



Women's Entrepreneurship and Empowerment: Lessons from the C.R.E.C.E. Mujer Program in Colombia

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Key messages

Recommendations for programs supporting women's entrepreneurship in developing countries

- Expand empowerment objectives beyond economic aspects by incorporating socio-emotional skills training and components that foster psychological, social, and political empowerment.
- Implement strategies to help women navigate their social environments and advocate for a more equitable distribution of caregiving responsibilities, enabling their participation in entrepreneurial programs and business development.
- Promote relational empowerment by engaging both men and women in mentorship and peer learning, encouraging household support, and strengthening women's connections with their communities, authorities, and business networks.
- Clearly define program design and eligibility criteria for participation, certification, and financial support to align program components with expected outcomes.
- Integrate program components that track individual-level data to monitor how participants assimilate program content and the resulting impact on their businesses and personal lives.

Background:

One of the key challenges in global development is aligning individual aspirations with broader community and national goals in contexts characterized by low productivity, limited investment, and scarce human capital. Supporting entrepreneurial initiatives among historically marginalized populations offers a viable approach within development policy frameworks. Compared to other occupational alternatives, entrepreneurship provides autonomy and flexibility, particularly for women, ethnic minorities, and rural populations who often face barriers such as limited access to transportation, childcare, and investment opportunities (de Soto, 1989; La Porta & Schleifer, 2014; Baumol, 1968; Lazear, 2005). However, informal local ventures frequently struggle due to restricted financing, insufficient business skills, and high fiscal and labor costs (Jayachandran, 2021).

Entrepreneurship programs aim to address these challenges by reducing barriers, building business competencies, and improving access to financing. The C.R.E.C.E. Mujer program, implemented by the Quebec School of Entrepreneurs (EEQ), embodies this approach. Designed primarily for women entrepreneurs in Sucre, a department in the Caribbean region of Colombia, the program combined training for business skills development and training for market development with in-kind financing, providing essential resources for business creation and growth.

This brief presents key findings from the program's evaluation, shedding light on critical factors that should be integrated into initiatives aimed at promoting women's empowerment within a development context.

C.R.E.C.E. Mujer program in Colombia

With 33% of its population living in monetary poverty, Colombia is a middle-income country facing significant development challenges (DANE, 2024) - see other characteristics and rankings of Colombia in the right-side box. The C.R.E.C.E. Mujer program was developed to empower women entrepreneurs in the SME sector in the Sucre department.

Although a small number of men participated, this brief focuses on the experiences of female participants. The program combined **training and financing**, incorporating elements such as **socio-emotional skills development and in-kind financial support**.

Colombia ranks:

- 91st in Human Development Index (HDI) – with a score of, 0.758 (UNDP, 2024)
- 57th (out of 141 countries) for competitiveness. (IMD, 2024)
- 67th (out of 190 economies) in the World Bank's Doing Business report (2024).

- Participants underwent training in technical aspects (e.g., sales processes), attitudinal changes (e.g., gender perspectives), and entrepreneurial skills essential for business success, including self-awareness and business formalization.
- All participants were encouraged to apply for financing, but not all did, and not all who applied received it. The selection process was based on program implementers' evaluations of business proposals. Financing was provided in-kind, consisting of essential business creation or expansion inputs.

Expected outcomes

By the program's end, participants were expected to have developed solid business models, acquired critical skills and competencies, and received appropriate resources, ultimately fostering increased sales, income, business sustainability, and empowerment.



Women showcasing their craft at the C.R.E.C.E. Trade Fair. Photo credit: C.R.E.C.E. Mujer Project.

Evaluating the impact of the program

In 2024, a team of local researchers set out to evaluate the results and impact of the C.R.E.C.E. Mujer program. The research framework was based on the program's theory of change, which identified three critical outcomes: participation in program events, certification, and access to in-kind financing. These were expected to influence sales, income, employment, business

sustainability, and women's empowerment. Beyond measuring impacts on expected outcomes, the evaluation also sought to understand the factors contributing to the program's success, the barriers participants faced, and the key elements of its design that influenced effectiveness.

Methodology

The evaluation was conducted using a mixed-methods approach, suitable for capturing the program's complexity and integrating quantitative and qualitative data. This strategy made it possible to combine different sources of information and to gain a more comprehensive understanding of both the beneficiaries' experiences and the program's outcomes.

Data collection included surveys, interviews, and focus groups with women at different levels of program engagement and business performance. A survey of 263 women (out of 653 program participants) provided quantitative insights, while qualitative data were gathered through focus groups with 33 women and in-depth interviews with 12 participants.

Key findings

- The majority of women surveyed:
 - lived with a partner (59%),
 - had children (83%),
 - were heads of households (68%)
 - did not have disabilities (94%)
 - identified as part of an ethnic minority (51%)
- Most women earned income from a business (76%), though a significant proportion also earned wages from employment (37%). More than half are the main income providers in their household (53%). However, only a minority reported earnings above COP 1,500,000 (16% from employment, 31% from business income).
- Ten months after the program ended, 88% of businesses were still operational.
- Positive changes were observed during and after the program. For example,
 - 47% of respondents report having more workers after the program, and
 - 72% reported increased income and higher sales.
- Participants valued program aspects beyond financial gains, emphasizing improvements in:
 - Self-esteem, resilience, and social support networks.
 - Sales strategies and business skills.
 - Personal and family dynamics.
- Empowerment extended beyond business success, with participants noting:
 - Shifts in gender attitudes.
 - Greater networking and peer support.

- Barriers recognized by the participants included:
 - Social and contextual factors, such as lack of internet access, transportation difficulties, caregiving responsibilities, and male dominance in certain sectors.
 - Individual challenges included limited digital literacy, time constraints, and financial burdens associated with program attendance.
 - Program-related barriers, like scheduling and workload demands, as well as transportation and other costs.
- Facilitators included:
 - Personal motivation and social support.
 - Instructor guidance and financial aid.
 - Access to resources.



Women at the C.R.E.C.E training room. Photo credit: C.R.E.C.E. Mujer Project.

Implications for design and implementation of entrepreneurship programs

- **Holistic Empowerment:** Entrepreneurship training should integrate socio-emotional skills and components that foster psychological, social, and political empowerment (McKenzie, 2021; Nguyen et al., 2024).
- **Gender Awareness:** Programs should include training on gender issues and promote equitable caregiving responsibilities (Bulte et al., 2016; McKenzie & Puerto, 2021).
- **Relational Empowerment:** Engaging men and women in mentorship and peer learning can shift cultural attitudes and gender norms, fostering family support for women's businesses (Ubfal, 2024; García et al., 2021).

- **Economic Autonomy:** Participants valued not only financial stability but also self-confidence and the ability to inspire others, underscoring the need to include these objectives in program design (Alecchi, 2020; García Arteaga et al., 2021).
- **Clear Program Design:** Eligibility criteria for participation, certification, and financial support should be explicitly defined and aligned with expected outcomes.
- **Monitoring and Evaluation:** Programs must incorporate robust tracking mechanisms to assess impact and ensure continuous improvement.

By incorporating these elements, entrepreneurship programs can foster sustainable economic opportunities and meaningful empowerment for women entrepreneurs in developing contexts.



Graduation ceremony for entrepreneurs trained in the programs: business creation and growth management. December 2022. Photo credit: C.R.E.C.E. Mujer Project.

This brief summarizes key elements of the impact evaluation of the C.R.E.C.E. Mujer project conducted within the framework of the [Learning and Knowledge Management Project \(LKMP\)](#)—a four-year initiative implemented by the [Partnership for Economic Policy \(PEP\)](#).

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