The World Bank has been at the forefront in increasing investments in women. The idea that investing in both men and women will yield large social and economic returns seems so simple and logical. Yet, we see time and again that it takes strong leadership, stewardship and vision to carry out. For this reason, I applaud World Bank President Robert Zoellick’s commitment to this ideal.

The Bank, like many other development institutions, has been effective in applying a gender perspective in education and health. With the assistance of the Bank and other agencies, the global gender gap in primary schooling is closing rapidly, with girls now making up 48 percent of all primary school enrollment.

Yet, there is much more to do, particularly when it comes to economic opportunities. In most places, women still trail men in labor force participation, access to credit and financial services, entrepreneurship rates and ownership and inheritance rights. This gender gap is neither efficient nor just.

As part of the global effort to improve economic opportunities for women, we should fully support the World Bank’s Gender Action Plan, and all efforts to push the Bank’s economic sector operations to consider gender in design, supervision and evaluation. This strategic and holistic approach will make the Bank the model for all development agencies. If we get it right with gender, we can get it right with other important issues, too, such as climate change and food security.

So, if the empowerment of women is smart economics and if senior management is providing effective leadership on gender and development, what steps remain to bring the Bank’s performance in agriculture, infrastructure and the other economic sectors up to par with health and education?

President Zoellick took another important step when he committed the Bank to increasing investments for gender equality under the International Development Association’s replenishment for 2011-2014. This should now translate into a specific results framework that includes genderrelevant and measurable targets with a particular focus on sectors that lag behind. For example, the Bank should push even more with regard to integrating women’s legal and property rights in all aspects of its lending and grant programs. As President Zoellick recently noted, since about two-thirds of African farmers are women, we need to help them gain legal and property rights, and access to services. I challenge the Bank to make this a reality.

These types of institutional changes are difficult to achieve without dedicated resources. We must commit scarce resources to implement these ideas across the board.

We are operating in a new global economic landscape and our international financial institutions have evolved in response. Funding priorities must follow suit. Empowering women should become a fundamental priority, central to the Bank’s core mission of reducing poverty worldwide and promoting development.

This period of global financial downturn offers a chance to deliver lasting change and visionary leadership. I hope that together we will roll up our sleeves, and make the most of this opportunity—for women and for development.
In the past three decades, China has experienced one of the largest flows of labor out of agriculture in world history. This rural to urban migration has spurred unprecedented growth and reduced poverty. However, women’s migration has lagged behind men’s for a number of reasons: they have more limited job options, higher costs because of residency laws that restrict access to social services for rural children in urban areas, and informal norms on gender roles. Many women are left behind in rural villages to look after the farm, small children and elderly parents while their husbands and grown children migrate to the cities.

This GAP-funded paper focuses on non-migrant women and how their work, time allocation, leisure and health are affected by being left behind. On the plus side, remittances and new autonomy can increase their incomes, but the increased gender division of labor and heavy loads of low status farm and household production work may also limit the social and economic mobility of left-behind women.

Data and Methods
The analysis uses the 1997, 2000, 2004 & 2006 China Health and Nutrition Surveys which follow the same households over time in nine different provinces. This allows the authors to trace the comings and goings of migrants who leave the village and analyze how the work activities of the women they leave behind differ from that of similar women in non-migrant households.

Results
China’s labor market transition is associated with a substantial re-allocation of farm work among women—the young are doing much less, and older women much more. Left-behind women are working more hours in farm work at the cost of fewer hours in local wage and family business activities. Yet, there is no sign of increasing decision-making responsibilities over the household’s farming activities. For older women, the labor re-allocation comes at the cost of leisure with adverse welfare impacts. In general, these time allocation effects are associated primarily with the migration of offspring as opposed to husbands, and are not reversed when migrants return—the consequences are permanent. The paper is a stark reminder that economic development doesn’t always buoy the gender boat, and many women are missing out on China’s spectacular growth.

The paper—a product of the Human Development and Public Services Team, Development Research Group—is part of a larger effort in the department to better understand labor and rural markets.
**Lessons Learned from Latin America**

*The Task Team Leaders are Erwin De Nys and Eli Weiss*

During 2009-2010 the GAP funded efforts in Latin America to increase understanding and awareness of the gender dimension of Bank agricultural projects.

Eight grants of US $30,000 each were awarded to existing agricultural projects to integrate gender. The grants were used for a range of activities.

