated into a set of largely apolitical, technocratic, and narrow interventions that create nothing like the radical transformation
envisaged by early women’s movement leaders—and... was brought to serve neo-liberal economic ends” (Batliwala, 2007: 559). Many thinkers have expressed this view, that women’s empowerment—a concept that once belonged to a radical social movement—is being downsized and often reduced to microfinance programs of limited scope that do not seek broader goals and more effective, comprehensive approaches to women’s empowerment (Batliwala, 2007). Mosedale echoes this fear: “There is a danger of the term empowerment becoming a buzzword within certain circles in development policy and practice and of its being used to add glamour (rather than value) to interventions which actually seek to achieve a variety of economic and social outcomes, which, though they may be extremely desirable in themselves, do not necessarily challenge existing patterns of power” (Mosedale, 2005: 252).

Indeed there is a large body of literature that discusses the benefits, disadvantages, and effectiveness (or lack of effectiveness) of microcredit programs. I will not go into depth on this issue here, because the interest of this paper is precisely to consider a program that focuses on women’s economic development, but which at its core is focused on several ways of empowering women economically and socially other than simply providing credits. Mosedale touches on the microcredit issue, explaining that “it does seem clear that many women have benefited from increased access to and control over cash but evidence also indicates that [according to Mayoux] ‘female targeting without adequate support networks and empowerment strategies will merely shift the burden of household debt and household subsistence onto women’” (Mosedale, 2005: 247-8). **Mujeres Moviendo México** might be an example of such a program that goes beyond merely offering microcredit, to provide support networks and strategies for financial
success and a broader degree of empowerment as opposed to just handing out cash.

Even though ‘empowerment’ has become a widely used term, particularly in the field of development, there is no one accepted method for measuring or tracking it. Despite the lack of consensus within the body of literature as to how to evaluate women’s empowerment, one extensively researched approach is the “participatory” method, which aims to fine-tune the planning, execution, and evaluation of programs based on the views of the intended beneficiaries. Indeed, “participatory methodologies for agreeing locally relevant indicators of poverty, including wealth ranking, can be used to agree locally relevant indicators of empowerment” (Mosedale, 2005: 247). This speaks to the importance of gathering information on participants’ own perceptions when evaluating empowerment programs. For this reason, this case study gathers and analyzes information from the participants in the Mujeres Moviendo México program regarding their own perceptions of the program and its effects on their lives and their own empowerment.
Intersections of Gender Inequality and Women’s Economic Empowerment

It is impossible fully to understand women’s empowerment without also understanding the role that gender inequality plays. Indeed, it is a key source of disempowerment for women. Its relevance to any discussion of women’s empowerment is undisputed: “gender inequality has been one of the most enduring forms of inequality across all societies over the course of human history, and the gender divide has been… one of the deepest and most resistant forms of inequality existing in the world” (Dorius and Firebaugh, 2010: 1957-8). Specifically, “gender inequality exists when men (or women) enjoy a disproportionately large share of some valued good such as political power or long life. Men and women can differ in any number of domains, so gender inequality intersects with other types of inequality (educational, economic, political and so on)” (Dorius and Firebaugh, 2010: 1941).

This project focuses primarily on the intersections of economic inequality between women and men and how those link to other forms of inequality and gender empowerment issues. That is to say, it will look at how providing disempowered women with resources and tools to enable them to economically empower themselves is reflected through their own perceptions of their own relative inequality and disempowerment, both economically and otherwise.

Forsythe et. al. analyze the three main theories on the relationship between gender inequality and economic growth. Those theories are: 1) the Modernization-Neoclassical Approach, which asserts that gender inequalities decline with industrialization and economic growth; 2) The Boserup Thesis and Women in Development Approach, which states that during initial growth, the gender gap widens, but that after a certain threshold
of economic development inequalities do begin to diminish; and 3) The Critical Feminism and Gender and Development Approach, which opposes the former two, insisting on the “continuing or rising vulnerability of women over the course of economic development” (Forsythe et. al., 2000: 577). Forsythe, et al., find that while economic development generally tends to result in greater gender equality, thus supporting the first two theories, in some cases it does not, as purported by the third. Rather than declaring one approach correct, there is a need for an ongoing adjustment of the women’s empowerment agenda and goals to identify strengths and weaknesses of the policies pursued and the institutional framework in which those policies are executed. They call for a “better understanding [of] the ways and the context in which economic development benefits women and the ways in which women articulate the limitations and the importance of economic development in creating an agenda for their empowerment.” They highlight that economic advances can be beneficial to women’s empowerment as long as they are approached in the right way for the context (Forsythe et. al., 2000: 609).

Nelly Stromquist identifies low-income adult women as a prime target for empowerment because “authoritarian behaviors by husbands in the home make families and households in general a terrain that serves the maintenance rather than the transformation of unequal gender relations” (Stromquist, 1995: 16). Empowerment can come from any significant effort that involves those women stepping outside of the home. This collective, empowering action outside the home may take many shapes and forms, one of the most key of which is economic leverage. An outside job often increases a woman’s burden, given her domestic responsibilities, but by increasing her economic independence, evidence shows, it likewise raises her overall independence (Stromquist,
Indeed, García and Oliveira, looking specifically at data from Mexico, show that family gender dynamics change toward more egalitarian relationships in families in which the woman works outside the home, specifically in realms such as household decision-making, men’s participation in domestic tasks and raising children, women’s freedom of movement, and domestic violence (García and Oliveira, 2004). This notion is supported by others as well who argue that with economic assets, women gain increased negotiation capacity at home, as well as in the community and society at large (Agarwal, 1994; Deere and León, 2000; León, 2008). Furthermore, extensive research shows that women with increased decision-making power help future generations thrive, as they tend to disproportionately increase spending on the nutrition, health, and education of their children, including their daughters (Blumberg, 2005). This theory is at the center of Mexico’s famous Oportunidades program, which has demonstrated improved results on such indicators, spurring the program’s replication worldwide. Blumberg further asserts that in such circumstances, these women’s “educated daughters also have less fertility—and national income growth is inversely related to fertility. Moreover, women’s economic empowerment is linked to less corruption and armed conflict and, over the long run, less violence against females” (Blumberg, 2005: 2).

While many studies show that increased economic power for women decreases the probability of domestic gender violence, Irene Casique suggests that in Mexico, such increased power can go either way. Her study confirms that increased resources most definitely lead to increased decision-making power for Mexican women, including socio-culturally (with indicators such as the woman deciding whether or not she works, the woman deciding when to have sexual relations, and changes in social ideology about the
gender roles of women). For the latter, the study was based on responses to eight questions regarding the roles of the wife and the husband, including whether a good wife obeys her husband, whether the wife has the right to choose her friends regardless of her husband’s opinion, responsibilities in caring for children, and the husband’s right to hit his wife. In terms of the risk of violence, Casique’s study shows that sometimes increased resources decrease a woman’s risk of violence and on other occasions they increase it. Casique’s valuable study is limited by the lack of data available on the effect of women’s increased resources on household dynamics, perceptions of empowerment, and gender ideologies (Casique, 2010). This work aims to contribute to filling this gap by gathering the perceptions of Mexican women about their own development as they engage in the process of increasing their economic resources through _Mujeres Moviendo México_.

**Economic Development and Gender Equality in Mexico**

Because this case study focuses on a women’s empowerment program in Mexico—and specifically the program’s operation in the state of Querétaro—it is important to understand the socio-economic context in which this program is executed. Mexico is the second largest economy in Latin America, after Brazil. Its growth continues, and data indicates that Mexico could soon surpass Brazil (Rey Mallén, 2014); Mexico has had steadier growth over the last five years and is receiving higher credit ratings (Trading Economics, 2018). Because of the current geopolitical climate, its growth has slowed somewhat, though Mexico and Brazil are still forecast at the same growth rate of 2.3% in 2018 (OECD 2018). At the time this study began, Mexico’s growth was particularly strong, and it was predicted to surpass Brazil by 2022 (Rey Mallén, 2014). The data shows that Mexico has experienced consistent economic growth in recent years, in
particular by using monetary policy to attract foreign investors. Its proximity to the United States further facilitates its economic prosperity (COHA, 2012). Indeed, Mexico ranks third in the world in terms of total trade (total exchange of goods) with the United States at $557 billion in 2017, a position it continues to hold in 2018 (United States Census Bureau, 2018). Mexico is second only to China in terms of U.S. imports (the U.S. imported $314 billion in goods from Mexico in 2017), and Mexico also ranked second in terms of importing more goods from the U.S. than any country except Canada. In 2017, Mexico imported $243 billion in goods (not including services) from the U.S (Gray, 2018).

Mexico’s average annual growth from 2010-2012 was 4.3 percent, significantly surpassing the average for Latin America. President Enrique Peña Nieto, who took office at the end of 2012, made a variety of reforms in his first year and a half in office that likewise encouraged increased business for Mexico. He passed reforms to liberalize the energy sector, which excited investors and successfully enhanced performance over the coming years (World Bank, 2014). Other reforms improved competition, increased credit, and promoted professional training programs for young Mexicans. While growth has slowed more recently, still it has averaged 2.4 percent per year during his term (O’Neil, 2018).

In particular, the Mexican state of Querétaro has seen tremendous economic growth over the last decade and a half. It has become the destination of choice in Mexico for foreign investors. Overall, foreign direct investment (FDI) declined in Mexico (and around the world) in 2012, but Querétaro won third globally in terms of FDI according to FDI Magazine (a section of the Financial Times), doubling its projects from 2011
(Fingar, 2013). The trend continued over the following years, as Querétaro continued to rank among the most attractive locations for businesses, securing second place among the top 10 overall Latin American cities of the future for 2017/18, an analysis that takes into account strategic indicators such as economic potential, business friendly environment, human capital, lifestyle, profitability, and strategies to promote FDI. Querétaro took fourth place overall among top 10 large American cities of the future for 2017/2018 and second in terms of business friendliness, rankings that include cities in the U.S. and Canada (Mullan, 2017). In 2013, even though it is one of the smallest of Mexico’s 31 states, it saw a 120% increase in infrastructure projects within the first part of the year (Oostveen, 2013). As of 2012, Querétaro was ranked third among the Mexican States in terms of economic competitiveness, a spot it had held since 2008 (Campos and Naranjo; IMCO, 2010). For 2010-2015, Querétaro ranked 1st among all Mexican states in terms of gross value added and productivity, taking into account compound annual growth rate (Singh and Rogers, 2017).

