



Cooperative Leadership, Engagement, Advocacy and Research Plus (CLEAR+)

Gender Analysis and Action Plan

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List of Acronyms and Abbreviations

BSP	Business Service Provider
CDP	Cooperative Development Program
CLEAR+	Cooperative Leadership Engagement Advocacy & Research
GBV	Gender-Based Violence
GC	Global Communities
IPV	Intimate Partner Violence
KES	Kenyan Shilling
MEL	Monitoring, Evaluation, and Learning
SEPREM	Secretaría Presidencial de la Mujer
VAWG	Violence Against Women and Girls

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Executive Summary

Gender inequality negatively impacts women's ability to access and benefit from equal opportunities, representation in governance systems, and quality of life. Women have historically been limited to the domestic sphere, managing household chores and care responsibilities. When they have supported household income generation, it has often been through the informal economy where wages are often lower and unpredictable, and they lack benefits, worker protections, and job security. In the formal economy, women continue to face discrimination on the basis of their sex, exemplified through gender wage gaps and prevalence of sexual harassment in the workplace.

With support from USAID's Cooperative Development Program (CDP), Global Communities (GC) is implementing the CLEAR+ project (2023-2028) in Kenya and Guatemala, which builds upon the successes and partnerships developed under the CLEAR (2018-2023) project in Kenya. Cooperatives are a proven business model to support economic and social growth and resilience and present the opportunity for traditionally marginalized groups to collaborate, achieve economies of scale, create stable jobs, and share learning. CLEAR+ aims to support the advancement and scale of worker cooperatives, in particular, as they demonstrate great potential for economic and social transformation, providing opportunities in urban areas and high value sectors like tourism and artisanal skilled labor (i.e. weaving, construction, welding, and mechanics). Globally, youth are moving to urban centers and expressing a preference for high-earning work in technology and services, which can be accessed through the worker cooperative model. GC will support the growth of these worker cooperatives and prioritize the participation and leadership of youth, women, and indigenous persons, advocating for gender-responsive policies and services at the national and cooperatives level to foster equitable job creation and economic opportunity. This gender and social inclusion analysis was conducted to ensure that CLEAR+ has an in-depth understanding of the gender norms, attitudes, and behaviors that will impact the implementation of activities.

This report presents the findings of the gender and social inclusion analysis that examined publicly available reports and articles documenting gender dynamics, opportunities, and barriers to women's entrepreneurship and participation in cooperatives in Guatemala and Kenya. The report includes recommendations and action plans based on the reported finding and their analysis.

Key Finding 1: Traditional gender norms restrict women's participation, leadership, and success in cooperatives and as entrepreneurs. Despite progress made in the development of legal and policy frameworks to support gender equality and women's empowerment, cultural attitudes and norms present challenges to their implementation and acceptance in society. Women's ability to pursue entrepreneurial activities is often limited by gender norms and cultural expectations around women's roles, in addition to systemic inequality resulting in women's limited access to knowledge and resources that would support their entrepreneurial growth. Women in both Guatemala and Kenya shoulder the burden of domestic responsibilities and may not always be

supported by their male partners and community members in pursuing livelihoods opportunities outside of the home. Indigenous women in Guatemala face additional layers of structural racial discrimination and marginalization that prevent them from achieving economic security, including decreased levels of education attainment and literacy, increased rates of violence, and greater pay gaps compared to indigenous men, and non-indigenous men and women.

Key Finding 2: Women’s cooperatives and their roles within cooperatives tend to be concentrated in activities that are traditionally delegated to women. As a result of the pervasive gender norms that limit women’s available time, agency, technical knowledge, and resources, women in women-only and mixed sex cooperatives tend not to pursue economic opportunities or activities in cooperatives that are historically male-dominated. The gendered division of responsibilities and women’s reported sense of inadequacy to participate in male-dominated roles in cooperatives and economic activities are more significant in cooperatives consisting of both male and female members.

Key Finding 3: Women comprise a minority of cooperative leadership in both Guatemala and Kenya. Gendered stereotypes of leadership, in addition to the traditional patterns of decision-making authority, have resulted in women occupying fewer cooperative board positions than men. Women members have also reported it being difficult to participate in meetings and express their views in male-dominated cooperative spaces, as a result of a lack of self-confidence and fear of intimidation from men.

Recommendations

1. Engage male partners and encourage reflection on gender equality.

Given men’s increased decision-making authority, control, and power in the household, it will be important to engage men and ensure their support in women’s increased participation in entrepreneurial activities and cooperatives. In many cases, men are key influencers for gender policy and improved equity in cooperatives. Where possible, encouraging male partners’ reflection and dialogue around gender equality will be beneficial to creating a household environment that is supportive of women’s participation and leadership. If men become champions for gender equality, it ideally will reduce the risk of unintended consequences such as GBV/IPV when women contradict restrictive gender norms and pursue work outside of the home, as well as increase the sustainability of CLEAR+ efforts to increase women’s leadership and membership in cooperatives. More broadly, all CLEAR+ activities should be implemented with a Do No Harm approach, given the sensitive nature of challenging traditional gender norms and pervasiveness of violence against women and girls (VAWG) in both countries. These reflection and dialogue sessions can also be entry points to shifting the traditional division of domestic responsibilities and encouraging men to share these duties, allowing women to have additional time to dedicate towards economic activities. These sessions can also help to make men become agents of change who can take action against negative gender stereotypes and attitudes.

2. Account for women’s care burden.

Any activities that require women to invest significant time away from their regular responsibilities should account for their disproportionate care burden. Childcare institutions may not be readily available or financially accessible by women members and men may prevent women from engaging in activities that would take time away from household responsibilities. Engaging women to share and implement their preferences around childcare solutions, such as providing child-friendly spaces during trainings, can ease this burden for women who would otherwise be unable to attend. In addition, CLEAR+ should plan training delivery to take place in a location and time that is chosen by women that is safe, convenient, and easily accessible by them. Providing compensation for travel will also help ease women's challenges around time availability, ability to access more convenient transportation, and help reduce losses associated with attending the training instead of earning wages. CLEAR+ will also encourage similar considerations and accommodations in cooperatives when planning cooperative meetings and within their own employment policies.

3. [Select and train Gender Champions in cooperatives.](#)

Women's equal participation and access to leadership opportunities in cooperatives are a challenge due to cultural norms that dictate gendered divisions of labor and make assumptions around women's knowledge, skills, and abilities. Further, workforce harassment and discrimination continue to be a common occurrence that may also inhibit women's leadership in these groups. Training Gender Champions, nominated by their cooperatives, will support accountability in cooperative leadership in ensuring that all members have equal access, opportunity, and respect in the roles that they serve. Utilizing the Good Governance and Gender Equity Guide developed under CLEAR, the Gender Champions would be trained in the basics of gender equality and social inclusion in cooperatives, communication and facilitation skills, and conflict resolution techniques. Champions will also be trained to identify gender-based violence and how to refer people to appropriate support and resources. They will be responsible for socializing the principles of GESI among members, ensuring adherence to cooperative principles around equal participation and leadership opportunities for all members, fielding members' concerns or complaints around GESI, facilitating discussions around those issues with cooperative leadership, and supporting the development of solutions change to ensure that those issues are addressed. The Gender Champions will engage members to shift perceptions, behaviors, and expectations in cooperatives to be more inclusive, and will be trained in what gender equality looks like in the community at large to be advocates among their wider social network.

4. [Demonstrate the business case for women and youth inclusion in cooperatives.](#)

Recognizing that inclusive business must stem from the successful operations and financial stability of the cooperative, CLEAR+ should ensure that the business case is clear for inclusion. Inclusive business and its potential for positive impact on the cooperative will be a central part of gender training for cooperatives, developers, and government. The business case should include the financial and operational benefits on increased and more diverse membership and diverse leadership. Case studies should be identified from global cooperatives which demonstrate the benefits to inclusive business. These cases can be added to case studies for use in cooperative academy and cooperative management curriculums.

The Good Governance and Gender Equity Guide includes a module on inclusive business and highlights the benefits to cooperatives for equity throughout. These lessons should be highlighted when training gender champions and trainers.

5. [Strengthen women's participation in worker cooperatives to leverage the benefits of aggregated resources, increased market knowledge and access, and professional networks in high-growth and high-income sectors that will support women's economic security.](#)

CLEAR+'s planned sector analysis in Guatemala will support the identification of key sectors, regions, and cooperative networks that the project will leverage to increase individuals' access to economic opportunities. The sector analysis will also provide information on the sectors in which women and youth prefer to work and where there are opportunities for economic growth. Participation in worker cooperatives could provide significant benefit to marginalized populations who have historically had limited access to education, employment, social protections, and other productive resources. The worker cooperative sector in Kenya has demonstrated success in increasing women's self-confidence and access to financial resources, as shown through women members' greater average annual income than non-members. Women cooperative members have also been shown to have increased access to financial products, with lower minimum requirements, joint asset sharing, and potentially lower interest rates through cooperatives and credit unions. Cooperatives have helped them access increased opportunities for ownership of businesses and land. CLEAR+ can leverage past experiences from Kenya to strengthen women's participation in worker cooperatives in both countries' high-growth and high-income sectors, share best practices and learning amongst members, and increase access to secure wages and professional networks.

6. [Amplify the project components that support women's mentorship in cooperatives to increase their network linkages and strengthen business skills.](#)

Because women often have limited access to professional networks and market information in comparison to men, CLEAR+ should prioritize mentorship opportunities for women's cooperative members to support business skills development. Social media can be leveraged to improve digital connectivity between women members and mentors, developing a supportive network that can last beyond the life of the project. This effort can build on CLEAR's digital marketing training materials and planned digital cooperative network to promote women's access to digital technology to make work processes more time-efficient and allow women to connect to one another remotely. This would better support women members who continue to manage the majority of domestic responsibilities and have limited free time.

7. [Highlight women's leadership and success in cooperatives in sectors that have traditionally been male-dominated to shift stereotypes around women's work and inspire others to consider careers in those sectors.](#)

The analysis found that women's perception of their own ability to pursue work in certain sectors was influenced by traditional expectations of women's strengths and weaknesses, which can confine them to lower paying industries. A planned activity under CLEAR+ is to develop awareness within the cooperative sector of the worker cooperative model. When conducting these advocacy efforts, the project can consider also highlighting the successes of

women cooperative members within sectors that subvert traditional expectations of women's work, such as care work. Advocacy can also be done to highlight the successes of women who are key decision-makers and leaders on the cooperative board; additional work should be done with communities to ensure that women are able to meaningfully hold these positions, as opposed to having pseudo-authority to meet gender quotas. CLEAR+ has a strong focus on strengthening and supporting youth cooperatives, and this is an important opportunity to shift societal perceptions of young women's abilities, with a start in the cooperative sector where members have additional social and financial protections against economic discrimination.