**Lessons Learned**

*Women’s empowerment means changing conditions on the ground, as well as the perceptions of communities and leaders. This is a gradual and time-consuming process.*

- Demand for agricultural services often differ widely between men and women and should be addressed in project design.
- The monitoring of gender-sensitive indicators is often a relatively new concept for project staff, and requires careful support and assistance—it helps to start with those who are already motivated to promote the gender agenda!
- Fact-finding visits to successful projects can substantially change attitudes.
- Dialogue with male users and spouses is crucial. This may require the creation of temporary forums for discussion, and capacity building.

**Women Speak Up**

Discrimination against marginalized women and youth in Peru’s highlands is a long-standing issue. This project empowered women to have a say over their most important natural resource…

For centuries indigenous women have been responsible for growing crops in rural areas, and have ensured food security and diversification of resources for their communities. Yet women traditionally were not involved in the decision-making process over one of their most important resources—water. Since 1989, the Peruvian government empowered user groups (Comisiones) to assume responsibility for the operation and maintenance of irrigation systems. From there, smaller Juntas were formed at the level of secondary irrigation canals.

A Gender Pilot was implemented in two Juntas in the Cajamarca region. This type of initiative had never been tried before, and used a participatory methodology with a gender perspective that responded to the specific characteristics of rural women in the highlands. At the field level, women are regarded as key decision-makers; however, at the level of the collective water users’ organization (Junta and Comision) it is mostly men who make decisions on water administration and distribution. The pilot changed this dynamic completely.

The Gender Pilot in Cajamarca aimed to better position women to participate in water management and to improve their involvement in the different stages of the agricultural supply chain. Space for capacity building was created through training, the creation of women’s water user groups and with reflections and debates between men and women involved in water users’ organizations. Women were also encouraged to apply as candidates for positions in the Juntas and Comisiones. Communities were sensitized to the value of women’s work using simple visualization tools that are accessible to everyone. The tool addresses the constraints on women’s time, and explores questions of women’s working commitments and when water users’ meetings take place. This tool helped to visualize both women’s tasks in agriculture and women’s role in decision-making at the field and water users’ organization level. It also encouraged the Junta to carry out internal gender and youth initiatives.
These young women are part of the Economic Empowerment of Adolescent Girls & Young Women (EPAG) project, a three year pilot intervention that focuses on giving young Liberian women practical training to help them find jobs. With strong support from President Ellen Johnson Sirleaf, the Liberia pilot is the first of its kind, under the Bank’s global Adolescent Girls Initiative (AGI).

The project marks a new form of cooperation—it is being implemented by the Government of Liberia with financial support from the Nike Foundation and the Government of Denmark, with funds administered through the World Bank, which is also providing technical assistance.

Hopes are high for this innovative approach, but here on the ground the fear that Princess refers to is a palpable reality. According to a recent Vulnerability Assessment prepared during the preparation of the project, girls and young women in Greater Monrovia live in a very fragile environment fraught with risks.

A protracted and bloody civil war which ended in 2003; and a high incidence of poverty—by 2007, nearly 64 percent of Liberians lived below the poverty line—have left broken homes, sexual violence, and prostitution a part of everyday life for many of Liberia’s young women.

Yet chatting outside this modest training center on the outskirts of Monrovia, these young women clearly do not consider themselves victims. In just three weeks of training they have adopted the rhetoric of female empowerment as a key to their country’s economic future. The project hopes to reward this enthusiasm with safe, sustainable jobs.

Mercy Farna, 21, exclaims that she is really happy to be learning new skills. “It has already changed my life 100 percent. I graduated from high school three years
ago and have been doing nothing—there was really nothing for me to do. In the future I want to support myself and also my parents if I can.”

Her friend Hale Matu Varnie, 27 years old, who has two kids of her own which she leaves in the crèche (arranged by the project) while she is in class, says her dad has supported her decision to join the program. “He is very proud of me; he always reminds me when it’s time to go to class.”

The AGI was launched in October, 2008 as part of the World Bank Group’s Gender Action Plan—Gender Equality as Smart Economics—which is helping to increase women’s economic empowerment by improving their access to the labor market, agricultural land and technology, credit and infrastructure services.

The ultimate aim of the project is to find safe, sustainable employment for 2,500 young Liberian women between the ages of 16-27 years. A focus on practical, demand-driven skills; identified through extensive private sector consultations, hopes to overcome problems with earlier training programs that didn’t always result in a weekly pay check, and in some instances even left young women open to abuse from their trainers.

