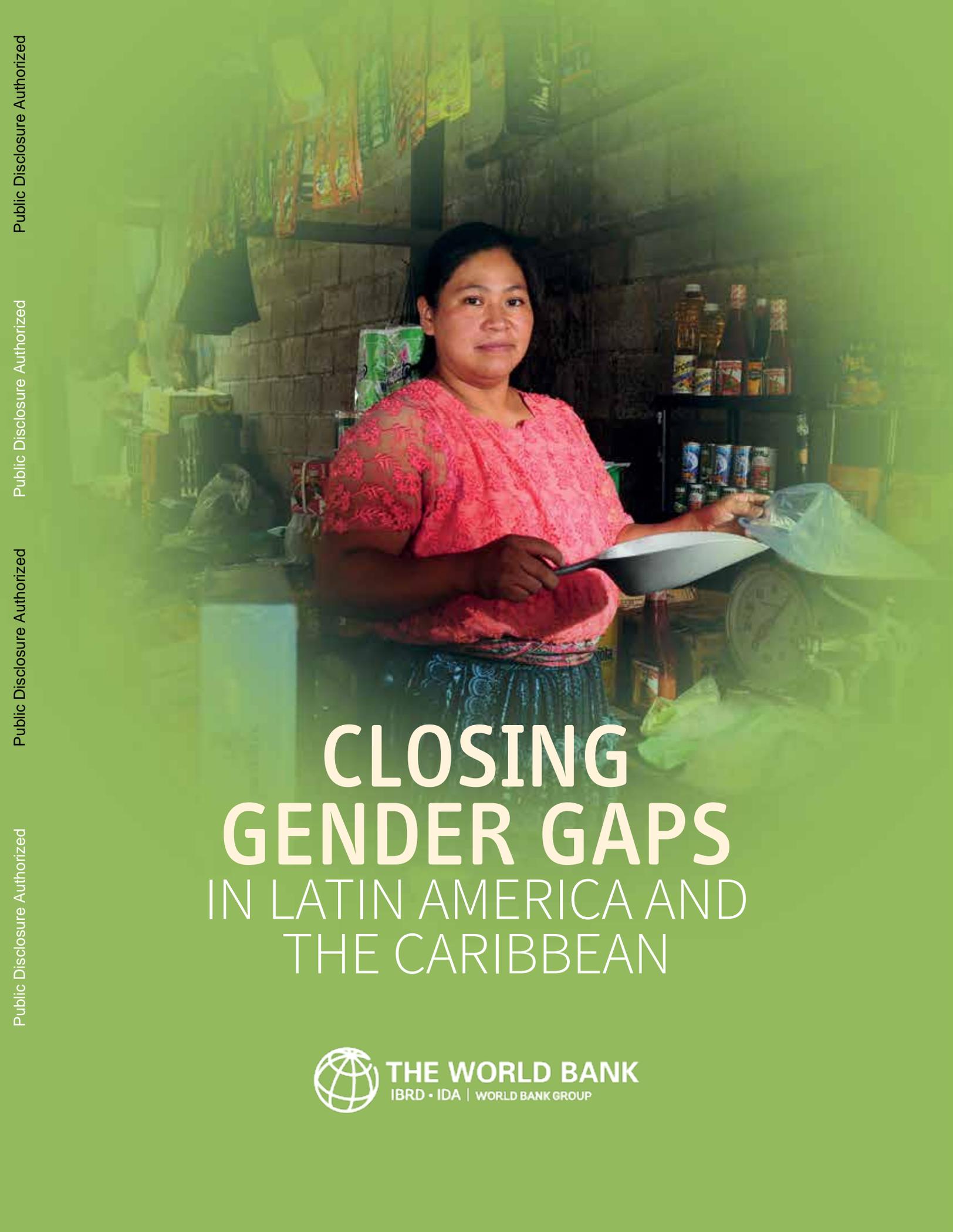


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CLOSING GENDER GAPS IN LATIN AMERICA AND THE CARIBBEAN

CLOSING GENDER GAPS

IN LATIN
AMERICA
AND THE
CARIBBEAN



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Foreword

We've seen considerable progress on gender equality across the Latin America and Caribbean region over the last decade. The gains came in many areas, including lower maternal mortality, higher rates of enrollment in formal education, increased participation in the labor force, and higher levels of representation in public leadership.

However, not all women in the region have benefitted equally. Young women continue to have high fertility rates. Indigenous and rural women still do worse in all dimensions of gender equality. While women in the region increased their participation in economic activity, they continue to face the “double burden” of employment and household work/family care. This drives them into lower quality jobs than their male peers. In addition, women from all segments of society continue to suffer from all kinds of violence, in many cases at the hands of an intimate partner.

So, while we celebrate the progress made in recent years, we have to acknowledge that persistent inequality between men and women continues to hold back social progress and economic development.

So, why gender equality?

It is a basic human right for everyone – both male and female - to live the life of one's choosing, free of deprivation. Gender equality matters in and of itself. However, gender equality also plays an instrumental role in development for individuals, families, communities and entire societies.

Improving gender equality promotes poverty reduction, boosts growth and productivity, ensures that institutions are

more representative and translates into better outcomes for future generations. Women's participation in the labor market promotes economic growth, which lowers poverty and inequality. Giving women access to assets enhances productivity. Greater gender equality in firms enhances outcomes for businesses. In addition, progress in some areas for women may trigger progress in other dimensions. Conversely, gender inequality affects women and girls throughout their lives and produces significant economic and social costs.

