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WOMEN'S ECONOMIC EMPOWERMENT

in Latin America and the Caribbean



POLICY LESSONS FROM THE WORLD BANK
GENDER ACTION PLAN



opportunities for all

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ABBREVIATIONS AND ACRONYMS

ALMP	Active Labor Market Policy
CAPLAB	Centro de Servicios para la Capacitación Laboral y el Desarrollo
CCT	Conditional Cash Transfer
CDD	Community Driven Development
CEDAW	The Convention on the Elimination of All Forms of Discrimination Against Women
CELATS	Centro Latinoamericano de Trabajo Social
ECLAC	UN Economic Commission for Latin America and the Caribbean
FAO	Food and Agriculture Organization of the United Nations
FLFP	Female Labor Force Participation
FUMDEC	Fundación Mujer y Desarrollo Económico Comunitario (Nicaragua)
GAP	World Bank Group Gender Action Plan
GDP	Gross Domestic Product
GEM	Gender Equity Model
IDA	International Development Association
INA	Instituto Nacional Agrario (Haiti)
INADI	Instituto Nacional contra la Discriminación, la Xenofobia y el Racismo (Argentina)
INCAGRO	Peru Agricultural Research and Extension Program
INPET	Instituto de Promoción del Desarrollo Solidario
ISO	International Organization for Standardization
LAC	Latin America and the Caribbean
MARNDR	Ministère de l'Agriculture des Ressources Naturelles et du Développement Rural (Haiti)
MEG 2003	Modelo de Equidad de Género (First Gender Equity Model in Mexico)
MEGA 2009	Modelo de Equidad de Género para Argentina
MIFAMILIA	Ministerio de la Familia (Nicaragua)
MMR	Maternal Mortality Ratio
MSF	Market Support Facility
NGO	Non-Governmental Organization
PATH I & II	Programa de Administración de Tierras de Honduras
PI	Property Institute of Honduras
PJE	Juventud y Empleo project (Dominican Republic)
PRODEP	Proyecto de Ordenamiento de la Propiedad (Nicaragua)
RBI	Results-Based Initiative
RESEPAG I & II	Strengthening of Agricultural Public Services project (Haiti)
RPRP	Rio Grande do Norte Rural Poverty Reduction Project
SENCE	Servicio Nacional de Capacitación y Empleo (Chile)
SERNAM	Servicio Nacional de la Mujer (Chile)
UNIFEM	United Nations Development Fund for Women
UPRP	Urban Property Rights Project (Peru)
WDR	World Development Report

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INTRODUCTION >>

“

Before the program, I just thought about working in order to eat from day to day. Now I think about working in order to move forward through my business. Through experiences, one learns and opens up towards the future.

”

Female recipient of a gender-pilot business grant from the Atención a Crisis project, Nicaragua

In the district of Independencia in Lima, Peru, a young woman struggled to operate a small restaurant. Abandoned by her husband, she could not imagine another way to earn her living. The struggle to make ends meet was overwhelming and even led her to thoughts of suicide. Each day on the way to the market, she heard an announcement blasted from loud speakers about a training program for low-income business women. One day she decided to enroll in the workshops to improve her basic business skills followed by several months of personalized technical assistance tailored to her needs.

The idea had never occurred to her to analyze the strengths and weaknesses of her small business or to network with other female restaurants owners. At first she improved the appearance and cleanliness of her establishment, and then gradually the quality of service. She moved all the stacked sodas to a back room to add more tables and chairs. “I added large banners on the walls with pictures and prices of the foods on the menu and a big sign outside,” she explains. “My customers began to grow. I learned to manage my accounts, separate my business money from my personal, and save money. With my savings and new business skills, I opened two small food stalls in other neighborhoods. I hired others to run my enterprises so now my main job is to supervise my staff.”

Successful female microenterprises like this eatery in Lima are persuading a growing number of policy makers that gender equality is smart economics. The integration of women into well-functioning markets as both consumers and producers is linked to economic development, growth and greater welfare. Women now represent 40 percent of the global labor force, 43 percent of the global agricultural labor force and more than half of the world's university students. Labor productivity will advance significantly whenever markets manage to tap their unique skills and talents. And there is enormous potential for spill-over benefits—women who gain greater control over resources are likely to re-direct family spending to benefit children and the household. Improved female education and health invite better prospects for coming generations.

The World Bank Group's Gender Action Plan (GAP)¹ Trust Fund has financed a series of programs to promote gender equality by empowering women to compete in key markets: land, labor, agriculture, finance and the private sector. The GAP also focused on the infrastructure (roads, electricity, water, transportation services, etc.) that provides access to all markets. The GAP was also one of the first steps towards the 2012 World Development Report (WDR) Gender Equality and Development.² The WDR recognizes the vital role that governments can play in achieving greater gender equality through the influence of gender-sensitive programs and policies on formal and informal institutions, markets and even the household.

In addition to the initiatives funded by the GAP trust fund, the Latin America and the Caribbean department of the World Bank has financed and commissioned quality analytical reports on labor markets and access to assets. "Work and Family: Latin American and the Caribbean Women in Search of a New Balance"³ offers new analysis of how household decision-making and allocation of resources affects female labor market outcomes in the region. "A Gender Revolution in the Making: Gender, Income Generation and Poverty Reduction in Central America" finds that, in addition to education, an increase in female-headed households and lower fertility rates are widening female involvement in the labor market.⁴ For the first time women in Central America have equalized the playing field in earning gaps and surpassed the rest of Latin America.⁵ A second regional report analyzes obstacles that hinder female entrepreneurs.⁶

1. World Bank 2006.

2. World Bank 2011e.

3. Chioda 2011.

4. Vakis, Muñoz-Boudet, Coello 2011.

5. World Bank 2011a.

6. World Bank, GTZ, IDB 2010.

This book summarizes over half a decade of gender-related activities, training, research and results in Latin America and the Caribbean. All of the GAP-funded cases chosen for this book provide succinct policy lessons. Many have integrated rigorous impact evaluations to ensure replication and scaling-up of promising models; others have less rigorous evaluations but nonetheless offer interesting policy options.

The authors selected 13 case studies from the GAP Trust Fund that were:

- (i) Innovative;
- (ii) Results-driven (impact was measured or documented);
- (iii) Policy relevant (clear indications for policy makers);
- (iv) Methodologically strong;
- (v) Have potential for scaling up or replication.

The featured cases reveal why policymakers who want to make markets work for women must consider the interplay of markets, formal and informal institutions, and household decision-making.⁷ The chapters present policy lessons organized around four themes of vital importance to women and their families: (i) access to labor markets; (ii) improved workplace conditions, (iii) entrepreneurial and income-earning opportunities, and (iv) increased land titling and agricultural productivity.

- >> **Chapter One** provides an overview of the key issues every policy maker needs to know about gender equity and promoting the economic participation of women in Latin America and the Caribbean.
- >> **Chapter Two** follows with ways to boost female labor force participation and employment through active labor market policies. These policy lessons guide existing employment services, training programs and employers to target women with greater awareness of their time availability and special needs such as childcare.
- >> **Chapter Three** provides an innovative model for improving gender equity in the workplace—gender certification of firms. Gender certification evolved over the last decade into a public-private partnership. Businesses are awarded a Gender Seal or certification for their innovative cooperation in creating gender-sensitive work environments.

7. World Bank 2011e.



- >> **Chapter Four** examines the productive interplay of entrepreneurship, social capital, and improved infrastructure. The cases expand employment and income-earning opportunities for both urban and rural women by making resource and cash-transfer programs more productive and gender-sensitive.
- >> **Chapter Five** concludes with ways to increase female productivity in agricultural production for both income and food security through land titling, training and investments in productive resources.

Foto 1: Woman buying goods in the open-air market in Colombia.

Foto 2: Nicaragua, The Ventarrón-Taller banco comunal.

LAC has set very ambitious goals in the international arena for the advancement of women and the realization of the economic benefits that their empowerment can generate. These case studies support those aspirations in a very practical way. Gender equality promises smart economics for governments and their communities throughout the region and for generations to come.

CHAPTER 1

KEY ISSUES FOR WOMEN'S ECONOMIC EMPOWERMENT IN LATIN AMERICA THE CARIBBEAN: AN OVERVIEW

Over the last few decades, Latin America and the Caribbean has witnessed improvements in women's economic and social status. The gender gaps in education, access to health services, labor force participation and political engagement have narrowed, closed and sometimes even reversed direction.⁸ The region has taken steps to protect the rights of women and economic equality. Most countries have laws and policies that promote equal rights and fight discrimination. Many grant women equal access to health, education and economic rights such as land ownership. The region is at the forefront of leveling the playing field for women and men in the developing world.

LAC continues to grapple, however, with inequality in economic opportunities and assets. The region also presents challenges on women's agency defined as the ability to make choices in order to achieve desired goals. Households led by women remain poorer than those headed by men.⁹

Social norms still prevent working women from balancing family responsibilities and work outside the home. Even amidst signs of progress, significant gender gaps still exist in rural settings, low-income households, and some ethnic groups.¹⁰ Throughout the region, indigenous people experience the greatest poverty and gender inequality.¹¹ Indigenous women are therefore disadvantaged for their ethnicity as well as by their sex.¹²

Gender equality influences the ability of women to accumulate wealth gained through access to education, health and other social services.¹³ Agency then determines how women and men are able to use their endowments to access economic opportunities, income and assets including property, credit, and labor markets. Even where gender gaps in human capital and physical assets narrow, gender differences persist because girls (and later women) have much less capacity to exercise the agency which allows them to transform personal choices into desired outcomes.¹⁴ The WDR 2012 framework for gender equality is helpful to take stock on the main achievements and challenges towards gender equality in the region. According to this framework, gender equality outcomes can be grouped into: equality in endowments (human capital), agency, and economic opportunity.

ENDOWMENTS

Latin America and the Caribbean have progressed remarkably in building the human capital of women and expanding their endowments through education, health and other social services and assets.

Most countries have achieved near universal primary enrollment for girls. The gender gap that historically favored boys has disappeared to the point that underachievement of boys now challenges the region. Girls surpass boys in education enrollment and completion of secondary and tertiary schools in several countries.¹⁵

8. Chioda 2011.

9. UN Economic Commission for Latin America and the Caribbean 2010.

10. World Bank 2011a.

11. Ibid.

12. Ibid.

13. World Bank 2011e.

14. Ibid.

15. World Bank 2012.

Health outcomes have improved. Average life expectancy at birth has risen and the gap in life expectancy has widened in favor of women. Maternal mortality dropped from 140 (1990) to 81 (2010) per 100,000 live births. The proportion of deliveries attended by skilled health personnel increased from 74 percent in 1990 to 90 percent in 2010. Fertility rates have declined steeply—from 3.2 in 1990 to 2.2 in 2010—and family structures have changed markedly.¹⁶

Despite widespread progress, adolescent fertility and maternal mortality still prevent women from realizing their economic potential and can trap their families in poverty. Large differences in health outcomes exist among countries. The region has very high adolescent fertility rates (averaging 73 per 1,000 women age 15-19), second only to Sub-Saharan Africa. Adolescent fertility rates range from 44 (births per 1,000 women age 15-19) in Cuba to 108 in Nicaragua. Maternal mortality ratios (MMR) are very high in certain Andean and Caribbean countries and in Haiti the ratio reaches near the levels of Sub-Saharan Africa.^{17,18}

Indigenous women lag behind male counterparts in both education and health outcomes. They have lower levels of literacy than men in the Plurinational State of Bolivia, Guatemala, and Peru. Those in the Plurinational State of Bolivia have a 74.5 per cent probability of being poor compared with 50.8 per cent for non-indigenous women.¹⁹ In Peru, indigenous girls lag behind boys in educational attainment while among non-indigenous children, boys lag behind girls.²⁰ In Guatemala, the literacy rate for indigenous men (15 and older) is 72 per cent compared to only 38 per cent for indigenous women of the same age.²¹

Indigenous and non-indigenous people do not share the same access to health care. In Ecuador, non-indigenous women receive three times the prenatal check-ups of indigenous women of which 68 per cent give birth at home compared to 20 per cent of non-indigenous mothers. In Guatemala, 27 per cent of indigenous and 18 per cent of non-indigenous women receive no prenatal care.²²

16. Chioda 2011. See also GenderStats database: <http://goworldbank.org/MRER20PMEo>

17. The MMR is 190 per 100,000 live births in Bolivia, 110 in Ecuador, 120 in Guatemala, 130 in Suriname, 150 in Dominican Republic, 280 in Guyana and 350 in Haiti. Source: World Bank GenderStats database.

18. Chioda 2011.

19. Hall and Patrinos 2006.

20. Ibid.

21. World Bank 2011e.

22. Hall and Patrinos 2006.



AGENCY

Agency is key to understanding how and why gender outcomes are unequal. A woman's ability to earn and control income and to own, use and dispose of material assets begins early in her childhood. Agency affects women's own movements outside their homes. It involves the level of decision making over marriage and children including whether to leave a marriage. Freedom from sexual, physical or emotional violence is crucial for agency. Women aspire to have the ability to have a voice in society and the right to participate in formal political actions and engage in collective action and associations.²³

In a GAP-funded intervention, Macours and Vakis (2009) provide empirical evidence of the positive effect of increased aspirations on investment behavior.²⁴ In their randomized experiment, women whose aspirations increased through communication with successful and motivated leaders were more likely to make higher human capital investments. This concept of agency—or the ability of women to apply their endowments and take advantage of economic opportunities—is at the forefront of any discussion on how to empower women to participate in and compete in markets.

Economic growth can improve agency through higher incomes, greater access to services and expanded infrastructure. Women's ability to earn their own incomes increases

Foto 1: Woman in Haiti.

Foto 2: Woman at her home and store in Buga, Colombia. She works seasonally for the passion fruit producers' alliance.

23. World Bank, 2011e.

24. Macours and Vakis 2009.

their bargaining power within the household and their ability to accumulate autonomous assets. However, economic growth alone will not eliminate gender gaps in agency. Social norms can block laws, services and incomes from benefiting women.

LAC countries have progressed notably in the adoption of international legal agreements and policies to promote gender equality. All countries have adopted the Beijing Declaration and Platform for Action and the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW). The Economic Commission for Latin America and the Caribbean (ECLAC) manages the Gender Equality Observatory for Latin America and the Caribbean to monitor regional progress towards equality. The Brasilia Consensus in 2010 called for an ambitious plan to endow government entities involved in gender or women's issues with the resources and high-level status required to generate gender-sensitive policies at the national and local levels.

Foto 1: Women working in fishing industry, Argentina.

Foto 2: Woman working in a farm, Peru.

The constitutions of most Latin American countries now guarantee women equality under the law and fifteen give them rights of equal ownership and inheritance. LAC coun-



tries have also adopted progressive legal and institutional reforms to promote gender equality and women's economic empowerment such as:

- (i) the creation of Women Affairs Ministries or Institutes (20 Latin American and 20 Caribbean countries);
- (ii) the addition of employment and anti-discrimination regulations to the Civil Code or Labor Code (19 Latin American countries),
- (iii) the approval within Latin American countries of maternity (18) and paternity (11) benefits;
- (iv) the passage of laws that deal with Gender-Based Violence (20 Latin America and 18 Caribbean countries).