Jamama and her cohort will be trained in professional cleaning, and the hospitality sector—both growth areas in the Liberian economy, with job placements and ongoing career advice from the project training providers. They will also be paired with female mentors from their communities, giving them the chance to learn business, and life skills, from someone they respect.

Inside the training room, the girls sit ramrod straight, their full attention on their trainers—one male and one female, who take turns in leading the class. There is no light bulb, and the heat is stifling inside the small building, but the level of concentration is impressive. Posters line the walls, listing reasons why the girls should value themselves and the skills they will be learning.

Expectations for the project run extremely high, but there is no denying that this is an incredibly complex undertaking. Liberia is a country in slow recovery, a country that has to rebuild itself again piece by piece—a vital part of that effort will be to include Liberia’s young, economically empowered women, so that they can contribute to the growth of their country.

Check back in sixth months to see how Musu, Jamama, Mercy, Princess and Hale are getting on… &

Mercy, Jamama, Musu, Hale, and Princess stand outside their classroom in Battery Factory, Greater Monrovia.
Gender—Water and Women in Kenya

As drought eases, gender equity is seen key to boosting water access and food security.

The rolling hills of Kenya’s arid Kajiado Central District are tinged with green, the gift of recent rains, but last year’s prolonged drought still weighs heavy on many minds.

Magdeline Mvrunya, a member of the semi-Nomadic Maasai tribe, says she spent much of her day collecting water from the closest well, while her husband herded cattle as far away as the Tanzanian border in search of pastures. “It’s not that the well was so far away,” Mvrunya, 55, says, speaking softly in the darkness of her mud-walled home. “The problem was that during the drought I had to wait two hours for the water to rise. Then, the animals had to drink before I could get water.”

Mvrunya is among more than 15 million people in water-scarce Kenya on the fringe of water services, dependent on sometimes distant wells, ponds, trucked-in water or rainfall for farming or personal use.

During the drought, women and girls—the traditional water-collectors and frequently the food producers—travelled 5 km or more on foot to look for water. Many were forced to quit or curtail side businesses or even stop going to school to meet the family’s needs as water grew increasingly scarce, and men brought home the dying cattle for women to hand-feed.

As the drought finally eased in March, Ministry of Water and Irrigation personnel best positioned to help ease the water-collection burden on women gathered in Karen, near Nairobi. They were at a special training session organized by the Ministry of Water and Irrigation in collaboration with the $150 million Water and Sanitation Service Improvement Project, financed by the International Development Association (IDA), and World Bank’s Gender Action Plan.

Most were newly appointed gender focal points charged with supporting Kenya’s ambitious Vision 2030 plan to become a middle-income country.

Increasingly, in the government and among Kenya’s development partners, it’s understood that Vision 2030’s goals, including food security, improved water, sanitation and social services for all, can’t be achieved unless women take equal part in the development process.

“We need to address gender to meet the Millennium Development Goals and Vision 2030,” Wangari Mwai, a professor at Kenyatta University, told 35 gender officers from eight regions on March 23.

“We need to understand and address gender biases…Projects cannot work without changing the mindset.”

Plan is to Bring Water Closer

While 83 percent of people in Kenya’s urban areas have access to clean water—water protected from contamination such as fecal matter—only 51 percent of people in rural areas have the same access. And only 12 percent of people in rural areas have water house connections. About 30 percent of the population has access to improved sanitation, defined as a facility that hygienically separates human excreta from human contact,
GENDER IN INFRASTRUCTURE

according to the WHO/UNICEF Joint Monitoring Programme (JMP) for Water Supply and Sanitation.

“During the drought, the government drilled wells, trucked water to people in arid and semi-arid areas, and installed water tanks in strategic places for people and animals,” says Theresa Wasike, Gender Desk Officer at the Ministry of Water and Irrigation.

“But the 2030 plan demands more infrastructure, such as dams, pipelines, and irrigation systems, be built to bring water closer to people,” she says.

According to Dorcas Otieno, a budgeting and planning officer in the Irrigation and Drainage Department, “When you’re talking about water you have to take into consideration the distance that women travel to get water and how you can help them access quality water so that they can continue being productive.”

“If we could bring water projects close to them they might spend time doing other projects, activities, and children, particularly girls, would not drop out of school to assist in water collection.

“As young men increasingly move from rural to urban areas, it’s becoming more important to empower women in agricultural communities.

“When we go monitoring, we find that in the groups, there are so many men at the management and decision making level. The women will come but they will be backstage, they don’t feel they have any role to play,” she says.