8. Address the potential language barrier when engaging women.

To ensure that women are able to equally participate and engage in CLEAR+ activities and trainings, the project should ensure that there are bilingual women staff who are knowledgeable in indigenous and local languages. These individuals will be instrumental in organizing and implementing trainings and providing translation to project materials. It is also recommended to use women translators where possible so that women may feel more comfortable to speak candidly about their experiences, as well as to accurately capture gendered nuances in speech. Bilingual project staff could also be present during these conversations to validate the translations.

9. Identify and engage key gender influencers from state and non-state actors who can support advocacy for greater gender equality and social inclusion in cooperative policies.

To support advocacy efforts for increased gender equality and social inclusion in the community, leverage partnerships with local women's rights organizations and local and regional governments' gender departments who have contextual knowledge, relationships with the community, and technical expertise. When engaging policymakers, the project can create linkages with these gender experts who will support advocacy efforts beyond the life of the project.

Introduction

Global Communities (GC) is a non-profit organization that works with communities, governments, and the private sector as partners for good, combining strengths to catalyze sustained change. Founded as the Foundation for Cooperative Housing, GC has a 70-year history of advancing coops, including over 3 decades implementing projects under USAID's Cooperative Development Program (CDP). GC has had a presence in Kenya for 19 years and in Guatemala for over 40 years. GC is a trusted partner of USAID and local stakeholders in both countries and has established country offices to properly contextualize CLEAR+ programming.

This gender and social inclusion analysis was conducted to inform the implementation of CLEAR+ and ensure that the program is responsive to the gender context in Guatemala and Kenya to foster women's equal access to and meaningful participation in economic opportunities. This report provides an overview of the status of women's participation in cooperatives, opportunities and

barriers to women’s entrepreneurship, and potential sectors for women’s growth. The report includes recommendations and an action plan based on the reported findings and their analysis.

Background

2.1 National Gender Equality Legislation and Policies

The Constitution of **Guatemala** establishes freedom and equality as basic principles, accessible by all citizens, and the national Social Development Law (D. 42-2001) guarantees the equal rights of men and women.¹ Recognizing the significant efforts required to adequately address gender inequality, Guatemala has also developed additional legislation and national policies to support women’s rights. For example, the National Development Policy (K’atun: Our Guatemala 2032) discusses women’s status in the country, with an aim for increasing women’s participation in the labor market.² Despite these legal frameworks, there continue to be challenges in the protection of women’s rights; for example, no legislation exists to prevent sexual harassment in education, and there are no criminal penalties for sexual harassment in the workplace. Further, the Secretaría Presidencial de la Mujer (SEPREM), one of the four main executive institutions responsible for progress towards gender equality and women’s empowerment, has limited influence and in recent years, faced a reduction in its representatives in various government departments.³

In **Kenya**, the country’s Bill of Rights states that both women and men have the right to equal treatment and equal opportunities in the economic, political, cultural, and social spheres.⁴ Kenya’s parliament has also passed various laws to further address gender inequality, including: The Matrimonial Properties Act (2013), providing women the right to buy and register land individually, and inherit land from their parents; The Land Act and Land Registration Acts (2016), establishing equal access for women and men to land; and The Prevention Against Domestic Violence Act (2015), outlawing domestic violence, including child marriage, psychological, economic, and physical abuse, sexual violence within marriage, widow cleansing, and virginity testing. In 2014, Kenya also established the National Policy for Prevention and Response to Gender-Based Violence, creating community structures to respond to GBV cases and train law enforcement officials in responding to and addressing GBV cases. Despite these progressive laws, gender equality remains a challenge with many local governments and national level ministries struggling to implement the new laws, due to delayed enactment of these legislations and lack of comprehensiveness in the content of some laws. Article 27 of the Republic of Kenya’s 2010 Constitution, commonly called the “two-thirds law,” mandates that not more than two-thirds of members of electoral or appointed bodies, governmental and non-governmental, shall be of the same gender. However, this law remains un-met in many boards and ministries and women continue to be greatly underrepresented

¹ USAID, [Guatemala Gender Analysis](#), 2018.

² USAID, [Guatemala Gender Analysis](#), 2018.

³ USAID, [Guatemala Gender Analysis](#), 2018.

⁴ USAID, [Kenya Gender Analysis](#), 2020.

2.2 Cooperative Sector

The cooperative movement in **Guatemala** began at the beginning of the 20th century but wasn't included in the constitution until 1944. In 1945 the government established a Cooperative Development Department to promote the cooperative model.⁵ In the 1970s, agricultural cooperatives were formed as part of agrarian reform, distributing land to smallholder farmers' cooperatives. However, in the violence of the civil war that began in 1982, many civil society and community groups, including cooperatives, were persecuted by the State military who suspected them of being counterinsurgency groups. Cooperative membership posed a significant physical risk and communal trust decreased. After the civil war, cooperatives have regained some standing particularly within the credit sector, although they continue to be challenged in some areas. Despite these social challenges, the INACOOOP Registry of Cooperatives reported 969 active cooperatives in Guatemala as of 2018.⁶ The top five sectors in which cooperatives were involved were: agriculture and food production (38%), banking and credit (34%), and wholesale and retail trade (11%).⁷ However, when comparing membership totals, nearly all registered members (94%) were part of a banking cooperative.

The first Cooperative Society in **Kenya** was formed in 1908 in the Great Rift Valley, established by settlers who wanted to market their dairy products.⁸ Although this Society's activities were interrupted by the First World War, people continued to establish cooperatives, primarily in the agricultural sector. In 1997, the Government of Kenya passed the Cooperative Societies Act No.12 that completely removed the government's role in cooperative societies' affairs, which had disastrous effects on the national cooperative movement.⁹ The Act was later amended in 2004 and today, the Government recognizes cooperatives as important vehicles to support the country's economic and social development objectives. The 2010 Constitution devolved oversight of cooperatives to local county governments. Despite being empowered by the 2010 Constitution, counties are not able to finalize their own policies and legislation without an updated national cooperative bill to align with. In 2019, the Government of Kenya developed the National Cooperatives Development Policy to provide a framework for regulatory reform. The CLEAR program supported the development of 21 local county cooperative policies to support an improved enabling environment for cooperatives. Cooperatives now thrive across both the formal and informal economy, with 25,050 registered cooperatives, nearly 60% of which are in the banking sector, 25% in the agriculture and food industry, and 8.5% supporting housing activities.¹⁰ Cooperatives and credit unions provide 31% of Kenya's gross domestic product (GDP) and 63% of its population are members or receive some benefit or service from cooperatives.

⁵ Cooperatives Europe, "[Cooperatives and Peace: Strengthening Democracy, Participation and Trust: A Case Study Approach](#)," 2019.

⁶ International Co-operative Alliance, "[National Report: Guatemala](#)," 2020.

⁷ Coops4Dev, "[Guatemala](#),"

⁸ Coops4Dev, "[Kenya](#)."

⁹ Coops4Dev, "[National Report: Kenya](#)."

¹⁰ Coops4Dev, "[Kenya](#)."

2.3 CLEAR+

With support from USAID's Cooperative Development Program (CDP), GC is implementing the CLEAR+ program (2023-2028) in Kenya and Guatemala, which builds upon the successes and partnerships developed under the CLEAR (2018-2023) program in Kenya. CLEAR+ will advocate for worker cooperatives, facilitate policy reform and operationalization, and strengthen cooperatives through local business service providers using a market systems approach. Integrating principles of gender equality, positive youth development (PYD), and the Root Causes Strategy (RCS), CLEAR+ will advocate for gender-responsive policy and services and promote the participation and leadership of youth, women, and indigenous persons in cooperatives. Cooperative development, targeted towards youth and high value service sectors, will foster job creation and economic opportunity, which is proven to reduce push factors of migration. CLEAR+ will support effective governance and catalyze economic growth, targeting youth, to strengthen worker cooperatives as democratic, inclusive, resilience- fostering organizations.

CLEAR+ will target registered worker cooperatives that are in early stages of development or pre-cooperative groups with at least 3 years of experience in income generating activities. GC will further develop, with USAID and local stakeholders, criteria for participation to ensure participants are prepared for CLEAR+. Based on CLEAR lessons learned, participants will agree to a participation agreement and co-create an intervention workplan measuring key indicators to assess their cooperative's operations in five key areas (Governance, Management, Production, Marketing, Membership). Further, CLEAR+ will target youth ranging from adolescents to those transitioning to adulthood (18-35), as defined in USAID's 2022 Youth in Development Policy. Female and indigenous youth will also be targeted as populations that are likely to benefit from the worker coop model.

CLEAR+ will focus on 20 counties including the USAID/Kenya & East Africa Mission priority counties (Isiolo, Kakamega, Kiambu, Kisii, Kisumu, Makueni, Mombasa, and Nakuru). In Guatemala, CLEAR+ will pilot activities in Guatemala City and Antigua, due to the concentration of youth and the robust service sectors there. A sector analysis will be conducted in the first year of implementation to identify partners, pre-coops, and regions ripe for CLEAR+. Later, as advocacy efforts and capacity strengthening activities are underway, CLEAR+ will expand into Huehuetenango and other departments through GC's Huehuetenango office. CLEAR+ will disseminate lessons learned and best practices to support worker cooperatives globally.

2.4 Importance of Women's Participation and Leadership in Cooperatives

USAID's 2023 Cooperative Development Program Evaluation report noted that activities related to the inclusion of women were more likely to be driven by implementing partner interests instead of by cooperatives themselves.¹¹ However, as a result of project components related to gender equity, cooperative members described several positive benefits, including: increased women's representation in leadership roles, strengthened participation of women in various activities, increased household economic growth, and more equitable gender dynamics at the

¹¹ USAID, [Cooperative Development Program Evaluation](#), 2023.

household level.¹² Gender equality is a fundamental human right, but it's also been demonstrated to have a positive and significant relationship with economic growth more broadly in developing countries.¹³ It has a strong positive relationship with increased GDP per capita, job creation, and lower poverty rates. Although traditional gender norms may be deeply entrenched in CLEAR+'s implementation areas, the project will further encourage cooperatives' buy-in and support for activities that support social inclusion by increasing awareness of the demonstrated economic benefits for the cooperative, female and male members alike, and their communities at large, referencing past CLEAR success.

