



**WLEaT: Women, Local
Economy, and Territories.
Empowering women
in dynamic territories.**





The Women, Local Economy, and Territories (WLEaT) programme implemented by UN Women, the United Nations entity dedicated to promoting gender equality and women's empowerment, and funded by the Italian Ministry of Foreign Affairs and International Cooperation (MAECI for its acronym in Italian) through the Italian Agency for Development Cooperation (AICS for its acronym in Italian), promotes the economic empowerment of rural women for the development of strong local economies, more equitable societies, and better quality of life.

Through a multi-scale strategy and the development of targeted partnerships and synergies, WLEaT, aligned with UN Women's mandate and its commitment to the 2030 Agenda, is being implemented in two phases. The first phase was completed between 2018 and 2021; the second phase began implementation in 2023 and will continue through 2025.

UN Women, together with WLEaT, has developed an action plan to respond to the socio-economic impact of the pandemic on women in the region and contribute to an inclusive recovery that leaves no one behind. This strategy for the economic empowerment of women in El Salvador, Guatemala, and Honduras, three countries that share the Trifinio border region, aims to improve the capacity of business owners and entrepreneurs to reorient, strengthen, sustain their businesses and continue to generate sustainable livelihoods, prevent migration by promoting equal opportunities for rural women and youth while strengthening the institutional response through financial inclusion and territorialization of support programmes and services.

In this sense, the WLEaT programme has achieved significant financial inclusion of women as a tool for empowerment and economic autonomy, thus improving their possibilities of influencing the inclusive development of their territories.

THE IMPLEMENTATION OF THE PROGRAMME HAS MADE IT POSSIBLE TO:

Strengthen cooperation among financial institutions to close gender gaps in access to and use of financial services and products. To this end, the programme organized annual financial inclusion forums, strengthening dialogue and analysis with relevant institutions in the financial ecosystem, moving towards consolidating alliances within the financial ecosystem to develop innovative and inclusive financial services.

Contribute to the improvement and development of financial services and products, specifically through the CABEI-UN Women-AICS Multi-Donor Guarantee Fund in the amount of USD 1,000,000, which was implemented through its network of financial institutions in the countries of the SICA region (Central American Integration System), to increase the availability of financing for women entrepreneurs.

CABEI and UN Women promoted that 50% of this guarantee fund, which reached US\$29,100,000 with new contributions from CABEI, KFW, and the EU, be earmarked explicitly for MSMEs managed by women. Those selected have access to CABEI's Central American economic reactivation programme, which, in addition to guarantees, offers credit, non-reimbursable capital, and technical assistance.

Develop several financial education programmes, training in digital tools for companies and cooperatives, and the implementation of programmes for access to ICT and Fintech through the Small Business Development Centers (CAM for its acronym in Spanish).

Partners recognize the leverage the WLEaT programme has had in the financial ecosystem, which has contributed substantially to improving the access and use of financial products and services of approximately 2,457 women. It has improved supply and created conditions to increase demand.