“Now, as a budgeting officer, I have to lobby my director and chief finance officer to be given more money for training for sensitization of women. Agriculture is the backbone of our country’s development.

“The woman is the breadwinner—she’s the person who feeds the family—so if we don’t have her participating, learning how to plant and harvest on the farms at the district level, empowering her to make independent farming decisions, then irrigation will not be so sustainable. We have to involve her and empower her according to MDG goal number 3.”

Goal is Gender Mainstreaming in Water Sector

Aiding the effort are performance-based contracts—instituted by the Water and Irrigation Ministry in 2009—that provide incentives and penalties for ministry staff related to their performance on addressing gender inequity in their work.

“It’s a really good practice, because suddenly officials are responsible for paying attention to gender issues—it’s in their job description and they will be evaluated against it,” says Rosemary Rop, a water and sanitation specialist with the Water and Sanitation Program, a trust-funded program at the World bank.

The goal is “gender mainstreaming” of the water sector, a concept supported by the World Bank Group’s Gender Action Plan and at various stages in several African countries (economic empowerment of women is more the central concept of the GAP). The idea is to accelerate the integration of gender concerns in economic sectors such as infrastructure, and as a result, address the root causes of poverty and gender inequality.

Nairobi-based World Bank Senior Gender Specialist Asa Torkelsson, one of the organizers of the gender training in Karen, says that Kenya’s performance-based contracts have had a “catalytic effect” on efforts to mainstream gender in the water sector.

“To judge from the evidence now, we still have huge gender gaps, but I can see there are so many amazing things going on, and so much energy invested here. I don’t think a couple of years back you would have found gender activists in the water sector at the senior management level. And men! Everybody is keen on making things happen.”

Increasingly, it’s understood that food security, improved water, sanitation and social services for all can’t be achieved unless women take equal part in the development process.
The extractive industries (EI) represent a major source of wealth in economies around the world; however, women’s contribution and experiences in this increasingly important sector are less well understood, or even acknowledged.

The World Bank Group’s Oil, Gas and Mining Policy Division, with GAP funding, took on the task of exploring the role of women in EI drawing on experiences around the world. The most striking finding: while there are many acknowledged social, economic, and environmental risks as well as benefits to EI, less well understood is that men reap most of the benefits from EI, while women are more vulnerable to the risks. This is not only bad for women, but it has economic consequences for the sustainable development of communities.

Reducing exposure to risk and improving equitable access to benefits can have significant development impacts for the whole community, and can improve EI projects’ bottom line.

“Investors in the extractive industries sector rarely assess adequately the negative gender impacts and the possibilities of compensating and empowering local women through local development programs.”

—“Boom Town Blues.”
Gender Action and CEE Bankwatch Network

The Key Findings of the Report Are:

Employment and Income
- EI can jeopardize some jobs and create many new ones—but women are often the ones to lose traditional jobs. Where women have access to direct and indirect employment in EI, these jobs can often support increased expenditure on health, nutrition, and education for their families.

Health
- Workers flooding into an area can lead to inflationary pressures, and a change from in-kind income to cash. This is often accompanied by an increase in prostitution, exposure to HIV/AIDS and alcoholism, increased crime and pressure on local public services.

Environment
- Changes in the availability of water, food, firewood, and loss of land for subsistence farming, often impact women more than men. Pollution, such as from flaring, can have health repercussions, particularly for pregnant women.

Community Consultations
- Women are often left out of community decision making processes, giving them less say in how EI resources are spent, despite the fact that given their roles in the community, women often have unique and insightful suggestions for investments.

“…girls in mining communities are forced to juggle their domestic tasks with other paid or nonpaid work. Often, girls are performing just as hazardous tasks as boys, working longer hours, with a greater workload and often have a lesser chance of schooling, withdrawal, or rehabilitation.”

—Girls in Mining: Research Findings from Ghana, Niger, Peru, and the United Republic of Tanzania

So how can governments and companies start to shift this balance, to ensure that women reap more of the benefits from EI?
Stakeholders can work to ensure that women and men are both involved in consultations and decision-making processes regarding EI. Stakeholders can support increased women’s employment in EI operations and promote indirect employment and other economic and financial opportunities through schemes such as microcredit. Capacity building and other activities can be equally relevant and available to men and women. All projects should include thorough gender-disaggregated baseline assessments, social mapping, and gender-sensitive indicators.
Integrating Gender into Infrastructure Projects

Fairly simple actions can have significant impacts to change the gender dimensions of oil, gas, and mining programs...