For sustainability and buy-in, gender equity activities must make the business case for inclusive business in addition to the individual economic social benefits for women and youth. Cooperatives must see the potential value to the business as a whole. For example, women members who have improved access to capital may be more likely to save and invest more back into the business. Additionally increased inclusion of women and youth means access to more active members. CLEAR+ will endeavor to make the business case while also highlighting the social and economic advantages.

Research Methodology

This report provides a gender and social inclusion analysis of the operational context, women's entrepreneurship and participation in cooperatives in Guatemala and Kenya. The analysis was conducted in November 2023 and is founded on a desk review of gender analysis reports and relevant academic and gray literature. A Gender Action Plan was developed based on the findings and recommendations from this report and will guide further gender and social inclusion activities in CLEAR+.

3.1 Research Objectives and Questions

The objective of the gender and social inclusion analysis was to gather information about the gender context in order to:

- Identify gendered opportunities and barriers to women's entrepreneurship
- Identify gendered opportunities and barriers to women's participation and leadership in cooperatives
- Identify and understand cultural attitudes and norms influencing women's economic participation in certain sectors
- Examine the impact, or potential impacts, of cooperatives on gender equality
- Identify promising sectors for women's economic growth and understand the relevant factors in creating an enabling environment for women's participation in these sectors

Several questions this analysis intended to answer are:

¹² Ibid.

¹³ Zahid Pervaiz et al., "[Is gender equality conducive to economic growth of developing countries?](#)" *Cogent Social Sciences*, 2023.

- What are the gender-specific opportunities and obstacles that women encounter in entrepreneurship and participation in cooperatives, and how do these factors influence their ability to be successful in business?
- How do cultural attitudes and norms contribute to or hinder women's economic participation in specific sectors, and what interventions can be employed to address or leverage these cultural influences?

3.2 Limitations

As this analysis is based upon existing analyses of gender, entrepreneurship, and the cooperative model in Guatemala and Kenya, a key limitation has been the availability of data and literature that specifically reports current information regarding cooperative statistics, the sectors, and communities most relevant to CLEAR+. Several of these gaps are: women's leadership and participation in decision-making processes in cooperatives in Guatemala, women's trade/sector preferences for cooperative activities in Guatemala, and the number of active women's cooperatives and members by sector in Guatemala.

An early activity in CLEAR+ will be a sector analysis in Guatemala which will align with this analysis report and allow for additional data collection alongside the CLEAR+ baseline assessment. These two opportunities will build on the findings presented here and fill knowledge gaps to deepen the CLEAR+ project's ability to address gender inequality within the cooperative sector and ensure activities do not reinforce any disparities.

Key Findings

4.1 Opportunities and Barriers to Women's Entrepreneurship

In Guatemala and Kenya, as in many countries, female entrepreneurs face significant challenges to the growth of their businesses in comparison to male entrepreneurs. In Guatemala, 40.3% of micro enterprises were women-led, but this drops to only 20.3% of small enterprises and 15.3% of medium firms.¹⁴ Many of these MSMEs operate in the informal sector and women account for 73% of the working population that are informally employed. In Kenya, women own 54% of Kenya's MSMEs and are more likely to be informal, smaller, and grow less quickly. Women-run enterprises earn 43% lower profits than those run by men. This gender gap can be attributed to various constraints, including: women's decreased access to financial services, limited education, challenges in implementing national gender equality policies, restrictive cultural and familial norms (including time constraints due to domestic responsibilities), and risk of violence when challenging those norms. These constraints are often more significant for individuals who face intersecting layers of discrimination and marginalization, such as individuals of minority religions and ethnic groups, the LGBTQI+ community, youth, and indigenous women. Approximately 44% of Guatemala's population self-identifies as part of the indigenous community, the majority of whom belong to the Maya, Garifuna, and Xinca communities.¹⁵

¹⁴ Value for Women, "[Gender Inclusion Brief: Entrepreneurial Ecosystem Snapshot, Rural Guatemala](#)," 2021.

¹⁵ IWGIA, "[Indigenous World 2020: Guatemala](#)," 2020.

National Initiatives Supporting Women's Entrepreneurship

The governments of Guatemala and Kenya have several programs to support advancing women's participation in entrepreneurship and cooperatives. The programs below may provide opportunities to CLEAR+ to align activities and support women and cooperatives which may benefit from participation in CLEAR+.

Guatemala

- Banco de Hilos – Guatemala's Ministry of Economy and Clothing and Textiles Association, Vestex, program to support women artisan entrepreneurial weavers with training and financial services.¹⁶ This initiative is supported with funding from the Government of Taiwan.
- Programa Mejoramiento de las Condiciones Socioeconómicas de la Mujer – Government of Guatemala program that trains women to become entrepreneurs in the culinary and handcrafts trades.
- Ruta del Emprendedor – Government of Guatemala initiative to support training for entrepreneurs to improve the quality of their products or services.¹⁷

Kenya

- Women Enterprise Fund (WEF) – Government of Kenya agency targeting women's MSMEs and groups to provide different loans, capacity-building, and access to business club networks.
- The Uwezo Fund – Government of Kenya program targeting MSMEs owned by women, youth, and people with disabilities to provide group loans, capacity building, and facilitation of market linkages.
- Ushanga Initiative – Government of Kenya initiative that organizes women in cooperative groups that each have between 100-2,000 members. These cooperatives are trained in beadwork, to improve product quality and strengthen businesses.

Cultural Attitudes and Norms

Despite progress made in the development of legal and policy frameworks to support gender equality and women's empowerment, cultural attitudes and norms present challenges to their implementation and acceptance in society. Women's ability to pursue entrepreneurial activities is often limited by cultural expectations around gender norms and women's roles in the household and community, in addition to systemic inequality resulting in women's limited access to knowledge and resources that would support their entrepreneurial growth. The following section outlines key cultural factors that influence women's participation and leadership in cooperatives in Guatemala and Kenya.

Household Power and Decision-Making. Guatemalan society is patriarchal and male-dominated, resulting in women's limited decision-making authority in (and outside) the household and community. In a household survey (2018), 81.6% of men indicated that women were required to

¹⁶ Gobierno de Guatemala, "[Gobierno apoya a mujeres artesanas con creación de Banco de Hilos](#)," 2023.

¹⁷ Agencia Guatemalteca de Noticias, "[Ruta del Emprendedor visitará seis departamentos esta semana](#)," 2023.

ask permission to leave the home and 49.2% of men expressed the opinion that men had to demonstrate that they were the head of the household.¹⁸ Only 26% of women expressed having any influence over the use of household income, compared to 90% of men.¹⁹ Some decisions pertaining to family welfare will be made jointly between husbands and wives, but men generally have the last word.²⁰ Traditional values of *machismo* are also pervasive and dictate that men should actively reinforce their power over their wives, for example by preventing her from participating in economic opportunities so that she is dependent on his income alone.²¹ Men are also often reluctant for women to earn income because it threatens the traditional role of men as the main breadwinners, which thus, threatens their masculinity. The values of *marianismo* and *simpatía* define feminine behavior and traits, highlighting selflessness, motherhood, and being non-confrontational and agreeable. This combination of values often maintain men's power and control over decision-making in the household. However, in urban areas where women have greater access to economic opportunities and where traditional gender norms are less enforced, women's income is greater.²² This increase in income for women is also linked with greater participation of women in household decision-making, in particular around medical care, hygiene, and food-related expenses.²³ In a survey conducted under the CLEAR project, many women described how participating in a savings group or economic/business group (WE) helped them to be more empowered to make economic decisions for their families and businesses.

In **Kenya**, men are the main decision-makers regarding the use of household income and assets, and society often considers married women the property of their husbands. Women, especially in more rural and traditionally conservative areas, do not have control over resources including land, and are not able to make choices around income use without consulting their husbands, even as it pertains to childcare and family planning methods. Men also determine what income generating activities women participate in and may threaten women with withdrawing financial support or withholding financial earnings as forms of control in the household.²⁴ Cultural norms also dictate that women shouldn't earn more income than her husband, at the risk of stigma and violence from their husbands and the community.²⁵ However, as women increase in age, their decision-making and agency increases. The proportion of women making their own financial decisions is 52% between ages 16-34, compared to 66% for ages 35-64, and 80% for ages 65 and greater.²⁶

¹⁸ USAID, Guatemala Gender Analysis, 2018.

¹⁹ USAID, Guatemala Gender Analysis, 2018.

²⁰ Global Communities, Guatemala IWASH Gender Analysis, 2023.

²¹ Zoë Elspeth Wands and Tolib Mirzoev, "[Intimate Partner Violence Against Indigenous Women in Sololá, Guatemala: Qualitative Insights Into Perspectives of Service Providers](#)," *Violence Against Women*. 28(1), 2022.

²² Ambar Pardilla, "[Patriarchal Power and Gender-Based Violence in Guatemala and El Salvador](#)," *Global Majority E-Journal*, 2016.

²³ Global Communities, Guatemala IWASH Gender Analysis, 2023.

²⁴ Euromonitor International, "[Pathways to Gender-Inclusive Economic Development in Sub-Saharan Africa: A Sectoral Analysis; Kenya Report](#)," 2023.

²⁵ Euromonitor International, "[Pathways to Gender-Inclusive Economic Development in Sub-Saharan Africa: A Sectoral Analysis; Kenya Report](#)," 2023.

²⁶ USAID, Kenya Gender Analysis, 2018.

Division of Labor. In **Guatemala**, women are responsible for managing household responsibilities and childcare, while men are expected to be the main breadwinners and manage household resources. Girls often help their mothers with chores around the home, but boys are not expected by their parents to do the same, maintaining this gendered division of labor. As a result, women dedicate on average 23.2 hours per week more than men on domestic and care work.²⁷ Women often lack access to childcare institutions due to economic factors or in many places, because they do not exist, so they often must stay home even if presented with income generation opportunities.

In Kenya, women are tasked with the management of domestic chores and if participating in the economy, are largely self-employed and working in or around the home. As a result of this division of labor, women are working on average more hours a day than men; 15-17 hours for women, in comparison to 6-7 hours for men.²⁸ These care responsibilities have also been an inhibiting factor for some women entrepreneurs' business growth. Several have reported using money from their business savings and income in order to support their children and other familial obligations, as opposed to investing that money in further expanding their businesses.²⁹ These trends in the division of labor are also rooted in cultural traditions and look differently in rural versus urban areas; in both Guatemala and Kenya, there have been improvements and increased support for women's pursuit of economic opportunities in recent years for women in urban cities.