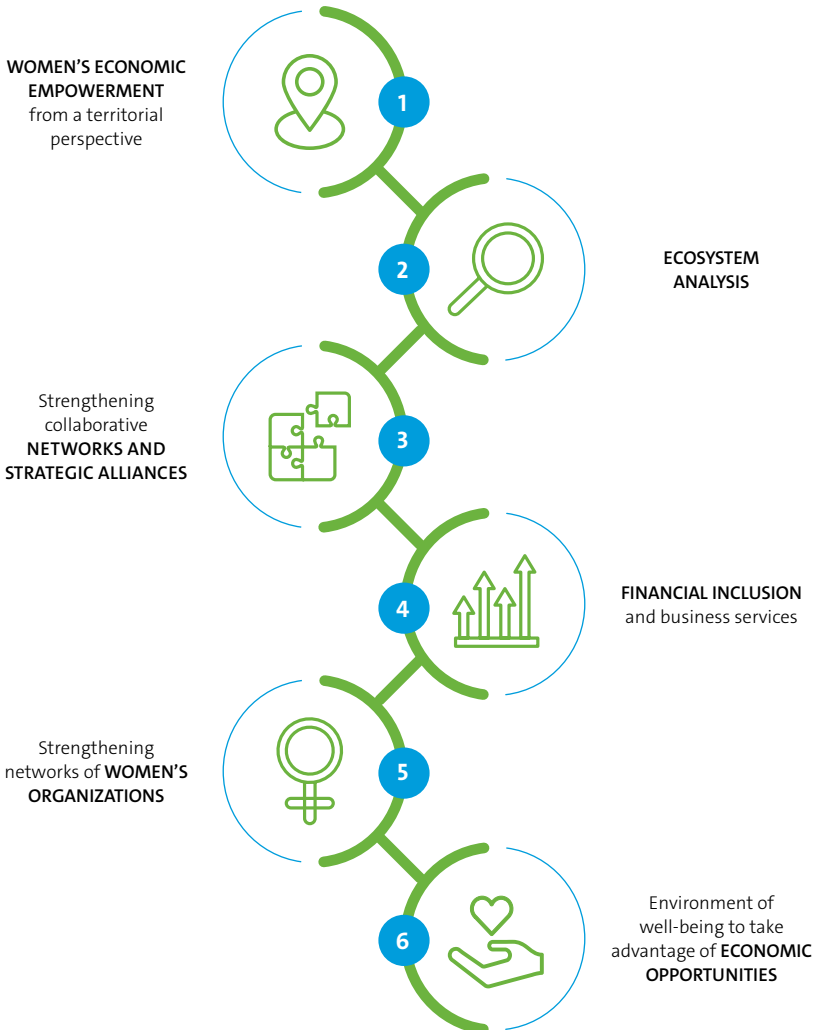
The programme contributed to strengthening the strategy of SICA's Center for the Promotion of Micro and Small Enterprises (CENPROMYPE for its acronym in Spanish) and six CAMs with the transfer of market linkage methodologies, the development of a framework of gender-sensitive indicators to measure impact, and a geographic information system to make women-led enterprises more visible.

By strengthening the six CAMs, the programme improved the business skills and access to markets of 6,500 women entrepreneurs. Twenty-five anchor companies related to local companies and 2,457 women had access to business development services. The organizational strengthening of 61 women's organizations, aligned through the Tri-national Trifinio Network HOSAGUA (Hosagua Network) comprising 3,865 women, accompanied the generation of six regional and territorial policy instruments to promote financial inclusion and business development.

Finally, the delivery of digital baskets¹ boosted the digital transformation of this network of rural women.

In its second phase, the programme seeks to ensure the continuity of the results achieved. The promotion of financial inclusion and entrepreneurship in the tourism, coffee, and vegetable value chains aims at women's economic autonomy linked to welfare and social protection systems in an environment free of violence.

WLEaT IS BASED ON SIX PILLARS



1 In partnership with the Tigo telephone company, 420 women were provided with tablets and data service packages.

Pillar 1: Women's economic empowerment (WEE) from a territorial perspective

Women's economic empowerment is either facilitated or constrained by factors that directly affect women, individually and collectively. Respect for human rights, collective action, leadership, social protection, education and training, access to land, business support, and financial services facilitate access to and development of economic opportunities, while other factors, such as unpaid care and work burdens, inhibit community empowerment.

From a territorial perspective, WEE refers to gender equality in formal institutions and the economy's productive and reproductive structure and is linked to how each territory organizes the agency and economic participation of women and men. From this perspective, transforming gender inequality and strengthening WEE requires national and territorial action.