Five countries even defined and penalized the offence of femicide (Costa Rica, Chile, El Salvador, Guatemala, and Mexico).²⁵

The political participation of women in the region has grown at all levels. More women have gained parliamentary positions, become ministers, and been elected as heads of state than in the previous decade.²⁶ Women averaged a parliamentary representation of 23 percent in 2010 (compared to 22 percent in Europe including the Nordic countries). Parliamentary representation ranges between 0 and 43 percent with the highest rates in Argentina (39 per cent), Costa Rica (39 per cent) and Cuba (43 per cent). Parity measures to guarantee that a minimum number of women are nominated or enrolled in party or coalition lists have been implemented in 12 countries in Latin America. Female representation in these countries ranged between a 20 percent minimum rate in Paraguay to 50 percent in the Bolivarian Republic of Venezuela, Costa Rica, Ecuador and the Plurinational State of Bolivia.²⁷ Argentina as an early adopter of parity legislation has a large female parliamentary representation.

Women in both Latin American and Caribbean countries occupied between 0 and 56 percent of ministerial positions in 2010. The average for Latin American countries was 25 percent with the highest participation rates in Nicaragua (56 per cent) and Costa Rica (45 per cent). The average in Caribbean countries was 18 percent with Grenada holding the highest female participation rate of 55 percent.²⁸

25. UN ECLAC Gender Equality Observatory for Latin America and the Caribbean 2011.

26. Chioda 2011.

27. UN ECLAC Gender Equality Observatory for Latin America and the Caribbean 2011.

28. Ibid.

Social norms reinforce the gender division of labor within the household. Beliefs about the female household role (including women's own views) have remained relatively stable and less susceptible to change. Views on gender equality in political and economic spheres, however, have improved rapidly especially with younger cohorts and higher education. According to the World Values Survey, higher education gives women more egalitarian and progressive views of their role within the household.²⁹

Female control of economic resources impacts gender dynamics and outcomes. Evidence from conditional cash transfer programs (CCTs) has shown that giving women additional control of resources increases their decision-making power within the household. However, other aspects such as the relationship between a woman's income and domestic violence are less understood. Some studies show women who received transfers in beneficiary households were less likely (33 per cent) to be victims of physical, but that these effects diminished in the long-run. Some of these women, on the other hand are more likely (60%) to suffer emotional abuse than non-beneficiary women even when no physical abuse occurred. These results, however, are often closely related to the level of education of the woman and her partner.³⁰

ECONOMIC OPPORTUNITY

The past decades, female labor force participation in LAC has experienced a great expansion. Female participation increased by 15 percent while that of men remained constant. Still, female participation remains much lower than male (83 percent) and that of women in other regions such as East Asia and the Pacific. Moreover, progress has been heterogeneous across countries. In some countries such as Costa Rica and Panama, over 25 percent more women worked in 2010 than in 2000.³¹

The net gender earnings gaps have steadily declined from 16.3 to 8.8 percent of the average female wage (1992 to 2007). The increase in female educational attainment is the single most important cause followed by changes in family structure, reduction in fertility rates and delay in marriage.³²

29. Chioda 2011.

30. Chioda 2011.

31. World Bank 2012.

32. Chioda 2011.

Gaps remain partly due to differentials in levels of work experience. These differentials in experience may indicate that women interrupt their careers to balance work/life responsibilities more often than men. They are passed over for promotions and penalized for their reproductive roles.

Occupational segregation by gender is still prevalent even though more women are entering traditionally male-dominated sectors. Women tend to concentrate in low-paying jobs within fewer occupations, and in low-productivity sectors. One out of every eight employed LAC woman works in domestic services that constitute 12 percent of female urban employment and 27 per cent of the informal sector.³³ Almost 80 percent of women in Central America work in the five sectors of commerce, health, education, domestic service and low-skill industry. Employers are reluctant to hire women in their childbearing years because their reproductive needs imply higher costs in social security, welfare, maternity leave and childcare.

Women crowd into the informal sector where gender gaps in earnings are much larger.³⁴ Women are under-represented in the formal sector and over-represented in the self-employed informal sector of small-scale retail businesses.³⁵ Informal employment (as either employer or employees of micro-enterprises and those self-employed) in Brazil is greater for women than men (53.1 percent to 46.2 percent).³⁶ In 2005 in the urban areas of the Plurinational State of Bolivia, 65 percent of women compared to 57 percent of men worked in the informal sector where self-employed women made up 77 percent compared to 58 percent for men.³⁷

Women disproportionately bear domestic and family responsibilities. Traditional gender roles constrain their labor force participation particularly in formal jobs.³⁸ Working women are typically considered secondary wage earners. Yet they must juggle employment, household and child-rearing duties.³⁹ They reconcile these conflicting demands by interrupting their work, choosing lower-paid sectors or opting for the flexibility of informal employment at the expense of labor rights, pensions, and other benefits.^{40, 41}

33. Tokman. 2010.

34. Chioda 2011.

35. Vakis, Muñoz-Boudet, Coello 2011.

36. Chioda 2011.

37. World Bank 2008.

38. Cunningham 2001.

39. World Bank, GTZ, IDB 2010. http://siteresources.worldbank.org/INTLACREGTOPPOVANA/Resources/840442-1260809819258/Book_Womens_Economic_Opportunities.pdf

40. Arias et al. 2005.

41. World Bank, GTZ, IDB 2010.

Women and men become entrepreneurs for different reasons. Men more often become entrepreneurs in response to a recognized economic opportunity. Women are typically motivated to meet the basic necessities of their family or to find employment. Female entrepreneurs are more likely to run smaller, less productive and less profitable businesses than males. They often start a formal or informal business to improve their earnings or find flexibility in their schedule.⁴² Childcare and other household chores also limit the growth of female-owned businesses.

Female-owned enterprises are smaller and less productive. Women most often own microenterprises or small firms that have less than 5 employees or they work self-employed in the informal sector. Female enterprises usually have fewer employees than those of men (e.g. in Honduras women have 50 percent fewer employees than men) and tend to operate in only a few economic sectors where their efforts have lower productivity (e.g., commerce, services and manufacturing). For example, more than 70 percent of women employers in Guatemala who run micro and small-enterprise firms in the commerce sector are less profitable and less productive than those of their male counterparts. A number of Latin American surveys found that the median profits of female-owned firms are between 30 and 70 percent lower than for those male-owned. However, medium or large size female-owned firms are as or more productive than those owned by men.⁴³

Female-owned firms encounter distinctive gender barriers. While regulatory burdens affect both male and female entrepreneurs, females are more challenged by complex procedures and regulations. They lack information on how to register their businesses, to follow regulations or to understand how the rules are actually enforced. They feel more vulnerable to corrupt officials. Female entrepreneurs find it far more difficult to access networks and markets crucial to their products, skills training and business development. Women are often required to put up significantly more collateral than men even though their assets usually have lower value. This inequality encourages them to seek less credit, take out smaller loans and rely on informal rather than formal banking and financial services.⁴⁴

The decreasing number of female farmers represents a small share of economically active women in the region. Except for Haiti where half of all economically-active women work in agriculture, female farm work ranges from only 17 percent in Peru to 37 percent in the

42. Ibid.

43. Ibid.

44. Ibid.

Plurinational State of Bolivia.⁴⁵ Rising levels of education, economic growth and changes in cultural norms have shifted women into urban service-sector jobs. In some instances, however, female participation in smallholder agriculture (where most rural women work) is increasing. Some women become the principal farmer when smallholder agriculture becomes less viable. Their work improves household food security as they produce the food crops that feed their families.

Women rarely receive credit for their crucial role in agriculture. In Latin America, the share of women in agriculture is estimated at 20 percent.⁴⁶ But such estimates drawn from official censuses and surveys typically underestimate their actual participation. Women involved in subsistence farming are less likely to report their contributions as 'work' even though they spend longer hours. A 2010 regional survey classified 51.2 percent rural women as non-active or non-reported even though they did contribute to agriculture. Countries vary on their estimated female participation from 50 percent in smaller Caribbean countries to 41 percent in the Plurinational State of Bolivia to only 7.6 percent in Nicaragua. The higher participation of Andean women contributed to an overall slight rise in recent decades.⁴⁷

Women who remain in farming have fewer resources. They cultivate mostly food crops, poultry, and livestock for domestic consumption because they lack resources to participate in commercial agriculture.⁴⁸ Women generally have smaller plots. They rarely gain the knowledge, productive inputs and technology needed. Unfair biases exist in service delivery, market structures and asset distribution. Large commercial farms are the targets of most advisory services, training, information campaigns, and disseminations of seeds and fertilizers. In fact, fertilizer and machinery use is lower among women than for men in a number of countries (e.g., Bolivia, Ecuador, Guatemala and Nicaragua).⁴⁹ The structural inequality of labor and credit markets prevents women from acquiring sufficient capital to invest in technology or adopt new crop varieties. Agricultural services are often technology-driven and sometimes unsuitable to the crops that female farmers grow. Most extension agents are male. Such services rarely take into account when women are available during the day and the most effective ways to convey information.

45. Ibid.

46. FAO 2011.

47. Ibid.

48. One of the few exceptions is the contracting of women to farm labor-intensive exports not easily mechanized.

49. As example, female use of farm machinery in Guatemala is 20 percentage points lower than for males.

Women have lower agricultural productivity than men.⁵⁰ Clear gender gaps exist in use of fertilizers and mechanization. For example, the rate of machinery use in Guatemala is almost 20 percentage points lower for female farmers.⁵¹ Equalizing access to land, financing, technology, training, knowledge and markets will boost agricultural performance. This is important for economic growth, food security and competitiveness. The Food and Agriculture Organization (FAO) estimates that if female and male farmers are given the same level of resources agricultural output could increase by 2.5 to 4 percent.⁵²

Women rarely own more than a quarter of all available land. A 2003 study of five LAC countries reported individual ownership ranged from 11 percent in Brazil to 27 percent in Paraguay with low joint ownership across all five countries.⁵³ Individual or joint ownership provides the only means for women to realize full economic benefits. Land can be sold, rented, sharecropped, or used as collateral for credit. Women who hold an individual or joint legal title have protection from land loss through divorce, abandonment, widowhood or a husband's migratory absence. In most instances, documentation also protects women from any sale, rental or mortgage of the land without her consent.

Many women farm land owned by their husbands and male relatives. This dependency prevents women from making their own decisions on land use and farming methods. It also discourages both investment in land and access to productive inputs (credit, training, fertilizer, etc.) that would optimize yield and increase productivity.

Increased tenure security improves land investment. A 2002 study on land regularization in Nicaragua linked legal land titles to positive investment results even in the absence of a functioning credit market.⁵⁴ Results indicate that title benefits do not derive solely from increased credit access. In Honduras and Nicaragua property ownership improved women's role and decision-making power within the household⁵⁵ and allowed them to meet the minimum food requirements of their families.⁵⁶ Traditional gender roles impact the share, size, and quality of land ownership of female farmers. Farming has traditionally been regarded a male occupation. Female contribution is deemed secondary and related to subsistence farming. Inheritance is the most common way to acquire land

50. FAO 2011.

51. World Bank 2011e.

52. FAO 2011.

53. Deere and Leon 2003.

54. Deininger and Chamorro 2002.

55. Deere and Leon 2003.

56. Katz and Chamorro 2002.



rather than purchase. Weak or discriminatory enforcement of inheritance laws enables traditional norms that more often award wives and daughters smaller plots of lower quality. Agrarian reforms often bypass inheritances laws and perpetuate a legal concept of men as the primary farmer.

Distortion in land markets makes buying and selling land very difficult for women. The many regulations, asymmetries in price information, required inspections and other mandatory procedures obstruct their participation. Women are often excluded from receiving timely and accurate price information because of barriers such as literacy levels, urban vs. rural location, access to networks, etc. They also have difficulty acquiring the capital needed to buy land due to persistent earnings gaps and the lesser jobs women occupy.

Foto 1: Woman in Haiti working at the Truitier debris management site.

Foto 2: Nicaragua payment day.

CHAPTER 2

BOOSTING WOMEN'S LABOR FORCE PARTICIPATION

“*For me it was very good and positive because I had no idea about how to apply for a job . . . I had never had a job interview. . . . The [program] did teach us many useful things, but the most helpful was how to get to the job interview, how to behave, which responses to give . . . all the things I would never know on my own.*”

Woman participant, Chile Califica

Women's labor force participation in Latin America and the Caribbean has expanded tremendously as discussed in the previous chapter. However, the full benefits of employment have often eluded girls and women in vulnerable and poor populations. These women need (i) specific skills, (ii) access to information and networks, (iii) affordable services and workplace policies to balance work outside the home with domestic and child care responsibilities, and (iv) greater flexibility in traditional gender roles. Active labor market policies (ALMPs)—that is, policies that explicitly introduce or re-integrate workers into the labor market—can help meet these needs for poor women.

ALMPs can be classified into three general types:

- (i) Employment placement services. Placement services can lower structural unemployment by promoting more efficient matching between job-seekers and vacancies.
- (ii) Training and re-training. Training can enhance the labor supply and improve the matching of labor force skills to labor demand.
- (iii) Subsidized jobs. Subsidized employment aims to increase labor demand for the unemployed and other priority groups.

Active labor market policies can improve employment outcomes, particularly in economies with low female labor-force participation.⁵⁸ While ALMPs tend to have only modest effects on employment and wages, the impacts can be greater for relatively more disadvantaged workers, including youth and women.⁵⁹ The findings are similar across different types of ALMPs, but generally speaking, skill-training programs coupled with job search assistance tend to be most effective. The reasons why ALMPs tend to be more effective for women are uncertain—it may be that the programs increase women’s eagerness to become employed more so than for men, or it may also be true that employers discriminate against women and ALMPs help to showcase women’s productivity first-hand.⁶⁰

The cases discussed in this section will span the various types of ALMP’s—placement services, training and subsidized jobs. In addition, subsidized childcare is presented as an active labor market policy that helps women enter—and stay in—the labor force. When women are freed from household demands (particularly child care), they can work more hours, more productively. Evidence on the ability of subsidized childcare to influence the division of responsibility among parents and to encourage women’s entry into the labor market is mixed. The impact appears to be sizeable, but usually the majority of the effect can be attributed to substitution out of existing child-care arrangements and into the cheaper form of formal care.⁶¹ Still, research suggests that universal childcare poli-

57. Government interventions in the labor markets are generally classified as either active or passive policies. Their main objectives are to reduce income inequalities (by assisting the poor and long-term unemployed), as well as promoting efficiency and restructuring of the labor market. Passive policies are intended to ensure that people can subsist during periods of unemployment, retirement, and disability.

58. Bergemann and van den Berg 2006.

59. Martin and Grubb 2001.

60. *Ibid.*

61. Chioda 2011. See Baker, Gruber, and Milligan (2008), Fitzpatrick (2010), and Havbnes and Mogstad (2009), who consider subsidies or changes in childcare provision in Canada, the United States, and Norway, respectively.

cies have the potential to increase the quality of life of working mothers and affect female labor force participation (FLFP) in the long-run.⁶² But despite the likely social gains, childcare services have largely been out of reach for poor and disadvantaged families, particularly in developing countries.

