

Women's Economic Empowerment

Welcome

To **Edufina** – a financial literacy and inclusion education program, included as an affirmative action for women's economic empowerment & rights in the Seguros Inclusivos project.



Bolivia

What is the Project about?

Background

Edufina contributed to the economic autonomy and rights of women to live without violence in La Paz, Cochabamba & Santa Cruz between 2018-2019. Edufina was initially designed as an affirmative action in the *Seguros Inclusivos* project (Inclusive Insurances) implemented by the PROFIN Foundation focusing on financial education and inclusion. At a later stage, Edufina was further enhanced with the experiences of *Vida Sin Violencia* (Life Without Violence) addressing gender-based violence, implemented by Solidar Swiss. The more comprehensive Edufina program was then integrated in the Seguros Inclusivos project's community bank activities of the ProMujer Institución Financiera de Desarrollo (IFD: financial institution for development for women)

Context

In the past ten years Bolivia has experienced economic and income growth attributable to exports of gas, oil, and mining products. Although the government's income redistribution programmes have reduced poverty, Bolivia remains one of the poorest countries in Latin America. Gender-based violence is also a significant problem in the lives of Bolivian women. Although there are regulations that contribute to the prevention, protection and care of survivors, the mechanisms to counteract it are still insufficient. In Bolivia, 7 out of 10 women experience violence. The country has the highest figures for physical violence in the region and is second in terms of sexual violence. For this reason, Swiss development cooperation projects include targeted measures to improve access to justice for broad sectors of the population, especially in rural areas. The programmes designed to improve the rule of law also focus on reducing violence towards women.

Summary

Theory of change

Providing knowledge on the use of financial tools is a key aspect of increasing economic autonomy, as well as strengthening women with information on gender-based violence, so that they can better prevent and confront it. Consequently, Edufina focuses on the personal, social, technological, organizational, and economic empowerment of women, considering that these are factors that make it possible to prevent and/or reduce poverty and violence.

Overall goal

Edufina contributes to the autonomy of women and their ability to know and exercise their rights, with an emphasis on the right to live without violence, including economic.

Specific objective(s)

Through economic empowerment, women can break cycles of poverty and violence.

Expected results

- Women are financially literate including digital financial literacy & inclusion.
- Women have increased resources to safeguard their livelihoods.
- Women know and can better exercise their rights and reduce gender-based violence.

Key activities

- Networking of women groups
- Interactive financial education
- Technical training for entrepreneurship development
- Financial inclusion and services support
- Information and services related to gender-based violence.

Stakeholders

Partners

The main partner and implementor is the PROFIN Foundation <https://www.fundacion-profin.org/>. The Foundation specializes in financial inclusion and inclusive insurances.

Primary stakeholders (priority target group(s))

Women, specifically clients of ProMujer IFD, who had a current community bank loan. The women ranged in age between 21 and 45 years and resided in more rural small towns.

Secondary and boundary stakeholders (system actors, duty bearers, service providers etc.)

- Municipalities, local authorities
- Legal aid and shelter service providers
- Other financial institutions, like Crecer and Diaconia FRIF
- Media, especially radio



Some behaviors that express economic violence against women include:

- Management of economic resources without consultation or accountability.
- Taking or spending the money she earns, preventing her from directly accessing her own resources.
- Her disqualification as an administrator.
- The use of income for the leisure of some family members to the detriment of the essential needs of others.
- Dishonesty around use of income.
- The concealment of resources.
- Indebtedness without their knowledge or consent.

What did the project do and learn?

Design and Implementation

Key design and implementation features, included:

- The combination of experiences of the Seguros Inclusivos and Vida Sin Violencia projects helped to build on existing good practices, leverage existing relationships, save time and resources, and to provide a multidisciplinary and comprehensive response to the practical and strategic needs of women in the target communities.
- Focus on the personal, social, technological, organizational, and economic empowerment of women.
- Targeting and prioritizing women while including and involving men.
- The integration of an interactive financial education program, which includes a package of conventional and multimedia tools with educational primers, facilitators' guides, short videos, apps for tablets and cell phones, educational flip charts, programs, and radio spots.
- Linking women's groups and in turn linking them with other financial and entrepreneurship training and service providers.



Financial education is a tool that can promote the economic independence of women and help break the cycle of violence they are confronted by.

Key Achievements and Good Practices

- Eudufina is implemented in 80 municipalities.
- Eudufina is recognized as an innovative financial education program, which addresses women's economic and human rights, using technology, and gamification with high impact.
- The program contributes to mainstreaming gender, promoting women's rights, particularly the right to live free of violence.
- The program also has preventive and protection purposes and seeks to ensure that women receiving training in financial matters, can also pre-identify violent situations in their lives and have sufficient guidance to act on them.
- Quantitatively, women from urban, peri-urban and rural areas were trained in the six Eudufina modules.
- In addition, two financial institutions (CRECER and **Diaconía** FRIF), applied Eudufina during training sessions for their clients.
- Five radio stations broadcast financial education programs with Eudufina.
- 80 Servicios Legales Integrales Municipales (SLIM - *Municipal Integrated Legal Services*), and anti-violence networks are familiar with the Eudufina program.
- 8 Municipal Integrated Legal Services, and anti-violence networks, including shelter providers and educators, implement the program.
- 80 women have benefited from Municipal Integrated Legal Services.
- 16 women who have survived violence are receiving psychosocial support.



For more on the project, and SDC Gender in LAC experiences

- <https://www.shareweb.ch/site/PGE/Gender/Pages/Toolbox/Knowledge%20sharing/Gender-experiences-from-Latin-America.aspx>



Key Lessons Learnt and Recommendations

- For innovation, it was necessary to form a multidisciplinary team and combine efforts. This combination allowed for greater efficiency and scope in the use of project resources, both human and financial.
- The full exercise of women's rights is strengthened if empowerment actions target women's economic and personal spheres.
- The alliance with financial institutions, which have financial products mainly demanded by women, facilitates greater project coverage.
- It is important to use innovative methodologies such as social-drama, which allows storytelling with real characters and situations in a way which is more understandable and appropriate for reaching and informing adult women.
- Games and gaming are effective in teaching-learning processes for adults.
- To reach a diverse audience, it is necessary to combine conventional and innovative strategies, using a variety of media and versatile and flexible multimedia tools.
- Do No Harm: economically independent women face social stereotypes such as machismo, which poses other risks of violence for them. It is essential to have a preventive and integral empowerment approach that prevents economic empowerment from leading to greater risks of violence.