This Brochure provides examples of World Bank supported projects with a gender focus in the Latin America and Caribbean region. It showcases the breadth of the solutions available and speaks to the commitment of the institution to tackle gender gaps.

We at the World Bank are dedicated to promoting gender equality through our operations and analytical work to generate the evidence on what works to close existing gaps and to help clients identify effective solutions. Gender equality is at the core of the Bank's engagement, and many tailored solutions are already underway.

At the same time, together with our clients, we can and should do more. Because gender equality is not only good for women. Gender equality is good for women, men, children, communities and societies as a whole. If unaddressed, gender gaps will prevent us from achieving our twin goals of eradicating poverty and achieving shared prosperity.

We need to get it right.

Humberto Lopez
Acting Vice-President for Latin America and the Caribbean
The World Bank



Students in classroom
Brazil. Photo: Stephan Bacheneimer/ World Bank



Closing Gender Gaps in Latin America and the Caribbean

The Latin America and Caribbean region (LAC) has achieved substantial progress on gender equality in past decades. Gains have come in diverse areas: declines in fertility and maternal mortality, gender parity in primary school enrollment, and an increase in women's participation in the workforce and politics, among others. But advances have stalled on some fronts. These include teenage pregnancy, vulnerable youth who are not working or studying, and gender-based violence.

In December of 2015 the World Bank Group (WBG) approved its first-ever Strategy for Gender Equality, Poverty Reduction, and Inclusive Growth. The strategy recognizes that closing critical gender gaps requires stronger and better-resourced efforts in four strategic areas:

1. Improving human endowment
2. Removing constraints for more and better employment
3. Removing barriers to women's ownership and control of assets
4. Enhancing women's voice and agency

The LAC Regional Gender Action Plan (Fiscal Years 2016-2019) is putting the strategy into operation by supporting activities with potential for transformational change on gender equality. In Area 1, human endowments, the focus is behavior change interventions aimed at reducing teenage pregnancy; improv-

ing access to reproductive health services; incentivizing secondary school completion for boys and girls; changing gender stereotypes in school textbooks, curricula, and classroom interactions; and promoting women and girls' enrollment in science, technology, engineering and mathematics (STEM) fields of study.

To improve women's employment and access to productive resources (Area 2), programs are fostering female entrepreneurship, increase livelihood opportunities in rural areas, and address the "care" agenda by reducing women's time burden through improved access to electricity. Increasing women's access to assets (Area 3) is receiving attention through initiatives to reform property ownership laws and

encourage use of formal financial institutions. To promote agency (Area 4), the focus is improving women's voice and participation at the community level and preventing and responding to gender-based violence.

With financial contribution from the Umbrella Facility for Gender Equality (UFGE),¹ the WBG is pursuing scalable pilot innovations designed to expand the knowledge base of what works. Region-wide and country-specific analytical work is bringing better understanding of factors that improve access to health and education, decrease teenage pregnancy, improve women's access to finance, expand female participation in the labor force, and improve women's balance of work and family life.

1 The Umbrella Facility for Gender Equality (UFGE) is a multi-donor trust fund dedicated to strengthening awareness, knowledge, and capacity for gender-informed policy-making. The facility supports World Bank and IFC projects and is managed by the Bank's Gender & Development Group. Since its launch in 2012, it has received generous contributions from Australia, Canada, Denmark, Finland, Germany, Iceland, Netherlands, Norway, Spain, Sweden, Switzerland, United Kingdom, and the United States.



Yamid Duran Ramirez holds his daughter Leyla
Colombia. Photo: © Dominic Chavez/World Bank



Mother and child on a farm in Chimaltenango Guatemala
Guatemala. Photo: Maria Fleischmann / World Bank



I. Status of Gender Equality in LAC

The countries of the LAC region vary in size, affluence, and cultural make-up, but they all share a common trait, persistent inequalities in gender.

In the past three decades, the region as a whole has made substantial, laudable progress in this field. It has closed the gender gap in primary education, lengthened women's life expectancy, and increased female labor force participation. Still, there remains much unfinished business. The region lags in women's ownership of assets, sexual and reproductive health services, affordable child care, and jobs for women in higher-paying sectors of the economy. Indigenous women often face the greatest disadvantages, weighed upon by the double constraints of ethnicity and gender. In a region that has persistent high rates of adolescent pregnancy and gender-based violence (GBV), women's lack of agency is another source of concern.

This section provides a brief overview of the region's performance on gender equality.

Box 1. Why Gender Equality Matters

Gender equality matters in and of itself, because the ability to live the life of one's own choosing, free of deprivation, is a basic human right for everyone, whether male or female. But it also has instrumental value for development. Studies have consistently shown that improving gender equality enhances growth and productivity, improves outcomes for the next generation, and makes political institutions more representative.