“Women imagine that mining is about drilling rocks. It is not only that. Mining is about the whole value chain and there are multiple areas in which women can be involved besides drilling.”
—Smangele Mnogomezulu,
South Africa Women in Mining Association

While there is still much to improve in EI projects across the world, there are several success stories from which to draw encouragement and inspiration. Many EI companies take seriously their obligation to the communities in which they operate, often providing educational and health benefits to the communities, building on what is provided by the government.

In Papua New Guinea
During community consultations on mining in 2003, World Bank staff noted that while a number of women were the first to arrive and the last to leave, they never participated in the discussion. When asked in private why they were not participating, they said that they did not feel comfortable speaking in front of their men. In response, the Bank helped to organize a separate consultation with the women. Since then, a series of workshops on gender and mining have led to the publication of a five-year National Women and Mining Action Plan; the creation of micro-finance and microcredit programs; literacy and skills training; the establishment of gender desks at each of the major mining operations; and improved HIV/AIDS awareness and counseling for victims of abuse. Also, mining companies are funding women’s programs and projects as part of their community development programs and women are now taking a more central role in village planning committees.

In Indonesia
The Kecamatan Development Project saw women participate in community decision-making on the selection of infrastructure projects. This was achieved by using female facilitators in council meetings and initiating a competitive reward for promoting women’s participation. KDP helped liberate women from time burdening tasks such as walking and collecting water by building a gravel road to the local rice paddies. In a nearby village, a water pipe was built through a dense forest to bring water directly into the village. A women’s engineering program has also been established, and over the course of these projects, women’s status has progressively improved, with women now initiating 55 percent of proposed projects.

In Poland
Training for 24 women leaders from communities impacted by mine closures have enabled them to provide leadership in their communities on a wide range of topics from women’s health issues, domestic violence, alcohol and substance abuse, to small business development, employment counseling, and entrepreneurship.

In Ghana
The IFC-supported Newmont Gold Ghana Ltd. is offering innovative programs to support both men and women by promoting the hiring of women, and through support to small and medium enterprises with a special focus on helping female entrepreneurs.

Across Africa
With the support of the Communities and Small-scale Mining facility, housed in the World Bank/IFC, an African Women in Mining Network was launched in 2003. Today, 23 countries have registered chapters which lobby international forums to promote women in mining, and work with governments on programs such as promoting the use of coal briquette stoves.
Tech Savvy: Linking Business Women in East Africa

"Sometimes we feel like the World Bank is only interested in us when they want to do studies, this time we asked for something different—for some practical help..."
— Participants of the East Africa Women’s Network

"The East Africa Women’s Network video conference meetings were very educational: to know the impact of market creation for business and trade expansion benefiting grassroots women; to know the power of the use of ICT in the global economy and to develop a network of exchange between us."
— Alice Remezo, Burundi

A refrain often heard in GAP-funded projects is that fairly simple actions can have significant impacts—especially when they are demand driven.

In East Africa women entrepreneurs challenged the Bank to go beyond just sharing research with them, to use existing technology to set up a business network.

Initially the Bank organized a series of workshops and virtual meetings with seven East Africa countries—Burundi, Ethiopia, Kenya, Rwanda, Sudan, Tanzania and Uganda—to bring together female entrepreneurs to share their experiences, learn about current business practices, forge contacts for the future and form a stronger voice for women in business.

Participants built on this initial point of contact, and drew up an action plan to establish an East Africa Women’s Network. They asked the Bank to provide technical support to the network via video conferencing, and hands-on capacity building in information technology so that they could effectively use these resources.

The Network has grown from strength to strength, and continues to attract new members to create sustainable businesses and lasting contacts across the region. The initiative also demonstrates the need to not only focus on the monetary side of business training, but also to build up the confidence of women entrepreneurs who often start their businesses in challenging environments.

Apart from the costs of travel and accommodation for workshop participants, the budget for this initiative was modest due to the use of video conferencing technology and existing in-country World Bank facilities. At the same time participants were able to expand their experience with modern IT and communication methods for future use in their businesses.