Education. In **Guatemala**, the literacy rate is 78% for women and 85% for men, and the gender gaps widens for literacy among indigenous women and men – 67% and 78% respectively.³⁰ Mayan women have the lowest years of completed education, with an average of 3.3 years of schooling.³¹ Traditionally, girls are seen as an economic burden to their families as they aren't involved as main income generators, and thus are often pulled from school and forced into early marriage in exchange for land or animals.³² Regarding business management knowledge, many women entrepreneurs also have less specialized education and limited access to information around finance and labor, inhibiting business growth. 53% of women starting businesses don't have a high school diploma, in comparison to 38% of men.³³

Kenyan families have historically prioritized the education of boys over girls as school-affiliated costs such as those for books and uniforms are an additional financial burden and families tend to pay for boys before girls. However, financial pressures within the household may also cause boys to withdraw from class to contribute to household income generation. As in Guatemala, financial pressure and perceptions of girls' limited ability to be financial contributors also result in their early marriage and removal from formal education, in order to alleviate the financial

²⁷ USAID, Guatemala Gender Analysis, 2018.

²⁸ USAID, Kenya Gender Analysis, 2018.

²⁹ Fridah Muriungi Mwobobia, "[The Challenges Facing Small-Scale Women Entrepreneurs: A Case of Kenya](#)," *International Journal of Business Administration*. 3(2). March 2012.

³⁰ UN Women, "[Indigenous women in Guatemala don't ask for permission, and they speak up](#)," 2022.

³¹ IADB, "[Women in Rural Areas as Agents of Change in Guatemala](#)," 2023.

³² USAID, Guatemala Gender Analysis, 2018.

³³ USAID, Guatemala Gender Analysis, 2018.

burden of their care on the household.³⁴ Of those who continue their education, women in 2019 represented 55% of students studying systems science, 51% of those studying business, and 44% of those studying law.³⁵ Nationally, there is nearly gender parity in the rate of girls and boys completing lower secondary school, with 79% of girls and 79.4% of boys completing this level of education as of 2016.³⁶ In regions with high poverty rates, however, only 19% of girls are enrolled in primary education and adult women are twice as likely to be illiterate than adult men.³⁷ National training institutions often also lack essential facilities and technology that would better prepare students for market demands in different sectors. In many cases, there are no linkages between these institutions and the job market.³⁸

Employment. Guatemalan women have very low rates of labor-market participation; 37.4% of working-age women are employed, in comparison to 85.1% of men. This gap increases among rural populations, where 28.2% of women are employed, in comparison to 90.1% of men.³⁹ This can be attributed to rural women's limited access to education and few formal employment opportunities. 79% of the indigenous population live in poverty and only 10% of indigenous women participate in paid work, while earning 19% less than non-indigenous women.⁴⁰ Guatemalan youth also have high unemployment rates; the unemployment rate is five times higher for youth between the ages of 15 and 24 than for those 25 and older. This has been attributed to limited educational attainment and low education quality, particularly for youth in rural areas.⁴¹ In terms of sector participation, there are more women than men working in the informal economy, mainly contributing to the sales and services sectors, while men represent the majority of workers in agriculture and industry.

When examining gender gaps in waged employment in **Kenya**, 30% of women are paid employees, in contrast to nearly 50% of men. Women are also more likely to be self-employed or work in the informal sector, where two-thirds of these jobs are in the restaurants, hotels, and trade industries. When examining formal sector employers' gendered biases, a national survey from 2016 found that the majority of urban employers preferred to hire males and believed that women didn't have the necessary socio-emotional skills for white-collar wage jobs.⁴² The employers believed that men were better at problem solving, being persistent, and had better technical skills. Further, interviews with women revealed that it was common for them to be asked for sexual favors during the employment process, from being hired to accessing markets when operating businesses. Youth in Kenya also face significant challenges in employment; they constitute approximately 35% of the population and have an unemployment rate of 67%, compared to 12.7% nationally. This

³⁴ USAID, Kenya Gender Analysis, 2020.

³⁵ USAID, Kenya Gender Analysis, 2020.

³⁶ World Bank, [Gender Data Portal: Kenya](#).

³⁷ USAID, Kenya Gender Analysis, 2020.

³⁸ OHCHR, "[Challenges Facing Young People in Kenya](#)."

³⁹ USAID, Guatemala Gender Analysis, 2018.

⁴⁰ Global Communities, Guatemala IWASH Gender Analysis, 2023.

⁴¹ USAID, "[Improving the Lives of Guatemalan Youth](#)," 2018.

⁴² Rebecca Calder et al., "[Women informal entrepreneurs in Kenya: A feminist analysis of economic empowerment challenges and opportunities](#)," 2021.

has been attributed to a gap in youth’s entrepreneurial skills, lack of professional networks to access economic opportunities, and more broadly, limited job opportunities within the Kenyan economy.⁴³

Safety and Wellbeing. In **Guatemala**, violence against women and girls has historically been a socially accepted phenomenon and is one of the highest reported crimes.⁴⁴ In 2022, 12,564 women reported having been raped or sexually assaulted.⁴⁵ Guatemala also has one of the highest rates of femicide in the world, with 534 femicides reported in 2022, an increase from 527 reported in 2021.⁴⁶ Although Guatemala was one of the first Central American countries to pass legislation preventing femicide and prohibiting all forms of violence against women, there have been significant gaps between policy and practice, and across the country there are high incidences of femicide, sexual violence, early pregnancy and child marriage.⁴⁷ Impunity for gender violence crimes is approximately 97-99%.⁴⁸ Indigenous women and girls in rural areas face greater risks of sex trafficking and sexual violence, as they have lower access to legal and political assistance, economic support, or professional medical care. Further, individuals of the LGBTQI+ community have historically faced severe risk of discrimination and violence. Gay and transgender individuals often experience police abuse and harassment, and lack of will from the authorities to investigate other hate crimes and violence targeting the LGBTQI+ community.⁴⁹ As a result, individuals from this community are also less likely to seek services out of fear of stigma. Lesbian, queer, and bisexual women also experience forced marriages and ‘corrective’ rape intended to cause pregnancy. In 2022, the Government of Guatemala approved the “Life and Family Protection Law” that assigned prison sentences for women seeking abortion care, prohibits same-sex marriage, and bans the teaching of comprehensive sexual education and sexual diversity in schools, further endangering women and the LGBTQI+ community.⁵⁰

In **Kenya**, occurrences of sexual harassment, violence, and abuse are prevalent. The percentage of women over age 15, ever-partnered, who has experienced physical or intimate partner violence (IPV) in their lifetime is 47%.⁵¹ Individuals of the LGBTQI+ community face persecution and violence from family members, friends, police and others in their community. One study conducted among gay and bisexual men and other men who have sex with men (GBMSM) found that 81% of participated reported childhood physical or sexual abuse.⁵² The situation for LGBTQI+ people has become more challenging in recent years following several new and strengthened

⁴³ Kingdom of the Netherlands, “[Challenge Fund Youth Employment Kenya](#),” 2023.

⁴⁴ Global Communities, Guatemala IWASH Gender Analysis, 2023.

⁴⁵ [Women’s Observatory of the Public Prosecution Service](#)

⁴⁶ World Bank, “[Gender-Based Violence Country Profile: Guatemala](#),” 2023.

⁴⁷ USAID, Guatemala Gender Analysis, 2018.

⁴⁸ Center for Gender and Refugee Studies, [Femicide and Gender-Based Violence](#).

⁴⁹ U.S. Embassy Guatemala, [Guatemala 2022 Human Rights Report: Executive Summary](#).

⁵⁰ International Planned Parenthood Federation, “[Statement on the Guatemalan law on ‘Protection of the Life and the Family](#),” 2022.

⁵¹ USAID, Kenya Gender Analysis, 2020.

⁵² Katherine A. Lewis et al., “[‘You’ll Be Chased Away’: Sources, Experiences, and Effects of Violence and Stigma among Gay and Bisexual Men in Kenya](#),” *International Journal of Environmental Research and Public Health*, 20(4). 2023.

laws in neighboring countries, such as Uganda’s 2023 Anti-Homosexuality Bill that confirms a punishment of life imprisonment for same-sex conduct and calling for the death penalty for “serial offenders.”⁵³ Despite existing legislation and policies to address GBV, response and referral mechanisms are hindered by limited budget allocations, incomprehensive investigations, poor medical services, stigma, and low levels of prosecution in GBV cases. Healthcare providers often don’t have the necessary equipment or support infrastructure to respond to survivors’ needs, such as GBV kits, safe shelters, and private rooms. Women entrepreneurs in Kenya face these risks of violence and harassment as they don’t adhere to traditional gender norms. For example, when women have needed to work in the evening hours or use cell phones to call customers or suppliers, community members have accused them of being sex workers, spreading suspicion and criticism of women’s businesses.⁵⁴ However, legal protections have been increasing in favor of greater gender equality in the past two decades, with the passage of the Sexual Offences Act and amendments to the Employment Act from 2006-2009, criminalizing sexual harassment in employment, eliminating the ban on women’s employment in certain sectors, and mandating equal pay for equal work.⁵⁵

Access to Resources. In **Guatemala’s** informal sector, men earn more than twice as much as women, and there is an even larger wage gap between indigenous and non-indigenous populations.⁵⁶ In one study of income tax declarations, nearly 80% of declared assets were owned by men, which further disadvantages women when they apply for loans from formal financial institutions.⁵⁷ Guatemalan women-led SMEs in 2019 faced a formal finance gap of \$903 million that inhibited them from growing their businesses.⁵⁸ Entrepreneurial youth also face barriers to formal financial inclusion due to their lack of access to conventional forms of guarantees, such as property titles, and limited financial and business education.⁵⁹ Guatemala has the largest gender digital gap in comparison to other countries in the Latin America and Caribbean region, particularly among rural communities and indigenous people.⁶⁰ At the national level, only 21% of indigenous people use cell phones and there is a 13% gender gap in cell phone ownership between women and men.⁶¹ Further, only 15% of homes had internet access in 2021, limiting both women and men’s access to information and connection to social and professional networks that would further their economic activities.⁶² In terms of land ownership, women only own 16% of legal land property and 6.5% of agricultural land is administered by women.⁶³ Guatemala’s 1999 Land Fund Act, or FONTIERRAS Law, created a land purchase program that regulates access to land through a national fund, supporting single women, married couples, heads of household,

⁵³ Parliament of Uganda, [The Anti-Homosexuality Act](#), 2023.