- When women develop their full labor market potential, significant macroeconomic gains and reductions in poverty are likely to follow. A World Bank study estimates that between 2000 and 2010, female labor income in LAC accounted for 28 percent of the region's reduction in inequality and 30 percent of its fall in extreme poverty (World Bank 2013). Viewing the relationship from the other direction, Cuberes and Teignier (2016) estimate that existing gender gaps in entrepreneurship and participation in the workforce lead to average income losses of 15.7 percent in the short run and 17.2 percent in the long run in LAC.
- Women's endowments and opportunities shape those of the next generation. Evidence from a range of countries shows that increasing the share of household income controlled by women, either through their own earnings or cash transfers, leads to more investment in their children's human capital. This feeds into higher labor force participation and better educational outcomes for the next generation (World Bank 2012a, Beegle, Goldstein, and Rosas 2011, and Morrison, Raju, and Sinha 2007).
- When women own property and land, they gain increased power and voice in decision making. Wiig (2013) compared decision-making outcomes in Peruvian peasant communities that were eligible for joint titling of property with outcomes in communities that were not eligible. Women in eligible communities took part in a significantly higher number of household decisions. In Nicaragua, Grabe, Grose, and Dutt (2015) find that women's landownership is positively and significantly correlated with speaking in community meetings and in household decision making. It increases a woman's power and control within her marriage and reduces her exposure to domestic violence.

Continued on the next page ►

- Increasing women’s agency leads to better development outcomes, institutions, and policy choices. In Mexico, the daughters of women who have more control over household decisions work fewer hours on household tasks (Reggio 2010). Empowering women as political and social actors can change policy choices and make institutions more representative of a society’s range of voices (Klugman et al. 2014).

HEALTH

The LAC region has made mixed progress in improving women’s health.

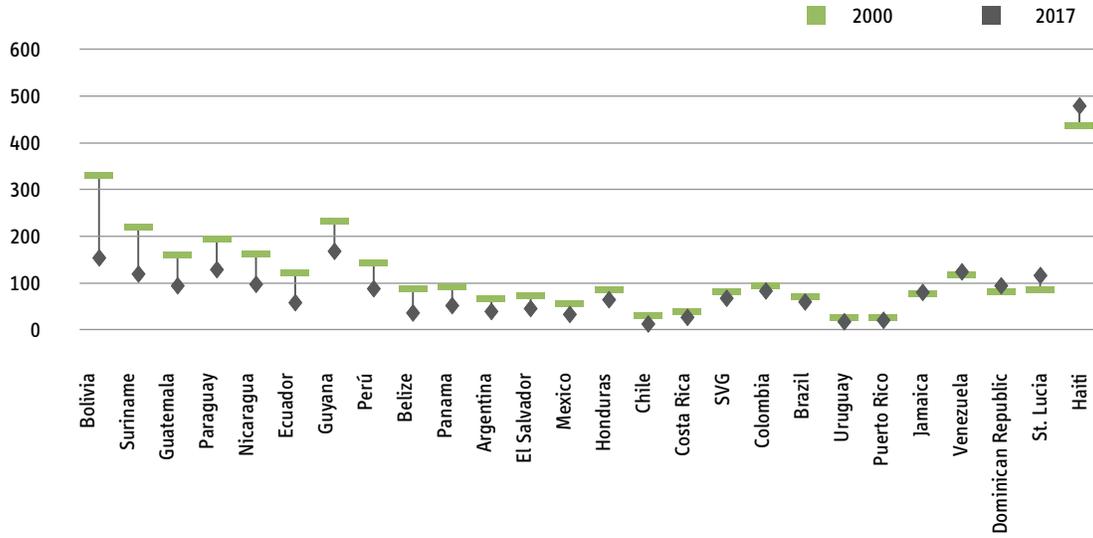
Life expectancy, an overall indicator of a population’s health, increased on average in the region from 71 to 78 years for women and 65 to 72 for men between 1990 and 2017. Maternal mortality rates were nearly halved between 1990 and 2015 (from 136 per 100,000 live births to 68), but that progress was far from evenly spread. Some countries such as Haiti and Bolivia still have very high maternal mortality rates (Figure 1). Within countries, indigenous and rural women typically have maternal mortality rates that are twice or three times the national averages (World Health Organization 2014). Part of that is due to low access to medical care. In Bolivia, for instance, less than 60 percent of indigenous rural women give birth with the support of skilled health personnel, compared to almost all urban non-indigenous women (World Bank 2015a).

Among all regions of the world, LAC has the second-highest adolescent fertility rate and the rate is declining at a much

slower pace than in other regions despite improvements in GDP and other developmental indicators (Figure 2).

The highest adolescent fertility rates are found in the Dominican Republic, Venezuela, Nicaragua, Panama and Ecuador (Figure 3). The WBG study “Teenage Pregnancy and Opportunities in Latin America and the Caribbean” finds that key determinants of early childbearing include limited aspirations for the future, harmful social norms, poverty, and low education (Azevedo et al. 2012). Teenage pregnancy brings with it high risks of maternal death. But after a successful birth, the experience of early pregnancy and motherhood follows a woman through her life, tending to lower her educational achievements and job opportunities. As a result, adolescent mothers are exposed to situations of greater vulnerability and the repetition of patterns of poverty and social exclusion (Azevedo et al. 2012 and UNFPA, UNICEF, and PAHO 2016). Moreover, the children to whom she gives birth are themselves at high long-term risks of poor health and social outcomes.