Most of this growth came over the first ten years of the millennium, bringing Querétaro significantly above national averages in the majority of economic indicators. Between 2006 and 2008, the state had the fastest growing GDP at 9%, while the average growth during that period was 2.8%. Thus, by 2008, its GDP was 15% above the Mexican national average. Its unemployment and informal employment rates also came under the national average for 2008, demonstrating a notable decrease from prior years. It also ranked second in the debt risk index (IMCO, 2010). More drastically, between 2003 and 2012, the GDP of mining increased by 201%, of construction by 87%, of trade by 72%, of manufacturing industry by 40% (consistently maintaining its place as the largest
state contributor to GDP); and of financial and insurance services by 267%. Between 2005 and June 2014, Querétaro's unemployment rate was below the national average for 77 of 112 months (INEGI).

In terms of gender equality, however, Querétaro (and Mexico as a whole) still has far to go. Understanding empowerment requires that the social situation of women be compared to that of men, as women “are all constrained by ‘the norms, beliefs, customs and values through which societies differentiate between women and men’” (Mosedale, 2005: 244). A woman’s level of disempowerment will obviously vary based on a number of characteristics such as age, race, class, etc., but at its heart, a discussion of women’s empowerment demands an analysis of gender relations. Meanwhile, gender relations themselves differ both geographically and over time (Mosedale, 2005; Stromquist, 1995). As such, we look here at the context of gender relations in Mexico as a whole and in Querétaro specifically.

Sonia Frias (2008) compiled information to create a multidimensional, macrosystem measure of gender equality at the state level for Mexico, given the propensity for social phenomena to vary unevenly across regions, including at both the local and state levels. The system looks at four dimensions, one of which is on economic equality, within which she uses eight indicators. When all those indicators are compiled, Querétaro ranks fairly well in economic equality as compared to its fellow entities, occupying sixth place. This still implies, however, a 55% economic gender gap, and, especially in a few of the relevant indicators, Querétaro performs particularly poorly. For instance, in terms of access to traditionally male-dominated occupations, “Civil Servants, Managers and Administrators,” the state ranks 23rd among the 32 entities, where
women’s representation is 41.6% as compared to that of men. That is to say, for every 100 men in such positions, there are only 41.6 women. For “Ownership of Business,” only 20.1 women in Querétaro own businesses for every 100 men who do so. At 84.9 percent, Querétaro ranks 26th in the country for difference in average wage per hour. Finally, for every 100 men who head households above the poverty line in Querétaro, there are only 6.5 women who head such households. Here, Querétaro ranks 16th in Mexico (Frias, 2008).

When all four dimensions—economy, education, politics, and law—are combined, Querétaro ranks 18th in the country, with women achieving 42.6% of what men achieve (Frias, 2008). Regardless of its rankings within Mexico, a country generally considered one of the most unequal for women in the Latin American region, the data suggests that Querétaro, despite its strong economy and reputation as one of the most stable and safest states in the country, lags behind in gender equality, and must improve significantly in numerous areas to progress toward more equality for its women. Surprisingly, despite its strong economic indicators, Mexico is below the average in Latin America in terms of the ratio of women to men in the labor force. A remarkable 60 percent of the Mexican economy is informal, and 58% of working women who are not in agriculture form part of

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1 Sonia Frias released an article in 2014, after this study began, demonstrating improvement in the indicators for gender equality across Mexico. The article did not explore the differences from state to state in depth, however it is relevant to note that using her gender equality index for Mexico, while the country as a whole saw notable improvement, Querétaro dropped from 18th in the country in 2008 to 27th of the 32 Mexican states in 2014. This demonstrates the continued relevance of the gender disparity that prevails in the state (Frias, 2014). As of 2017, Mexico ranks as the third worst country in the world in terms of women’s participation in the labor market, and among the different states, Querétaro ranks 17th of the 32, with only 41% of women who are able to work doing so (Cano, 2017).

2 Even though income inequality in Latin America and the Caribbean declined substantially between 2002 and 2014, this area still continues to have the highest levels of inequality overall in the world. Between 2002 and 2008, all of the countries in Latin America experienced a significant reduction in inequality with the exception of Mexico, according to the report Social Pulse in Latin America and the Caribbean 2016: Realities and Perspectives from the Inter-American Development Bank (IDB) (Giorgi, 2017). Mexico ranks 25 in the list of 156 countries, from the most to least unequal, with a Gini coefficient of 48.2 for 2014 and 7 of 17 countries in Latin America (CIA; Gonzalez, 2017).
that informal market (World Bank, 2014). Overall, Mexico ranks 81 out of 144 countries on the latest Gender Gap Report, and 77 out of 188 countries in the Gender Inequality Index (World Economic Forum, 2017; UNDP, 2016).
CHAPTER 3: Study Approach

*Mujeres Moviendo México*

Given this demonstrated lack of gender equality in Mexico and, specifically, in the state of Querétaro, this project investigates the role (according to participants’ perceptions) of the MMM program, which aims to facilitate women’s self-improvement and empowerment with the overall goal of increasing women’s economic participation and success. The primary aspect of MMM is its training course, which is divided into two parts: “Personal Initiative” and “Business Skills.” The entire course is given over ten weeks, with two three-hour sessions per week for a total of 60 hours. The first section on Personal Initiative is given over the first three weeks and focuses on providing participants with “soft skills.” The remaining seven weeks cover Business Skills, with one module taught per week.

**Personal Initiative**

The Personal Initiative section of the course aims to promote success among the participants by focusing on “soft skills.” Its objective is for the women “upon completing the sessions, to achieve success by activating their personal initiative, which will allow them to make better decisions in their lives and businesses.” The module focuses on promoting entrepreneurial behavior, encouraging forward thinking, and helping the participants to prepare themselves for possible obstacles to success. Overall, this part of the course aims to activate each woman’s personal initiative in all aspects of her life, with a particular emphasis on her business. The module covers six topics: 1) Entrepreneurship; 2) Innovation and Identifying Opportunities; 3) Setting Goals; 4) Planning; 5) Feedback; and 6) Overcoming Obstacles. Additional information on this module is included below.
under Program Context.

**Business Skills**

The Business Skills section of the training aims to provide participants with business, personal, social, and technical skills to enable them to fulfill their potential in diverse productive and social contexts, according to each woman’s needs. The course is divided into seven modules: 1) How to calculate costs; 2) How to set prices; 3) Legal and tax considerations; 4) Production and Organization; 5) Marketing; 6) Sales Strategies; and 7) Business Plan.

**Study Approach**

As mentioned in prior sections, the MMM program was chosen for this study because of its unique approach to a program that at its core is focused on economic empowerment, but that deviates from traditional approaches, primarily through training that combines practical skills for running a business with “soft skills” aimed at igniting entrepreneurial and empowered thinking and action in the participants. This study explores the specific benefits of the “soft skills” Personal Initiative module of the training course, as well as the effects of combining such training with practical training on empowering participants, in particular by analyzing the beneficiaries’ perceptions of the program and its effects on their own lives and sense of empowerment. This study is founded on the premise that true and productive women’s empowerment must go beyond economic empowerment. For a greater impact on the quest for women’s equality, development programming must look to break the broad structure of inequality engrained in societies and provide women not just with financial resources but also with the psychological and character tools to claim their own empowerment in all aspects of their
lives, including in their families and communities, as well as in society at large.

The Principal Investigator of this case study collected data using a variety of methods with the goal of understanding the MMM participants’ perceptions of the program’s impact on their lives, particularly economically, and to determine whether the program changed their sense of gender equality in their own lives. Not only will these perceptions provide valuable insight into the effects of this program on its participants, but will offer guidance, as well, for further evaluation of the program as a whole. As discussed above, the participants’ perceptions can also shed light on needed indicators to measure the program’s success at empowering women, which may contribute to a foundation for a program impact evaluation in the future.

In what ways (according to their own perceptions) have participants’ lives changed as a result of their involvement in Mujeres Moviendo México? I look at economic changes, as well as changes in the participants’ self-esteem, self-image, and personal lives. As mentioned above, gauging empowerment requires determining both an individual’s current state and her sense of self relative to herself at a previous time. So, changes in one’s own consciousness, self-image, and agency are important meters of empowerment. Thus, I look at not only whether the women have gained economic resources but also at the locally relevant ways they feel empowered (or not), including in terms of the above-described concepts of access, agency, self-esteem, and social context. While analyzing the changes in these elements prompted by participation in Mujeres Moviendo México, I will pay attention to which aspects of the program the participants felt benefited them most.

The study was conducted over the period of February 2016 to April 2018, with
concurrent data collection and analysis. The bulk of data was collected from February to October 2016. That data was supplemented with the results of a survey conducted in April 2018. During the period of the study, there were no substantive changes to the MMM program approach, target population, or implementation that would affect the validity of the data. The use of a survey and its timing permitted the collection of a larger data set, as the additional time allowed for more people to have completed the program, and the survey allowed for a consistent approach to more participants. MMM Querétaro core staff, selection process, and programming remained largely the same during the entire period, and the Principal Investigator remained in contact with the program, receiving updates, across the study period of February 2016-April 2018. The only change was the replacement of one MMM trainer toward the end of 2016.

This analysis takes the form of a case study in order to allow for the flexibility needed to investigate the effects of the MMM program, as perceived by the participants themselves. The case study format provides more latitude in pursuing and assessing program impacts, allowing for more flexibility in the possible outcomes. Additionally, while overall a qualitative approach, it allows for incorporation of quantitative data as well, adding to the richness of the study (Balbach, 1999). In particular, because this study looks at the MMM participants’ perceptions of their own change and empowerment as a result of the program using contemporary information, a flexible approach using a mix of quantitative and qualitative data was most useful. As explained by Samantha Abbato (2015):

Voices of participants are not a focus of the objectivism that underpins quantitative approaches to evaluation. For example, pre and post programme measurements of social phenomena and the categories used for measurement are assumed to exist independently of the programme participants (Bryman, 2004). A
strength of the case study approach is that it can give voice to programme participants and communities and respond to their needs (Mertens, 2007; Simons, 2009).

In this way, the case study approach was an effective way of determining what happened as a result of this program, particularly in the context of looking at the less tangible aspects of empowerment that center around personal agency and feelings as opposed to just measuring the tangible effect of economic resources. This method uses multiple data sources and flexible data collection that ensures a fuller picture of the case at hand. The flexibility of a case study allows for broader perspectives and the ability to let what reveals itself to be important in the course of the data collection to guide the study and the findings (GAO, 1990). A purely quantitative evaluation would be impractical and would not be able to address the question at hand of assessing participants’ own sense of empowerment.