⁵⁴ ILO, [“Enhancing women’s entrepreneurship in Kenya: Initial qualitative assessment of the ILO’s GET Ahead business training programme,”](#) 2015.

⁵⁵ World Bank, [“Women, Business and the Law 2021: Economy Summary, Kenya,”](#) 2021.

⁵⁶ Global Communities, Guatemala IWASH Gender Analysis, 2023.

⁵⁷ DAI, [“In Guatemala, New Research on Gender Equality Shapes Government and USAID Investments in Taxation.”](#)

⁵⁸ International Finance Corporation, “IFC MSME Finance Gap Database,” 2019.

⁵⁹ FAO, [“Assessing youth financial inclusion in Guatemala,”](#) 2021.

⁶⁰ CGIAR, [“New tool assesses the potential for digital transformation in Guatemala,”](#) 2023.

⁶¹ USAID, Guatemala Gender Analysis, 2018.

⁶² World Bank, [“Dos años después: Salvando a una generación,”](#) 2022.

⁶³ USAID LandLinks, [Country Profile: Guatemala.](#)

and associations (such as agricultural organizations) to own land.⁶⁴ However, there is no requirement under the program to jointly title land and the patriarchal culture has resulted in low joint-land registration, disadvantaging women in co-ownership of land. Mayan cultural traditions also dictate inheritance to men and prevent married women from co-owning land, presenting further barriers to Mayan women in land ownership.

In **Kenya**, women earn on average 58% less than men and women-managed enterprises earn 43% lower profits than those managed by men.⁶⁵ Women also face challenges in accessing social capital, including business networks, that would provide market information and connections to consumers and suppliers.⁶⁶ Female entrepreneurs are half as likely as men to have access to formal savings accounts and are also less likely to access loans from formal financial institutions. Despite the legal reforms made to the Constitution in favor of gender equality, customary law and cultural norms continue to present challenges to women's equal right to inheritance and land ownership. Property ownership continues to be a significant area of gender inequality as women have only had legal rights to buy and register land in their name since 2013. As access and control of land continues to be determined through male kinship, the majority of women do not own property and own only 1% of registered land titles, making it difficult to provide collateral for loans from banks. Women entrepreneurs have found informal savings and lending circles, called *chamas*, to be more convenient and accessible, where women in the community will contribute a small amount of money at regular intervals and pool money that is provided to one member of the group in turn.⁶⁷ Despite these challenges, the rate of women owning an account (individually or with someone else) at a financial institution or with a mobile money service provider in Kenya is higher than the average rate in Sub-Saharan Africa, with 77.7% of women owning an account in 2017.⁶⁸ Youth also face barriers to financial services that limit their entrepreneurial activities; an estimated 23% of individuals ages 18-25 are excluded from financial services and few of these service providers specifically target youth.⁶⁹ Further, youth in rural areas have limited access to information and communication technology, making it difficult to access both online educational resources and job opportunities.

Migration

There are over 1.2 million Guatemalans living internationally, 80% of whom now reside in the United States.⁷⁰ In Huehuetenango, Guatemala, however, many individuals report that the financial cost for them to emigrate to the United States is too high, in addition to the extreme

⁶⁴ USAID, Guatemala Gender Analysis, 2018.

⁶⁵ USAID, Kenya Gender Analysis, 2020.

⁶⁶ Rebecca Calder et al., "[Women informal entrepreneurs in Kenya: A feminist analysis of economic empowerment challenges and opportunities](#)," 2021.

⁶⁷ ILO, "[Enhancing women's entrepreneurship in Kenya: Initial qualitative assessment of the ILO's GET Ahead business training programme](#)," 2015.

⁶⁸ World Bank, [Gender Data Profile: Kenya](#).

⁶⁹ UNDP, "[Why financial access campaigns fail to promote sustainable livelihoods: A case study of the youth financial inclusion in Kenya](#)," 2022.

⁷⁰ Integral Human Development, [Country Profiles: Guatemala](#).

physical and psychological risks that accompany crossing the border.⁷¹ In cases where individuals are able to migrate, they tend to be the male heads of households who seek greater economic opportunities, leaving behind management of the household and land to women. While this can increase women's autonomy and agency, there are often members of the husband's family who continue to exert control over any remittances sent to the household and provide oversight on household decisions.⁷² The average age of migrants leaving Guatemala has also decreased over the last two decades, from 28 in the 2000s to 25 in the 2010s.⁷³ Children and youth under the age of 18 represented 30% of the migrant population in 2018. Remittances are a key result of this flow of outward migration, accounting for 14.7% of the country's GDP, which has begun to replace agriculture in the provision of foreign exchange.⁷⁴ Approximately 56% of households receiving remittances from a family member who has emigrated from Guatemala are indigenous people.⁷⁵ This flow of financial support presents an opportunity to women entrepreneurs who stay in country, who could invest these funds in their entrepreneurial activities if they have the decision-making authority. At the same time, many of these women are also managing the dual responsibilities of childcare and income generation, which limits the amount of time they could invest in entrepreneurial activities.

Between 2016 and 2020, 531,000 Kenyan migrants migrated abroad, resulting in a total of over 280 million international migrants. 47% of these were men and 53% were women.⁷⁶ Over 374,000 Kenyans migrants reside in Europe and North America, the majority living in the United States and the United Kingdom. Remittances have been the country's largest source of foreign exchange since 2015, overtaking earnings from tea exports. The cumulative value of remittances in 2022 was over \$4 billion, the majority sent from the United States.⁷⁷

National Women's Rights Organizations

The following are several women's rights organizations that are dedicated to addressing gender inequality in Guatemala and Kenya. Their local experience and existing initiatives provide valuable insight to the priorities, opportunities, and challenges in these countries.

Guatemala

- Women's Justice Initiative⁷⁸ – Founded in 2011 and based in the Chimaltenango region, the organization works with Maya women and girls, addressing gender inequality and VAWG by providing legal services, women's rights education, skills-building workshops on decision-making, leadership, and communication skills, and training Mayan women to become community leaders and advocates for human rights.

⁷¹ Manuel A. Hernandez et al., "[Cultural and economic barriers and opportunities for the participation of women in agricultural production systems: a case study in Guatemala](#)," *Frontiers in Sustainable Food Systems*, 2023.

⁷² USAID, Guatemala Gender Analysis, 2018.

⁷³ World Bank, "[Migrating for a better life: Why better jobs are helping youth prosper at home in Guatemala](#)," 2021.

⁷⁴ Integral Human Development, [Country Profiles: Guatemala](#).

⁷⁵ Integral Human Development, [Country Profiles: Guatemala](#).

⁷⁶ IOM, [International Migration Snapshot \(2016-2020\)](#).

⁷⁷ FSD Kenya, [Remittances](#).

⁷⁸ [Women's Justice Initiative](#).

- Creamos⁷⁹ – Active since 2018 and based in Guatemala City, this organization supports women who live in the communities bordering the Guatemala City garbage dump. Their programs include vocational skills training, psychosocial support, financial literacy training, and accelerated education supporting adolescents and adults who didn't complete secondary school.
- MAIA⁸⁰ – Organization led by indigenous women and girls, implementing programs around girls' education, professional development for girls' leadership skills, and socio-emotional mentorship.
- Defensoría de la Mujer Indígena (DEMI)⁸¹ – Government of Guatemala body created in 1999 to address discrimination and vulnerability of indigenous women.

Kenya

- Centre for Rights Education and Awareness (CREAW)⁸² – A national feminist, women's rights organization that advocates for VAWG legislation, conducts SBC activities around Sexual and reproductive Health and Rights, administers a fund supporting survivors of GBV, and strengthens the capacity of women to run for political office and champion women's need in the public sector.
- GROOTS Kenya⁸³ – Founded in 1995, this is a national movement of women-led, community-based organizations. GROOTS Kenya provides technical assistance supporting these organizations' initiatives in the realms of women and girls' leadership, economic empowerment, and climate resilience.

4.2 Status of Women in Cooperatives

Women's membership in cooperatives

Data has shown that women members of cooperatives on average have higher earnings than non-member women.⁸⁴ Women members also tend to have stronger economic and social safety nets which helps to keep them out of economic downturn during challenging times such as illness or natural disaster.⁸⁵ Despite these potential benefits, women around the globe are less likely to be members of cooperatives and even more less likely to hold leadership roles.

In Guatemala, women comprise 45% of overall cooperative membership and 21% of members in agricultural cooperatives.⁸⁶ Membership in many associations and cooperatives requires individuals to own land, so many women are often excluded or discouraged from participating. In some cases, women may be the main contributors to the cooperative but do not hold membership or reap the benefits due to the restrictions. However, women heads of households

⁷⁹ [Creamos Guatemala](#).

⁸⁰ [MAIA](#).

⁸¹ [DEMI](#).

⁸² [Centre for Rights Education and Awareness](#).

⁸³ [GROOTS Kenya](#).

⁸⁴ Hermanson, Lucas, & Hung. [What Difference do Cooperatives Make?: Global Outcomes Report](#), 2021. U.S. Overseas Cooperative Development Council, International Cooperative Research Group.

⁸⁵ Global Communities, Guatemala USIU Resilience Study.

⁸⁶ USAID, Guatemala Gender Analysis, 2018.

and widows have improved access to agricultural producers' associations, receiving full membership if their husband has migrated or is deceased.⁸⁷ While there aren't reports available that provide a thorough review of women's cooperatives in Guatemala, there are many development projects that continue to support women's cooperatives, particularly in the coffee farming and weaving trades. Weaving and other some artisan craft cooperatives are visible in Guatemala, particularly in tourist areas, and provide an opportunity for women to share store fronts and material inputs and work together to sell to tourists. Savings and smaller less formal economic groups are common and may allow women to more easily transition to a formalized cooperative providing them more opportunities for earning. If women are not limited by traditional gender norms and have access to cooperatives and financial services, this would be an opportunity to further encourage women's membership and leadership in these existing cooperatives. Cooperatives may also provide women members an opportunity for more flexible employment and more secure income generation.