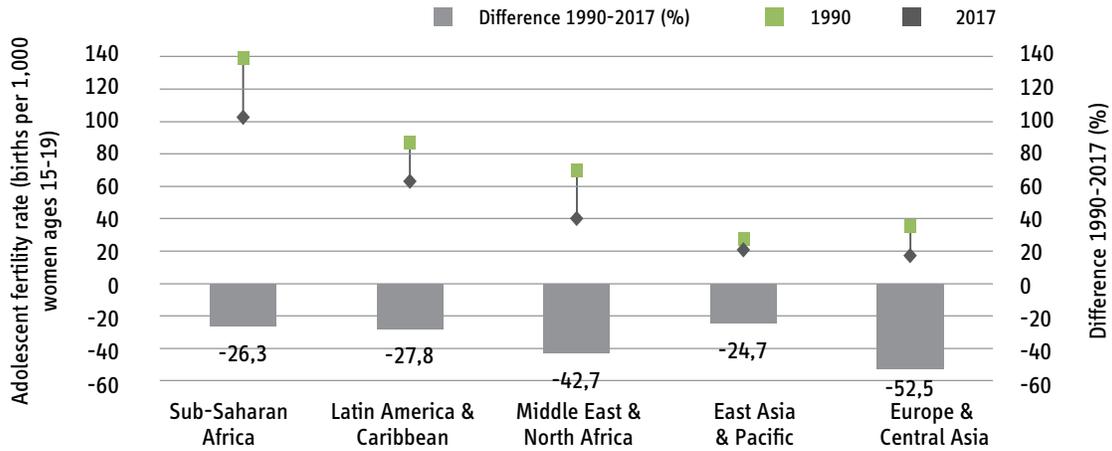
Figure 1. Maternal Mortality Remains High in Some Countries in the Region and Progress Varies.



Source: World Development Indicators

Figure 2. The Pace of Reduction in Teenage Pregnancy is Slow in LAC.

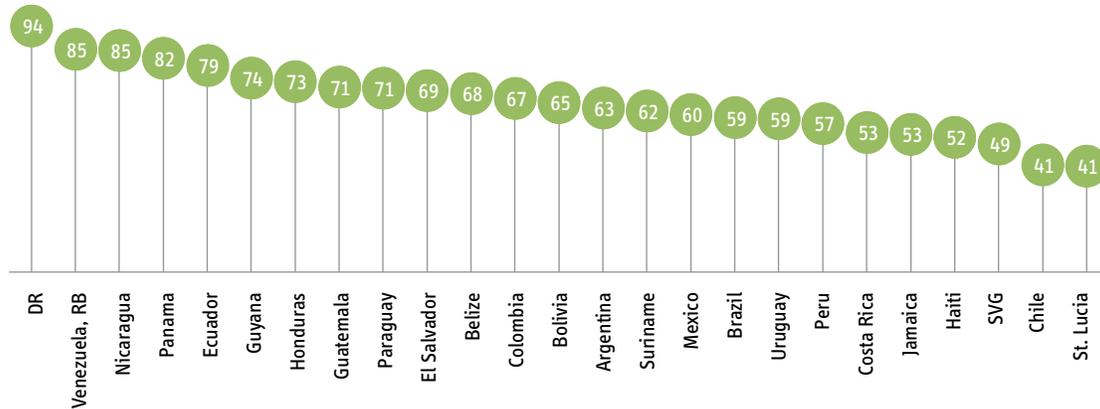
Adolescent fertility rate (births per 1,000 women ages 15-19), 1990-2017



Source: World Development Indicators

Figure 3. Most Countries in the Region Have High Rates of Teenage Pregnancy

Adolescent fertility rate (births per 1,000 women ages 15-19), 2017



Source: World Development Indicators

EDUCATION

One significant success in gender equality in LAC is the achievement of gender parity in primary school enrollment. As of

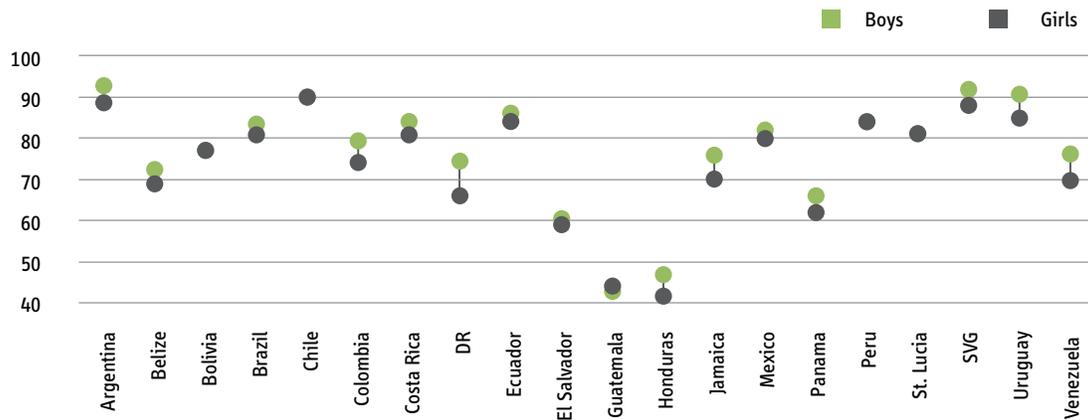
2017, average net enrollment rates in primary school were 94 percent for girls and 93 percent for boys. Secondary school enrollment is still far from universal (79 percent for girls and 76 percent for boys), with the gap tending in most countries to favor girls (Figure 4). In fact, one of the greatest gender-related challenges in education is the generally low attendance, progression, and completion rates of boys at the secondary level. In tertiary education, it is notable that a greater proportion of women enroll than

men. In addition, significant gender differences persist in the fields of study that men and women choose.