Furthermore, as discussed in the previous chapter, there is a body of evidence showing that a participatory method is effective for evaluating development programs that aim to foster empowerment (Mosedale, 2005). Such participatory methodologies look at the beneficiaries’ views and, in this way, importantly allow for participants to reflect on how they feel the program impacted them. Indeed, the case study approach in this context enables investigating and sharing the details of the program’s impact in a way that more effectively demonstrates and explains its effect by giving voice to the participants. In turn, through this method, one can show participants’ ways of thinking about what a program was like, how it was implemented, and how it affected them, lending validity to the findings. As Michael Woolcock explains, the case study approach offers certain advantages when evaluating complex development interventions, including for assessing a program such as MMM. This case study attempts to “document and
explain the processes by which, and the conditions under which, certain outcomes are obtained… [to] understand[] ‘complex’ development interventions in particular on their own terms,” allowing the participants to guide the discussion of what about the MMM program worked for them, how, and why (Woolcock, 2013). Similarly, the participatory approach is valuable because it “is reflective and action-oriented. It provides stakeholders, including beneficiaries, with the opportunity to reflect on project progress and generate knowledge that results in being able to apply the lessons learned. It provides opportunities for groups to take corrective action and make mid-course improvements” (Zukoski and Luluquisen, 2002).

**Hypothesis**

*Mujeres Moviendo México*’s strength lies in the way it goes beyond practical training and provision of funds. Specifically, the program’s success in fostering participants’ self-esteem and expertise in “soft skills,” as well as in creating networks of women with shared goals and dreams, contribute significantly to beneficiaries’ empowerment. Rather than simply providing tools for economic growth, *Mujeres Moviendo México* fosters a community of people who inspire and push each other to advance personally and economically. In short, the program effectively facilitates the empowerment of its participants both by building the capacity of individual women to pursue their own businesses and by creating a support network in a community of women pursuing similar goals for improving their own lives.

**Work Plan and Methodology**

Information was collected through a variety of approaches: document analysis, observation of program implementation, semi-structured interviews with program
participants and staff, focus group sessions with program participants, and a survey of program participants. The specific objective of the study was as follows:

- **Objective:** Identify participants’ perceptions of how *Mujeres Moviendo México* has affected their lives
  
  o Interview participants with regard to their perceptions, opinions, and experiences of *Mujeres Moviendo México*.

This case study explored how the MMM women feel about the program, how they perceive it to have impacted their lives, how different aspects of the program affected them, what changes they see in themselves as a result of their participation, and what changes they would like to see in the program.

**Selection Criteria**

Subjects were women who have participated in the program *Mujeres Moviendo México* in the state of Querétaro, have asserted to the MMM staff their willingness to be interviewed, and have communicated willingness and informed written consent to the Principal Investigator. The MMM program is exclusively for women over the age of 18, and as only program participants and staff were interviewed, no minors were included as part of this study. The discussions took place at MMM offices in Querétaro and at neutral locations as chosen by the participant, wherever she felt most comfortable. The anonymity of participants was strictly protected throughout this study. For additional information and perspectives on the program, the Principal Investigator also interviewed program staff, to whom the same informed consent and confidentiality stipulations applied. Participants who completed the online survey likewise first demonstrated willingness to respond and provided informed written consent (see Annex 2).
Inclusion criteria

Participants (adult women) in MMM who had been involved in the program for at least six months before being interviewed. This approach narrowed the study to perceptions from women who had been in the program long enough to have had significant experience in the program and enough time to have implemented lessons learned. Additionally, the six-month minimum aimed to allow time for participants to have potentially experienced some sort of change in their lives as a result of the program. Only women willing to participate in the interview and who had signed informed consent forms were allowed to participate in the study.

Exclusion criteria

Women who had participated in the program for less than six months were not interviewed, although they were permitted to complete the online survey about the course. Anyone not interested in participating in the study was not interviewed. No vulnerable persons were interviewed. All participants were fully informed and consenting adults. Anyone who declined to sign the informed consent form was not interviewed or included in this study.

This study looked exclusively at the MMM program in Querétaro state. The Principal Investigator chose to study the Querétaro program for several reasons. First, the Principal Investigator believes the Querétaro program is representative of the MMM program overall. While the program was originally piloted in the state of Zacatecas, it was extended to five additional states, including Querétaro, because of its perceived success. The program follows the same structure and approach in each of these states. All program personnel are trained through the program run by the Crea central office in
Mexico City. For this reason, the Principal Investigator believes the Querétaro program to be representative of the MMM program overall. Second, a primary advantage of the Querétaro program was access. The Principal Investigator had lived in Querétaro for more than five years and, as such, was intimately familiar with the context of Querétaro, including the geographical and cultural contexts. Additionally, she was given unimpeded access to the operations of the Querétaro office. As mentioned in prior sections, Querétaro also offers a very interesting context, given its relatively strong economic development among Mexican states, yet its continued lack of progress in gender equality.

**Data Collection**

As mentioned above, data for this survey was collected from multiple sources, explained in greater detail here. All questionnaires and data were collected and reviewed in Spanish. The Principal Investigator is fluent in Spanish and was able to conduct all interviews, research, and analysis herself without translation support.

**Document Review**

The Principal Investigator began by discussing the program with Crea staff, both from Querétaro and the head office in Mexico City, to gain an understanding of the program background, goals, approach, and context. She reviewed background information on the program and Crea organization, as provided by the organization itself. She also conducted a review of program documents, including the training manuals—the seven Business Skills manuals and the one Personal Initiative manual—as well as program reports and participant surveys.

**Observation**

The Principal Investigator attended MMM training sessions as an observer to gather
information about program implementation and to inform the approach of this study and the questionnaire design. She attended training sessions with a variety of groups within Querétaro state, with different populations, including in the Querétaro offices in the historical center, as well as in neighboring municipalities of Tequisquiapan and Santa Rosa Jauregui. She observed both Personal Initiative sessions and Business Skills sessions. She also participated in the training-of-trainers program for the MMM trainers with the organization’s training director in Mexico City to better understand the content and methodology of the course imparted by the organization.

**Interviews and Focus Groups**

Study participants were asked to participate in an interview (of about 30 minutes in duration) or a focus group (of up to five individuals for about one to two hours in duration) with the Principal Investigator, who asked a series of questions about their experience in MMM and how they felt about that experience. A set questionnaire was used for each interview and focus group, which took a semi-structured form. There was a slightly different questionnaire used for the focus groups than the interviews, although both involved key primary questions (see Annex 1 for both questionnaires). The Principal Investigator explained that all information would be confidential and that the participant could decline to answer any or all of the questions asked.

The questionnaires served to guide the interview and focus group discussions, though based on the participants’ responses, the Principal Investigator was able to ask follow up questions to gather additional information of interest. This approach allowed an important element of flexibility necessary for this study, given its focus on exploring the individual perceptions of MMM beneficiaries. While the Principal Investigator took notes
during the interviews and focus groups, the sessions were also recorded so that the investigator could review the responses in detail after the sessions and during the data analysis. All participants first consented to the sessions being recorded.

The Principal Investigator also conducted interviews with MMM program staff to obtain supplemental information based on their experiences implementing the program.

**Online Survey**

To supplement the data collected through the abovementioned sources, the Principal Investigator adapted the interview questionnaire into an online survey format using Google forms. The survey was shared with a broad range of MMM participants from different generations of the course who chose to complete the survey after giving informed consent. A total of 68 MMM participants completed the survey. The survey took a mixed form, including set multiple choice questions as well as open ended questions inviting participants to write their responses. This allowed for demonstrating both consistency of responses as well as expressing individual perceptions and views. Given that this case study aims to identify program effects, this survey data supplemented the qualitative information collected via in-person interviews and focus groups, providing quantitative data as well. For the full survey questionnaire, please refer to Annex 1.
CHAPTER 4: Program Context and Training Program Content

Program Context

This study focused on the implementation of the MMM project in the state of Querétaro, Mexico. Five full-time staff work in the MMM Querétaro office: the Manager, Training Coordinator, Senior Trainer, Junior Trainer, and Participant Liaison. Additional part-time trainers provide support for other training courses offered through the Crea organization, including the Google-sponsored “Digital Tools” course.

The MMM program is open to any and all Mexican women 18 or older in the states where the program operates. The majority of participants come from low-income homes, though there are no income-based restrictions on participation. Some have existing businesses, while others are looking to begin a business or acquire additional income sources. Most of those who have existing businesses operate in the informal sector, not properly registered or in compliance with Mexican business legislation. The courses for the program in Querétaro state are offered in Crea’s main office in downtown Querétaro, as well as in government buildings in other parts of the city. The MMM program is also offered in the municipalities of Corregidora, Santa Rosa Jauregui, Amealco, Tequisquiapan, and others around the state where a quorum of at least 25 women interested in participating are identified.

Each person interested in participating in the MMM program must fill out the program survey questionnaire, which gathers personal information on each applicant as well as a great deal of information on the woman’s existing business or employment (as applicable), knowledge of business systems, borrowing history, household income, education level, and living circumstances, among other things. The MMM survey takes
45 minutes to an hour and a half for each woman to complete, and many women require staff assistance to complete the survey. Participants with low literacy in particular struggled with the survey, particularly as many of the questions are lengthy and detailed. Additionally, some questions—particularly the Raven and digit span tests—were complicated, especially for those with low education levels, as was true of much of the target population. It is also a very time-consuming survey that can be frustrating for the women to complete. There may be a risk that the length also lends itself to inaccurate results, as many get tired of completing it and do not perhaps consider their responses as carefully toward the end. Originally the program conducted a random selection of participants from those who completed the survey in order to establish an experimental group and a control group for the evaluation being conducted by the World Bank. Once the selection period ended for the World Bank’s program, Crea began opening MMM to all of those interested, with the exception of those who had already been placed in a control group for the purposes of the World Bank’s ongoing evaluation. Upon the end of the World Bank’s selection period, Crea continued to conduct a very similar survey for baseline purposes for all those who entered any of their training programs. While the Principal Investigator spoke with the Primary Investigator of the World Bank study, that study’s data was not available to the Principal Investigator for this study (other than information that study made available to the public), and the World Bank study was still ongoing at the time of this case study.

The program was originally designed to provide practical training first to participants through the Business Skills course and then to conduct the Personal Initiative course in the last three weeks of the program. By the time this case study was conducted,
however, Crea administrators had changed the schedule to conduct the Personal Initiative course first. Participants generally agreed that this change was preferable, including those who had participated in the program as originally structured, some of whom were interviewed as part of this study. The administrators concluded that the Personal Initiative course was best offered first, because it gives participants skills and knowledge related to character (such as innovation, opportunity identification, goal-setting, and entrepreneurial spirit), which can profitably be applied to the exercises and topics covered in the Business Skills course.