The Trifinio region

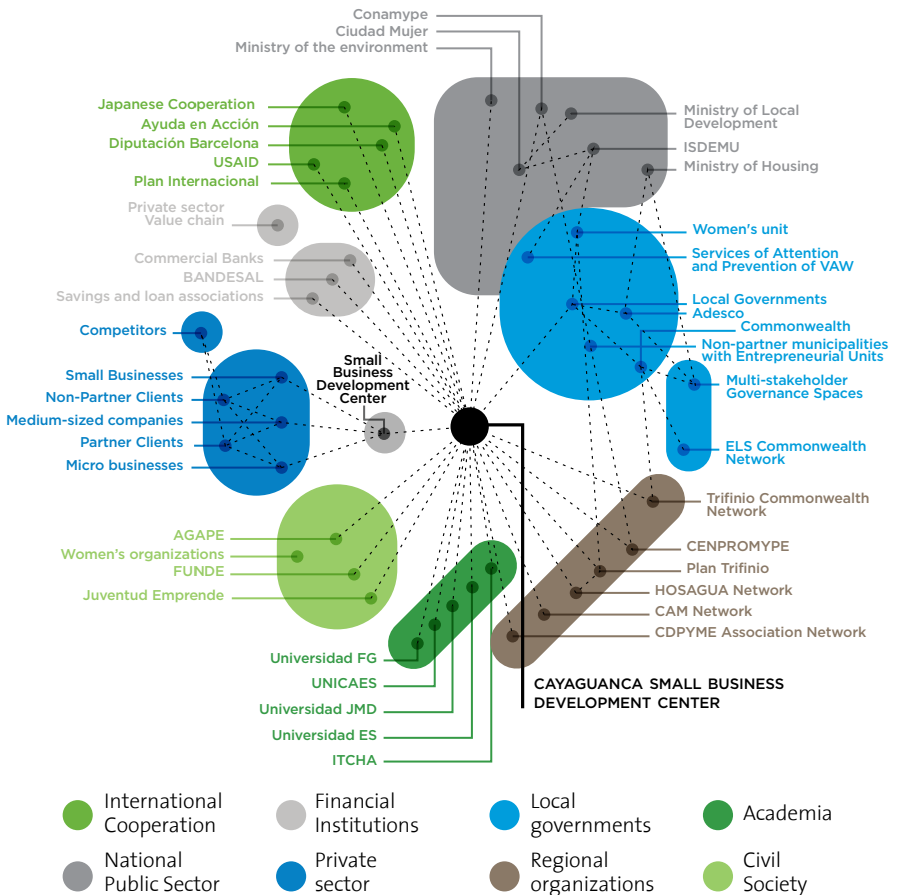
The Trifinio region comprises approximately 7,541 square kilometers distributed in 45 municipalities, of which 57% corresponds to Guatemala, 13% to El Salvador, and 30% to Honduras, with 932,457 inhabitants (49.8% men and 50.2% women), two-thirds of whom (67%) live in rural areas. It is considered an indivisible ecological entity thanks to a treaty signed by El Salvador, Guatemala, and Honduras governments to implement a Tri-national Border Development Plan called "*Plan Trifinio*."

The region has its characteristics defined by constant trade and cultural exchange, as well as by the family ties that characterize its population. Despite the richness of its culture and the availability of natural resources, Trifinio faces several challenges linked to the socio-economic context, poverty, migratory flows, and environmental degradation, which exacerbate the structural challenges that women in Central America face. The second phase of WLEaT will focus its activities in this region to foster an enabling environment for women to take advantage of economic opportunities.

Pillar 2. Ecosystem analysis

The “ecosystem” metaphor can help to represent economic networks and analyze the sources of regional and territorial advantage, the role of women entrepreneurs, and the determinants of the resilience of economic systems. Ecosystem analysis is a tool for understanding the interactions between actors: economic agents, service providers, financial institutions, non-governmental organizations, legislators, investors, cooperative, academic, productive, or market-leading companies. An ecosystem analysis for WEE includes the complex transformation of territorial dynamics and changes in production patterns and the welfare system, focusing on the connections between the market and women’s productive and reproductive work and care responsibilities.