Within indigenous communities, strong gender disparities in education exist. A recent analysis of census data in Bolivia, Mexico, and Peru shows that the interaction between being female and belonging to a minority group (defined as being a native speaker of a minority language within the country) causes a compounding disadvantage in educational attainment (Tas, Reimao, and Orlando 2013). Figure 5 shows how this accumulation of disadvantage undermines literacy and completion of primary and secondary school.

Figure 4. Boys' Secondary School Enrollment is Lower than Girls' in Most LAC Countries.

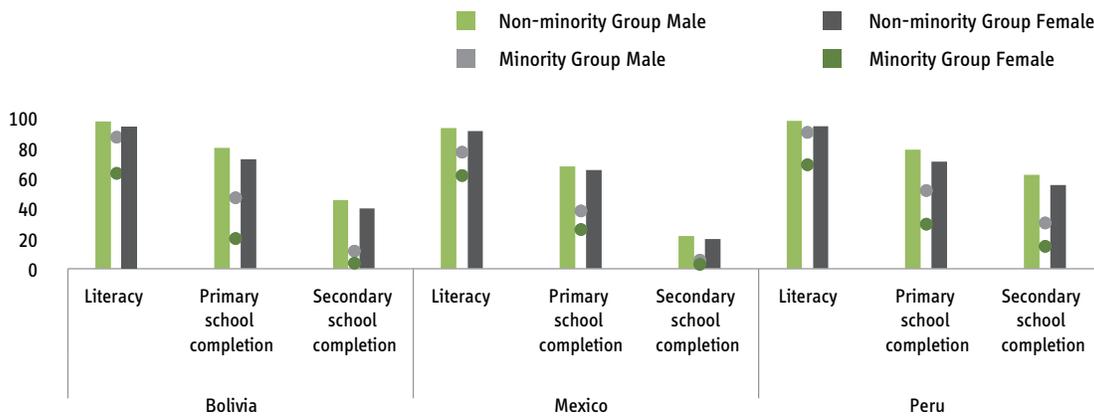
Net secondary enrollment (2017)



Source: World Development Indicators

Figure 5. Indigenous Women in LAC Face Compounding Disadvantages in Educational Attainment.

Literacy and educational attainment in the reference and minority groups, by gender



Source: Tas, Reimão and Orlando. 2013

YOUTH OUT OF SCHOOL AND OUT OF WORK

According to recent research, one in five youths between the ages of 18 and 24 in LAC is not in education, employment, or training (a status known as “NEET”), totaling more than 18 million people (De Hoyos et al. 2015). Large numbers of young people enter the labor market every year, but many fail to find work. Youth who drop out before completing secondary school typically lack key skills that formal-sector employment requires. Often they end up settling for less stable jobs in the informal sector, which sets them on a lifetime path of lower earnings and opportunity (De Hoyos et al. 2016). In addition, Székely and Karver (2015) show there is long-term effect on labor markets: generations that have higher shares of NEETs experience long-lasting harm to productivity, lowering overall economic growth. The phenomenon may also contribute to crime, addiction, disruptive behavior, and social disintegration (Chioda 2015, Bussolo et al. 2014, and Hoyos et al. 2016). This sizeable population of economically excluded youth may in coming years undermine recent gains in poverty reduction in the region. Given that most NEET youth come from poor households, the trend will also lead to greater intergenerational

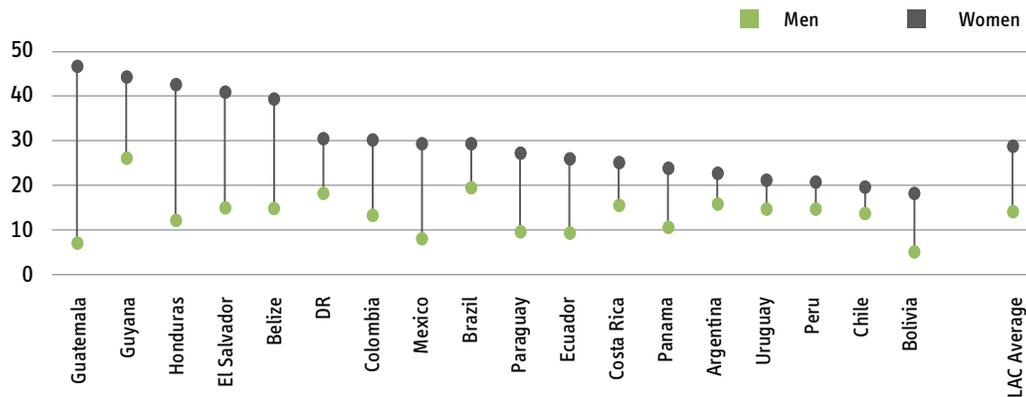
poverty and obstruct social mobility (Ferreira et al. 2012 and Vakis, Rigolini, and Lucchetti 2016).

Critically, among young women there is a greater portion of NEETs than among young men (Figure 6). According to a recent study that analyzed NEET women, “the single most important risk factor associated with their condition is marriage before age 18, compounded by teenage pregnancy” (De Hoyos et al. 2016: 2). However, the same study found that young men now account for all the growth in the total number of NEET youth in the region.