**Personal Initiative Module**

Each topic within the Personal Initiative training prescribes a course of action for the participants that follows this structure: 1) Conduct a self-evaluation; 2) Understand the reading, theory, or lesson; 3) Know the principles for action; 4) Do the activity and personal exercise; 5) Present the exercise or activity to your peers and trainer; 6) Receive feedback; and 7) Review the self-evaluation. The training emphasizes that in entrepreneurship, action is the path to success—the success of a business depends on the entrepreneur becoming and being active, and she must always show personal initiative to be successful. Thus, activating personal initiative within the participants is the central goal of this training. As mentioned above, the Personal Initiative module covers six topics: 1) Entrepreneurship; 2) Innovation and Identifying Opportunities; 3) Setting Goals; 4) Planning; 5) Feedback; and 6) Overcoming Obstacles, which centers on the entrepreneurial process. Each of the six topics also highlights three main principles of Personal Initiative: a) entrepreneurial spirit; b) thinking ahead; and c) overcoming obstacles.
Entrepreneurship

Topic one focuses on training the participants to identify entrepreneurial behavior and to differentiate it from reactive behaviors. In addition to identifying the differences, the course then asks the women to recognize these types of behaviors in example stories, as well as analyze their own behavior in their daily routines. The latter effectively encourages the women to recognize the importance of this module by helping them to see how the lessons apply to their own lives. The course reminds the participant that “[a]n entrepreneur must make more of an effort. Being an entrepreneur requires thinking innovatively!” Participants must think innovatively by: a) looking for different ideas and opportunities; b) being different; c) offering new products/services; d) looking for new ways to produce/sell/market their goods; e) learning new things; and f) establishing and planning for objectives. In addition to being innovative, participants learn that entrepreneurs must think ahead and plan for the future. This part of the course teaches the trainees that they must be willing to invest energy, confront their own uncertainty, take risks, and continue trying despite the obstacles. As a result, participants find themselves inspired to look at ways to be more proactive in identifying and pursuing goals.

Innovation and Identification of Opportunities

Topic two reviews how to actively and innovatively seek new business opportunities or opportunities to develop products, processes, or publicity techniques. The module addresses the process for identifying opportunities (Identify, Verify, Evaluate, and Act) within the three categories for innovation in business (Product/Service; Process; Marketing). Participants also learn the principles for creative action, such as avoiding obvious paths and common ideas and striving to think out of the
box. Key principles include: knowing yourself; focusing on your strengths, doing what you enjoy; and using existing resources. Exercises help the participants to determine their own strengths, interests, resources, and ideas for a business in order to help the women identify businesses that would be ideal for their own circumstances. The activities also assist the women in spotting sources of key information, market need, and ways of “thinking outside of the box.” Finally, women are given critical tools for evaluating their own ideas for businesses to identify whether they are feasible or not. Here, many with existing businesses or who already had an idea for a business will alter their plan or even decide to pursue a different business after examining the opportunities in this manner. For this reason, in particular, it is important that the Personal Initiative module be imparted prior to the business skills training so that participants have determined what business they want to pursue when applying the practical lessons and skills.

**Establishing Goals**

This module trains participants on how to establish useful and effective goals for both the short term and long term. When setting goals, one must identify what, when, and where. Furthermore, the goals must be: specific, quantifiable, attractive, realistic, and with a deadline, as well as innovative. Through a series of exercises, the MMM women learn how to follow these guidelines for goal-setting. These concepts can be difficult to grasp at first, but the activities prescribed by the training help the women learn to reformulate goals to make them more useful and to set effective and important goals for themselves in their own lives and businesses.

**Planning**

By the end of this topic, the trainee is able to: consider what she needs to achieve
her objectives; think about the different steps necessary to accomplish her goals; organize these steps and create a schedule for them; and monitor her progress and make any necessary changes to achieve her objectives. This process includes estimating her needed budget, considering ways to obtain financing, and choosing the best financing methods—concepts that she will learn more about in the Business Skills module. The exercises in this topic also encourage the women to consider ways to exploit existing resources in order to be self-sufficient. This emphasis on self-sufficiency and pursuing goals goes beyond just the operation of a business, but encourages the participants to think more broadly about their approach to life as well. Again, the activities lead the participants to identify their own best options, as well as develop a full plan to achieve their objectives. Based on the goals established in the prior module, each woman develops an action plan, including identifying what she needs to accomplish those goals, steps and actions she will take, and when she will begin and finish those steps. Notably, the chapter on this topic stresses the importance of not giving up, even when faced with a lack of financial resources. This sense of perseverance and self-determination is central to what the MMM program seeks to impart, and its success in doing so is reflected in the attitudes exhibited by the network of entrepreneurial women established through the MMM program.

**Feedback**

This module emphasizes the importance and value of feedback at each step of the entrepreneurial process. The trainee learns to use different feedback sources to obtain different points of view, including finding difficult to obtain feedback to spark new and innovative ideas. The module also highlights the importance of actively seeking negative feedback as it is a good way to identify areas for improvement. This module’s homework
includes conducting a survey of what one’s clients think, as well as what the competition’s clients think, so that each participant can pinpoint key areas to address in her own business. In practice, the program sees participants applying what they learned here throughout the rest of the course and afterward, by continuing to seek feedback from their MMM colleagues. As will be seen in the findings section, many participants highlighted this aspect as an important motivating factor that strengthened the network and the individuals’ own businesses.

**Overcoming Obstacles**

This topic teaches that while all entrepreneurs face challenges, there are key ways that successful entrepreneurs mitigate and overcome those challenges. Those entrepreneurs who actively engage in their environment and use their personal initiative will undoubtedly face new and unexpected situations, but can also be prepared to confront any obstacles. Participants learn to think of possible obstacles ahead of time; find creative ways of overcoming those obstacles; and demonstrate resilience, never giving up on their objectives. The topic teaches key techniques for resolving problems and engages the participants in practice scenarios.

Finally, at the end of the Overcoming Obstacles chapter of the course, the training asks each participant to compile her own personal project in order to demonstrate the ability to call upon the skills learned in each prior topic and to put into action what she has learned in order to achieve her objectives. Each woman: 1) sets her objective and looks for feedback on it; 2) collects information regarding what she needs to achieve that objective; 3) establishes an action plan with a set schedule to attain her goal; 4) creates a weekly schedule of steps to take; and 5) identifies possible problems that might arise in
the course of her path to that goal, as well as possible solutions. Participants pair up to
give each other feedback on their plans, as well as to hold each other accountable for
sticking to those plans.

As a final step in the Personal Initiative course, each woman is asked to sign a
“contract with herself,” indicating the date and place that she enters into that contract.
The contract states:

“I am conscious that I am responsible for the success and future of my business: I
can influence the circumstances that affect my business by being
entrepreneurial, doing things differently, overcoming obstacles, and
considering opportunities for the future.

From today onward, I take active responsibility:

- I will introduce new ideas, products or services and marketing techniques.
- I will actively use distinct sources of information.
- I will establish objectives for my business and aim to achieve them
  without giving up, even when I am confronted with obstacles.
- I will consider opportunities for the future and establish objectives for at
  least two or three years in the future.

In this training, I have learned tools to carry this out. From today on, I will use
these tools in my business. I am aware that this will take energy, that sometimes I
will have to confront obstacles and that sometimes new ideas will not work.
Despite all this, I will remain firm and will keep trying. With time, these efforts
will pay off. From today on, I take complete responsibility for the future and the

This study found that the Personal Initiative course was critical to the
empowerment of the participants because of its focus on changing attitudes and
behaviors. Aside from the practical abilities gained through the Business Skills course,
the Personal Initiative course motivated the women to take positive action in ways that
they tended to apply to all aspects of their life—both professional and personal.
Furthermore, the skills learned in this course contributed more to the key aspects of
women’s empowerment discussed in section one of this study—including improved self-
esteem, self-image, and personal life—than did the practical abilities learned in the Business Skills course. As will be explored further in the findings section, these key aspects of igniting the participants’ self-confidence and entrepreneurial spirit are reflected beyond just their professional lives to their social and home lives as well. These elements empowered the participants to actively make decisions and demonstrate increased agency in determining changes they wanted to see in their lives. Additionally, while these skills contribute to enhanced professional success, they also fostered resilience among the participants, even where their businesses were not economically successful.

**Business Skills Module**

As mentioned earlier, the section of the course entitled “Practical Development of Business Skills Program” consists of seven topics, each with its own manual and each designed to correspond to one week of the course, producing a seven week course, in total. Each manual is divided into two parts in accordance with the MMM program’s structure of two sessions per week. In practice, certain topics within the module appear to take more time to cover and often extend into subsequent weeks. The seven topics are: 1) How to calculate costs; 2) How to set prices; 3) Legal and tax considerations; 4) Production and Organization; 5) Marketing; 6) Sales Strategies; and 7) Business Plan. By the end of the module, each participant should be able to design her own business plan—a key requirement in applying for funding, in particular from Mexican state and federal government programs. Once the course is completed, MMM staff—in particular the Participant Liaison—offer technical guidance to help refine the business plan and to develop full applications for funding.

Each woman receives a full set of manuals (the seven Business Skills topics plus
one for the Personal Initiative course), which she can follow in class, use to complete exercises, and keep for future reference. Each manual begins with the module objectives, topics within the module, and the module’s intended impact on one’s business. The course begins by emphasizing the importance of attending and participating in all of the sessions, as well as completing all of the exercises and homework. The materials explain that in order to successfully learn, the participant should follow nine steps: 1) Attend the first session of the topic; 2) Study the content while following the trainer; 3) Participate and share answers; 4) Complete the activities marked as homework; 5) Turn in the homework on time in the second class; 6) Participate in the second class and share answers; 7) Receive your homework back with comments; 8) Complete the satisfaction survey; and 9) Complete the module evaluation (which is the quiz of knowledge gained through the module). Each module contains different types of content: concept sections, which highlight and explain the key concepts; reflections, which spur the participant to reflect on key questions related to the topic and how it affects her own business; examples, which apply the concepts to example scenarios to show their application; exercises, for the participant to complete and practice the subject herself; and “Activities for Your Business,” which engage the participant to apply the module topics specifically to her business, many of which end up contributing to the final business plan. Finally, each manual includes space free for taking notes.

The stated objective of Module 1 is to “learn to calculate the costs of your product (or service) to make appropriate decisions, make your business grow, and generate greater profits” (Crea, Module 1, 2014: 6). As this is the first module of the Practical Business Skills Development course, the students first think about what their business is
or will be, establish a business description, and think about the requirements for starting
and operating a business generally. They then learn about the importance of money
management and accounting practices, as well as the details of different types of costs
(fixed, variable, and unit); how to calculate those costs; how to identify total production
costs; and what income is and how to calculate it. The stated impact of this module for a
woman’s business is the expectation that she can “better understand what is spent and
what is earned and, based on this, make better decisions. [She will also] know her costs
to be able to save and achieve more profits [and] separate personal accounts from
business ones to have better control” (Crea, Module 1, 2014: 6). Right away, this module
includes exercises focused on having the participants analyze their own operating costs.
While useful for those who have established businesses prior to beginning the MMM
program, this exercise can be difficult for those who are just developing their business
idea.