CASES OVERVIEW

Cases from Chile, Argentina and the Dominican Republic show how active labor market policies can be designed to empower and improve the economic participation of disadvantaged women.

1). **Mujeres Jefas de Hogar and Mejor Trabajo test a Case Management Model in Chile.**

The government sought to increase the attention to vulnerable women in two on-going labor market programs being implemented by the Ministry of Labor (Mejor Trabajo—a temporary direct employment program, and Mujeres Jefas de Hogar—a labor market intermediation program). In response, the World Bank helped to implement and evaluate pilots of a Case Management Model in both programs. The Case Management Model delivered personalized guidance and job counseling to female beneficiaries through a single labor broker.

2). **Municipal Employment Offices Adopt Gender Equity Strategies in Argentina.**

Labor market programs in Argentina were reporting lower rates of success for poor women than for men. To address this problem, the project supported municipal employment offices to develop and implement Gender Equity Strategies that respond to the particular gender issues in their localities. The project sensitized municipal officials to gender equity issues and helped them effectively adapt their services.

3). **The Juventud y Empleo (PJE) Youth Employment Program in the Dominican Republic**

promoted gender equity through a program that offered (i) vocational training targeted at private-sector employers and (ii) soft skills training in self-esteem, communications, conflict resolution, time management, and planning that is particularly relevant for low-income women. The impact evaluation assesses the relative value of the vocational training versus the life skills training for improving outcomes.

62. Chioda 2011. See Fernández, Fogli, and Olivetti, 2004 who suggest that there could be an intergenerational multiplier effect to such policies.

POLICY LESSONS FOR GENDER-SENSITIVE ACTIVE LABOR MARKET POLICIES

Design and Preparation

- >> **Skills training programs should consider local labor market conditions and labor demand outside of traditional “feminine” occupations.** Training and skills development should be market-driven, and policies should stimulate demand for labor when this is a constraint.
- >> **Improved soft skills for women can bolster labor market outcomes.** These abilities include verbal and non-verbal communication, empathy, persistence, dependability, self-discipline and emotional maturity which influence the overall behavior of a person and continue to develop throughout a lifetime (unlike IQ).
- >> **Poor women often need greater and more focused support to participate in ALMPs, complete the programs, and transition into the labor market.** Individualized services dramatically empower poor and vulnerable women with greater self-esteem and confidence. The labor broker model, or similar individualized models, should be explored in other labor market programs targeting poor women.
- >> **Affordable and quality child care can boost the number of hours that vulnerable and low-income women work.** Governments need to weigh the benefits of increased household income against the childcare costs needed to expand female economic opportunities.

Implementation

- >> **Labor market programs should be implemented in a gender-sensitive manner.** Programs should consider differential needs by males and females—including in hours available, location of centers, toilet facilities and safety. Free or affordable childcare may also be a requisite for attracting more vulnerable women into the program.
- >> **When implementing labor market programs, coordination among relevant government sectors can increase employment results.** Key partners include academics, researchers and the Ministries of Labor, Trade, Education, Industry, Commerce and Women’s Affairs.
- >> **Childcare programs should be holistic, recognizing that families living in disadvantaged conditions require complementing services to tackle the cycle of**

poverty. Childcare facilities can serve as social service centers, where beneficiaries can receive information and referrals to other types of social services (e.g. health and nutrition, and parenting support). Linkages to employment support (training, or job intermediation services) can promote increased female labor force participation.

Monitoring & Evaluation

- >> **National employment services should incorporate gender equality as a performance indicator.** Projects that include both men and women are more successful in improving labor market efficiency and reducing inequality.
- >> **At the project level, include gender disaggregated indicators in monitoring systems.** It is important to know who the program is benefitting—outcomes may be different for men and women.
- >> **Try to design evaluations so that the effects of the various components of an intervention can be disentangled.** This information can help policymakers

Foto 1: Woman working for Peace and Development Program in Colombia.

Foto 2: El Tigre-pulperia, Nicaragua.



discover the precise drivers of the desired effect, and determine what the core components of an intervention should be.

- >> **Carefully evaluate the cost-effectiveness of interventions.** This information is particularly important when deciding whether to replicate or scale a program.

Further Research

- >> **The potential of soft skills to improve labor market outcomes and reduction of risky behaviors among youth should be explored in other contexts,** particularly given the cost-effectiveness of the intervention.
- >> **Programs should explore new ways of teaching and building women's non-cognitive skills.** Despite the relevance of non cognitive skills for labor market outcomes, their formation is not yet fully understood.
- >> **Evaluations of active labor market programs should pay more attention to assessing longer-term effects.** Oftentimes project duration or evaluation timetables may not allow sufficient time for results to occur, or to understand if positive effects are long-lasting.
- >> **When deciding whether or not to subsidize childcare, further research should investigate:**
 - >> **Crowding-out effects.** Public provision should be compared to publicly funded/private provided schemes in terms of their relative welfare impacts.
 - >> **Impacts to child development and family outcomes.** A wide body of international evidence suggests that investment in the stimulation of children from birth to three years of age can have extensive impacts on long-term development outcomes. These outcomes can vary depending on the quality of childcare services and the implications of time spent in child care versus time spent with the parents.
 - >> **Cost-effectiveness and long-term effects.** The benefits of public childcare for the poor may justify the high costs, particularly if additional years of education can raise incomes for the next generation.

INCREASED LABOR FORCE PARTICIPATION OF WOMEN IN CHILE

BACKGROUND

The labor force participation of women in Chile is among the lowest in the region and among middle income countries.⁶⁴ Only 43 percent of females age 15 and above participate in the labor market as compared to 73 percent of men.⁶⁵ The wage gaps are striking, even when controlling for the high educational attainment of women.⁶⁶ The average female wage is only equal to 67 percent of the average male salary. Low female participation stems from (i) inferior education quality and limited training for low-income women; (ii) family structures (especially large families with children under 15); (iii) shorter employed periods with longer inactivity than for males, and (iv) traditional cultural values and attitudes about gender roles. Increasing the labor market participation of women in Chile is a high level priority on the Government's agenda.

The country has an existing lifelong learning program that is supported by the World Bank—ChileCalifica. However, as designed, the activities under ChileCalifica were not targeted by gender. Following recommendations from the World Bank Country Gender Assessment,⁶⁷ this GAP-funded activity allowed for the addition—and evaluation—of pilot programs to improve outcomes for poor women within two different active labor market programs—Mejor Trabajo—a temporary direct employment program, and Mujeres Jefes

64. Chioda 2011.

65. SEDLAC database. Available online at: <http://sedlac.econo.unlp.edu.ar/eng/statistics-by-gender.php>

66. Nopo 2007.

67. World Bank, Inter-American Development Bank, Servicio Nacional de la Mujer 2007.

de Hogar—a labor market intermediation program. The activity was connected to the highly successful ChileCalifica project to increase the likelihood that results would be widely shared across the most relevant government agencies involved with education and employment.

OBJECTIVE Two pilots aimed to test the use of a Case Management Model—or a personal labor broker—to help poor women benefit from Chilean labor market programs and successfully enter the labor market. Poor women often need greater and more focused support to participate in ALMPs, complete the programs, and transition into the work force. Knowing this, the Case Management Model sought to provide individualized support to poor women within the Mejor Trabajo and Mujeres Jefes de Hogar programs.

APPROACH The pilots adopted a Case Management Model, whereby female beneficiaries receive personalized care that is managed centrally through a single person—a labor broker. The labor broker provides continuous guidance and direction to the female beneficiaries, and is responsible for managing and coordinating all of their activities related to the program. In Mujeres Jefes de Hogar, the labor broker counseled female beneficiaries throughout the training, assisted with their job search and placement, and provided intermediation with employers. In Mejor Trabajo, the labor broker provided women with knowledge and information to support their transition from short-term emergency employment into effective self-employment.

To measure the impact (separately across both programs) of the Case Management Model, an experimental design was used. The treatment groups of women received Case Management support alongside the routine program services—training and job intermediation in the case of Mujeres Jefes de Hogar, and short-term low-wage employment in the case of Mejor Trabajo. Control groups received only the routine services of the programs. When interpreting the results it is important to remember that the evaluations are measuring the ability of the Case Management Model to enhance the effectiveness of the original interventions. That is, they are measuring the added value of the Case Management Model to two types of on-going programs. The evaluations do not measure the effect of the Case Management Model in the absence of any intervention.

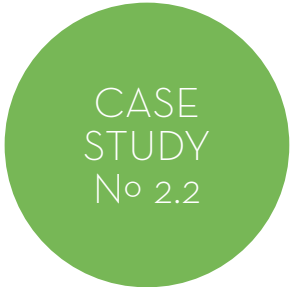
RESULTS Women participating in the direct employment program, Mejor Trabajo, pilot reported greater self-esteem and self-confidence. They expressed greater confidence in handling job interviews and in their abilities to perform on the job. These results are important, particularly given that recent research in economics

suggests a positive association between self-esteem and earnings.⁶⁸ The evaluation found no impact, however, on labor market outcomes such as employment status and wages.

The evaluation of the labor intermediation program, *Mujeres Jefes de Hogar*, did not find any effect of the case management model along any of the dimensions studied. This is likely due to a variety of factors related to the design of the evaluation, including constraints related to the low sample size, selection of comparison groups, and geographical targeting, as well as shocks related to the 2009 crisis and the 2010 earthquake.

Differences in the design of the programs can perhaps account for the disparity of results across the two programs. In the case of *Mujeres Jefes de Hogar*, the evaluation measured the ability of the Case Management Model to increase the effectiveness of the original intermediation program through specific adjustments—namely by providing more personalized job intermediation services to poor women. On the other hand, in *Mejor Trabajo* the Case Management Model had an entirely different objective than the original intervention—the evaluation measured the ability of the Case Management Model to help move participants from temporary emergency employment to effective self-employment. Because the original intervention and the pilot were more distinct from one another, it was probably by design easier to detect a greater change.

68. Drago 2008.



CASE
STUDY
Nº 2.2

MUNICIPAL EMPLOYMENT OFFICES IMPLEMENT GENDER EQUITY STRATEGIES TO IMPROVE LABOR MARKET SERVICES FOR POOR WOMEN IN ARGENTINA

BACKGROUND

Argentina launched the social safety net program, Jefes De Hogar (Heads of Household), in 2002 in response to the economic crisis that raised unemployment to 21.5 percent for the general population and twice that for the poor. Under the program, unemployed heads of households received a stipend in exchange for participating in community service, construction or maintenance activities, training or temporary private work. For the first time ever, the government assigned a primary role to local municipalities and consultative councils to solve an urgent national issue.

As the economy began to improve, the government shifted from a safety net program to support for employment with the Heads of Household Transition Project. In March, 2006, the Ministry of Labor also launched the Training and Employment Insurance program to help heads of household re-enter the labor market through municipal employment offices. Benefits included a cash stipend along with training and job placement services. Argentina also has a lifelong learning system that aims to improve the employability of unemployed participants, and improve the career opportunities for currently employed beneficiaries. The program supports school completion, professional training, certification based on labor competences, and employment promotion for young people (age 18 to 24) through training and internships. Importantly, during this period the gov-

ernment invested in installing and strengthening municipal employment offices to play a central role in implementing these programs.

Much to the surprise of Labor Ministry officials, women comprised a significant portion of the beneficiaries for these programs. Although women eventually accounted for 75 per cent of the Heads of Household and the Training and Employment Insurance programs, men achieved higher entry rates into the formal labor market; 44 percent of male participants achieved registered employment compared to only 17 percent of females. Similarly, upon completion of the lifelong learning programs, women's rates of entry into the formal labor market were much lower (2 percent versus 8 percent for men). These startling inequities in program outcomes led municipal employment offices to seek ways to mainstream gender into their established programs.

OBJECTIVE To increase women's access to labor markets by improving the quality of personalized services for poor female and young job seekers via municipal employment offices.

APPROACH Municipal employment offices were tasked to conduct a gender review of their current programs. In November 2009, the Ministry of Labor organized a workshop, where seven municipal employment offices from around the country were invited to present findings from the diagnosis of gender issues in their locality. The Secretary of Employment participated in the workshop, demonstrating high-level government commitment. On the basis of their gender diagnostics the seven municipal offices were asked to prepare—and subsequently implement—an action plan for piloting gender interventions in their particular communities.

Differences among the employment offices (in terms of resources, characteristics of beneficiaries, etc.) resulted in various strategies for promoting gender equity. However, common themes among the gender action plans included providing for: (i) training on soft skills; (ii) increased attention to gender violence and reproductive health; (iii) improved coordination among training institutions; (v) strengthened collaborations between employment offices and employers; and (vi) guaranteed access to female restrooms and childcare. The innovative gender action plans included a wide range of strategies such as “career ladder” services for domestic workers, contracts for specialized staff to work with employers, innovative workshops to help women develop their career plans, among other strategies (see Table 1).

TABLE 1. Gender Equity Strategies of the Municipal Employment Offices in Curuzú Cuatiá

The Employment Office:	Locally-tailored training in gender equity; mass communication campaigns.
The Local Community:	Gender sensitization, sexual and reproductive health information.
The Employment Sector:	Gender sensitization in business relations.
Female Beneficiaries of the Offices:	Capacity trainings in basic competencies and reproductive health; trainings in non-traditional jobs and to boost production of local artisans.
National Training Institutes:	Creation of municipal training school and offices; gender training for teachers.

RESULTS

Gender Equity Strategies helped municipal employment offices improve their services for poor female job seekers recruited from the Heads of Household and the Lifelong Learning Projects. Municipal programs became more inclusive of poor women and provided them with more personalized services, likely resulting in improved labor market outcomes. The process of preparing and implementing a Strategy helped municipal offices to (i) identify key obstacles for poor women; (ii) train municipal staff to address these needs; (iii) organize relevant workshops and classes; and (iv) prepare supporting materials.

The project coordinated various government sectors—including an array of gender stakeholders—in a coherent strategy to promote gender equity and establish a focal point to support training and technical assistance at local levels. Strategies also strengthened the monitoring and evaluation of programs (with improved methodologies, inclusion of gender disaggregated indicators, capacity-building for personnel, etc.) and incorporated gender equality as a quality indicator in national employment services.

BOX 1. A rigorous evaluation of childcare in Rio de Janeiro presents new evidence on the merits of affordable, publicly-funded childcare for improving women's economic participation

BACKGROUND: The Rio de Janeiro's public day-care program is an integrated Early Childhood Development program for children ages 0 to 3 living in low-income neighborhoods. The program consists of a variety of center-based interventions, including full time daycare, health services, food, and provision of instructional toys and material for children. As of January 2008, there were 244 day-care centers providing these services spread around most low income neighborhoods of Rio.