Factors that increase the likelihood of youth becoming NEETs in LAC relate to labor markets, the educational system, and socioeconomic status. These include the high cost of studying; disconnection between subjects taught in school and youths’ lives; uncertainty and lack of information about the future returns of education; scarcity of opportunities in education and work; difficulties in accessing higher education; inability to advance beyond temporary, unstable, high-informality, and low-paid job; constraints to building personal aspirations and internal motivation to return to school or work; inability to take consistent actions towards goals; and discrimination against women in the labor market (Hoyos et al. 2016, Trucco and Ullmann 2015, Costa and Ulysea 2014, Machado and Muller 2018, Monteiro 2013, and Simões et al. 2013).

Figure 6. NEETs in Latin America Make up a Higher Proportion of Young Women than Young Men.

Share of youth not in education, employment or training (% of male and female populations), 2017



Source: World Development Indicators

LABOR FORCE PARTICIPATION

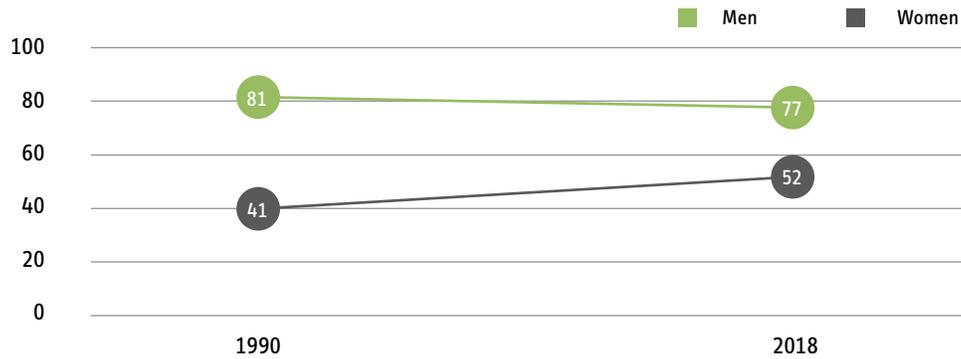
Women’s participation in the region’s labor force rose by 25 percent between 1990 and 2018, in contrast with the global trend of a slight decline (Figure 7). An increase in female labor force participation and higher female labor earnings contributed to significant reductions poverty in LAC between 2006 and 2016 (Figure 8). Drivers of these gains include increased access to education for women, the decline of fertility, and later marriage (Chioda

2016). The increase in participation rates has been sharpest among low-income women,² which helps explain the contribution of female labor earnings to the decline in extreme poverty as well as the severity of poverty (World Bank 2012b). Despite the general trend of more women entering the labor force, the participation rate remains significantly below male rates in LAC (Figure 7 and 9). In 2018 about 52 percent of women aged 15 and above took part in the labor market, against 77 percent of men (World Development Indicators) (Figure 7).

2 Comparing the increase in labor market participation between women from the bottom and top quintiles in LAC reveals that low-income women are entering the labor force at a much higher rate than wealthier women. This trend is particularly marked in Panama, Paraguay, Costa Rica, Peru, and Colombia (World Bank 2012b).

Figure 7: Female Labor Force Participation in LAC has Risen Considerably over the Last Two Decades but the Gender Gap Persists.

*Labor force participation rate by gender (ages 15+)
(modeled ILO estimate), 1990-2018*



Source: World Development Indicators.

Figure 8: Women’s Labor Earnings Contributed Significantly to Poverty Reduction between 2006 and 2016.

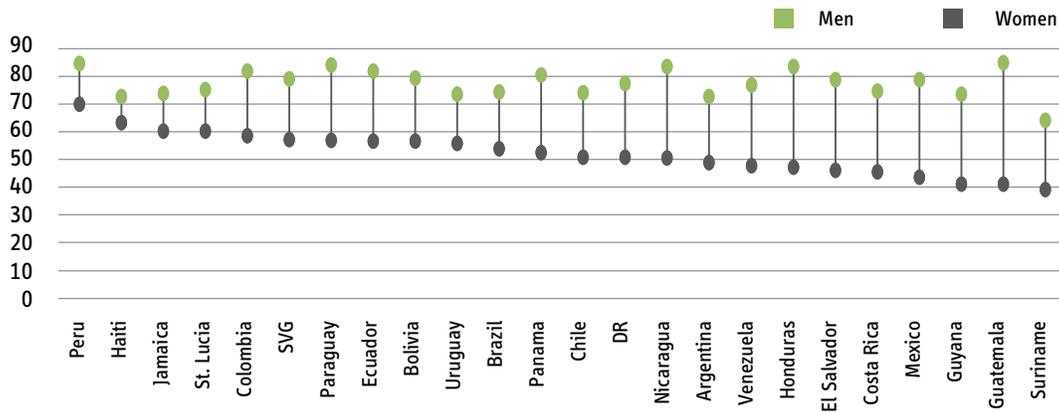
*Share of income sources that contributed to poverty reduction
at US\$5.50 ppp 2011 poverty line*



Source: Authors’ calculations. Estimates of poverty at the regional level are population-weighted averages of countries. The figure shows the Shapley Decomposition of poverty changes between 2006 and 2016 by components of income aggregate.

Figure 9: Gender Disparities Vary in Labor Force Participation.

Labor force participation rate (%) among population ages 15+ (modeled ILO estimate), 2018



Source: World Development Indicators.