In Kenya, the cooperative movement contributes about 43% of the national GDP and women comprise 30% of cooperative membership.⁸⁸ This ratio has been stagnant for many years, at least since 2010, without showing progress despite national level initiatives to increase economic equality in the country.⁸⁹ In some cases, cooperative membership is family based and women may be active participants they may not be registered members, have a voting voice, and may not retain their own earnings. Although women are under-represented as cooperative members relative to their proportion of the national population, they have reported unanimously that their membership has positively influenced their economic well-being, reporting higher earnings than non-members, and experiencing improved access to loans and markets.⁹⁰ Housing cooperatives, in particular, have however created new opportunities for women to save and purchase property independently, helping some women overcome the significant gendered barrier to women's land ownership in Kenya. Women have also shared that their participation in cooperatives has led to a greater sense of self-worth as they've recognized their economic performance and potential, as well as increased respect from the community.⁹¹ Women have especially benefited from the cooperative sector through access to financial products and services and the ability to purchase land and housing through cooperative membership. However, systemic inequalities have resulted in several challenges for women's participation in cooperatives. For example, when specific assets are needed to become a member, such as land and crops, women may not qualify for membership. Male partners also limit women members' cooperative engagement if they feel as though women aren't prioritizing their domestic responsibilities.⁹² Women's cooperatives tend to be

⁸⁷ USAID, Guatemala Gender Analysis, 2018.

⁸⁸ Mildred Jenifer Lodiaga, "[The Cooperative Movement in Kenya: Women Only Cooperatives and their Potential for Women's Empowerment and Enhancement of Gender-Just Peace](#)," 2023.

⁸⁹ Majurin. [How Women Fare in East African Cooperatives: the case of Kenya, Tanzania, and Uganda](#). 2012. International Labour Organization.

⁹⁰ Hermanson, Lucas Czachorska-Jones, and Holst, "[What Difference Do Cooperatives Make? Kenya Country Study](#)," 2021. U.S. Overseas Cooperative Development Council.

⁹¹ ILO, "[How women fare in East African cooperatives in the case of Kenya, Tanzania, and Uganda](#)," 2012.

⁹² Global Communities, "Understanding the Impact of Women Engagement in Cooperatives: Lessons Learned from USAID CLEAR," 2023.

concentrated in women-dominated sectors that are less connected to support structures such as cooperative unions and federations.⁹³ Women only cooperatives present an opportunity for women to explore new sectors, however the 2019 Cooperative Bill sought to eliminate single gender cooperatives. While this change is still up for debate, it may limit women's only cooperatives in the future. When examining cooperative members' average annual income, there is still a significant gap between women and men. In 2021, women members' average annual income was 469,015 KES and male members' was 614,609 KES.

Women's leadership in cooperatives

Despite women's significant membership in cooperatives in Guatemala, women are not often in management roles.⁹⁴ In a limited study of four Guatemalan coffee cooperatives, surveying 407 members and 233 nonmembers, women were found to participate significantly less than men in cooperative governance, leadership, and decision-making.⁹⁵ They noted feeling less comfortable participating in meetings and in three of the four groups, women were absent from the board.

In Kenya, women cooperative members report that they find it difficult to take leadership role in cooperatives and express their views in male-dominated cooperative spaces as a result of a lack of self-confidence and fear of intimidation from men.⁹⁶ Depending on the industry, their roles in cooperatives are also influenced by cultural norms of what is considered women's and men's responsibilities. For example, in cooperatives that focus on fishing, transportation, or wood carving, which are culturally male-dominated activities, women will take on secretarial activities while men perform the trades.⁹⁷ Thus, women are rarely found in management and leadership positions in mainstream cooperatives.

4.3 Potential Sectors for Women's Growth

Several of the largest industries in Guatemala are manufacturing, commerce, agriculture, and the service sector, which includes tourism, banking, hospitality, and retail.⁹⁸ The country's agricultural sector employs about 29% of the population, but it only contributes 9.9% to the national GDP.⁹⁹ As a result, it may not be the sector with highest economic earning potential for women. Women entrepreneurs in Guatemala often structure their businesses around gendered expectations, skills, and the ability to increase or decrease their workload depending on seasonal needs.¹⁰⁰ Examples of these businesses include small stores selling clothing, sandals or cosmetics, and preparing and selling food. Amongst indigenous women, textiles and basket weaving are important

⁹³ Euromonitor International, "[Pathways to Gender-Inclusive Economic Development in Sub-Saharan Africa: A Sectoral Analysis; Kenya Report](#)," 2023.

⁹⁴ USAID, "[Report on Women's Political Participation and Leadership: Guatemala Assessment](#)," 2022.

⁹⁵ Root Capital, "[Improving Rural Livelihoods: A Study of Four Guatemalan Coffee Cooperatives](#)," 2018.

⁹⁶ Global Communities, "Understanding the Impact of Women Engagement in Cooperatives: Lessons Learned from USAID CLEAR," 2023.

⁹⁷ ODCD, "[What Difference Do Cooperatives Make? Kenya Country Study](#)," 2021.

⁹⁸ Biz Latin Hub, "[What are the largest industries in Guatemala for business?](#)" 2023.

⁹⁹ USAID, [Guatemala: Economic Growth](#).

¹⁰⁰ Erin Beck, "[Reconsidering Women's Empowerment: The Contradictory Effects of Microfinance for Guatemalan Women](#)," *Studies in Comparative International Development*. 52(2). 2017.

demonstrations of cultural traditions that have been market entry points for women entrepreneurs. However, these businesses are often part of the informal economy, which accounts for over 70% of the economically active population and is typically low in productivity, wages, and competitiveness.¹⁰¹ There is also the opportunity to leverage the existing work of other development partners in Guatemala in support of women’s coffee cooperatives. While there isn’t information on how many women’s coffee cooperatives are operating in the country, there are over 3,000 farms registered as owned by women with ANACAFE, the National Coffee Association, with 7% of these women running their own farms.¹⁰² At least 20% of the coffee farmers in the area around Lake Atitlán are female.¹⁰³

The agricultural sector is critical to the Kenyan informal economy and contributes to 37% of the national GDP. In the Kenyan labor force overall, 55% of women work in the agricultural sector, 5% of women work in industry, and 42.5% of women work in services.¹⁰⁴ Although there is limited information specific to the trades that women’s cooperatives prefer or have the highest economic earning potential in Kenya, within the category of agricultural producer cooperatives in East Africa, women are more numerous in the production of fruits, spices, cereals, and dairy.¹⁰⁵ For these subsectors, land ownership is not mandatory and capital investment requirements are less significant, as opposed to traditional cash crop-related cooperatives such as coffee, cotton, and tobacco production. Other common roles within smallholder farming for women in Kenya include working on tea and flower plantations or retail trade in markets and on roadsides. In rural areas, 75% of the population are engaged in the production and marketing of crops, livestock, and fish products. However, due to gendered divisions of labor, women’s agricultural activities are typically lower value and are not as financially lucrative as the cash crops that are produced by men.¹⁰⁶ An additional 27% of the national GDP comes from sectors such as building and construction, education, manufacturing, transportation, tourism, and other social services, but there isn’t sufficient data on women’s entrepreneurial successes and challenges in these sectors.¹⁰⁷

In both country contexts many women work in the domestic labor, child care, and health care sectors. In Guatemala, there are nearly 250,000 paid domestic workers, of which over 96% are women.¹⁰⁸ Domestic labor is also identified with Mayan women, many of whom have migrated from rural to urban areas, and are particularly vulnerable to abuses since domestic workers have few legal protections. In Kenya, many families hire domestic workers, the majority of whom are women, and less than 6% are paid at or above the monthly minimum wage of KES10,954, or

¹⁰¹ USAID, [Guatemala: Economic Growth](#).

¹⁰² Lisa M. Fry, [“Gender, Empowerment and Coffee in Mexico and Central America: A Policy Analysis,”](#) 2010.

¹⁰³ USDA, [“Coffee Annual: Guatemala,”](#) 2021.

¹⁰⁴ USAID, Kenya Gender Analysis, 2020.

¹⁰⁵ ILO, [“How women fare in East African cooperatives in the case of Kenya, Tanzania, and Uganda,”](#) 2012.

¹⁰⁶ Euromonitor International, [“Pathways to Gender-Inclusive Economic Development in Sub-Saharan Africa: A Sectoral Analysis; Kenya Report,”](#) 2023.

¹⁰⁷ Euromonitor International, [“Pathways to Gender-Inclusive Economic Development in Sub-Saharan Africa: A Sectoral Analysis; Kenya Report,”](#) 2023.

¹⁰⁸ UN Women, [“Social protection to domestic workers in Guatemala,”](#) 2019.

\$101.¹⁰⁹ These sectors provide skilled and paid labor opportunities for many women that could benefit from the economic and social benefits of cooperatives and the protections they could provide such as job security, safe working environment, and shared risk and resources.

4.4 Potential Unintended Consequences

Women's access to loans, economic activities, and participation in the labor market alone will not be sufficient to advance women's empowerment and agency. By essentializing women and their choices, it ignores the possibility that women may protect traditional gender norms and values as they are important to their individual and communal identities. Shifting gendered power dynamics also poses significant threats to the challengers, in the household and in their community. As a result, women often have to grapple with the balance of power, choosing to uphold certain norms in order to challenge others. Though context-specific, several development programs have found that when women participate in paid work, men may perceive this as an infringement of their traditional role as breadwinner in the household and retaliate with violence, whether to demonstrate their frustration or to utilize violence as a means to reinforce the status quo.¹¹⁰ A study in Nepal that surveyed 937 women cooperative members found that women with paid jobs were 7.4% more likely to experience emotional violence from an intimate partner in their lifetime than women without paid jobs.¹¹¹ A study in Tanzania found that women earning similar, as opposed to lower, wages than their husband were more likely to report that he condones IPV.¹¹² IPV was also reported more often among women who were educated at higher levels than their husband. Across sub-Saharan Africa, there is a strong positive correlation between female employment and IPV.¹¹³

Given the gendered divisions of household labor, it's also important that by encouraging women's participation in entrepreneurial activities, it does not shift the burden of women's household chores to their daughters and result in their withdrawal from formal education. Education is an important factor in interrupting intergenerational cycles of poverty and in some regions, is correlated with reduced rates of early marriage. Project activities should instead work towards more equitable division of labor within the home to allow women and men to work outside of the home, should they desire.

Recommendations

1. **Engage male partners and encourage reflection on gender equality.**

Given men's increased decision-making authority, control, and power in the household, it will be important to engage men and ensure their support in women's increased participation in

¹⁰⁹ Mumbi Kanyogo, "[In Kenya, Domestic Workers Resist Exploitation](#)," 2022.

¹¹⁰ Oxfam, "[Women's Economic Empowerment and Domestic Violence](#)," 2015.

¹¹¹ Seep Network, "[Unintended Consequences of Women's Economic Empowerment: Hard Truths, Real Solutions](#)," 2018.

¹¹² Joseph A. Kilgallen et al., "[Positive Correlation Between Women's Status and Intimate Partner Violence Suggests Violence Backlash in Mwanza, Tanzania](#)," *Journal of Interpersonal Violence*. 37(21-22). 2021.