Module 2 aims to teach participants how to appropriately set prices for their
products or services, be competitive in their sector, and learn how to approach
calculations for product discounts. This involves reviewing four considerations in setting
prices—competition, consumers, clients, and costs—as well as understanding profit
margin. The module walks the women through setting prices based on their production
costs (from Module 1) and on determining the profit margin they need. Participants learn
to calculate percentages in order to be able to identify the ratio of fixed to variable costs,
to establish effective, yet profitable discounts, and also to think about inventory
percentages. As a result, this module foresees its impact on the business as providing
participants with “the knowledge necessary to set a price that is competitive and
generates sufficient profits; [enables them] to identify an appropriate profit margin to have more profit and to know when to modify prices; [and] to have the tools to know how and when to give discounts” (Crea, Module 2, 2014: 6).

Module 3 provides MMM beneficiaries with an understanding of the legal and tax obligations of running a formal business in Mexico, as well as the government support programs available for microentrepreneurs to attain funding at the state and federal level. The Module comes with a supplemental booklet specific to the state in which the program is given, which provides the location and contact information for the relevant authorities in the state and procedural requirements, as well as specific funding opportunities available in that state. The booklet provides a table, for instance, listing the different entities that provide support to micro and small enterprises, the name and description of those support programs, the target population for those programs, contact information, and the website link for more information. In Querétaro, the MMM established a relationship with the state Tax Administration Service (SAT, acronym in Spanish) so that the SAT would send a representative to one of the Module 3 sessions and provide information directly to participants on registration and tax breaks for micro and small businesses. This Module’s expected impact on one’s business is described as follows: “To have all paperwork in order to operate the business; to avoid microentrepreneurs being subject to abuse and know their rights and those of their business; to know the steps for entering the formal economy so that they can sell products in formal channels, issue taxable invoices, and have more clients; [and] to know about sources of support and financing for their businesses to function better” (Crea, Module 3, 2014: 6). This module is shorter and, as observed by the Principal Investigator, its week
is often partly used to make up for insufficient time on some of the harder topics. Additionally, in order to accommodate the SAT representative and also because the topic is more general, this module is often imparted out of order (not necessarily in week three). This module also often raises a lot of debate among the participants about weighing the benefits of formally registering their business as compared to the cost of paying taxes and other fees. Here, the program seems to be somewhat influenced by its government supporters, as it urges the beneficiaries to register their business to be in compliance with the law. However, the program also raises awareness among the participants of definite benefits to being registered, which many participants did not appreciate prior to this course.

The objective of Module 4 on Production and Organization is “to understand the different ways of organizing your business and acquire the tools necessary to have an efficient production process.” It addresses topics such as added value, organizational structures for effectiveness and efficiency—including organizing by time, by function, or by product—process mapping and standardization, market analysis and investment decisions, and cost reduction (Crea, Module 4, 2014: 5). This module intends to teach the women to improve the performance of their businesses and maximize their efforts and efficiency. The module also helps the women to shorten production process time and reduce production costs (Crea, Module 4, 2014).

Module 5 enables participants to define a marketing strategy, including by establishing a brand and differentiating their products. The MMM beneficiaries assess their market—including their consumers and competition—and learn the “four Ps” of marketing: Product, Promotion, Place, and Price. In developing their strategy, the
participants learn to conduct a Strengths, Weaknesses, Opportunities, Threats (SWOT) analysis and establish realistic, measurable, quantifiable, and challenging goals for their businesses. Finally, the women think about what makes their product or service unique and how best to package, brand, and promote their product or service. The participants also reflect on the importance of customer service and the corresponding importance of knowing their clients, their product, or service; adapting their behavior with clients; and offering a quality product. The stated impact on the business is the expectation that the women will “know the minimum requirements for the design of labels; [and] have the necessary tools to establish a solid and innovative brand” (Crea, Module 5, 2014: 6). More importantly, this module pushes the participants to think critically about their product or service and how best to promote it for more sales.

In Module 6, participants learn about sales strategies, in particular how to strengthen their relationship with potential buyers and increase sales. This includes looking at how the business owner should present herself and how to engage with different kinds of buyers, depending on their mood, attitude, and interests. The participant also learns about how to better present her product and close a sale. Practicing how to engage with different types of buyers is an exercise that participants find particularly fun and interactive. The module also helps participants to develop sales materials, such as informational brochures; identify sales indicators; and establish sales goals and action plans.

Finally, in Module 7, the participant develops her own business plan. This module takes elements from the practical exercises in Modules 1-6 and incorporates them into the full business plan. Here, the beneficiaries are able to revisit the topics of the course,
clarify any lingering questions, and further develop their ideas for incorporation in the business plan. This business plan is also the foundation for any funding applications after the course, and the MMM staff help review and provide feedback on the plan for this purpose. The plan also serves to concretize and design the various actions the entrepreneur needs to take to implement her business and make it a success. It should serve as a guiding document for the beneficiaries’ next steps.

Overall, this course does provide the beneficiaries with very concrete, useful tools for business management that have proven to enhance the opportunities for the financial success of participants’ businesses. There are some recurring problems that limit the course’s effectiveness, however. For instance, many of the topics prove difficult for many of the beneficiaries to grasp, particularly within the short timeframe offered. Those who had prior understanding of the basic concepts often exhibited more intermittent attendance, while those with a lower baseline of information coming in needed much more time than a week to fully understand the topics. Due to the condensed schedule and difficulties with comprehension, there were often sections that the trainer—at his or her own discretion—would skip over simply because there was not enough time to cover each module fully within a week; this was also true of the Personal Initiative course. The tendency of some participants to be tardy to class and/or absent from some sessions further contributed to the trainers’ difficulties with covering the material within the time allotted. Frequently, it seemed that very soon into the ten-week course—often by week three—the class would already be behind schedule, and the trainer would be struggling to catch up.
CHAPTER 5: Mujeres Moviendo México Study Findings

This study looks primarily at the participants’ perceptions of how the MMM program affected them. The data shows that the majority of the MMM beneficiaries recognized a positive impact on their lives—not only economically, but also, and perhaps more importantly, personally. With reference to the definitions of empowerment explored in Chapter 2 of this study, MMM graduates reported an increased sense of self-worth and confidence, greater agency in making decisions in their businesses and at home, and more freedom relative to their lives prior to participating in the program. Indeed, most graduates seem to be applying the entrepreneurial spirit encouraged through the Personal Initiative module of the course to their lives in various respects. Furthermore, participants particularly valued the community provided by MMM, which seems to reinforce the spirit of self-determination and growth that pushes the women to continue pursuing their goals and striving for success.

The results of this study also indicate that the program, from the participants’ perspectives, has a positive effect on their professional lives. From the survey, 80.9\% of respondents reported that they had either started or expanded a business since participating in the MMM program. Most reported effectively applying lessons learned through the Business Skills portion of the course in their businesses, including through, for example, administering their money better, officially registering their business to be in compliance with Mexican legislation, conducting market analysis, and attracting more clients. These findings are consistent with the World Bank quantitative study mentioned in prior sections of this report, which likewise found that the MMM program effectively increases the economic resources of participants, noting, for instance,
a 10% increase in weekly earnings on average (Crea.org). The more interesting results of this case study, however, relate to the other effects of the MMM program on the indicators of empowerment discussed in Chapter 2, and the ways in which enhanced economic resources fostered by the program intersect with other aspects of empowerment, such as self-esteem, individual agency, and personal relationships.

Overall, participants in the MMM program expressed overwhelmingly positive views about the program and their experiences in it, and considered the program to have been beneficial. When asked generally about the program’s influence on their lives, the participants responded in a variety of ways, which can be grouped into two categories: those who emphasized the practical, business-related benefits offered by the program, and those who prioritized the broader positive impact on their personal lives, well-being, and outlooks fostered by the program. Regardless of the particulars of their responses, however, an overwhelming **98.5% reported that the program had an influence on their lives, and 97.1% stated that they have applied something they learned in the program in their lives.** This demonstrates the participants’ near-universal recognition of the value of the program, regardless of whether they were able to create or expand a business and/or enhance their personal resources.

Many participants indeed pointed to the practical portions of the MMM course that they found vital for their own businesses, such as business administration, organizational skills, and the ability to attract more clients. Many reported establishing and executing a business plan as a result of what they learned, including conducting market investigations, adjusting their business model accordingly, and increasing profits. As mentioned above, **80.9% reported they started or expanded a business since participating**
in the MMM course, while 76.5% of those who completed the online survey reported that they had increased their personal resources since participating in MMM, and 77.9% reported a change in their relationship with money since participating. In particular, with regard to changes in their relationship with money, participants report managing and organizing their finances better, being more careful and strategic with their money, prioritizing expenses, and separating business funds from personal funds.

For some participants, the economic independence gained through participation in MMM was the first thing that stood out as a benefit and was valued most, but most participants—even those who highlighted the practical skills gained—focused more on the value of the knowledge gained as opposed to just the increase in economic value acquired. The participants emphasized the improvement in “the way I run my business,” as well as other benefits gained, as opposed to just economic benefits. Participants specifically mentioned the “tools that help us to run our business efficiently” and “to be more organized in my activities, understand my expenses and costs, etcetera” and overall, to “manage my business better.” Others highlighted the ways that they applied the knowledge gained—“I now have a business plan,” or “I have now formalized my business.”

Only a handful of respondents chose to highlight the economic benefits as the part of the program that had the most influence on their lives. Many more, meanwhile, emphasized the broader effects on their lives—both professional and personal—and, in particular, their views of themselves and their outlook on life.

Confident and Aware of their Self-Worth

While the economic possibilities and benefits were highlighted by many, and were what attracted almost all to join the program, when asked about their general impression
of the program and whether MMM had a particular influence on their lives, many more cited the less tangible benefits gained through their participation in the training program. These intangible benefits can be directly related to the elements of empowerment explored in prior sections of this paper, such as access, agency, self-esteem, and social context.