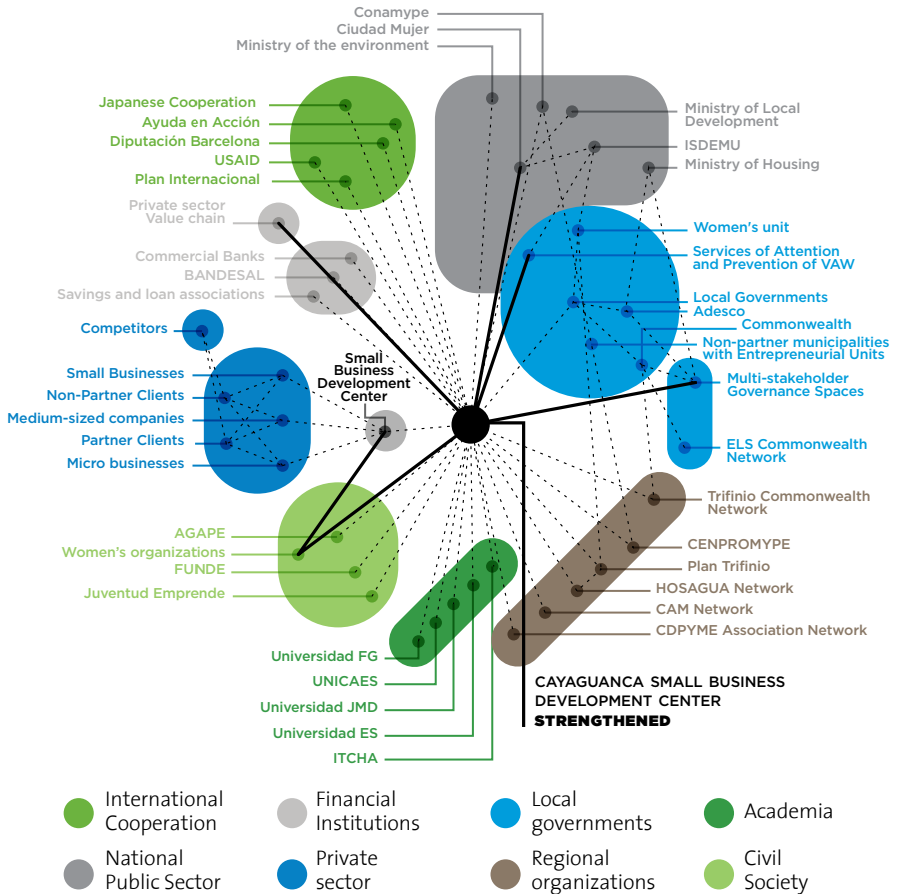
Example of a territorial ecosystem in the Trifinio area of El Salvador



Source: UN Women



Example of a strengthened territorial ecosystem in the Trifinio of El Salvador



Source: UN Women



Pillar 3. Strengthening collaborative networks and strategic alliances

Developing collaborative networks and strategic alliances is essential to integrate policies and promote women's economic empowerment and entrepreneurship with specific actions to support the economic and productive environment at the territorial level. The associativity of networks with the main economic and financial actors and private and public territorial actors can drive a positive transformation for the projection of women's entrepreneurial skills and capacities.

Strategic partners and allies

The programme wove a relational capital with institutions that can strengthen the leading role and opportunities of the Trifinio region in the context of Central American regional integration. Among the strategic allies, the following stand out: the Central American Bank for Economic Integration (CABEI), whose objective is to promote integration and balanced economic and social development in the region; the Center for the Promotion of Small and Medium-sized Enterprises (CENPROMYPE), a regional institution attached to the General Secretariat of the Central American Integration System (SG-SICA) with the objective of providing technical assistance for interventions with micro, small and medium-sized enterprises (MSMEs), which in Central America make up 95% of all enterprises in the region; the Secretariat for Central American Social Integration (SISCA), SICA's technical body that promotes the coordination of intersectoral social policies among SICA member states and integration bodies, establishing regional agendas to address common sustainable development challenges in Central America and the Dominican Republic; the Trifinio Plan Commission (CTPT), the regional body that aims to develop an environmental and territorial management process that contributes to generating better living conditions for the border communities of the three countries involved.

Pillar 4. Financial inclusion and business services

Financial inclusion should not only increase women's access to affordable and appropriate financial services but also favor access to business development services, market strategies, and adapted and appropriate financial information for women entrepreneurs, even in conditions of informality and in all productive sectors with rural, indigenous, or Afro-descendant women. Interventions combining financing and business assistance have proven more effective for women's business development.

