



## STRONG WOMEN = STRONG COFFEE CASE STUDY

### Affordable Credit Fuels Entrepreneurial Success

*With an entrepreneurial spirit and access to affordable credit, Maria Rosa Elena Romero de Castro is redefining financial empowerment in Jucuapa, El Salvador.*

After working for several years in various roles at a coffee cooperative in her hometown of Jucuapa, in the coffee growing region of the Tecapa-Chinamesa mountain range in El Salvador, Maria Rosa Elena Romero de Castro launched into becoming a coffee entrepreneur. With micro-loan funding from Banco de Fomento Agropecuario and Earth's Choice, Maria now is the proud owner of a coffee farm as well as equipment necessary for her business to grow.



#### El Salvador Country Context

- **Population** (2017): 6,400,000
- **Poverty** (2016): 2.2 % population at International Poverty Line US\$1.90/day.
- **Gender Inequality Index (GII)** (2015) : 0.38  
0=equality, 1= high inequality
- **World Risk Index Ranking** (2015): 10  
1=high disaster risk, 171=low disaster risk

#### References

**Population & Poverty:** <http://povertydata.worldbank.org/poverty/country/SLV>  
**GII** measures human development & status by gender: <http://hdr.undp.org/en/composite/GII>  
**World Risk Index** measures exposure & vulnerability to natural hazards: <http://www.uni-stuttgart.de/ireus/Internationales/WorldRiskIndex/>

#### Earth's Choice Microfinance Program

Earth's Choice Women of Coffee Microfinance Program began partnering with IWCA in 2014 to offer loan programs for IWCA chapter members and beneficiaries. The loan programs provide women coffee producers access to affordable credit, business and skills trainings. As a result, women have increased market access and higher, stable incomes. The program started in El Salvador on March 2, 2015.. All loan recipients are women from coffee communities. The loans have been used to invest in livestock, farm equipment, coffee equipment, and other agriculture inputs.

## Summary

Maria first became involved with the IWCA El Salvador chapter in 2011 at the Biannual Coffee Convention after receiving a scholarship and has remained active in chapter activities ever since. The Earth's Choice Women of Coffee Micro-loan launched in El Salvador in 2015 and Maria received a loan for coffee packaging material. After successfully paying her first loan in six months, Maria received a second loan to buy additional green coffee to roast. Her third loan was for a 30 pound coffee roaster, allowing her to control her own roast. She is now close to paying her fourth loan, which she invested in a pick-up truck to deliver her products to local stores where her coffee "Café de Mi Tierra" (Coffee from my Land) is sold, and to drive to her farm. To further grow her business, Maria recently employed two young women to promote and give coffee tastings to customers at Juacuapa's three malls. Maria is a business-driven entrepreneur - in addition to coffee she also has a bakery and delivers pizzas.



### In her own words

*"I consider myself a winner in this world of coffee, and after two years, my sales have grown, I have additional points of sales, I give work to other people and my family, and I am able to increase my opportunities by investing in additional machinery for my business due to the microloan project designed by Earth Choice Women of Coffee and IWCA Chapter El Salvador."*

- Maria Rosa Elena Romero

To connect with IWCA El Salvador Chapter, including Maria Rosa Elena Romero, please visit the Chapters page of the IWCA website: [www.womenincoffee.org](http://www.womenincoffee.org).

The mission of the International Women's Coffee Alliance (IWCA) is to empower women in the international coffee community to achieve meaningful and sustainable lives; and to encourage and recognize the participation of women in all aspects of the coffee industry.