When answering the survey’s open-ended questions about the program, the majority of participants reflected on how the MMM program built their self-esteem and confidence, noting how the program strengthened their character and taught them to value themselves. Participants spoke of how MMM “influenced their self-esteem, in revaluing how to be independent”; and “to be more proactive.” Others spoke of how the program gave them hope for a better future: “I am capable of improving my life,” said one participant, while another similarly exclaimed, “today I know that it is never late to make my dreams a reality. The program helped me to organize and take action on my dreams.” Yet another participant explained that the program helped her “to change my mindset, [be] ever more positive, and to look for the means necessary to fulfill a project with very clear and fixed goals and processes.” These sorts of responses indicate a marked change in self-perception in a positive way, suggesting empowerment, and some even responded by independently asserting themselves as being empowered by the program. As discussed in chapter two, these responses showing that the women feel expanded possibilities for who they are able to be and what they are able to do are at the very heart of what constitutes empowerment. As Mosedale (2005) asserts, “people are empowered, or disempowered, relative to themselves or, importantly, relative to themselves at a previous time” (244). These responses fit solidly within that construct.
In response to the open ended question of “has the program had a particular influence on your life? If so, in what way?”, even those who highlighted the business-related effects also underscored the more personal benefits to confidence and self-worth gleaned from participating in the program. Some of the representative responses are as follows:

- [had an influence] “in my business and my personal life”;
- “[learned] to steer a business to success and met very courageous women”;
- [obtained] “new knowledge and new opportunities to grow”;
- “I made various positive changes to improve my life and my business”; and
- “In everything. It helped me to strengthen my character and, as a result, make better decisions in my personal life and business.”

**Decision-Making: Personally and Professionally**

The program’s effects on participants’ decision-making was seen in both the professional and personal realms. Decision-making power is an important indicator of empowerment, particularly as it affects one’s ability to reflect on and analyze her position and take action, making her own strategic life choices. As explored in Chapter Two, “definitions of empowerment usually include a sense of people making decisions on matters which are important in their lives and being able to carry them out. Reflection, analysis and action are involved in this process” (Mosedale, 2005: 244). MMM participants expressed how they were making smarter and better-informed business choices as a result of what they learned in MMM, but also how participation in the program gave them more confidence and enabled them to feel more self-assured, which helped them in making decisions in their personal lives as well.
With regard to their businesses, women noted, for example, that as a result of their participation in MMM their decisions became more strategic, prompting them to “conduct[] research,” “analyze how profitable something is,” and take into account “location, competition, costs, strategies.” Others explain that they are now “more analytical,” and their decisions are “more focused,” thanks in large part to “the knowledge of methodologies for developing businesses”; “I’m not going to try my luck or spend money in vain.” Another participant explains: “Now, first I analyze [the decision] before making it, thinking and addressing problems… today I think two or three times and do a SWOT analysis. In this way I minimize risk.” One participant explained, “It has affected the way I make decisions in my professional realm, given that now I do not want to dedicate myself to a job that just pays me whatever, and it has given me the confidence to undertake my own business and have some extra money without neglecting my priorities.”

One MMM graduate explains how the program helped her improve her decision-making, in particular by analyzing different aspects of the business and how to make it
more profitable. For instance:

“one of these [decisions] was that, at the time, I had [my business] in a public sales space. Then I saw that, analyzing as well that it was not the most advisable option because of the type of product that I make that can be sold perfectly well by order and does not require having shop. I realized that being in a shop limited me, because I could not go to find new clients… now I analyze the situation, [use] the SWOT that we saw various times [in the course]. It is very important for making decisions. You make your little box and begin to analyze and come up with good decisions.”

In describing if and how the program affected their way of making decisions, however, the women referred not only to their businesses, but rather indicated a broader impact, explaining that the program affected how they make choices in all aspects of their lives. For example, women reported feeling “more secure in [them]selves,” having “less fear to face new challenges,” being “more objective,” and “more positive.” One participant said “the program helped me to be more positive and to not be afraid of new challenges.” They reported a tendency to set goals and make decisions toward accomplishing those goals fearlessly. One participant explained how the program inspired her “to leave behind submission to her husband and to know that [she is] self-sufficient… in part because [MMM] showed us that we ladies are capable of accomplishing goals.” These responses in particular indicate the impact of the MMM program overall—and the Personal Initiative portion of the program in particular—in empowering the participants, giving them not only the economic resources, but the tools and agency needed to reflect on their situations and desires, set their own goals, and take action on them in all aspects of their lives. As described in Chapter Two, in order for one to become empowered, she must first be considered to have been disempowered, or in other words, “disadvantaged by the way power relations presently shape [her] choices, opportunities and well-being”; the disempowered person must empower herself, it cannot
be granted by a third party (Mosedale, 2005: 243). Here, MMM participants demonstrate that they are, in fact, claiming their own empowerment for themselves, facilitated by a third party (the MMM program), but taken for themselves.

**Professionalism: At Home and At Work**

The data from this study indicates that the MMM program’s impact on participants’ attitudes resulted in a tendency to affect their sense of professionalism both at home and in the workplace. MMM participants reported the many ways they began to adjust their approach to work in both their place of business and at home, in terms of their character, their organization and time management, and communications. These results also suggest, as discussed above, an increased capacity for negotiation at home and in their communities.

At work, these softer skills translated to **improved client relations, increased attention to customer service, and improved management processes**. Participants report, for instance, “I am more professional now…I now know how to communicate better with my clients.” Numerous respondents assert they are now “more organized,” “more disciplined,” “know how to manage [their] business[es],” and “provide better service.” One states: “Now I can attend to my clients and they leave satisfied with the service.” Another says, “I meet people now and I offer my product with determination.” One participant explains how the program changed her life: “for me, it was in organization and in valuing my work… [before] it was ok, there’s the business, I’m done. But no, now I began to change it… I shed more light on the business, changed the image. It also helped me to hire someone. I said, I can’t pay that person, and well, I learned how, and we are a team now, and I think it is working well.”
MMM participants tend to demand more respect not only for their time at work, but for all of their time, echoing Stromquist’s assertion that empowering action outside the home can increase not only a woman’s economic independence, but also her overall independence. They report that being more organized “give[s] [them] time for everything [at home and at work].” One woman, for instance, explained that, because she values her business, she “[has] not allowed [her family] to load her down with extra work [at home].” Another explains, “I loved [the program]. It gave me lots of tools to be able to value my time and my work.” Another describes that the program influenced her in the areas of “organizing my time and valuing my product, which I was not doing [before]. Sometimes when you are giving credits and, aside from that, you are giving a cheap product, it is because you aren’t giving importance to what you are doing. [The program] helped me a lot to understand that.” One participant says that, as a result of the program:

“I am much more assertive. I respect my time, not only that of others. I make [people] respect my time and my positions. I don’t let them run over my voice or work, whereas before I did allow this to happen.” These responses indicate that through what they learned in the MMM program, participants literally begin to assert their power; in respecting themselves they also demand respect from others, challenging existing patterns of power, in both their professional and personal lives. These findings show the importance to women’s empowerment of not only the outcome of the process toward empowerment, but also the process itself of gaining greater control over social and material resources and grasping the ability to undermine patriarchal ideology (Batliwala, 1994).

MMM graduates recognize the importance of feedback and demonstrate a
willingness to learn and grow, extending these skills to their everyday lives. One participant noted that “Feedback is very important, it helps me to overcome obstacles,” and several reported seeing where their personal relationships can improve, as well as how to improve their businesses through the way they manage their personal lives. One participant asserts: “I have perfected planning in my life. I try to set goals for myself, and if I do not achieve them, I go back for feedback to see why.” Much of this change comes from the abovementioned shift in outlook toward themselves as becoming more empowered as a result of the MMM program. The self-confidence gained through the program allows the women to see themselves as professionals, where before many saw themselves with a hobby as opposed to a business. Another MMM graduate explains how the program changed her perspective:

“Yes, for me, [my perspective] did change a lot, because when we got here, to start, you undervalue yourself. Someone asks, what business do you have? And you might say, I sell this, my business is small, and you begin to minimize it. So here they taught us that from the time you sell a pencil, you are an entrepreneur, you already have a business. And so, what you are doing, what you are changing, the people around you are watching you and when you start to generate those ideas that you are someone important, others see it. In the case of my family, it was ‘oh, you sell this, you sell that’ and now, no, now they say, ‘I’m proud of you because you have a business, because you are capable of doing this.’ They see the way that I have been changing and I am proud. [They say now] ‘I want to be like you, I want to be an entrepreneur, I want to not be afraid like you are unafraid.’”

Freedom and Household Dynamics

As seen in that last quote, participants reported that their own newfound confidence also had an impact on their relationships and those around them. This calls us to reflect on Casique’s study and the effect of women’s increased resources on household dynamics, especially given Nelly Stromquist’s assertion that husband behavior, particularly in low-income homes, tends to perpetuate unequal gender relations, and any effort that brings women outside the home can contribute to empowerment (Stromquist,
From the data collected through this case study, participants reported that their relationships changed, for instance, in the type of people they seek out and spend time with. **Once they respect themselves, the MMM beneficiaries look to spend time with people who likewise respect them and their work.** They report, for example, “Today I choose to be close to people with the same interests, businesswomen focused on adding our grain of sand to make a difference in Mexico.” Another comments, “I try to surround myself with proactive and less toxic people.”

Many participants also reported a change in their relationships at home and felt a sense of **self-sufficiency and self-determination—both economically and socially.** For many of them, those relationships improved with their newfound confidence and independence. The improved communication skills they applied in their businesses also extended to their romantic and family relationships. They reported working together better with their husbands, as well as having a clearer distinction between their work life and home life, demanding more respect in both of those areas. Participants routinely
reported “a strengthened relationship” and “more support” from their husbands. Some participants collaborate more and better with their husbands. Others mentioned that they are now able to contribute economically to the household. This seems to support García and Oliveira’s work, which indicated that, in Mexico, a woman’s economic empowerment tends to lead to more egalitarian relationships, in particular in terms of household decision-making, men’s participation in domestic tasks and raising children, and women’s freedom of movement and agency.

On the other hand, a few participants linked what they learned in the MMM program to giving them the confidence to leave their husbands, while a few others also noted “there is some friction because I don’t do everything like before.” While these instances were few compared to those who reported an improved relationship, it is important to recognize this possible effect on household dynamics. Those who were married but did not report a change in their home lives appeared to do so primarily because they had reported already sharing responsibilities and that their husbands already supported and respected them. Together, these responses indicate a tendency for graduates of the MMM program to challenge gender inequality and repressive power dynamics in the household. In fact, 80.9% of respondents indicated a sense of increased freedom since participating in MMM, again demonstrating the way the program contributes to the beneficiaries’ sense of independence.
When asked to describe that freedom and how it manifests itself in their lives, women reported their self-assuredness and self-sufficiency, feeling, for instance, “more secure,” “more independent,” and “knowing that I can.” Participants expressed: “I no longer care when people tell me I can’t,” and “I have acquired more confidence in myself and what I do.” One said she now feels the “freedom to decide what I want to do and what I don’t.” Here, the MMM participants once again demonstrate feeling empowered “relative to themselves at a previous time” (Mosedale, 2005: 244).