OBJECTIVE: This GAP-funded evaluation of publicly provided child care in the municipality of Rio answers the following questions:

- How large is the increase in labor force participation of mothers due to the increased access to free child care?
- What does the increase in labor force participation, if any, suggest about the net cost of the policy (subsidies offered minus new tax revenue collected)?
- Does public provision crowd out private provision?

METHODOLOGY: Every year, the government of Rio offers approximately 10,000 new slots for center-based day care for children ages 0 to 3. In 2007, as in past years, demand for these slots far outstripped supply. More than 25,000 families applied for the 10,000 new slots. To ensure equality of opportunity, a lottery was carried to assign the slots among all eligible applicants (approximately 24,000 out of the 25,000). New beneficiary children started to receive services in February of 2008.

Between June and October of 2008, a survey was carried on a sample of 4,348 households. The sample was evenly distributed between families of lottery winners and losers. In addition to a variety socio-economic indicators, the survey gathered information on current and past labor market outcomes of mothers in the treatment and the control groups. While most treatment children were already receiving services when the survey went to the field, recall data were also collected on pre-program labor force participation to test the validity of the random assignment.

RESULTS: Results do not show an increase in overall FLFP due to the provision of childcare. However, results do indicate that access to free day care induces women who did not previously work to enter the labor force. Among the sub-population of women who did not work at all during the six months preceding the start of services, the provision of free day care seems to increase employment rates by 97 percent or 8 percentage points (from 9 to 17 percent).

Preliminary results also reveal a positive but insignificant effect of access to childcare on the number of hours that mothers work. Access to free childcare is associated with a nearly four-hour reduction in the time that mothers previously spent with their children, however it is unknown how mothers are spending their newly available time.

Results also indicate that access to free child care does boost household incomes. There is a positive and statistically significant average impact of access to free day care of R\$92 per month. However, this impact is considerably smaller than the monthly public cost of service per child estimated at approximately R\$250. Furthermore, results indicate that subsidies to child care via public provision may crowd out private providers. None of the lottery winners who previously enrolled their children in private centers did the same after services started.

TARGETING YOUNG WOMEN THROUGH A DOMINICAN REPUBLIC YOUTH EMPLOYMENT PROGRAM

BACKGROUND

Throughout the past 40 years, the Dominican Republic has experienced extended economic growth that has equaled or exceeded average rates of growth for the Latin America and the Caribbean region overall. Despite this success (interrupted only during the 2003 banking crisis), low-income households have not shared in the wealth. Inequality is high and persistent, as is youth unemployment. Historically women have much higher unemployment rates than men, and this gap has deepened during the recent economic crisis. Education expenditures receive only 2% of GDP. A mere 40% of the population reaches secondary education, and the quality of education varies according to the income distribution within the country.

Seeking to address low levels of human capital and high unemployment among vulnerable youth, the Programa Juventud y Empleo (PJE) has been in operation since 2001. Importantly, the PJE was one of the first job training programs in Latin America to incorporate a randomized evaluation component at the time the project was designed.⁶⁹

OBJECTIVE Juventud y Empleo (PJE) aims to improve the employment opportunities of at-risk youth by building their technical skills, work experience and life-skills with special attention to the needs of young women. The evaluation measures the impact of the intervention on labor market opportunities and the

69. The original impact evaluation of this program was conducted by Card et al. 2011.

reduction of risky behavior for both male and female participants. Importantly, this evaluation distills the impact of vocational and life skills training versus life skills training alone, generating important evidence on the independent impacts of the two types of training, and their relative cost-effectiveness.

APPROACH The Juventud y Empleo (PJE) targets un/under-employed youth from the poorest 40 per cent of households who did not complete secondary school. Approximately 55 percent of its beneficiaries are female.

Trainings are delivered by private institutions that are approved by the national training institution. Courses are split into two parts: technical/vocational training (150 hours) and a gender-sensitive life skills training (75 hours). Vocational training is customized to the specific skill demands of local employers. Professional fields include administrative assistant, baker, hair stylist, sales, tourism and hospitality, carpentry, electricity, etc. The life skills training is meant to strengthen trainees' self-esteem and other non-cognitive skills (e.g. communication; conflict resolution; life planning; time management; team work; decision-making; hygiene; health, etc.). In addition to the trainings, the training institute arranged apprenticeships of up to 240 hours over eight weeks in private sector firms accompanied by weekly job counseling sessions and a daily stipend to cover transportation costs.

The evaluation randomly assigned participating youth to two treatment groups and one control group comprised of youth who are waiting to be enrolled in the program.⁷⁰ The first treatment group receives vocational, life skills, an internship and a small stipend. The second treatment group receives all of the above except for the vocational skills. Thus, the difference between the two groups shows the impact of the vocational skills alone. The evaluation sought to answer the following questions:

- (i) What is the impact of vocational training and life skills on employment and earnings; quality of employment; risky behaviors; and non-cognitive skills?
- (ii) Is the life-skills module alone a cost-effective way to improve employment and life outcomes?
- (iii) Are there any differences in the impact of the program for male and female participants?

70. Treatment group 1: T1-C= Impact of Vocational + Life skills + Apprenticeship + Stipend; Treatment group 2: T2-C= Impact of Life skills + Apprenticeship + Stipend; Difference between T1-T2= Impact of Vocational Skills.

Three longitudinal surveys combined computer-assisted telephone interviews and face-to-face interviews. Women were able to privately answer sensitive personal questions (such as pregnancy or relationship status) on a computer with headphones, which probably improved the reliability of responses.

Intermediate results from the three rounds of surveys find that along program outcomes,⁷¹ the vocational arm of the program had little or no contribution to short-term impacts. For most outcomes analyzed, the impacts from the soft skills alone were equal to the impacts from the vocational skills plus the life skills (indicating that the vocational skills brought little value-added). Female participants show positive and significant labor market outcomes (in terms of employment and wages), demonstrate increased job satisfaction and expectations for the future, and notably there is a decrease in pregnancy. Male participants show positive impacts in fewer dimensions than female participants, namely on job searching, job satisfaction, and future expectations (see Table 2).

TABLE 2. Preliminary Results: Significant Effects of the Life Skills Treatment

	WOMEN	MEN
Employment	+	none or -
Active job search	None	+
Work hours	None	none
Wages	+	none
Job satisfaction	+	+
Future expectations	+	+
Pregnancy	(decrease in pregnancy)	

Source: Martinez, Sebastian. June 2011. "Impacts of the Dominican Republic Youth Employment Program: Hard Skills or Soft Skills: Intermediate Impact Results." Powerpoint Presentation delivered at the World Bank Human Development Network Active Labor Market/Youth Employment Cluster - SIEF Working Camp in Washington, DC on April 19th, 2010.

71. Program outcomes of interest in the longitudinal surveys include: work during the last week; searching for work in last week; time on the job (months); work hours (weekly); wage income (monthly); hourly wages; work satisfaction; future expectations of better employment; future expectations of higher standard of living; pregnancy; number of children.



In the context of the Dominican Republic, the mix of soft skills plus an internship appears to be the most cost-effective intervention for improving outcomes in the short-run (1 to 2 years). Producing virtually equivalent results, the soft skills arm could be implemented for approximately one-half to one-third of the cost of the full vocational course.

Foto 1: Colombia, worker at brick manufacturing cooperative.

Foto 2: Woman makes homemade chocolate from cocoa which grows freely in the Amazon region of Brazil.

CHAPTER 3

GOOD GENDER PRACTICES IN THE WORK-PLACE THROUGH FIRM CERTIFICATION

“*The [certification] system [includes] a procedure for employees to bring a complaint about a difficult situation such as sexual harassment. We saw the opportunity to strengthen an aspect of our business culture. Our objective as the Ely-Lilly affiliate in Mexico is to become known as one of the most gender-sensitive firms within the pharmaceutical industry.*”

Coordinator, the Ely-Lilly (Mexico) Gender Equity Committee

Gender “firm certification” is an innovative process to evaluate and validate gender equity in private firms, civil society organizations and public institutions. A Gender Equity Model (GEM) establishes and promotes quality standards in selection and hiring processes, training programs, professional development and family-work policies. The model also addresses sexual harassment through prevention, proper handling and reliable follow-up of individual cases. The GEM culminates in a certification evaluation conducted by an independent private company. Firms that pass the evaluation are authorized to use the Gender Equity Seal logo in their product and social marketing strategies. This successful tool has earned the support of workers and management alike.

Greater gender equality in the workplace allows better use of the capabilities of women and men and addresses their personal needs in a more just manner. Both can employ their differing skills, perspectives and work styles towards shared goals while strengthening staff commitment and loyalty.

Despite the increased presence of women in salaried positions, gender gaps in the world of paid work have been difficult to eradicate. Discriminatory practices persist in many organizations in both job access and equal pay. Job instability, low salaries, and a lack of decent work affect the daily lives of an enormous proportion of women. Even in more privileged economic sectors, female workers face greater obstacles compared with male workers. In the most developed countries, women's wages average only 73 percent of those of men, and in many low-income countries the disparity is far greater.

Practical models for how the private sector can actually adopt a gender-equity approach are rare. This is because discriminatory norms can be embedded within routine business practices; these norms are hard to uncover and can be slow to change. Studies show that the internal dynamics of firms often reproduce practices that discriminate against or exclude women. The relationship between gender equality and business innovation is not automatic. Because of this tension, the capabilities of individual firms' management systems are oftentimes insufficient for tackling the problems. In such cases, public policies that respect the particularities of each firm are needed to complement a firm's own tools for creating an equitable workplace.

CASES OVERVIEW

To introduce greater gender equality into businesses and their public partners, the governments of Mexico, Chile and Argentina each developed a Gender Equity firm certification project with World Bank support and technical assistance:

- (i) Mexico created the original GEM model, Modelo de Equidad de Género (MEG), in 2003.
- (ii) Argentina added several elements to the original model with the Modelo de Equidad de Género for Argentina, starting in 2009.
- (iii) Chile significantly expanded the original model beyond mere certification with the Iguala Program launched in 2007.

POLICY LESSONS

Design and Preparation

- >> **Keep the model focused and simple.** Focus action plans on key issues that address gender gaps and differentiate gender goals from broader good labor practices (such as union participation).
- >> **Facilitate private sector involvement.** Provide firms with support for self-diagnosis, effective action plans and appropriate training. Articulate and demonstrate the business advantages of adopting gender equity practices.
- >> **Actively engage the support of government policy makers and high-level company management.** These leaders embody the power to change policies, influence behaviors, generate trust and serve as examples.

Implementation

- >> **Create a constituency that understands gender equity promotion as a long-term process.** Implementers must accept that behavior changes require time and sometimes additional costs (i.e. changes in the facilities, etc.)
- >> **Disseminate the advantages of gender equity certification and its outcomes to the public.** “Brand” the GEM Seal in product and social marketing strategies. Raise awareness of the positive incentives for private sector participation and the valuable returns on gender equity investments. These campaigns should promote: (i) public recognition of the participating firms; (ii) public sector support for gender equity policies and programs and (iii) the advantages of gender equity practices.
- >> **Use the certification process and the GEM Seal as starting point for achieving gender equity.** Gender equity requires a continuous and ongoing process for workplace improvement that only begins with certification. Governments must strengthen the model to facilitate the inevitable changes that follow certification. Greater equality in salaries and affirmative actions to promote women into management positions are examples of such changes. Experience has proven that the greater the incentive, the greater the change.



Monitoring and Evaluation

- >> **Establish a solid monitoring system to be able to demonstrate effects.** Being able to demonstrate effects is critical for maintaining public and private support for the model. Conduct a thorough baseline and build a system of process, outcome and output indicators.

Foto 1: Maria poses for the camera in the neighborhood Monserrat in Salvador, Brazil.

Further Research

- >> **Further research is needed to standardize certification and seals.** A single international seal would prove particularly beneficial to international and multinational companies. The proponents of such a measure use ISO quality standards as a benchmark. Efforts to establish such an international standard should incorporate, however, the particular culture and characteristics of each country.
- >> **More research is needed to document the outcomes and impact of certification models.** Further research is needed at the participant firm level but also at the sector level to investigate the potential adoption of good practices by non-participant firms. Women's labor market outcomes as a result of good practices also need to be better documented.
- >> **Additional research is needed to evaluate the feasibility of this model for small and medium enterprises.**

Foto 2: A woman sells home made macramé on the street in the open-air market in the northwest of Salvador, Brazil.

GENDER EQUITY FIRM CERTIFICATION IN MEXICO, CHILE AND ARGENTINA

BACKGROUND

The Instituto Nacional de la Mujer – Inmujeres (Mexican National Institute for Women) first developed and piloted the Gender Equity Model (GEM) in 2003 with technical assistance and financing from a World Bank Learning and Innovation Loan. Twenty private and public sector firms participated on a voluntary basis. The objectives were to: (i) eliminate gender discrimination in hiring; (ii) remove barriers to female participation in training activities (particularly training aimed at management positions); (iii) detect and eliminate intangible discrimination practices (the so-called ‘glass ceiling’) that hinder promotions; (iv) promote affirmative action policies; (v) improve family-work balance; (vi) address and resolve sexual harassment effectively; and (vii) maintain a healthy and safe work environment. A broad consultation process validated the model. The Mexican Government replicated this successful and innovative private process as a public sector certification model.

Both the public and private Mexican models have inspired other countries to develop their own models, several of which now receive technical assistance from Mexico.⁷² Egypt and Turkey have implemented Gender Equity Models, and in Latin America Argentina and Chile have replicated and expanded Mexico’s model. Two additional GEMs have reached the early design stage in Colombia and the Dominican Republic.

72. For more information about the Mexico Gender Equity Model, go to <http://www.inmujeres.gob.mx/index.php/trans/transparencia-focalizada/2-uncategorised/509-meg>

OBJECTIVE The firm certification process aims to increase women's participation in the labor force and improve the quality of their employment, ultimately improving worker productivity for both men and women.

APPROACH

Designing a Gender Equity Model

The Gender Equity Model (GEM) provides firms with best practices that increase equal access for women and men to jobs and advancement opportunities. The Gender Equity Models (GEM) in Mexico, Chile and Argentina have clarified five crucial areas for certification:

- (i) **Personnel selection and hiring:** Enforcing quality standards in selection and hiring processes can remove gender discrimination from job descriptions, capacity profiles and job interviews. Firms may also use hiring quotas and specific recruitment of qualified women.
- (ii) **Career development:** Enhanced career opportunities require training, adoption of affirmative actions, promotions and other intentional efforts to eliminate glass-ceiling practices.
- (iii) **Family-work balance:** Workplace policies need to offer parental leave and other family-oriented benefits to women and men equally.
- (iv) **Prevention of sexual harassment:** The GEM recognizes that all employees need a healthy and safe work environment. Women in particular need protection from sexual harassment. Firms need a reliable protocol that promptly addresses and resolves such complaints with respect and dignity.
- (v) **External validation and recognition:** The GEM provides firms with unique opportunities to project a gender equal image to the public. Companies can use the Gender Seal in their product advertising campaigns.