This combination is optimal in contexts where the territorial development of MSMEs is affected by a lack of business and financial assistance, poor market infrastructures, and low digital literacy.

Pilar 5. Strengthening of women's organizations networks

WEE requires a holistic approach that addresses women's structural barriers to economic and social growth. It involves an effort at many levels simultaneously. Achieving economic empowerment is part of a process with social and political dimensions in which the collective voice of women plays an important role.

An agenda that mobilizes women's networks is essential to promote impact and change in the economic ecosystem. Supporting the mobilization of women's networks requires identifying economic, political, and institutional nodes and promoting linkages with other initiatives and programmes for gender equality.





About the HOSAGUA Network

In its territorial development strategy, WLEaT is committed to strengthening organized women's networks in the territory, visualizing their leading role in productive activities and organizational practices of community care.

In its first phase, supporting gender equality institutions and women's networks and associations brought WLEaT closer to women's experiences (in individual or associative entrepreneurship) and women's organizational initiatives.

Among them, the Tri-national Trifinio Network HOSAGUA stands out, a confederation of local networks formed in 2017 and supported by the national mechanisms for women (ISDEMU, INAM, and SEPREM). The network integrates more than sixty organizations with 3,865 members (businesswomen, traders, members of municipal councils, women's offices in mayor's offices, professionals, and environmental activists).

The processes carried out during the first phase have strengthened and formally recognized the Tri-national Trifinio Women's Network HOSAGUA.

The second phase will continue the process of consolidating the network with three objectives:

- 1. Represent an institutional member of the Tri-national Trifinio Plan Commission (CTPT) in the Consultative Committee.**
- 2. Participate in decision-making on the socio-economic development of the Trifinio (advocacy and social audit of the CTPT).**
- 3. Promote women's access to productive resources in the territory.**

The institutionalization of the Tri-national Trifinio Network HOSAGUA within the framework of the Trifinio Plan will increase women's access to national and international resources channeled to the territory through the CTPT.

Pillar 6. Welfare environment to capitalize on economic opportunities

For women to benefit from economic opportunities, it is necessary to create an environment free from violence. To this end, the programme provides for a robust approach to gender-based violence and the burden of care through actions aimed at strengthening public welfare and social protection policies, creating or strengthening social care infrastructures in the territory, and raising awareness among critical actors regarding services to prevent and respond to violence against women.

Generating alliances with relevant local governments and stakeholders will be crucial in promoting the development of municipal and community welfare systems and guaranteeing the project's social sustainability.

Expected results

The following results are expected at the end of the three years of implementation of the second phase of the WLEaT Programme:

1. **Improved access to and use of business, financial, and digital tools and services by women.**
2. **Improved welfare, social protection, decent work, and care systems to enable women to take advantage of economic opportunities.**
3. **Broad-based advocacy and increased promotion of women's associations and networks in the Northern Trifinio region of Central America.**



UN WOMEN IS THE UN ORGANIZATION DEDICATED TO GENDER EQUALITY AND WOMEN'S EMPOWERMENT. UN WOMEN WAS ESTABLISHED AS A GLOBAL CHAMPION FOR WOMEN AND GIRLS TO ACCELERATE PROGRESS IN MEETING THEIR NEEDS WORLDWIDE.

UN Women supports UN Member States as they set global standards for achieving gender equality and work with governments and civil society to design laws, policies, programmes, and services to ensure that the standards are effectively implemented and truly benefit women and girls worldwide. It works globally to make the vision of the Sustainable Development Goals a reality for women and girls and stands behind women's equal participation in all aspects of life, focusing on four strategic priorities: Women lead, participate in, and benefit equally from governance systems; Women have income security, decent work, and economic autonomy; All women and girls live a life free from all forms of violence; Women and girls contribute to and have greater influence in building sustainable peace and resilience, and benefit equally from the prevention of natural disasters and conflicts and humanitarian action. UN Women also coordinates and promotes the UN system's work in advancing gender equality.



Ministero degli Affari Esteri
e della Cooperazione Internazionale



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