While labor force participation is high for women in LAC compared to other regions of the world, women typically hold lower-quality jobs. Men are far more likely than women to have formal employment in better-paying industries such as high tech, construction, utilities, and transportation. Women tend to be segregated in education and health, or to work as domestic servants. These realities are often particularly acute for indigenous women, who are employed as domestic workers far more often than non-indigenous women,

according to data from Colombia, Costa Rica, Panama, and Mexico (ECLAC 2014). Women are also much more likely than men to work part-time, often due to household and caregiving responsibilities. Part-time work and informal sector employment offer women additional flexibility, but this frequently comes at the cost of labor rights, pensions, and other benefits (Chioda 2016). In addition, women—particularly young women—are more likely to be unemployed than men.³

³ In 2018, female unemployment averaged 10 percent in LAC compared to 7 percent for men, and 21 percent for young women, and 16 percent for young men (World Development Indicators).

ENTREPRENEURSHIP AND ACCESS TO CREDIT AND PRODUCTIVE ASSETS

Women have less access to key productive assets, limiting their ability to take equal part in economic opportunities.

While rates of female entrepreneurship are higher in LAC than other regions—roughly 50 percent of firms had female participation in ownership in 2018⁴—women are more likely to be “necessity entrepreneurs” who start businesses because they are denied opportunities in the formal labor market.⁵ They tend also to be concentrated in micro- and small-scale enterprises. Women are less likely than men to have a formal bank account, save at a financial institution, and take out loans from financial institutions. In 2017, the regional average for women possessing bank accounts at a financial institution or with a mobile-money-service provider was 52 percent, as opposed to 59 percent for men. Women’s low figures corroborate a 2011 study by the International Finance Corporation (IFC) that found that up to 70 percent of women-owned small and medium enterprises (SMEs) in LAC were either underserved or not served at all by formal financial institutions. The highest rates

of women having financial accounts are found in Chile, Venezuela and Brazil (Figure 10).

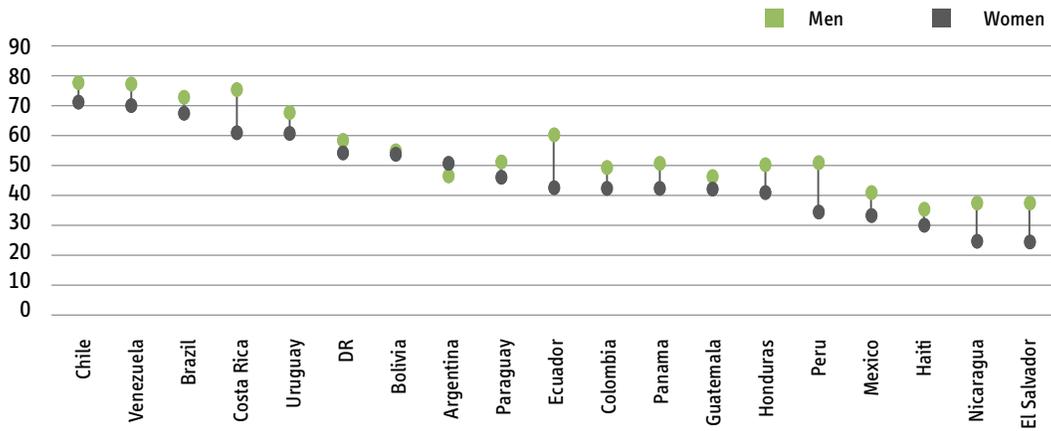
In addition, female-owned firms in LAC are concentrated in fewer and less economically profitable sectors than male-owned firms, primarily in trade, manufacturing, and services (IFC 2011). While differences in productivity are mainly a function of business size and economic sector, women-owned firms may be less profitable due to differences in levels of education; access to productive resources, networks, and markets; and access to training and business development services (IFC 2011 and Bruhn 2009). Further, the greater time demand on women for household and child care activities lowers the amount of time they have for market work and the duration and type of experience and learning. Consequently, these factors affect the sectors that women enter and their choice of activity. Combined household and micro-firm data from Mexico point to child care obligations as the main restriction on the growth of female-owned firms. The data also show that the differences in size and profits between female- and male-owned firms are larger for women who live in households which have children under the age of 12. The presence of children accounts alone, in fact, for 30 to 40 percent of the size and profit difference between female- and male-owned

4 In 2018, the percentage of firms with female participation in ownership was on average 47 percent in East Asia and the Pacific, 29 percent in Sub Saharan Africa, 33 percent in Europe and Central Asia, and 23 percent in the Middle East and North Africa (World Development Indicators).

5 These differ from “opportunity entrepreneurs” who establish businesses to take advantage of a perceived business opportunity (Amim 2010).

Figure 10: Gender Gaps Persist for Bank Account Holders.

*Account at a financial institution or with a mobile-money-service provider
(% age 15+), 2017*



Source: World Development Indicators.

firms (Bruhn 2009). Other analysis from Mexico and Bolivia shows that female-owned firms are two to three times more likely to operate inside the owner’s home than are male-owned firms. This suggests that household obligations could restrict location, size, and industry choices for female business owners, possibly leading to performance differences (Bruhn 2009).

Across the region, most legal frameworks enshrine equal rights to access land for women and men (World Bank 2018).