Countries may use these five guidelines to design a GEM appropriate for their priorities and business culture. However, the GEM is a flexible model that also allows for innovation and should be locally adapted. For example, Chile's Iguala program went beyond a firm certification process to incorporate two additional areas of activities that: (i) establish a good-practices code in the public sector; and (ii) empower women through labor intermediation during the recruitment and selection process. Argentina's MEGA 2009 targeted four critical GEM areas for women working in the private sector: (i) gender equity policies to promote equitable recruitment, selection, and induction of women; (ii)

BOX 2. Effective Tools for a Gender Certification Process

- **AN INCLUSIVE GENDER APPROACH:** By targeting both men and women, the GEM generated a more open and inclusive atmosphere.
- **VOLUNTARY PARTICIPATION:** Voluntary involvement facilitated firms' adoption of gender equity practices and affirmative action policies.
- **SELF-PACE ADVANCEMENT:** The firms set their own pace forward even as they agreed to promote enrollment, continue improvements and enhance sustainability.
- **USING EXISTING CAPACITY:** The GEM built on the existing capacity of each firm. Companies could efficiently adapt this design to their current business practices for effective results.
- **IMPROVES INTERNAL COMMUNICATION:** The GEM enhanced communication and trust between managers and workers. The consultation processes improved the workplace environment.
- **PROMOTES COMMITMENT:** The GEM improved productivity and strengthened worker commitment to the firm. The overall process helped to achieve business goals.
- **INDEPENDENT AUDITS:** The use of independent evaluators increased the credibility of the model and the awarded Gender Equity Seals.
- **MARKET DIFFERENTIATION:** The GEM promoted market differentiation. As the public comes to recognize and understand the Gender Equity Seal, it will associate participating firms and their products with good gender-equity practices.
- **PUBLIC-PRIVATE SECTOR PARTNERSHIP:** The effective collaboration between public and private sector has proven critical to the GEM success. The flexible model integrates a wide range of social and business perspectives and institutional capacities.

equitable opportunities for training and career development; (iii) workplace guidelines that balance work and family life; and (iv) procedures to recognize and resolve sexual harassment and discrimination.

Implementing a Gender Equity Model

The GEM is a public-private partnership. Companies make a voluntary commitment to develop and implement an action plan in partnership with a government entity desig-

nated to lead the process. The executing government agency supports the firms through training, technical assistance, and public recognition. Such partnerships make it possible to implement the process with a minimum of resources.

The World Bank has worked with countries to introduce the GEM on a pilot basis among a select group of firms. During the pilot phase, the Bank has provided technical assistance to public sector partners to monitor and evaluate the success of the pilot programs. Following the pilot phase, all partners assess the pilot results and revise the GEM accordingly. The lead public sector entity can then launch an expanded program among a wider group of firms.

The firm certification process follows a series of steps that any country can tailor to its particular needs:

1. The World Bank consults with the government to identify a public sector partner to lead the initiative. There may be more than one public sector partner; in the MEGA 2009 in Argentina involved not only INADI, but also other public sector institutions such as the Ministry of Labor, the Cabinet Secretariat and the National Women's Institute.
2. This lead entity then organizes consultations and an event to present existing models to potential public and private partners.
3. The lead entity identifies and recruits firms and then assesses the gender equity practices of all firms chosen for the pilot program.
4. Firms then develop and sign a formal agreement to participate in the gender equity program.
5. Firms launch the program through their own human resources management department.
6. Firms establish an internal Coordinator or a Committee for Gender Equity to sensitize the company managers and workers.
7. Firms undertake a self-diagnosis to identify gender gaps and discriminatory practices (direct and indirect) in the firm's management. The lead government entity provides technical assistance and helps to develop diagnostic tools (questionnaires, interview guidelines).
8. The lead public entity and the firm's gender equity team together design the certification model and develop an action plan to: (i) identify priority areas; (ii) define goals; (iii) establish indicators; (iv) determine a means of verification; (v) compile an operations manual; (vi) implement the GEM activities; and (vii) produce a final report.

9. Firms incorporate the action plan into their existing human resources management and implement the plan accordingly.
10. Before the independent firm assesses a company, the lead entity conducts a preliminary audit to ensure that the company is ready for certification and provides all possible assistance to help the firm qualify. The World Bank provides technical assistance to the executing agency to help it incorporate the best practices available.
11. Each firm that requests a Gender Equity Seal undergoes an external audit conducted by an independent firm trained in the GEM process.
12. The firm receives a Gender Equity Seal issued by the lead public entity. Certified firms may then display the Seal logo on all its advertising and marketing materials. The public sector partner helps to generate public recognition of the firm's accomplishments on gender equity.

RESULTS

The GEM offers a practical solution to the gender barriers and gaps that burden women in the private or public sectors. Employees and managers alike appreciate the improved diversity, productivity, work climate and internal communications. The GEM has enhanced both the organizational culture and business practices of participating organizations. The model has enabled institutions to build partnerships with other private and public entities, including ministries of labor and business organizations interested in social responsibility. The governments of Chile and Mexico converted the GEM into both public policy and an annual action plan for government agencies.

México MEG (Modelo de Equidad de Género), 2003

By December 2010, Inmujeres had certified 305 Mexican organizations, and roughly 63 additional firms adopt the program each year. The program has benefitted 500,000 employees (55 per cent from the private sector, 44 per cent from the public sector and 1 per cent from NGOs). Remarkably, 80 percent of the firms have remained in the certification process. Of the 20 percent who dropped out, many did so to adopt their own processes; only a small number of companies have abandoned the initiative altogether. Participating firms expressed high levels of satisfaction. This approval led Mexico to (i) convert the GEM into a regular program of the Mexican Federal Government and (ii) incorporate work equity principles into state policy in the 2007 Law of Equity between Men and Women.

The preliminary results of an impact evaluation in Mexico indicate that the GEM helped to: (i) eliminate discriminatory hiring processes related to maternity; (ii) improve workplace communication; (iii) raise employee performance and productivity; iv) include job performance evaluations in the criteria for promotions and pay raises; v) reduce the salary gap between men and women; (vi) increase female access to high-level positions, and (vii) facilitate a better work-family balance through flexible schedules and other means. Many companies also improved their infrastructure to make it more female-friendly.

Chile Iguala Model, 2007-2008

In Chile the GEM has expanded to 52 firms nationwide where women's participation is both negligible (mining, electricity) and significant (agro-export, services). The government implemented a nationwide Iguala certification model that:

- Produced positive results for the firms and thus validated the value added by gender equity;
- Facilitated women's recruitment and job development to increase women's labor force participation;
- Enrolled women in traditional male activities such as copper mining and electricity;
- Helped to identify best practices through comparison with Mexico's GEM; and
- Facilitated the model's expansion to Argentina and other countries.



Argentina Modelo de Equidad de Género para Argentina, "MEGA 2009"

In Argentina all 11 firms successfully completed certification by May 2010 and earned a Gender Equity Seal (benefitting 21,000 employees). The firms also organized themselves into a Gender Certification Promotion Network to: (i) exchange experiences; (ii) identify and share lessons learned; (iii) improve business practices; and (iv) expand the model to other firms in their sector.

Foto: Modelo de certificación de equidad de género.

CHAPTER 4

PROMOTING INCOME-GENERATING OPPORTUNITIES IN URBAN AND RURAL CONTEXTS

“ *I learned [from the training course] that I can pay myself a salary with the profits from my business.* ”

Ms. Ebel, a 54 year old micro-entrepreneur with a stall in the Independencia market, Lima, Peru⁷⁴

Interventions that promote women’s equal access to income-generating activities play a vital role in poverty-reduction.⁷⁵ Positive and wide-ranging impacts arise when low-income women receive greater earnings.⁷⁶ To improve productivity and earnings, poor women often need improved access to finance, high-quality business training, networks and new markets.⁷⁷ Interventions can address market failures that limit labor and investment opportunities for women and lower overall average household income.⁷⁸

The World Bank has committed to integrate gender into its operations and analytical work. Gender inclusive strategies give both women and men a voice in the development

of their community and access to the benefits of new opportunities. Women's economic empowerment plays a vital role through its enhancement of female participation in land, labor, financial, and product markets.

CASES OVERVIEW

Three interventions designed for rural and urban women demonstrate the positive potential of promoting poor women's access to income-generating activities.

- 1) **The Rural Poverty Reduction Project (RPRP) in the State of Rio Grande do Norte in northeast Brazil** added a pilot to improve income-earning opportunities for low-income women. This community driven development (CDD) project reduced the housework load and severe scarcity of time of women through a combination of community investments in water infrastructure, grants, resources (e.g., seeds, etc.) and training.
- 2) **The Atencion a Crisis CCT Program in Nicaragua** added a pilot to its rural conditional cash transfer (CCT) program to empower women economically. The pilot provided women control of funds, resources, a productive response to an economic crisis and training for greater labor force participation.
- 3) **The Urban Property Rights Project and the Real Property Rights Consolidation Project in Lima, Peru** launched a capacity-building pilot for low-income women entrepreneurs. This innovative program combined class training with individualized technical assistance to increase their business skills. The curriculum covered personal empowerment, business management and productive skills.

POLICY LESSONS

Design and Preparation

- >> **Business training that combines classroom instruction with technical assistance increases sales and improves business practices.** This approach allows

74. World Bank 2011b. <http://go.worldbank.org/HHF33B7C50>.

75. Vakis and Premand 2010.

76. World Bank 2011e.

77. Vakis, Muñoz-Boudet, Coello 2011.

78. World Bank, GIZ, Inter-American Development Bank 2010.

female entrepreneurs to plan and execute innovations and expand their networking with peers more effectively. However, capacity building programs that merely transmit business practices in a classroom are less expensive and more scalable.

- >> **Design business training that is appropriate to the scale and sector of the business.** Technical assistance seemed most effective when women received tailored examples and suggestions based on their current sales and potential for expansion.
- >> **A reduction in time allocation for household work (particularly water collection) can increase income generation for women.** It also improves their standing in their own families and communities.
- >> **Investments in infrastructure and productive resources can empower women socially and economically.** Relief from time constraints alone may not increase female income earning. Women also need productive resources (e.g. funding for productive gardens) that enable them to take-up economic opportunities.

Implementation

- >> **Cash transfer programs that have limited resources may be more feasible and sustainable if they target women effectively.** Transfers may have a multiplier effect if women use some of the funds to finance further income generation.
- >> **Promoting increased social interactions among women entrepreneurs can significantly impact investments in improving their businesses.** Such activities strengthen and widen the social and productive networks of women. This expansion helps entrepreneurs engage more effectively with local institutions and civic entities.
- >> **Programs can promote increased social interactions among beneficiaries throughout implementation through pairing, mentoring and coaching.** Increased communication and motivational activities can appreciably improve the aspirations of beneficiaries. These interactions may impact human capital investments, income diversification and the attitudes of women towards their future potential. Programs need to design elements that (i) enhance social interactions with natural leaders, (ii) create the space to share positive experiences and (iii) provide resources to follow up on positive outcomes.

Monitoring and Evaluation

- >> **The M&E systems used in the following cases use cutting-edge outcome indicators (for instance time poverty).** It would be important to keep using these



indicators in future interventions to test their applicability to a variety of contexts. Projects designed to empower women economically, may need to develop creative indicators in order to cover several dimensions of gender equality.

Future Research

- >> **Further research is needed to shed light on the role of aspirations and self-esteem on poverty reduction and other well-being outcomes.** Similarly, social capital seems to have an important impact on productivity in the rural context.

Foto 1: Workers in a factory that produces fruit pulp in Una, Brazil.

Foto 2: Poor adolescents learn how to cook and run restaurants in LAWO in Salvador, Brazil.

CASE
STUDY
Nº 4.1

FACILITATING WOMEN'S INCOME-EARNING THROUGH INFRASTRUCTURE AND PRODUCTIVE INVESTMENTS

Brazil Rio Grande Do Norte Rural Poverty Reduction Projects

BACKGROUND

Northeast Brazil is a ten-state territory larger than Western Europe with a population exceeding 53 million that has been burdened by extreme poverty for 200 years. Drought, poor soils, water scarcity and unequal distribution of land and income contribute to poverty, vulnerability and social exclusion that is most striking in rural areas. Some 40 percent of northeast rural people live on less than US\$1.50 a day.

Between September 2002 and December 2010, the World Bank's Rio Grande do Norte Rural Poverty Reduction Project (RPRP) delivered socio-economic investments in water supply, electricity, livestock and food production to 2,100 community associations representing 400,000 poor rural people. In 2009, RPRP launched a gender pilot to build women's economic empowerment through these community-based investments. The project addressed the relationship between access to water and electricity and increased female labor force participation in disadvantaged households.⁷⁹ The project facilitated women's access to markets and income-earning activities, and also stimulated female participation in community decision-making and public affairs.

79. Chioda 2011.

OBJECTIVE The RPRP pilot aimed to (i) facilitate female access to markets (labor and production), (ii) reduce women’s task burden within the household, (iii) empower women to engage in household and community decisions, (iv) improve the dynamics of traditional gender relations in poor rural society and (v) reduce poverty. The pilot conducted a simultaneous evaluation to document results and suggest strategies for replication in other states in Northeast Brazil.

APPROACH⁸⁰ The pilot selected two gender-sensitive investments that enhance the economic empowerment and income of women: (1) investments in water supply systems that reduce the time women spend collecting water and thus the time spent in household chores; and (2) investments in access to market economies (including small agricultural production and productive investments) that give women better access to local markets/buyers.

The pilot implemented a parallel case study to evaluate the impact of the investments. The study explored how women benefitted from the RPRP. The study made a preliminary estimate of how community infrastructure investments reduce time spent in household activities (either alone or combined with investments in production). The study also sheds light on which strategies were most successful for mainstreaming gender and facilitating female economic empowerment.

The project implemented the gender pilot in 15 subprojects in 12 communities to benefit 35 families. The subprojects provided three categories of beneficiary groups with water supply systems for drinkable water and resources to set up productive gardens.

- (i) Three communities received only water projects.
- (ii) Six communities received only the garden project.
- (iii) Three communities received both water and productive gardens.
- (iv) A fourth control group of eight RPRP communities received no project benefits.

EVALUATION

An exploratory study of gender activities measured four main aspects:

- (i) reduction of female time poverty;

80. Amazonas et al. 2011.

- (ii) increase in female (and household) monetary incomes from increased access to markets;
- (iii) changes for women in their (a) intra-household time allocation, (b) power distribution, (c) influence in decision-making, (d) consumption patterns and (e) contribution to family income, and
- (iv) changes in their participation in public arenas and community-based organizations.

The evaluation included household interviews (58 households) and information collected on 161 women over the age of 16. Surveys were conducted in 2009 (immediately before implementation) and in 2010 (roughly one year after RPRP implementation) in the 12 RPRP beneficiary communities (treatment) and 8 control communities. The study suffered from a small sample size and short time span due to financial and time constraints, which unfortunately has limited the quantitative analysis. Still, the results, when supplemented with qualitative information, point to the program's significant potential.