**A Community of Emprendedoras**

One of the reported most valuable benefits of the MMM program is the network of entrepreneurial, empowered women it creates. As one participant shared, “[MMM] not only gave me the tools to keep pursuing my business with assertiveness, but also the chance to know other strong women who want to be different as heads of family, businesswomen, and to see how we have each developed has been very gratifying and has brought more value to me, both personally and professionally.”
The data shows that MMM creates a positive network among participants that contributes to the empowerment women experienced as a result of the program. This network provides a supportive community of similarly situated women, who help each other by providing advice, feedback, encouragement, and referrals that help to keep the women moving forward in their empowerment journey. MMM beneficiaries generally recognized the impact of establishing relationships with their fellow MMM participants and the positive effect those relationships have on them both personally and professionally. Many even identified this effect as the most positive aspect of the MMM program, citing how encouraging it is to know that “so many of us women and mothers are on the same path,” “to see that there are many women trying to move ahead,” and to feel “the support among women.” One participant asserted that the best part of the program, for her, was “the act of meeting more women, each with her own dreams, her own daily problems, I really like that and I consider it to be very positive because although it has been a long time, we created a strong friendship that we maintain.” Another stated how her fellow MMM participants inspired and empowered her to believe in herself: “*coming here, sharing*
with all these people, more than anything else, more than the knowledge I took away on how to run my business, were the experiences with all my classmates, who really already had years developing their businesses… their experiences was what I took away most… I was impressed by all of the things they do. So I say, if my colleagues can do it, all of us ladies can do it.”

In describing the link established with other women through the MMM program, those interviewed particularly mentioned the value their MMM colleagues contributed to each other through their feedback, friendship, advice, and most often, inspiration. Participants shared how “seeing so many women fighting for what they want is contagious;” another explained, “Of course, I met women in very difficult life situations and, nevertheless, there they were, studying, starting their business, and giving their all.” “I learned something from each one of them, and we also established a network and we recommend each other,” said one participant. Additionally, many in the program established professional networks with their fellow MMM participants, supporting one another’s businesses. More than one described the relationships established through the program as “alliances.” One explained that MMM, “in addition to empowering us as women, gives us the opportunity to create empathy, alliances, friendships among companions.” Others described how their colleagues gave them “new ideas and different perspectives,” “moral support”, and offered “friendship, respect, and help.” The program tends to establish a community of women who help and support each other, emotionally and professionally, recommending and consuming each other’s products, as well as entering joint ventures and partnerships. This kind of community is empowering in itself and extends the program impact to beyond the individual level. It also would suggest a
broader impact, creating a community of empowered women able to challenge dominant
gender ideologies and dynamics on a societal basis, not just in their personal lives.

“For me, it is a bond with women who are pursuing the same thing I am and, with a
similar objective, we understand each other and we treat each other with care.”

Lessons Learned and Recommendations

While demonstrating the MMM program’s effectiveness at empowering
participants, this case study also revealed a number of areas in which the MMM program
could improve, informed both by participants’ own recommendations and the conclusions
of the Principal Investigator.

Design and Pre-Implementation Recommendations

Broaden strategic outreach efforts to attract diverse participants and engage
more of the “disempowered” within the target population. To start, I would
recommend that the MMM program look at its approach to outreach and recruitment of
participants to ensure that it is reaching those most “disempowered” by their situations—
whether related to economic resources, family dynamics, or education level. For instance,
given the reality of gender inequality in Mexico and Querétaro, it is surprising that so
many respondents reported that even prior to the program, they had strong, supportive
relationships with their husbands. Certainly, a significant proportion of respondents noted
positive change in these relationships as a result of the empowerment, including
increased independence and self-sufficiency, gained through the program. Nevertheless,
it might indicate that the program should be doing more to make sure the most vulnerable
women—those who are most severely limited by their husbands or contexts—are made
aware of the opportunity to participate in the MMM program. This could include a more
proactive approach by MMM to recruit participants.

In particular, since Crea specifically describes itself as an organization that “develops and executes unique and personalized programs to empower and drive women entrepreneurs and businesswomen from socially and economically marginalized areas,” it might benefit from a more strategic recruitment approach (Crea.org). It seems that much of the recruitment occurs by word of mouth, through support from government partners, and via social media advertising. The latter in particular probably predisposes the program to participation by higher educated and more advantaged women. Certainly, a large portion of the beneficiaries are unfamiliar with how to use a computer or the Internet (and as a result the Google-sponsored Crea computer courses have likewise been very popular among beneficiaries), so the program does manage to recruit through other means. Potentially, if funding allowed, a more intensive outreach and advertising program could be pursued to foster more growth and a wider reach of the program, as well as increased diversity of participants. It could be worthwhile to undertake a subsequent analysis of how best to raise awareness among and encourage the involvement of those portions of the population most disempowered. An additional approach might be for the program to consider whether participants would benefit from the addition of a topic to the Personal Initiative course addressing the dynamics of gender inequality, to raise more awareness on issues of inequality and how they manifest in the home and society at large. Perhaps some participants do not recognize how their husbands’ behaviors might be, as Stromquist suggests, contributing to maintaining gender inequality.

**Implement measures to bridge the gap in baseline education levels, potentially**
through supplementary training sessions for struggling participants. If the program were to more proactively and effectively engage less educated portions of the population—and I think for the benefit of women’s empowerment in Mexico it should—it might be worthwhile to explore separating class groups according to baseline education levels based on the results of the initial survey applied. While the mix of levels and experiences is important for the women to learn from one another and be inspired by each other, productivity in learning is restricted when those at each extreme are combined within the same class. Another approach might be to offer supplementary sessions for those who feel they need extra time on each subject (or who demonstrate that they need it through their results on the quizzes and homework in each section). This second approach might be more effective for maintaining the benefits of mixed groups, while ensuring all are able to fully benefit from the program.

Adjust manuals to improve readability and accessibility for all beneficiaries, including through additional diagrams, increased font size, and supplementary learning approaches and materials that do not require reading. Related to the issue of education levels, the materials are heavily dependent on the ability to read and comprehend the topics covered, which likewise poses a challenge for some of the less educated and less literate participants. It would be advisable to take steps to make the materials more accessible to the less educated participants, including through additional visual and audio materials to accompany the course books. Similarly, several participants complained of the font size, both in interviews and in the classes observed. As many of the participants are somewhat older in age, increasing the readability and font size of the materials could help accommodate them in this course.
Recommendations for Training Implementation

MMM should consider extending the duration of the training program, allowing additional time for each topic. In response to this study’s request for participant recommendations for improvement, beneficiaries routinely noted the need for additional time to learn all of the topics. Many expressed the sense that the time allotted was not sufficient to fully grasp all of the concepts. This applied to both the Personal Initiative and Business Skills modules, though more to the latter. As mentioned in the previous section, the Business Skills course tended to get behind schedule very quickly, and the trainers struggled to cover all of the topics sufficiently within the allotted period. From the Principal Investigator’s observations, this problem was exacerbated by low baseline education levels, as the modules went too fast for some of the less educated participants. Given that the program should target disadvantaged women, it is important to ensure it accommodates those of low education levels. Similarly, several respondents mentioned the need for time slots for the training sessions that take into consideration parental responsibilities—for instance, adjusting the sessions to ensure they match up with school times for children. If funding were available, such a program could also partner with childcare services to facilitate participation by more women.

Strengthen Personal Initiative Module through supplementary sessions and adding psychosocial support. An expansion of the Personal Initiative aspect of the course (and again, adding supplementary sessions where needed), could help to really reinforce the importance of the soft skills taught on all aspects of the participants’ lives. Some participants in this case study continued to focus primarily on the goal of attaining financial support. They expressed disappointment that they had not secured credit as a
result of the program. As discussed below, the program could certainly look to improve the technical assistance it provides after MMM program completion in supporting the graduates to apply for funding and credit opportunities. Nevertheless, I would also argue that this attitude calls for increased emphasis on the importance and value of the soft skills gained and the less tangible benefits this training produces in the participants’ lives.

The need for expansion of this module is especially apparent for those participants who noted tension in their relationships as a result of their own empowerment through MMM. These participants specifically called for additional support during the training for how to deal with those kinds of results. One participant, for instance, said: “My recommendation is that a workshop be included on managing emotions or psychological assistance in some way, given that many of us ended up having problems with our kids or our husband because of how we became more independent and this sometimes causes confusion.” This offers another potential area for growth of the MMM program.

Particularly if Crea were to undertake a more proactive approach to recruiting those women most disempowered, such a supplemental area of training and support could become even more necessary.

**Post-Training Recommendations**

- **Strengthen follow-up with beneficiaries, encouraging use of technical guidance services and raising more awareness on support opportunities.** Crea should look to engage in more follow up with its graduates. Many of those interviewed and surveyed for this case study recommended this as an area for improvement. Interviewees generally seemed to lack clarity and understanding of the sort of support available to them through Crea in the form of technical assistance and guidance to apply for funding. Working with
the participants to help them better understand this aspect of the MMM project could help more graduates to take advantage of the services offered. Likewise, Crea could make more proactive efforts to reach out to graduates, visit their businesses, and provide feedback and assistance in implementing lessons learned through the course—particularly, the more complicated practical concepts in the Business Skills modules. Such efforts could help increase the program’s success rate and the longevity of results of the work it does to increase participants’ economic resources. As seen in prior sections, while the program certainly demonstrates an initial goal of increasing participants’ personal resources, it is arguably less effective on this score than with the other aspects of empowerment MMM fosters. These kinds of measures would help to ensure participants’ full understanding of and capability to implement the skills learned, as well as to ensure they are able to take advantage of the technical support offered for securing credits. As such, it offers an important area for the program to demonstrate improvement across the types of empowerment triggered through the program.

*Networking Program Recommendation*

Build the post-training program through increased support for the MMM network, encouraging cross-group and cross-organization linkages and cooperation and providing networking and sales platforms. In strengthening the post-training processes, Crea should also work to strengthen aspects of the MMM networking program beyond the training course. As evidenced by the findings of this report, one of the aspects of participating that women found most valuable was the creation of a network of female entrepreneurs. Based on recommendations from the participants, as well as the Principal Investigator’s own observations, Crea could do a better job of fostering this network, in
particular to expand and develop it. Data suggests that the networks created were strongest among the groups of women who participated in the same class. The program, however, purports to foster a broader network across the organization—both among groups within each state and among the different states where the program operates. This aspect of the program holds a great deal of potential—both for the inspirational effects of connecting these women and encouraging their empowered attitudes, as well as for connecting the participants with potential growth opportunities for their businesses. In this regard, Crea may be suffering from insufficient funding, though emphasizing the importance of this aspect with donors could reveal a strong area for growth. In particular, holding cross-state events and business fairs could be an incredibly effective way of strengthening the MMM network across the organization. In the absence of funding for such events, Crea could better foster these connections virtually, through use of its social media platforms and computer courses. It would also be valuable to bring participants from different groups and states to share their success stories, expanding the community for inspiration and feedback highlighted by so many participants.