¹¹³ Eleonora Guarnieri and Helmut Rainer, "[Female Empowerment and Male Backlash](#)," 2018.

entrepreneurial activities and cooperatives. In many cases, men are key influencers for gender policy and improved equity in cooperatives. Where possible, encouraging male partners' reflection and dialogue around gender equality will be beneficial to creating a household environment that is supportive of women's participation and leadership. If men become champions for gender equality, it ideally will reduce the risk of unintended consequences such as GBV/IPV when women contradict restrictive gender norms and pursue work outside of the home, as well as increase the sustainability of CLEAR+ efforts to increase women's leadership and membership in cooperatives. More broadly, all CLEAR+ activities should be implemented with a Do No Harm approach, given the sensitive nature of challenging traditional gender norms and pervasiveness of violence against women and girls (VAWG) in both countries. These reflection and dialogue sessions can also be entry points to shifting the traditional division of domestic responsibilities and encouraging men to share these duties, allowing women to have additional time to dedicate towards economic activities. These sessions can also help to make men become agents of change who can take action against negative gender stereotypes and attitudes.

2. **Account for women's care burden.**

Any activities that require women to invest significant time away from their regular responsibilities should account for their disproportionate care burden. Childcare institutions may not be readily available or financially accessible by women members and men may prevent women from engaging in activities that would take time away from household responsibilities. Engaging women to share and implement their preferences around childcare solutions, such as providing child-friendly spaces during trainings, can ease this burden for women who would otherwise be unable to attend. In addition, CLEAR+ should plan training delivery to take place in a location and time that is chosen by women that is safe, convenient, and easily accessible by them. Providing compensation for travel will also help ease women's challenges around time availability, ability to access more convenient transportation, and help reduce losses associated with attending the training instead of earning wages. CLEAR+ will also encourage similar considerations and accommodations in cooperatives when planning cooperative meetings and within their own employment policies.

3. **Select and train Gender Champions in cooperatives.**

Women's equal participation and access to leadership opportunities in cooperatives are a challenge due to cultural norms that dictate gendered divisions of labor and make assumptions around women's knowledge, skills, and abilities. Further, workforce harassment and discrimination continue to be a common occurrence that may also inhibit women's leadership in these groups. Training Gender Champions, nominated by their cooperatives, will support accountability in cooperative leadership in ensuring that all members have equal access, opportunity, and respect in the roles that they serve. Utilizing the Good Governance and Gender Equity Guide developed under CLEAR, the Gender Champions would be trained in the basics of gender equality and social inclusion in cooperatives, communication and facilitation skills, and conflict resolution techniques. Champions will also be trained to identify gender based violence and how to refer people to appropriate support and resources. They will be responsible for socializing the principles of GESI among members, ensuring adherence

to cooperative principles around equal participation and leadership opportunities for all members, fielding members' concerns or complaints around GESI, facilitating discussions around those issues with cooperative leadership, and supporting the development of solutions change to ensure that those issues are addressed. The Gender Champions will engage members to shift perceptions, behaviors, and expectations in cooperatives to be more inclusive, and will be trained in what gender equality looks like in the community at large to be advocates among their wider social network.

4. [Demonstrate the business case for women and youth inclusion in cooperatives.](#)

Recognizing that inclusive business must stem from the successful operations and financial stability of the cooperative, CLEAR+ should ensure that the business case is clear for inclusion. Inclusive business and its potential for positive impact on the cooperative will be a central part of gender training for cooperatives, developers, and government. The business case should include the financial and operational benefits on increased and more diverse membership and diverse leadership. Case studies should be identified from global cooperatives which demonstrate the benefits to inclusive business. These cases can be added to case studies for use in cooperative academy and cooperative management curriculums. The Good Governance and Gender Equity Guide includes a module on inclusive business and highlights the benefits to cooperatives for equity throughout. These lessons should be highlighted when training gender champions and trainers.

5. [Strengthen women's participation in worker cooperatives to leverage the benefits of aggregated resources, increased market knowledge and access, and professional networks in high-growth and high-income sectors that will support women's economic security.](#)

CLEAR+'s planned sector analysis in Guatemala will support the identification of key sectors, regions, and cooperative networks that the project will leverage to increase individuals' access to economic opportunities. The sector analysis will also provide information on the sectors in which women and youth prefer to work and where there are opportunities for economic growth. Participation in worker cooperatives could provide significant benefit to marginalized populations who have historically had limited access to education, employment, social protections, and other productive resources. The worker cooperative sector in Kenya has demonstrated success in increasing women's self-confidence and access to financial resources, as shown through women members' greater average annual income than non-members. Women cooperative members have also been shown to have increased access to financial products, with lower minimum requirements, joint asset sharing, and potentially lower interest rates through cooperatives and credit unions. Cooperatives have helped them access increased opportunities for ownership of businesses and land. CLEAR+ can leverage past experiences from Kenya to strengthen women's participation in worker cooperatives in both countries' high-growth and high-income sectors, share best practices and learning amongst members, and increase access to secure wages and professional networks.

6. [Amplify the project components that support women's mentorship in cooperatives to increase their network linkages and strengthen business skills.](#)

Because women often have limited access to professional networks and market information in comparison to men, CLEAR+ should prioritize mentorship opportunities for women's cooperative members to support business skills development. Social media can be leveraged to improve digital connectivity between women members and mentors, developing a supportive network that can last beyond the life of the project. This effort can build on CLEAR's digital marketing training materials and planned digital cooperative network to promote women's access to digital technology to make work processes more time-efficient and allow women to connect to one another remotely. This would better support women members who continue to manage the majority of domestic responsibilities and have limited free time.

7. [Highlight women's leadership and success in cooperatives in sectors that have traditionally been male-dominated to shift stereotypes around women's work and inspire others to consider careers in those sectors.](#)

The analysis found that women's perception of their own ability to pursue work in certain sectors was influenced by traditional expectations of women's strengths and weaknesses, which can confine them to lower paying industries. A planned activity under CLEAR+ is to develop awareness within the cooperative sector of the worker cooperative model. When conducting these advocacy efforts, the project can consider also highlighting the successes of women cooperative members within sectors that subvert traditional expectations of women's work, such as care work. Advocacy can also be done to highlight the successes of women who are key decision-makers and leaders on the cooperative board; additional work should be done with communities to ensure that women are able to meaningfully hold these positions, as opposed to having pseudo-authority to meet gender quotas. CLEAR+ has a strong focus on strengthening and supporting youth cooperatives, and this is an important opportunity to shift societal perceptions of young women's abilities, with a start in the cooperative sector where members have additional social and financial protections against economic discrimination.

8. [Address the potential language barrier when engaging women.](#)

To ensure that women are able to equally participate and engage in CLEAR+ activities and trainings, the project should ensure that there are bilingual women staff who are knowledgeable in indigenous and local languages. These individuals will be instrumental in organizing and implementing trainings and providing translation to project materials. It is also recommended to use women translators where possible so that women may feel more comfortable to speak candidly about their experiences, as well as to accurately capture gendered nuances in speech. Bilingual project staff could also be present during these conversations to validate the translations.

9. [Identify and engage key gender influencers from state and non-state actors who can support advocacy for greater gender equality and social inclusion in cooperative policies.](#)

To support advocacy efforts for increased gender equality and social inclusion in the community, leverage partnerships with local women's rights organizations and local and regional governments' gender departments who have contextual knowledge, relationships with the community, and technical expertise. When engaging policymakers, the project can

create linkages with these gender experts who will support advocacy efforts beyond the life of the project.

Strategy and Gender Action Plan

This gender action plan was developed using the key findings and recommendations from the CLEAR+ gender and social inclusion analysis. The purpose of this plan is to outline the strategies and illustrative activities the project will implement to address norms, attitudes, and behaviors that would prevent the equal benefit and participation of marginalized populations, such as indigenous women and youth. The cooperative model is a demonstrated strategic entry point for supporting greater economic inclusion of women and youth, and increased community acceptance of women's leadership in the sector. CLEAR+ is committed to integrating gender sensitivity and social inclusion across project activities and will support women and youth economic opportunities and increased leadership skills.

CLEAR+ is prioritizing three key strategies to address gendered barriers to women cooperative members' engagement and leadership. These strategies are aligned with USAID's 2023 Gender Equality and Women's Empowerment policy, namely: reducing gender disparities in access, control, and benefits from economic resources and opportunities; increasing women and girls' ability to assume leadership roles and influence decision-making in households, communities, and societies; and advancing structural changes that address the root causes of gender inequality and promoting equitable gender norms.¹¹⁴

6.1 Strategies

Positive Male Engagement. Given men's increased decision-making authority, control, and power in the household, it will be important to engage men and ensure their support in women's increased participation in entrepreneurial activities and cooperatives. In many cases, men are key influencers for gender policy and improved equity in cooperatives. Encouraging male partners' and male cooperative members' reflection and dialogue around gender equality will be beneficial to creating an environment that is supportive of women's participation and leadership. If men become champions for gender equality, it will ideally reduce the risk of unintended consequences such as GBV/IPV when women contradict traditional gender norms around women's work, as well as increase the sustainability of CLEAR+ efforts to increase women's leadership and membership in cooperatives. All CLEAR+ activities will be implemented with a Do No Harm approach and will be monitored closely for unintended consequences, given the sensitive nature of challenging traditional gender norms and pervasiveness of violence against women and girls (VAWG) in both Guatemala and Kenya. Couples-specific reflection and dialogue sessions also provide the opportunity to be entry points to shifting the traditional division of domestic responsibilities and encouraging men to share these duties, allowing women to have additional time to dedicate towards economic activities.

¹¹⁴ USAID, [2023 Gender Equality and Women's Empowerment Policy](#).

Opportunities for Economic Empowerment of Women and Youth. Women and youth in Guatemala and Kenya face additional barriers and marginalization within the economy, from participation in the labor-force, to accessing financial resources, among others. To address this challenge, CLEAR+ will identify and strengthen the capacity of existing women-led and women-majority worker cooperatives, and supporting the formalization and registration of nascent groups, particularly those within sectors with higher earning potential (e.g., tourism, engineering, and utility provision). Cooperative membership will increase women’s access to financial products, professional services, increased income, and opportunities for ownership of businesses and land. The project will also connect women and youth to professional networks and mentorship opportunities to support their business skills development. In areas where internet access is readily available, women and youth will have demographic specific groups within the proposed digital cooperative social networks to improve digital connectivity between women and youth cooperative members and mentors, developing a supportive network that can share technical best practices and lessons learned from other cooperatives.