RESULTS

The case study analysis suggests that the RPRP pilot had the following effects:

- >> **Investments in community water supply reduced the time both men and women farmers spent in water collection and household activities.** The increased free time allowed water collectors (primarily young males but also women) to engage in productive activities at home and/or off the property. Women (particularly married) benefitted by devoting less time to fetching water and housework, but single young men enjoyed the greatest time gain.
- >> **Additional time increased family agricultural income, particularly in the communities with productive gardens projects.** Although the small sample size does not permit strong conclusions, over the one-year period productive projects increased the income of beneficiary communities by an average of 360 percent, while the income of control communities increased only 130 percent. Farming income increased only in communities where productive projects were implemented, and not in those that received only water projects. Therefore the increased time women could spend on farming relates to an increase in farming income.
- >> **Communities that received both types of investments saw the greatest improvement in family income and in assets.** The average income increased 150

percent for families that received both investments compared to an 88 percent increase for those that received only productive ones. Communities that received both types increased assets significantly while income declined in communities that received only the water supply.

- >> **An estimated 30 percent of increased farming income originated in greater income from the off-farm work of women.** While the analysis did not show that women spent more time in off-farm work, it does reveal that paid work increased their income. Women's expanded time probably explains the growth but this issue requires more research. The time men spent in farming also increased, but not their time and income from off-farm work.
- >> **Female participation provides social and cultural benefits.** The results indicate: (i) a positive and significant impact on female rates of engagement with key local institutions; (ii) mitigation of a trend of declining civic engagement within treatment communities; and (iii) a positive impact on female social networks which grew in size, strength and frequency of engagement. This networking also expanded to other localities and exhibited less gender bias. Women gained awareness of power imbalances in intra-household decision matters.

In sum, the results show a large increase in family income from its own agricultural production (particularly in the communities with productive projects). An increase in female contribution to that income prompted changes in cultural gender perceptions.

Additional research of this project is needed to:

- Discern the effect on farming income through a rigorous impact evaluation;
- Explain the observed increase in women's income from off-farm work despite no indication that women allocated more time to that type of work;
- Establish whether the income effects from the combination of water and productive projects would still manifest even if these were implemented separately;
- Understand the role of young men in household activities such as water collection and their use of increased free time;
- Explain why young women and men do not spend more time studying when household time decreases, and
- Identify long-term effects.

CASE
STUDY
Nº 4.2

INCREASING RURAL WOMEN'S PRODUCTIVE INCOME EARNING THROUGH RESOURCES AND SOCIAL CAPITAL

Strengthening the Economic Empowerment of Women Property Owners
and Microentrepreneurs in Lima, Peru: a Results-based Initiative (RBI)

BACKGROUND

Traditional safety nets such as conditional cash transfers (CCT), public works or food transfers can reduce poverty and limit adverse risk-coping mechanisms. Evidence has shown that women are more likely to invest transfers in the education, nutrition and housing of their children than men. Transfers also positively impact female empowerment, even if this not an explicit program objective.⁸¹ When safety nets include productive components for women, they can increase household income-generation.

Nicaragua has used conditional cash transfers to improve economic empowerment, productivity and welfare gains in a variety of ways. From November 2005 until December 2006, the Ministry of the Family in Nicaragua (MIFAMILIA) implemented the Atención a Crisis pilot program in 6 municipalities in its northern region impacted by severe drought. The pilot was a traditional CCT program augmented by small business grants and vocational training.

81. Vakis, Muñoz-Boudet, Coello 2011.

OBJECTIVE The pilot supported the design, implementation, and impact evaluation of a series of interventions to economically empower rural women.⁸²

APPROACH Building on the existing and successful conditional cash transfer model (Red de Protección Social), the program evaluated and compared the effectiveness of three different packages:

1. **A conditional cash transfer.** Women in beneficiary households received cash transfers conditional on their children attending primary school and utilizing health services for a one-year time period.⁸³ These funds helped their households cope with the aftermath of the severe drought and enabled evaluation of CCT impact on a high-poverty population with uninsured risk exposure.
2. **A conditional cash transfer combined with a scholarship for one household member (preferably aged 15-25) to attend vocational training.** The municipal headquarters offered technical and/or vocational training courses for selected household members (usually young adults). The program offered workshops on new job skills (outside of subsistence farming) and compensated participants for wages lost during training.
3. **A conditional cash transfer combined with a productive investment grant to encourage small non-agricultural activity.** One-third of the beneficiary households received a grant (usually given to women) conditional on developing a business plan to invest in new livestock or non-agricultural income-generating activities (outside of subsistence farming). Beneficiaries also participated in business-skill training workshops.

The project randomly selected 3000 poor and vulnerable households and assigned one third to each of these three options. All three groups received the CCT; households in separate control communities received none of the treatment packages.

The project organized beneficiaries into small groups (around 10 people) in every participating community. Each community elected one woman as its promoter to coordinate activities and disseminate program information to all members. The promoter clarified

82. Vakis and Premand 2010.

83. Women in beneficiary households received sizable cash transfers every two months, averaging about 15 percent of per capita expenditures. In order to remain eligible for Atención a Crisis transfers, parents in the program were meant to ensure that school-aged children enroll in school and attend regularly, and take preschool-aged children 4 for regular visits to health centers, where they are weighed, and receive vaccinations, micronutrients, or food supplements, as necessary.

program rules and conditions, motivated full participation in all activities and provided informal guidance. The small groups collaborated with community leaders, municipal administrations, teachers, NGOs and other significant organizations and private service providers. A social marketing campaign transmitted information about child-rearing, education and nutrition.⁸⁴

RESULTS The Atención a Crisis pilot reduced the impact of aggregate shocks on human and physical capital investments. Two years after the pilot ended, beneficiaries that received the productive grants were fully protected against drought shocks compared to those that received the CCT only or the control group. The pilot positively impacted welfare, business creation and income generation and highlighted the importance of social interactions in boosting program impacts.

The pilot achieved improved education, consumption and nutrition. The children of beneficiary households were more likely to attend school, consume better food and improve early childhood development. The expenditure patterns of the beneficiary and of the control households differed significantly. This variation indicates that households did not spend program cash transfers in the same way as other income.⁸⁵ The intervention enhanced household assets and diversified income to promote upward mobility and poverty reduction.

The project showed that increased social interactions significantly impact investments. Increased communication and interaction with the female promoters improved participant investment decisions and development outcomes.⁸⁶ The Atención a Crisis pilot also increased women's aspirations.⁸⁷ Sharing local success stories or encouraging examples raises women's aspiration for the future. Non-agricultural income almost doubled for self-employed women who received the entire productive investment package whenever their group leaders also received the same grant.

The project implemented a second pilot to increase income-generation for poor women between 2009 and 2011. The final results of the impact evaluation are still in progress but Box 3 presents the approach and results to-date.

84. Macours, Schady, Vakis 2012.

85. Ibid.

86. Ibid.

87. Ibid.

BOX 3. Promising Approaches

INNOVATIONS FOR WOMEN'S ECONOMIC EMPOWERMENT, 2009-2011

In 2009, the World Bank partnered with the Fundación Mujer y Desarrollo Económico Comunitario (FUMDEC), a Nicaraguan NGO with years of experience in rural Nicaragua on productive transfers and gender, to launch Innovations for Women's Economic Empowerment. This pilot designed, implemented and evaluated the impact of productive transfers on income generation and women's economic empowerment in 24 rural communities of the municipality of Santa Maria de Pantasma in the department of Jinotega in northern Nicaragua.

The intervention provided a package of low-cost productive transfers and technical assistance to selected poor women. Components included: (i) productive transfers and low cost credit to promote female engagement in new (or expansion of old) economic activities; (ii) training to improve female aspirations and household participation in economic decisions, and (iii) creation of communal banks to promote economic and entrepreneurial development.

COMPONENT 1 provided start-up capital, both cash and kind, for (i) small-scale agricultural and livestock production and (ii) non-agricultural businesses. This credit came at zero interest except for the \$200 micro business transfer. Beneficiaries were required to repay the community seed bank at a rate of two seeds per seed received. The project linked repayment to crop and harvest cycles. Those who received cash credit had up to eight months to repay, while all others had up to one year.

COMPONENT 2 required beneficiaries to participate in various trainings. The trainings that targeted women included: (i) social capital formation and leadership; (ii) gender awareness (self-esteem, gender discrimination and gender roles/relations); (iii) intra-household decision making and bargaining; (iv) use and control of resources; and (v) conflict resolution and domestic violence. Training on gender relations and awareness training also targeted men.

COMPONENT 3 helped beneficiaries form either a communal or a seed bank. This cooperative action promoted sustainability through social interaction, learning and access to self-managed credit. Beneficiaries received training in community organization, organizational models and leadership. Community leaders were trained in management, project formulation and follow-up support for the communal and seed banks.

BOX 3. Promising Approaches (cont.)

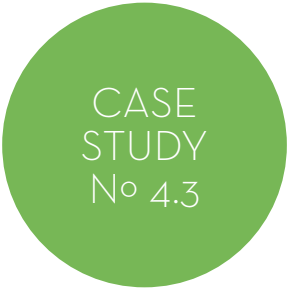
The design integrated an experimental impact evaluation to identify key lessons, inform scale-up decisions and support on-going productive programs for the rural poor. The project assigned the 24 communities randomly to treatment and control in order to: (i) evaluate the impact of the pilot on such outcome indicators as income generation, labor market participation, asset ownership and empowerment; and (ii) assess whether the intervention generates empowerment and economic spillovers beyond the program beneficiaries.

The pilot allowed 400 rural women to develop and expand small scale enterprises. The completion report noted that:

- 42 per cent of beneficiaries value female leadership roles in their communities and are now more likely to express their opinion than before.
- 56 per cent of beneficiaries shared knowledge gained from training with their family members.
- 75 per cent report improving their self-esteem and self-care.
- 72 per cent appreciate participating in an organization created by the project even though none had been members of organizations before.
- Beneficiaries reported increased decision-making and negotiation with their partners.

Preliminary findings from baseline work and a qualitative field evaluation suggest: (i) a strong self-selection of women in small scale businesses (more empowerment, more assets, less poor); (ii) the mix of technical training and seed funding to promote business development is key (from qualitative work); (iii) successful businesses require ongoing support to both facilitate behavioral changes and acquire technical skills.

The impact evaluation currently underway will better reveal impacts and mechanisms that make women-owned businesses more successful. The first CCT pilot (2003-2009) had already provided evidence for the effect of targeting female entrepreneurs to increase their income and implementing social protection interventions that integrate productive components. The pilot results are also informing the LAC gender action agenda for replication in other countries. The Nicaraguan government invited the implementing NGO, FUMDEC, to present their lessons learned to their officials for possible transference to future government programs.



CASE
STUDY
Nº 4.3

INCREASING WOMEN MICROENTREPRENEURS' BUSINESS SKILLS

Strengthening the Economic Empowerment of Women Property Owners and Microentrepreneurs in Lima, Peru: a Results-Based Initiative (RBI)

BACKGROUND

In 2008, UNIFEM and the World Bank initiated a pilot to expand entrepreneurial capacity of women who had previously obtained government titling of their urban land parcel in Lima, Peru. The program expanded their business knowledge, productive capacity and organizational skills while addressing cultural obstacles to their economic development—giving them greater control of their own lives, income and credit access.

In Peru, as in many other LAC countries, studies show that poverty traps women in multiple layers of discrimination and hinders their ability to claim their rights. A feasibility study commissioned by UNIFEM (in preparation for the pilot) found that 45 per cent of a sample of women who had title to their properties listed their occupation as “business.”⁸⁸ A majority of these women (59 per cent) generated some income through small shops or productive small enterprises. Even among those with no business of their own, 60 per cent had considered starting a business activity.⁸⁹

88. UNIFEM 2008.

89. Valdivia 2011.

Foto: A street vendor weighs goods in the open-air market in Marcala, Honduras.



Microenterprises are one of most important economic alternatives available to poor urban women living in areas titled by the public sector entity in charge of providing housing property titles in Peru.⁹⁰ Demand for business training and capacity building is high among women microentrepreneurs in the target population. Although almost all are literate, few had access to business training and so must rely instead on personal experience.⁹¹ Some creditors have begun training women in the use of credit. For example, Mibanco⁹² has offered free business training

to thousands of microentrepreneurs to generate positive attitudes and loyalty among potential customers. Such training increases the ability of microentrepreneurs to afford and repay credit.⁹³ These activities empower women to improve control over their own lives and learn business practices which in turn increase the income and welfare of their families.

The pilot originated from the Urban Property Rights Project (UPRP)⁹⁴ and the Real Property Rights Consolidation Project which were both financed by the World Bank.⁹⁵ A high percentage of UPRP's women beneficiaries had obtained either sole or joint land titles. These titles freed women from having to remain in the house at all times to prevent an invasive take-over by other occupants and allowed them to work outside the home.⁹⁶ Titling is also associated with a decrease in fertility due to the bargaining power women gain within the household. These women now need business training to fully realize the benefit from these new opportunities for employment and business activities⁹⁷

90. The public sector entity in charge of property titles is COFOPRI, the Organismo de Formalización de la Propiedad Informal (Informal Property Formalization Organism).

91. UNIFEM, ICRW, World Bank 2009

92. Mibanco is a private financial services company that lends to micro, small, and medium sized enterprises.

93. Valdivia 2011.

94. The Urban Property Rights Project (Proyecto de Derechos de la Propiedad Urbana) established a system to ensure formal and sustainable rights to real estate property in selected, predominantly poor, settlements in large urban areas.

95. The Real Property Rights Consolidation Project (Proyecto de Consolidación de los Derechos de la Propiedad Inmueble) seeks to consolidate a decentralized and sustainable quality real property rights system accessible to all Peruvians.

96. Field 2007.

97. Valdivia 2011

OBJECTIVE The pilot sought to improve the entrepreneurial capacity and economic status of women property owners. The training aimed to improve basic business skills to (i) keep records of sales and withdrawals, (ii) treat clients properly, (iii) select a good business location, (iv) use special discounts effectively, (v) conduct credit sales and (vi) produce better goods and services.⁹⁸

APPROACH The pilot trained 660 women microentrepreneurs from 34 zones in four of the largest districts of Lima—Comas and Independencia in the northern cone, and Villa El Salvador and San Juan de Miraflores in the southern cone.⁹⁹ The beneficiaries live on plots titled by the Urban Property Rights Project or previous titling programs. A consortium of three organizations, with vast business-training experience—CAPLAB, CELATS and INPET¹⁰⁰—developed two packages. A basic training package offered group classroom sessions to all 1,416 beneficiaries on personal development, business development and management, and productivity enhancements. Half of the beneficiaries received an enhanced training package with additional individualized technical assistance.

Basic training package:

This package presented 36 three-hour group sessions delivered three times a week to 24 groups organized around geographical proximity. The training presented the best practices of micro entrepreneurs in three modules:

- (i) Personal development strengthened women's self-esteem, social skills and tools for life planning.
- (ii) Business development offered tools to either plan new businesses or innovations for an existing one; marketing and sales strategies, and costing.
- (iii) Productivity enhancements improved client treatment, production and safety while offering workshops on food processing, tailoring, dressmaking and cosmetology.