"We learn the importance of appreciating and taking pride in our work before any marketing is done."
— Chantal Karungi, Rwanda

"The East Africa Women’s Network is empowering us to enhance our self esteem, and has transformed our way of analytical thinking."
— Genet Kebede, Ethiopia

"Sometimes we feel like the World Bank is only interested in us when they want to do studies, this time we asked for something different—for some practical help..."
— Participants of the East Africa Women’s Network
Turkey’s Greatest Untapped Potential: Women

Main Findings
The reason why the share of women holding or seeking employment in Turkey has been decreasing over the past two decades is partly because women migrated from rural areas—where they engage in unpaid agriculture—to urban areas where most of them stay at home. Young men in rural areas are moving from agricultural employment into better-paid jobs in manufacturing and services. This shift away from subsistence agriculture causes a withdrawal of women from the labor force.

Many women in Turkey would like to work, but they face a number of difficulties that prevent them from doing so:

- Women with low levels of education, especially in urban areas, only have access to jobs that offer low wages and harsh working conditions. This creates a lack of incentive to work now that the returns would be low both in terms of earnings and professional development.
- Social and cultural constraints prevent women from working, as does the high cost of childcare.

Increasing the number of women who are actively employed in Turkey would reduce poverty, increase national economic output, and lead to improvements in social indicators like health and children’s education outcomes. If six or seven percent more Turkish women would start full-time jobs, this would reduce poverty by around 15 percent.

Policy Implications
The Government of Turkey recently introduced a program that subsidizes employers’ social security contributions for newly hired women for up to five years.

The government can also encourage more women to work by:

- Creating job opportunities for first time job seekers
- Providing affordable childcare
- Sustaining investments in education

“ I want to work to provide a better future for my kids. To send them to extra courses for the examinations and to help with their examinations at school, to gain my economic independence, in order to help my family and my husband. I want my kids to have the best education possible. So, I would like to use the money I earn for their school needs…”

—Young Married Woman from Istanbul
Why do we need a “Second Generation” Gender Agenda?
A: Over the past two decades, Latin-America has made significant progress in giving “access” to women, be it in education, jobs or assets. The question now is what happens after access. For Latin American women, gender policy is moving from quantity to quality. This defines what we call a ‘second-generation agenda’, one that cements past gains and finally makes gender equity a reality.

What lessons have you learned so far promoting Gender equality in Latin America?
A: There are features which are common to all successful gender-related interventions. First, gender is not a sector. Just as you would not think of poverty as a sector, you should not think that gender equity is something you can silo into a project. Second, our gender agenda is not only about human rights; it is about rigorous development economics. Third, our advocates for gender equity should not all be women. We ought to put our best brains to the task, whether female or male. Fourth, market incentives work in favor of gender. Remove legal and policy distortions, and profit-minded companies will go for the most productive talent, irrespective of gender. Finally, Latin-America is a region for global learning. That applies to gender, too. Some of the most promising advances in public policy happened in our countries.

What is the Second Generation Gender Agenda?
1. A focus on ‘transferable skills’, especially critical thinking, mathematical reasoning and communication skills. This will broaden the types of jobs open to women.
2. Access to childcare. Career paths not only differ between men and women, but between women with and without children under the age of five. This is due to insufficient provision of childcare.
3. Developing, not promoting, microenterprises. Assistance programs have generally focused on giving benefits to micro-entrepreneurs, hoping to reach female-headed businesses. While well-intentioned, that promoted smallness. We ought to focus more on helping women grow their businesses, not just start them.
4. Formalization. Latin American women are much more likely to work in the informal sector than their male counterparts. Why? Because our laws do not recognize flexible work arrangements. That needs to change.
5. Asset Collateralization. Women tend to keep their wealth in movable assets, which are difficult to collateralize. And women are more risk-adverse when it comes to mortgaging their houses (perhaps a reflection of how difficult it is for them to get houses in the first place). Both realities put businesswomen at a disadvantage in the credit market.
6. Firm Certification. Latin-American firms have been relatively slow in adopting technological certifications. But they may be quicker to (especially from Mexico) that certifying your policies, processes and practices as gender-neutral, raises labor productivity as a whole.
7. Access to Information. Today, women are no longer excluded from business associations in Latin America. But surveys show that they have less access to technological know-how, whether IT, industrial processes or management techniques.
8. Old Age Security. We have a major legacy problem, since older generations of females have not accumulated adequate pension rights. We are now calling for targeted non-contributory pensions.
9. Equality in Law Enforcement. The letter of the law is one thing, and actual law enforcement is another, especially at the local level. At the entry point of the justice system, women still need advocates to help them navigate the bureaucracy.
10. Change in Curricula. We are still missing the opportunity at school to avoid biases against women. Conflict resolution, role-modeling, recognizing and avoiding stereotypes, are still absent in our curricula.