Increase Women’s Agency and Decision-Making Power. Women’s equal participation and access to leadership opportunities in cooperatives are limited due to cultural norms and membership rules that dictate gendered divisions of labor and make assumptions around women’s knowledge, skills, and abilities. Building on the successes of CLEAR’s Good Governance and Gender Equity guide, CLEAR+ will train Gender Champions, selected by their cooperatives or departments, that will support accountability for ensuring that all members have equal access, opportunity, and respect in the roles that they serve. Gender Champions will be trained in the basics of gender equality and social inclusion in cooperatives, communication and facilitation skills, and conflict resolution techniques. They will be responsible for socializing the principles of GESI among members and engaging them to shift perceptions, behaviors, and expectations to be more inclusive, as well as serving as advocates for gender equity in the broader community. Champions will also be trained to identify gender based violence and how to refer people to appropriate support and resources. CLEAR+ training will also support the development of women members’ leadership skills and build their confidence, so that they will feel more qualified and encouraged to assume leadership roles. By shifting the gendered perceptions of both male and female members regarding power and decision-making authority, women may feel more confident to assume other leadership roles within their community and men may serve as supporters and change agents to encourage acceptance of this shift in power dynamics.

6.2 Action Plan

CLEAR+ has three project objectives, the following organizes the proposed Gender Action plan by project objectives. The plan also recognizes that a number of the illustrative activities below can be implemented across objectives to promote inclusion throughout the project activities and within the governance of partner cooperatives.

Objective 1: Improved enabling environment for worker cooperatives

There are two intermediate results under this objective: strengthened government and stakeholder networks that are more responsive to worker cooperatives needs; and, reduced obstacles to the registration and success of worker cooperatives. When advocating for institutional policies and legal frameworks that are supportive of the cooperative model, CLEAR+ will ensure that the relevant stakeholders are trained in the key challenges women and youth face in participating in economic activities and the benefits of their inclusion in cooperatives.

Illustrative Activities:

1. Conduct trainings for local government representatives on gender equality and gendered barriers to women's entrepreneurship. Trainings should also invite representatives from governments' gender departments to increase awareness of and increase alignment with existing gender policies and initiatives.
2. Demonstrate the business case for women and youth inclusion in cooperatives when engaging developers and government representatives in trainings around inclusive business and gender.
3. Advocate and provide technical guidance to local government officials around how to draft and implement policies that support women and youth inclusion in worker cooperatives.
4. In stakeholder forums that support shared learning, invite women and youth cooperative members to share their own successes and challenges. Women and youth should be empowered to advocate and educate others on their experiences, increasing visibility of their leadership within the sector.

Objective 2: Strengthened worker cooperatives' capacity

There are three results under this objective: improved internal operations of worker cooperatives to be a more attractive client for business service providers (BSPs); strengthened networks between BSPs, developers, and cooperatives; and, increased women, youth, and indigenous groups' participation in worker cooperatives. CLEAR+ will identify and engage cooperatives and pre-cooperatives, prioritizing women and youth groups, to provide them with capacity strengthening trainings around business plan development, management practices, and marketing strategies. In all cases, the business case for inclusion will be highlighted demonstrating the potential positive impacts on women and youth as well as on the cooperative's bottom line. The project will also connect these cooperatives to public and private sector service providers, addressing longstanding gaps in gendered access to resources that are crucial for business growth.

Illustrative Activities:

1. As part of the cooperative network mapping activity in Y1 in Guatemala, indigenous women's groups and youth groups will be identified for participation in project activities. Local organizations supporting indigenous women and youth will be engaged in the mapping activity to identify groups and service gaps. Cooperatives in rural communities should also be included where possible as they tend to face increased barriers in education, labor-force participation, and gender equality.

2. Facilitate the linkage of business service providers (BSPs) and women-led and women-majority cooperatives to increase their access to key business services.
3. Cooperative management and financial trainings will be adapted to the local context and where applicable leverage pre-existing materials from regional women's rights and youth focused organizations. Management and financial training will highlight the benefits of inclusive business for the cooperative as well as the members. Project staff will consult women members on their preferences for child-care solutions, location, and timing for the organization of trainings.
4. Facilitate the digital connection and mentorship between women cooperative members and via social media where they can share best practices in business management and industry-specific lessons learned.
5. Train Gender Champions, nominated by their cooperatives, on key principles of gender equality and social inclusion, who will act as advocates and focal persons for greater inclusion in cooperatives and in their community. Gender Champions will also be trained on GBV referral mechanisms and can connect members to existing national GBV response services. Champions will be trained on strategies to demonstrate the economic benefits for cooperatives to create buy-in and sustainability for inclusive business policies.
6. Gender focused training should include both the social impacts as well as the economic impacts of gender equity and inclusive business.
7. Create opportunities for husbands, fathers or other influential men to participate in project activities to facilitate gender dialogue and reflection sessions. Couples discussions can educate men on the benefits of women's cooperative engagement for the household, reduce acceptance of GBV, encourage a more equal division of household responsibilities so women have more time to dedicate to economic activities, and socialize men around women's agency and mobility outside of the home.
8. Train BSPs on barriers to women's entrepreneurship and access to financial products and services. BSPs will be trained to include the business case alongside the social impacts for inclusion. Provide technical support on developing financial products for women and youth.

Objective 3: CDP learning is applied in the development community

There are three intermediate results under this objective: increased development practitioner knowledge regarding worker cooperatives as a women- and youth-focused model for resilience building; dissemination of CDP lessons; and strengthened linkages between cooperative stakeholders.

Illustrative Activities:

1. In CLEAR+'s Worker Cooperative Toolkit to aid CDOs, developers, and international development practitioners in worker cooperative development, provide guidance and lessons learned on how to address social inclusion barriers to member participation and engagement.

2. Disseminate case studies supporting gender and youth sensitive learning tools, featuring the success stories of women and youth cooperatives.

6.3 Capacity Strengthening

CLEAR+ will ensure that project staff and partners are trained on the principles of gender equality and social inclusion as they relate to implementing project activities and the Gender Action Plan, including an orientation to the findings of the Gender Analysis report. This includes orientation to gender and youth considerations in the monitoring and evaluation plan, the development of targeting criteria, and in the development of training curricula for cooperatives. Training materials will build upon CLEAR’s Good Governance and Gender Equity Guide that provides a framework for inclusive cooperative management and operations.

6.4 Risk Mitigation

To reduce the risk of GBV and IPV as a result of participating in project activities and resulting shifting norms around gender equality, the project will conduct continuous monitoring of activities. Staff and BSPs will be trained on national GBV and IPV response mechanisms, as well as Global Communities’ Safeguarding Framework and Sexual Exploitation, Abuse, and Harassment risk mitigation and response plans.

6.5 Monitoring & Evaluation

Within the CLEAR+ Monitoring, Evaluation, and Learning (MEL) Plan, sex and age disaggregated data will be collected for all people-level indicators in order to analyze the impact of the project on key groups. Qualitative data will also be collected to capture gendered nuances of the project’s impact during the midterm and endline evaluations. This will take place in the form of focus group discussions and key informant interviews, and where appropriate, participants will be interviewed in all-women and all-youth groups to account for traditional power dynamics that might limit certain individuals’ active participation. Where possible, CLEAR+ will utilize women facilitators and interviewers when engaging with women participants and hire bilingual staff to support discussions with indigenous communities. During quarterly data reviews, reflection will be included on the Gender Action Plan, gender and youth related indicators, and the extent to which progress has been made in its implementation. Specific gender and youth-sensitive indicators are as follows:

Indicator	Type	Data Source	Frequency	Unit of Measurement	Endline Target
Number of persons trained with USG assistance to advance outcomes consistent with gender equality or	USAID Standard Indicator – GNDR-8	Global Communities records	Semi-annually	Number of persons trained	2000

female empowerment through their roles in public or private sector institutions or organizations, by sex & age					
Percentage of female participants in USG-assisted programs designed to increase access to productive economic resources (assets, credit, income or employment)	Standard Indicator – GNDR-2	Global Communities records	Annually	Percentage of female participants	45%
Percentage of participants who are youth (ages 15-29) in USG-assisted programs designed to increase access to productive economic resources, by sex and age	Standard Indicator – YOUTH-3	Global Communities records	Semi-annually	Percentage of youth participants	40%

6.6 Learning Agenda

The project’s Learning Agenda also includes questions to evaluate progress towards the intermediate result of women and youth inclusion in cooperatives. The questions include:

- How does gender and social inclusion impact cooperatives’ public policy and legislation in counties?
- What factors motivate youth to join cooperatives and what barriers to entry exist?
- How can programming harness digital technology for enhanced connectivity and communication among cooperative members, with a specific emphasis on leveraging the technology affinity of youth to increase their engagement in cooperative activities?
- What are the best practices for incorporating co-creation with indigenous groups to ensure cultural relevance and sensitivity in cooperative development, while simultaneously promoting women’s empowerment and youth inclusion?
- How does pooling risk, resources, and skills look different for youth?
- What gender and region-specific challenges do women face in cooperatives leadership and management?

6.7 Roles and Responsibilities

To ensure that GESI will be adequately resourced, CLEAR+ has dedicated personnel time towards supporting GESI activities over the life of the project. The following personnel are key individuals who will be providing oversight to the implementation of this gender action plan, but all CLEAR+ staff are expected to be committed to GESI principles and be role models in promoting greater inclusion throughout the project components.

- Chief of Party – The Chief of Party will be responsible for providing oversight and guidance to the implementation of the gender action plan over the life of the project. They will interface with all CLEAR+ staff to manage the budget associated with GESI activities, connect country team staff with GESI technical specialists as needed, and ensure GESI results and objectives are achieved on time.
- Country Directors – Country Directors for Guatemala and Kenya will ensure the project is implemented in alignment with USAID Mission priorities and are in contact with the relevant national governmental representatives.
- Local GESI Expertise (Consultant Support) – Local GESI consultants will be engaged to support the development and delivery of GESI training curriculum, as well as provide country-specific guidance to ensure that the project is locally-led, contextually relevant and appropriate.
- Associate Technical Advisor for Food Security and Gender – The Associate Technical Advisor will provide technical support to local GESI consultants on an as-needed basis, will follow the program’s monitoring plan, and provide technical advice for any GESI challenges that arise.
- Global GESI Technical Team – Global Communities’ GESI Technical Team will be consulted to provide additional short-term technical support to the implementation of GESI activities and collaborate with the Associate Technical Advisor to develop strategies for addressing GESI challenges.