98. Ibid.

99. The project area was selected on the basis of several parameters including, number of property titles that were granted, socio-economic background of the inhabitants, accessibility, possibility of small business opportunities, and existence of micro-financing institutions, among others. In all districts, alliances were made with key local partners and stakeholders, including local governments, local civil society organizations, local financing institutions and training centers for productive training.

100. CAPLAB: Centro de servicios para la Capacitación Laboral y el Desarrollo; CELATS: Centro Latinoamericano de Trabajo Social; INPET: Instituto de Promoción del Desarrollo Solidario.



Foto 1: A young woman learns to how to crochet in a workshop in Salvador, Brazil.



Foto 2: Women working in tomato production in Argentina.

Enhanced training package:

Half of the women also received individual technical assistance based on their business and personal needs. Over a three-month period, this training combined

- (iv) individual sessions tailored to personal concerns with
- (v) meetings of groups with similar businesses that included digital literacy.

Both individual and group counseling guided women to examine the strengths and weaknesses of their businesses and to consider both adjustments and innovations. The program also encouraged women to form investment groups with others in similar businesses but only a few developed.¹⁰¹ Activities strengthened the business knowledge, productive capacity and organizational skills of women and identified the socio-cultural issues that often prevent female economic development.¹⁰² The program increased their savings and access to credit, developed their personal skills and improved networks among women entrepreneurs.¹⁰³

EVALUATION This pilot provided valuable input for other local and regional initiatives. It was modified, adapted and piloted in the Peru Sierra Rural Development Project. The consortium partner CAPLAB later adapted the

101. UNIFEM, ICRW, World Bank 2009.
 102. Ibid.
 103. Ibid.

training program for other projects. Local governments in the project area are working with the implementing consortium to replicate the initiative in their districts.

The pilot training included a rigorous quantitative impact evaluation. Its two-stage design made it possible to assess impact of individual technical assistance on the entrepreneur's success and sustainability.¹⁰⁴ The impact evaluation examined whether the entrepreneurs gained knowledge of business practices and whether participation strengthened their business capacity or improved their savings and access to credit. A key concern was whether the project led to positive changes in their decision-making or ability to control assets in their homes and businesses. Although technical assistance is crucial to improving women's businesses, this component is expensive and more complicated to scale up than basic training alone. The evaluation explored whether the additional benefits of technical assistance outweigh the additional cost.¹⁰⁵

A randomized control design with pre-/post- data collection compared the two separate training packages (basic vs. enhanced). The process randomly assigned the eligible women to two treatment and one control group. Women in both treatment groups received general classroom training over approximately 12 weeks. Half of them also received individualized technical assistance over three extra months. The project made a baseline survey before randomization and a follow-up survey about four months after the end of the treatment (about 12 months after its start).¹⁰⁶

RESULTS The evaluation found a lack of impact on participation in key household decisions and in attitudes towards gender relations. This suggests a definite need to strengthen the personal development module. A trade-off may exist, however, between more personal training and the time female microentrepreneurs allocate between their businesses and their traditional responsibilities and household chores."¹⁰⁷

This intervention helped women develop their business skills and strengthen their personal and social skills. Most have increased their income. Many have become members of personal savings associations to build capital and obtain small credits. The implementing consortium reported that:

104. Ibid; Valdivia 2011.

105. Ibid.

106. Ibid.

107. Ibid.

- 679 women micro-entrepreneurs received basic training, and 330 of these received advanced training and technical assistance.
- 55 per cent of the micro-entrepreneurs trained developed a business plan.
- The project formed six saving cooperatives. All participants reported increases in capital and membership.
- Trainees reported increases in product quality and income.
- Many more women now view themselves as entrepreneurs. Most claim a higher self-esteem. Many female beneficiaries spoke positively of the direct, long-term impact of the training on their business management skills and customer satisfaction.
- This study discovered improved business habits of many microentrepreneurs. These advances included how to: (i) separate household and business accounts, (ii) end non-profitable businesses, (iii) plan before opening new businesses, (iv) participate in producers or traders organizations and (v) seek more credit (especially from informal sources).¹⁰⁸
- Many who received enhanced training and technical assistance reported tangible improvements to their businesses. Most benefitted from the practical guidance and the many new skills tailored to their specific businesses. Those trained in accounting practices, client relations, self-promotion and advertising skills reported encouraging results although most of those trained in how to acquire credit had not yet taken out loans.
- The training led women participants to make important adjustments in their business practices. These changes differed according to the treatment received. Those that received only regular training were more likely to close losing businesses. Those with enhanced training were more likely to plan and execute innovations, increase their association with business peers and use informal credit.
- Business development training leads to constructive changes and increased sales only if classroom instruction is combined with technical assistance. These actions help microentrepreneurs plan and execute innovations as well as increase networking with their peers. Trainees who received both general training and technical assistance were more likely to plan and implement innovations in their current business (about 3.5 percentage points) and generate more income.
- Sales improved for all trainees. The highest increases came from participants who received both general training and technical assistance. In a normal month, these sold 19% more than their control counterparts. Since there were no significant

¹⁰⁸ CAPLAB, CELATS, INPET 2010.

employment effects, sales increases can be interpreted as productivity gains.

- Technical assistance helps female microentrepreneurs act on problems identified during the regular training. They were more likely to keep records of their sales (4.9 percentage points) and to participate in business-related associations (7.5 percentage points).
- Associating with business peers and taking advantage of business relations was one of the most valuable messages in the business development skills training. Women who received only general training also increased their participation in business-related associations although at a lower scale.¹⁰⁹
- Each of the food-business participants trained in cleanliness techniques reported that customers spoke highly of the results.
- The effects on business income and practices were greater for beneficiaries with relatively larger businesses. This kind of training could possibly help most above a certain size.

¹⁰⁹ Valdivia 2011.

CHAPTER 5

WOMEN'S PRODUCTIVITY IN AGRICULTURE

“ *Our commercial production is important because there is great demand from the market of coffee produced by women. With INCAGRO's financing we were trained and learned how to manage a business, leadership and accounting. We feel like business women because we manage our own farms. The training workshops are attended by men and women because we all need to be trained.* ”

Elsa Laureano de La Cruz, a coffee producer and beneficiary of INCAGRO project of Peru

The economic potential of women in agriculture has not been fully realized in Latin America and the Caribbean. Female farmers are often caught in a reinforcing cycle whereby their lack of access to land and productive resources restricts their roles and responsibilities, and entrenches them in female-dominated agricultural sectors. This in turn determines their level of access to assets, productive inputs, and economic opportunities. Breaking this cycle requires concerted efforts on several fronts to: (i) reduce gender biases within relevant institutions; (ii) introduce policies that correct unfair market structures; (iii) protect women's rights and assets; and (iv) raise awareness of the challenging barriers that female farmers face.

Insecure and land tenure is one of the most critical constraints to greater agricultural investment in the region. Overlapping claims are common, even among titled lands. Poorly enforced land rights through weak and uncoordinated land administration institutions are a disincentive to sustainable land use. Uncertain land tenure is also a source of social instability, resulting in illegal occupations and violent disputes. Women in Latin America and the Caribbean tend to be particularly disadvantaged when it comes to access to land titles. Pervasive lack of access to trustworthy land titles leaves them unable to use land as a collateral for loans or to benefit from productivity enhancing products and services (e.g. training, seeds, fertilizer).

OVERVIEW OF CASES

The following case studies demonstrate concrete actions to address the legal and productivity constraints faced by women farmers. Land administration projects in Honduras and Nicaragua advanced land titling for women, while Peru and Haiti developed inclusive models for increasing women's agricultural productivity.

- 1) **The Honduras Second Land Administration Program (Programa de Administración de Tierras de Honduras, PATH)** seeks to formalize property rights, foster a dynamic land market, and increase land-related investments. Increasing women's land ownership has been a crucial part of this effort. The program strengthens the legal and institutional framework for property registration, including issuance of new titles.
- 2) **The Nicaragua Land Administration Project, Proyecto de Ordenamiento de la Propiedad**, PRODEP developed a range of instruments to increase female participation in the land regularization and titling process. It is designed to prevent unfair redistribution of land that favors men and raise awareness of women's economic stake in the process. It pays particular attention to inclusive participation in territories with communal tenure arrangements.
- 3) **The Peru Agricultural Research and Extension Program (INCAGRO)** focuses on promoting women's participation in a broader array of agricultural extension services. The program applies gender-specific guidelines and corresponding indicators to monitor outcomes among indigenous people and rural women.
- 4) **The Strengthening Agriculture Public Services (RESEPAG) I & II in Haiti** improved capacity to mainstream gender within the Ministry of Agriculture

through an important partnership with the Ministry of Women's Affairs. This widened the reach of policies and programs to facilitate women's productive role in agriculture.

POLICY LESSONS

Design and Preparation

- >> **An explicit gender approach is important in rural and agriculture projects as pervasive gender norms often put women at a disadvantage.** This is particularly important in land administration projects where favorable legal rights alone are insufficient for increasing women's land ownership; barriers commonly prevail when women try to claim their legal rights.
- >> **Target rural investments and extension services to the crops women produce and the tasks they undertake.** Typically agricultural production and marketing tasks are gender-specific. Design programs that will reach women at various stages of the value chain.
- >> **Develop a plan for raising awareness about women's land rights and registration at the project design stage.** Traditional gender norms that influence both beneficiaries and program officials may prevent women's participation in land projects. It is important to raise awareness about the rights of women within the project, reaching both men and women with messages tailored to the various audiences.
- >> **Inclusive social communications campaigns can be important for increasing the initial participation of women in land projects.** Accurate and accessible media outreach can raise awareness of how land titles improve women's and their families' economic potential and security. Credible campaigns may increase women's participation in programs and reduce potential land conflicts. Campaigns should consider literacy levels and disseminate information in local languages.
- >> **Identify women's specific constraints to project participation during the project design phase.** Rural women typically face constraints related to domestic burdens, lack of financial independence, reduced mobility, lower literacy levels and reduced access to information. Projects should identify these constraints and address them so that women can benefit equally from rural investments.



Foto: A farming family poses during a break in planting corn Yarula, some 180 kilometers from Tegucigalpa.

Consider women's needs in terms of the schedule and location of information meetings and trainings, the hours and location of registration offices, and documentation requirements (e.g. women may not have identification papers).

>> **Conduct community-based analyses to better understand gender norms and social systems that govern decision-making.** This is particularly important in instances of communal tenure arrangements—expanding women's decision-making power will require an understanding of community institu-

tions and women's level of participation in them. Keep in mind that the level of female inclusion is not always a sufficient indicator of effective participation; the frequency and quality of women's engagement is important and may vary by age, social status, and ethnicity.

Implementation

- >> **Actively encourage women to claim their rights and explore new roles.** This can include involvement in land demarcation, acting as mediators in dispute resolution, and delivery of agricultural extension services.
- >> **Promote women to take on leadership roles in community decision-making processes.** Involving women in tasks such as the management of public funds can increase gender-equitable outcomes. Promoting women in this way can also increase their sense of ownership, self-esteem and standing in their communities. Women may need additional training, including literacy training, to grow their confidence to take on new leadership roles.
- >> **Support inter-ministerial coordination and collaboration to promote attention to gender broadly across sectors.** Oftentimes ministries for women's affairs have a wealth of knowledge on how to increase attention to gender in specific sectors, but other line ministries may not know how to work with them. Rural and agricultural investments should help leverage the natural synergies for gender mainstreaming in agriculture within institutional frameworks.

Monitoring & Evaluation

- >> **Build a strong monitoring and evaluation system with gender-disaggregated indicators.** Such a system can reveal what is working well and for whom, and inform mid-stream adjustments to improve the program. Careful monitoring is important for identifying potential bottlenecks to participation or drop-out points. A strong M&E system should do more than report on women's participation—it should capture the economic outcomes for women and the social impacts within their households and communities.

Further Research

- >> **Further research is still needed to better understand the policy levers for improving women's household decision-making power.** Some evidence suggests that women's increased economic participation may be a pathway to improved decision-making power within the household. However, women's access to economic opportunities can also be limited by their lack of control over household resources—this is particularly true in agriculture. Further research is needed to understand the mechanisms of change within the household.

CASE
STUDY
Nº 5.1

LAND RIGHTS FOR WOMEN IN HONDURAS

Honduras Second Land Administration Program
(Programa de Administración de Tierras de Honduras, PATH)

BACKGROUND

Agriculture plays a vital role in the economy of Honduras, particularly for its poor. However the potential for growth and competitiveness in this sector is stifled by low tenure security and highly unequal distribution of land ownership. Only 30 percent of the country's estimated 2.6 million land parcels are registered in the property registry. This lack of formal land ownership is particularly evident among women, who own only 12.8¹¹⁰ percent of the land in the country.¹¹¹

The 1982 Constitution and ensuing land legislation have granted women a gender-neutral right to own land regardless of the way it is acquired (e.g. inheritance, purchase, lease, donation, etc.). The 1974 Agrarian Reform Law largely benefitted men over 16 and only allocated land to women if they were household heads (article 79). Honduras revised the law in 1991 to eliminate discrimination and allow joint titling upon request. The 1992 Agricultural Law and its regulations explicitly referred to equal rights for women. Nevertheless, family law recognizes the husband as household head or representative (article 167, Civil Code) and grants him exclusive administration rights over family property (article 82, Family Code). A large distributional gap favors men despite legal recognition of women's right to individual or joint land ownership. Oftentimes women do not under-

110. Based on a 2004 nationally representative household survey.

111. Deere, Alvarado, Twyman 2009.

Foto 1: Working in a farm in Tucuman, Argentina.



stand their rights, and land registries and municipal offices lack the practical and procedural capacity to effectively implement them.

Initiated in 2003, the Honduras Land Administration Program (PATH) aspires to: (i) formalize property rights; (ii) foster a dynamic land market; (iii) increase land-related investments; and (iv) reduce social instability caused by land disputes. The program targets urban and rural areas critical to agricultural productivity. A specific strategy was developed to

protect land rights for Garífuna and Miskito communities. In tandem with other efforts, the Government expects that this program will increase women's tenure security, access to credit, and land productivity.

OBJECTIVE The second phase of PATH aims to: (i) increase women's land ownership by strengthening the legal and institutional framework of their legal rights; (ii) train women to use land as an economic asset; and (iii) expand community awareness and use of female land rights.