At the very least, it would be fairly simple to increase interaction among different class groups of the program within states. In Querétaro, participants greatly enjoyed and appreciated graduation ceremonies that brought together the various groups who completed the program in the same semester. Nevertheless, there remains a great deal more opportunity to establish these connections. In particular, it seems little has been done to bring together different generations of MMM graduates. Finding avenues to permit different generations of MMM beneficiaries to interact, exchange experiences, learn from one another, and establish space for business collaboration would only
strengthen this aspect of the program and has the potential to magnify the benefits for the participants.
CHAPTER 6: Conclusions

Beyond Results: Sustainability and Generalizability

The data collected through this case study indicates that the most sustainable aspect of the MMM program are the changes in attitude and relationships gained through the program. It seems likely that the soft skills portion of the course, Personal Initiative, could easily be added to other business training courses and economic development programs to offer more opportunities for developing this aspect of empowerment and to increase program impact beyond just increasing the economic resources of women. Participants reported lasting relationships and an enduring sense of self-worth, even when their businesses did not necessarily succeed or last. Of those who, at the time of interview, had completed the program longest ago, many had experienced some disappointment with their businesses. Nevertheless, they continued to report the benefits they had garnered from the program and the lasting effect on their personal attitudes. Likewise, most continued to participate in the community of women established through the program. Indeed, based on these results, this study suggests the intrinsic value of building on these aspects of the program to better foster the relationships and networking opportunities, as well as increasing the support for developing participants’ soft skills. The study definitively shows that the Personal Initiative module provides added value, importantly contributing to changing attitudes across the group of women who participated. Likewise, the data shows that the MMM program as a whole—in bringing together the soft and hard skills, focusing on generating knowledge and creating communities, as opposed to just giving out money—arguably has a greater impact on participant empowerment than pure microcredit programs.
Conclusion

Through this case study, we were able to look at the different ways the MMM program affected its beneficiaries through their own eyes. By engaging directly with participants, observing the program’s implementation, and surveying a large sample of beneficiaries, we were able to see various patterns of impact as a result of the MMM program. This approach allowed for flexibility in analyzing the MMM program, responding to information received from participants and looking closely at how they conceived of their own experience in the program and whether or not it empowered them. On the practical side, the program does on average have a positive effect on women’s economic resources, improving their business administration skills and leading participants to increased sales and revenues. The numerical results of increased economic performance are effectively being demonstrated through a purely quantitative study, in addition to the indications of this study.

Importantly, as can be seen through this study which mixed quantitative and qualitative methods, the economic benefits were complemented by the benefits of additional aspects of empowerment, seen in the participants’ increased sense of independence, self-worth, self-assuredness, and decision-making power. Looking at women’s perceptions, this study was able to explore the beneficiaries’ sense of impact of the program as experienced in their own lives and businesses. Indeed, the MMM program provided a platform for beneficiaries to redefine and expand what they see as possible for themselves, both within and outside the home, both personally and professionally. While many participants originally joined the program because of their hope for the economic benefits, when asked about their general impression of the program and whether MMM
had a particular influence on their lives, many of the participants cited the less tangible benefits gained through their participation in the training program over the economic benefits. These intangible benefits can be directly related to the elements of empowerment explored in prior sections of this paper, such as access, agency, self-esteem, and social context. The MMM graduates demonstrate more strategic, proactive, and assertive decision-making, echoing Kabeer’s assertion that empowerment involves gaining the ability to make strategic life choices, requiring resources and agency to give one the capability to achieve her goals.

Overall, based on the different theoretical concepts of gender empowerment explored in this work, the *Mujeres Moviendo México* program seems to be effective at catalyzing empowerment in its participants in a comprehensive way that extends beyond an increase in economic resources. In this way, the MMM program seems to overcome the concern about many development programs that use empowerment as a buzzword but do not actually challenge existing power dynamics. Indeed, *Mujeres Moviendo México* seems to go beyond pure economic support for participants, providing support networks and strategies for financial success and developing overall life empowerment skills, as opposed to just handing out cash. Likewise, in this case, it seems that, in general, the increased resources (as well as additional training received), demonstrated positive results on women’s relationships and household dynamics, perceptions of empowerment, and gender ideologies. As mentioned in the recommendations section, this connection could benefit from further exploration if more effort were made to specifically recruit the most disempowered women in Mexican society.

Given these positive indicators of the program’s success in challenging gender
ideologies and pushing women to pursue and claim their own empowerment, the program represents an important case for other programs looking to promote women’s empowerment and, overall, to foster advancement in gender equality. For example, such an approach could potentially be used to improve microcredit programs and increase their overall impact in promoting women’s empowerment in the developing world. Likewise, based on the outcomes of this case study, it would make sense to expand funding for MMM to address some of the recommendations and areas of opportunity mentioned to further strengthen the program’s effectiveness. In particular, with additional investment, the program could address the issues related to recruiting and effectively accommodating women who come from a more disadvantaged background and begin with a lower baseline education level. Furthermore, additional attention and resources to the post-training aspects of the program will help ensure sustainability and increase both the economic and social empowerment impact of the MMM network and program overall. The MMM program indicates important potential for contributing to bridging the economic and social gender gap in Mexico and elsewhere, looking beyond the economic development of women to their overall sense of self-worth and ability to demand their equal space in their homes, work, and in society at large.
ANNEX 1: Interview Questionnaires

Questionnaire for Mujeres Moviendo México Participant Interviews and Survey – Translated into English

General Information
1. How old are you?
2. What is your civil status?
3. Do you have children? If so, how many?
4. When did you become involved in Mujeres Moviendo México?
5. How did you find out about Mujeres Moviendo México?
6. When did you take the Mujeres Moviendo Mexico training program?

General Impression of the Program
7. What is your general impression of the program?

The Program’s Influence on the Participant
8. Has the program Mujeres Moviendo México has a particular influence on your life? How so or in what way?
9. Have the different aspects of the program affected you differently? For example, how did the Personal Initiative training influence you? And the Tools for Business, what influence did that course have on your life? Have the other women you met through the program influenced you in some way?
10. Has your participation in Mujeres Moviendo México changed the way you see things and think about yourself? In other words, has it changed at all your perspective of the world and your life or your perception of yourself? Please explain your response.
11. Do you think the way you make decisions has changed?
   a. If so, in what way?
   b. Do you think this change is related to your participation in the program Mujeres Moviendo México? In what way?
12. Do you feel a difference in your personal life as compared to before you began participating in the Mujeres Moviendo México program?

Community - Networks
13. Did the program form a new community or group of women? Has it created a new social group for you?
   a. What is this group like?
14. What does this new community offer you?

Personal Relationships
15. Have your relationships with other people changed in any way since you became involved with Mujeres Moviendo México?
16. (If so) How have they changed?
17. (If married) Specifically, has your relationship with your husband changed in any way? Have your responsibilities at home changed?
18. Do you feel more freedom than in the past? Please explain.
   a. (If so) How do you experience this freedom in your life?

Resources
19. Have you created or expanded a business since you started with the program?
Please explain.

20. Since you began participating with Mujeres Moviendo México, have your personal resources increased?

21. Has your consumption of goods or purchases changed at all? Could you please give me some examples?

22. Has your relationship with money changed at all? If so, in what way? Did you learn something in the training that you have applied in your life? If so, what was it and how have you applied it?

Program Review

23. What do you consider to be the most positive aspects of Mujeres Moviendo México?

24. Do you have any recommendations for improving the program?

25. How could you have benefited more from Mujeres Moviendo México?
Focus Group Questionnaire – Translated into English

1. How did you come to participate in Mujeres Moviendo México?
2. What does being an entrepreneur mean to you?
3. What does it mean for you as a woman to have a business?
4. Has the Mujeres Moviendo México program had a specific influence on your life? What has that been or in what way?
5. What does the word “empowerment” mean to you?
6. Has your participation in Mujeres Moviendo México changed the way you think about yourself? That is to say, has it changed your perspective of the world and your life, or your own perception of yourself? Please explain.
7. Do you think that there has been a change in the way you make decisions?
   a. If yes, in what way?
8. Do you feel a difference in your personal life as compared with prior to your participation in the Mujeres Moviendo México program?
9. What does “power” mean to you? How does power factor into your life?
10. What do you think makes you different from other women?
11. For you, which aspects of the Mujeres Moviendo México program were the most positive?
    a. Which aspects were negative?
12. Do you have any recommendations to improve the program?
ANNEX 2: Informed Consent Form Signed by All Case Study Participants

INFORMED CONSENT

ANONYMOUS INTERVIEW

You are invited to participate in a research study on the program Mujeres Moviendo México. This study is being conducted by Morgan Simpson, a student at Georgetown University for her Master’s thesis. She is studying participants’ experiences in the program Mujeres Moviendo México.

Participation in this study is entirely voluntary at all times. You can choose not to participate at all or to leave the study at any time. Regardless of your decision, there will be no effect on your relationship with the researcher or any other consequences.

You are being asked to take part in this study because you participated in Mujeres Moviendo México.

If you agree to participate, you will be asked to take part in one interview about your experiences in Mujeres Moviendo México and how you have felt the program has affected you and your life. This interview should last around 30 minutes. The interview will take place at the time and place convenient for you. The researcher will take notes during the interview.

What you say during this interview will remain anonymous and cannot be linked to you in any way. No identifying information about you will be collected at any point during the study. Once your interview is over, there will be no way to identify your responses in the study because the interview will contain no identifying information.

If you provide consent below, the interview will be audio recorded. The recording will also remain completely anonymous, and your recording will be identified only with a random number. If you say something during the interview that may identify you, it will be removed during the transcription of the interview. The audio will only be for the researcher’s personal use while writing the report, it will not be shared or distributed, and it will be kept confidential. Study data will be kept in digital format on the researcher’s computer. Access to the data will be protected by a password. Only the researcher, Morgan Simpson, will have access to the data.

Indicate Yes or No:

I give consent to be audiotaped during this interview.

_Yes_ _No_

There are no risks associated with this study. While you will not experience any direct benefits from participation, information collected in this study may benefit others in the future by helping to sustain and improve development programs for women.

If you have any questions regarding the interview or this research project in general, please contact the principal investigator, Morgan Simpson, at 442-361-
0410, or morgan.a.simpson@gmail.com or her faculty advisor, Eric Langenbacher, at langenbe@georgetown.edu. If you have any questions about your rights as a research participant, please contact the Georgetown University IRB at (202) 687-1506 or irboard@georgetown.edu.

By taking part in this interview, you are indicating your consent to participate in this study.
The extra copy of this signed and dated consent form is for you to keep.

SIGNATURE _____________________________ DATE ____________

The extra copy of this signed and dated consent form is for you to keep.
Bibliography