APPROACH PATH has increased the land ownership of women through legal actions and project-level instruments. The awareness and capacity building strategy was developed following the gender audit of the program's first phase. The audit included: (i) a review of PATH program documents; (ii) focus group discussions with beneficiaries; (iii) interviews with PATH staff; (iv) interviews with officials from public institutions such as the Property Institute (PI) and the National Agrarian Institute (INA); and (v) interviews with civil society organizations and NGOs. Its results showed that low capacity and lack of gender awareness in land registries prevented women from claiming their rights. The registries also lacked adequate legal procedural mechanisms to identify cases where joint titling should be encouraged and/or granted. They failed to guide women effectively through the joint titling process. Focus groups revealed that PATH officials and beneficiaries alike lacked awareness of women's legal rights. Many of the women who participated failed to complete the process and so never obtained the actual physical title. Audit recommendations were incorporated into the

Second phase, approved in June 2011. The program's comprehensive gender approach:

1. **Addresses weaknesses in the legal framework:** Initially a woman had to specifically request joint titling. PATH is now implementing a 2004 property law (Ley de Propiedad, Decreto Legislativo 82-2004) to facilitate joint titling. This decree over-turned earlier legislation that highly favored men.
2. **Promotes public awareness of women's legal rights at all stages of the regularization process:** The training and education of officials in regional property registries and municipalities is critical to this process. The project hosted thirteen workshops entitled "Ensuring Gender Equity and Equality in Land Access" for eleven target municipalities and La Moskitia (a region in the Caribbean Coast with a large indigenous population). This training involved: (i) local authorities; (ii) La Moskitia representatives; (iii) community leaders; (iv) indigenous peoples' organizations; and (v) PATH beneficiaries.
3. **The workshops improved understanding of legal rights and raised awareness of PATH's gender-responsive approach.** The need for these workshops was clearly evident. Prior to the training many participants were unaware of how persistent gender stereotypes prevent women from exercising their equal rights, nor were participants able to identify the property law elements that established joint titling (article 103).
4. **Gives explicit attention to women during design and implementation:** A gender strategy with a specific section on indigenous women guided project staff and beneficiaries in seeking individual and joint titles. The project revised documents and implementation instruments to include explicit reference to article 103 of the property law and specific objectives aimed at improved access to land.
5. **Extends the project information campaign to women:** The project developed a social communication campaign with materials appropriate for men and women of various ages. Female beneficiaries receive clear messages on how a land title could increase their economic opportunities. The campaign targets radio outlets and developed a script for a radio program on 'Gender and the Situation of Women in Indigenous Communities.'
6. **Improved indicators that capture gender differentiated impacts:** The initial gender-specific project indicators¹¹² provided a basic count of female beneficiaries but failed to capture information related to improved land access. It also lacked an indicator for joint ownership. The project strengthened the monitoring

112. Initial gender-specific project indicators included satisfactory beneficiary rating of services among men and women, and percent of land registered with a woman as the sole owner.

framework by adding new targets such as: (i) the percentage of new titles given to women (30 percent); (ii) the number of women trained in alternative dispute resolution (20 women out of 80 Miskito leaders); and (iii) the number of women trained in territorial planning and natural resource management (20 women out of 80 Miskito leaders).

RESULTS The project is still under implementation but can claim a number of important achievements. The project has trained women and men in how to title land with attention to applicable legislation. Training has helped women learn how to claim their rights and navigate the legal system. A strong monitoring framework assesses the participation of both women and men throughout the titling process and identifies potential bottlenecks in the process. The project has also increased women's involvement in alternative dispute resolution.

CASE
STUDY
Nº 5.2

GIVING A VOICE TO WOMEN IN NICARAGUA

Nicaragua Land Administration Project
(Proyecto de Ordenamiento de la Propiedad, PRODEP)

BACKGROUND

Nicaragua's agricultural production is primarily driven by small producers, of which women make up a substantial share. Many of these farmers lack the resources and incentives to make land-related investments. Female farmers in particular have suffered decades of inconsistent legal and administrative actions (particularly during the agrarian reforms of the 1980s). Land tenure is critical to boosting performance in the agricultural sector, and yet an estimated one-third of rural land lacks proper titling. A 2002 study of Nicaragua's land regularization shows that possessing legally valid titles increases the propensity to invest in land.¹¹³

Traditional gender roles commonly position men as heads of households with land ownership in their names alone. Honduras was among the first countries in the region to introduce the option of joint land titling in the 1990s. The burden to claim this right however, was placed on the women themselves or their spouse. As a result, the government issued only a negligible number of joint titles; only 33 percent of titles issued between 1992 and 1997 were jointly registered. A mere 8 percent of these were between spouses. The remaining 92 percent were registered among male family members. Socio-cultural resistance to stronger legal rights for women has contrib-

113. Deininger and Chamorro 2002.

uted to highly unequal land distribution. Figures from 2005 suggest an estimated 4 percent of land is owned jointly with an additional 15.5 percent registered to women individually.¹¹⁴

Emerging evidence on the benefits of secure tenure and the failures of agrarian reforms—particularly for women—led the government to launch a pilot in its Pacific and Central regions. With assistance from the World Bank the Nicaragua Land Administration Project (Proyecto de Ordenamiento de la Propiedad, PRODEP) covers municipalities in the departments of Chinandega, Estelí, Leon and Madriz along the country’s Atlantic Coast. These areas have large indigenous and Afro-descendant populations living in extreme poverty. The territories mainly organize around communal land tenure, where land use decisions are determined by traditional institutions and women’s access critically depends on their participation in public discussion and decision making.

OBJECTIVE Launched in 2003, the project aims to improve tenure security, boost investment in agriculture and promote sustainable use of natural resources. The project seeks to demonstrate that a systematic land rights regularization program is feasible by developing the legal and institutional framework for the administration of property rights. Importantly, the project aims to increase women’s direct participation in the regularization and titling processes.

APPROACH In 2009 a gender assessment was conducted to explore the level and mode of women’s participation in land-use decision-making within Mestizo, Afro and indigenous communities. The assessment included participatory workshops involving implementing agencies, women’s associations, beneficiaries and other civil society entities. The assessment showed that despite signs of progress, a lack of awareness and pervasive traditional values continued to undermine attempts to increase tenure security for women. Although women do participate in community councils and similar decision-making bodies, their positions are restricted to socially prescribed roles. The issues they address are often related to domestic concerns (e.g., housing, education). Their domestic duties also restrict the degree and frequency of their participation. The number of individual titles granted to women did increase in certain regions, but this could be explained by male migration and women’s share of joint property titling remained low. Plots titled to women tended to be smaller, preventing women’s ability to shift from subsistence to commercial farming.

114. Lastarria-Cornheil 2006.

In 2010, additional financing was approved for PRODEP to incorporate changes based on the 2009 gender assessment and scale-up its activities. The project's approach now:

1. **Incorporates an inclusive social communications campaign:** TV and radio information campaigns targeting men and women age 25 to 65 are used to disseminate information on the program's goals and requirements of the regularization process. The aims are to encourage participation, to increase awareness of women's economic stake, and to mitigate potential social conflicts. Campaigns are conducted in each target municipality with the active participation of the mayor, community leaders, and beneficiaries.
2. **Actively engages women in the project:** Women are involved in land demarcation of indigenous territories, collecting property information and identifying land marks and boundaries.
3. **Includes women in the cadastre process:** PRODEP strengthened the capacity and guidance for ensuring women's rights among implementing agencies. For instance, women's presence is sought during land surveys.
4. **Assesses the project's impact on women and the rural poor:** The strengthened monitoring and results framework includes targets for new titles given to women individually or jointly. Participatory evaluations with men and women at various stages of the process also help validate results and gather feedback to make implementation adjustments mid-stream.

RESULTS PRODEP has prepared and implemented key legal and procedural reforms that lay a valuable foundation for future national land regularization programs. Initial results indicate the gender strategy raised awareness of gender inequality in land access across all agencies involved. The number of rural women who received titles increased by 50 percent from 2003 to 2009 in pilot areas. An initial assessment indicates that land productivity increased along with improved tenure security, with the greatest gains coming from plots with joint titling. A correlation was also found between women's economic participation and decision-making power in the community.

CASE
STUDY
Nº 5.3

INNOVATIONS FOR WOMEN FARMERS IN PERU

The Peru Agricultural Research and Extension Program (“INCAGRO”)

BACKGROUND

Over the last decade, Peru’s economy has grown an average of 6 to 7 percent per year with a 2009 high of 9.8 percent. The country’s coastal agriculture has become more competitive, but in other parts of the country the sector has lagged behind overall development. About 80 percent of the rural poor earn their living in agriculture and fishing, and women are very active in the sector. In fact, Peru is one of the few countries in the region where female participation in the agricultural sector has been increasing. Yet rural and indigenous women have long endured severe discrimination in access to productive resources, markets, and economic opportunities. In a country like Peru where women and indigenous peoples represent a large share of the rural poor, integrating proactive measures to increase their productivity and competitiveness into the design of agriculture projects is critical.

Peru Agricultural Research and Extension Program (INCAGRO) provides equitable opportunities to indigenous people and women’s organizations. The project developed a highly innovative competitive grant scheme where farmer groups together with research and extension organizations (private and public) apply for funds to develop, test or apply new and environmentally sound technologies. Careful project design made the grants accessible to indigenous people and women.

114. Lastarria-Cornheil 2006.

OBJECTIVE INCAGRO aims to help both women and men increase agricultural productivity, raise their incomes and improve natural resource management.

APPROACH INCAGRO established a competitive fund—the Agricultural Technology Fund—to strengthen and decentralize the market for innovation services. The fund provided co-financing for research and extension sub-projects. INCAGRO also funded training and advisory services for the production, commercialization and marketing of agricultural products. The scheme focused particularly on matching training and advisory services with the demands of local producer organizations.

The competitive fund was made more accessible to indigenous peoples and women's organizations through careful design of criteria for eligibility, financing terms and selection. It developed a sliding scale for co-financing so that projects for women and indigenous peoples only needed to co-finance a minimum of 15 percent of the total amount of the sub-project (compared to 25 – 35 percent for other producers). The fund used a simplified selection process to overcome the economic, social and cultural barriers that women encounter. For instance, the financing of smaller projects made many more women eligible. The project also trained women and/or indigenous groups to develop project proposals and allowed them to revise their proposals post-submission.

Under the program's second phase (2004-2010), the project financed 155 sub-projects that originated from indigenous peoples (44 percent women) and women's producer organizations (with at least 70 percent women). Following the second phase, INCAGRO evaluated the inclusion level of rural and indigenous women in a sample of 31 sub-projects and 11 workshops in 10 municipalities. The Ministries of Agriculture and Women and Development closely coordinated the process to determine how well INCAGRO reached its intended beneficiaries.

RESULTS INCAGRO's gender-sensitive approach produced positive impacts. The project increased the number of women hired in productive activities and improved their self-esteem. The study also showed that: (i) women demanded capacity building/learning and collaboration more than technology; (ii) private/public partner collaboration improved success in obtaining and implementing public grants; (iii) projects that target larger populations can reduce transaction costs; and (iv) producer organizations have the leadership, resources and ability to co-finance. The partnership between the two Ministries greatly increased awareness of the benefits of social inclusion. The third phase will build on the study findings to advance the inclusiveness of INCAGRO.

BUILDING CAPACITY IN HAITIAN MINISTRIES

Haiti Strengthening Agriculture Public Services (RESEPAG) I & II

BACKGROUND

Haiti is the poorest country in the Western Hemisphere with a highly under-productive agriculture sector. Small-scale subsistence farmers dominate production. The sector has few or no extension services, limited access to finance and insufficient food supply chains. The country also has one of the largest proportions of economically active women in the world. Although they contribute substantially to the agriculture sector, their roles and responsibilities are traditionally limited to non-income work such as planting/seeding, weeding, fetching water and the harvesting and bulking for market. Their economic contributions usually go unacknowledged. Women face numerous disadvantages including lower levels of education and literacy, lack of formal legal documentation (land ownership and personal identification), time constraints and male resistance to their leadership and participation in capacity building.

On-going investments seek to strengthen public agriculture services—mainly farmer extension services—and improve their inclusiveness. In 2009 the World Bank and the Government of Haiti launched Strengthening Agriculture Public Services I (RESEPAG), a \$5 million project to strengthen the capacity of the Ministry of Agriculture, Natural Resources and Rural Development (MARNDR) to deliver basic agriculture public goods and services, particular in times of crisis. In 2011, The World Bank approved the \$40

115. With additional \$10 million from the Global Agriculture and Food Security Program.

million¹⁵ IDA RESEPAG II project to improve service provision and encourage farmer innovation. RESEPAG II also expanded beyond the original pilot areas of Ferme Levy and Thiotte-Savane Zombi to a near national scale with project presence in all of the nation's departments.

OBJECTIVE RESEPAG aims to improve delivery of public agriculture services and includes a number of activities to strengthen gender equality in the policies and operations of the Ministry of Agriculture. It also assists female farmers in managing the business aspects of adopting modern agricultural technology and practices.

APPROACH Within RESEPAG I & II the Ministry of Agriculture (MARNDR) seeks to improve women's productive involvement through: (i) social capital formation; (ii) a co-financing facility for technological innovations that target women; and (iii) training to build technical skills and sensitize participants to gender issues. Importantly, RESEPAG supports coordination and collaboration between MARNDR and the Ministry of Women's Affairs. Prior to RESEPAG MARNDR had given little attention to gender. Through the dedication of resources for gender-specific activities and coordination with the Ministry of Women's Affairs, MARNDR incorporated gender analysis into the project design and implementation, and more broadly into ministry policies and investments.

A gender review during the RESEPAG I appraisal stage revealed that women had low participation in professional and managerial positions in MARNDR. The review also found that women were largely absent from leadership roles in productive agriculture because of low literacy, time constraints and male resistance. Women faced a rigid gender-division in household agricultural responsibilities and received lower profits from their activities. Women were also under-represented in agricultural community organizations. The gender review also explored how MARNDR might mainstream its policies and operations and develop a gender monitoring system for agriculture investments.

RESEPAG II created a Market support Facility (MSF) to co-finance investments in productivity such as (i) new technology, (ii) improved inputs and (iii) strengthened producer organizations. The eligibility criteria for the original incentive fund gave little attention to vital characteristics of women farmers. The project now has revised guidelines and uses gender-appropriate language and imagery in information documents and communications. For example, women rarely identify themselves as farmers. Thus grant propos-

als solicit “persons knowledgeable in farming, agricultural production or agro forestry” rather than “breeders” or “producer/farmers.” The project also lowered the required hectares of farm land for incentive funding from ten to five hectares.

Community consultations identified low financial literacy as one of the greatest constraints for women farmers. In response, the project developed a five-part financial-literacy program for women in agriculture. The program teaches basic market, economic and financial skills required for agri-business management, while taking into account the complex demands on women’s time. The project tested the first two modules with women in the target area of Ferme Levy. Participants reported a positive experience and demonstrated skill increases after only three days.¹¹⁶ The program also produced a comprehensive guide in French and Creole. This training will soon be rolled out across the expanded target areas.

RESULTS

Despite setbacks from the devastating earthquake, the two Ministries maintained a strong commitment to strengthen gender equality in the policies and operations of the Ministry of Agriculture. Both Ministries have greatly benefited from a Gender Focal Point agronomist who sits within the Ministry of Agriculture since 2009. This position was created to strengthen attention to gender in policies and programs and build ministerial ownership. The revision of the competitive fund increased the participation of women and improved the monitoring of gender inclusion in the agricultural sector overall. New project indicators now track the number of women receiving extension services as well as the level of adoption of new technologies (with a target of at least 20 percent for women heads of households).

116. Groups sent their most skilled members so they would later share their knowledge with the rest of the group. This means the pilot worked with women with notably higher skills (i.e. literacy levels) than the average Haitian female agricultural producer.

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