Better rights to land have been among the benefits of strengthened equality provisions in laws addressing women’s status within the family and within marriage. Laws recognizing men as

the sole head of household have been repealed in country after country, removing an important legal barrier to women’s land rights. In 2003, Brazil joined the group that has amended their Civil Codes to grant women the right to be the head of household. However, restrictions remain in Chile. There, married women are not recognized as head of household under the law, and therefore do not enjoy equal rights to joint administration of property—this falls under the sole responsibility of the husband (World Bank 2018). In addition, women’s rights have been strengthened by changes in marital legal regimes. Most countries in the region, for instance, now have partial community or deferred community property regimes,⁶ which

⁶ In partial community property regimes, assets acquired before marriage are regarded as the separate property of the

ensure that in case of divorce or widowhood, women are entitled to half of the joint assets accumulated during the marriage (World Bank 2018). Colombia, Costa Rica, and Nicaragua have made joint titling compulsory for land that is granted by the state to married or de facto couples (OECD 2017). Joint titling is optional in Brazil, Ecuador, Peru, and Honduras (OECD 2017). According to gender-disaggregated home ownership data in 10 countries, women's individual home ownership ranges from 46.1 percent in Panama to 21.4 percent in Ecuador (Deere, Alvarado, and Twyman 2012). The percent of women agricultural landowners ranges from 51 percent in Ecuador to 12.7 percent in Peru, according to household surveys in seven countries that collect gender-disaggregated data on land ownership (FAO Gender and Land Rights Database).⁷ Indigenous women may face additional barriers to property ownership due to linguistic barriers, documentation requirements, and community-based land tenure systems that favor male decision-making (World Bank, FAO, IFAD 2009).

GENDER-BASED VIOLENCE

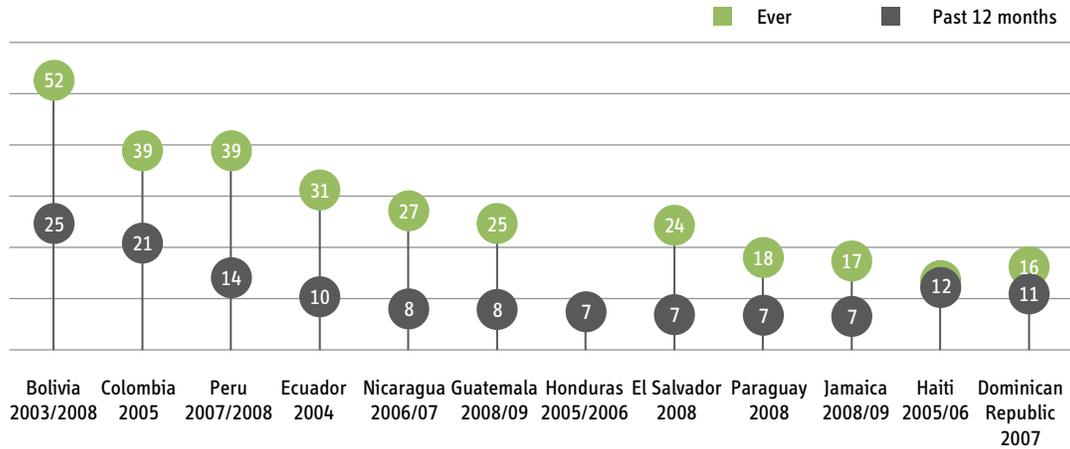
Violence against Women (VAW) is a severe problem in LAC and produces immediate and long-term harm to survivors, their families, and society at large. Violence against women affects one in three women in Latin America and the Caribbean. This social epidemic carries an economic cost of between 1.6 percent and 6.4 percent of the gross domestic product of the countries of the region. According to recent research by the Pan-American Health Organization (PAHO), the percentage of women in twelve LAC countries who reported that their partners physically abused them at some point in their lives ranges from 17 percent in Dominican Republic to more than 50 percent in Bolivia. In addition, between 11 and 25 percent of women ages 15 to 49 across the region reported that their partners had physically abused them in the 12 months preceding the survey (Bott et al. 2013). Factors perpetuating this type of violence include weak or discriminatory legal and institutional frameworks, patriarchal social norms that underpin gendered

acquiring spouse and assets acquired after marriage are regarded as the couple's joint property. In deferred community property, the rules of full or partial community of property apply at the time the marriage is dissolved. Until then, separation of property applies. Most Caribbean countries have a separation of property regime in which all assets and income acquired by the spouses before they marry and during the marriage remain the separate property of the acquiring spouse. At the time of divorce or the death of one of the spouses, each spouse retains ownership of all assets and income brought to the marriage or acquired during the marriage by that person and any value that has accrued to that property (World Bank 2018).

7 Percentage of women agricultural landowners in LAC from household surveys (2000-2010): Ecuador (51), Mexico (32.2), Paraguay (27), Haiti (23.5), Nicaragua (19.9), Honduras (14.4), Peru (12.2%). Figures are from FAO Gender and Land Rights Database. <http://www.fao.org/gender-landrights-database/en/>

Figure 11: Women in LAC Face High Rates of Gender-Based Violence.

Physical partner violence, ever and past 12 months



Source: Bott et al. 2013.

differences in power, and attitudes that tolerate violence against women (Heise 2011).

Child marriage is a form of violence against women with devastating effects on the life and development of girls in Latin America. According to UNICEF, one in four young women in Latin America and the Caribbean was married or in early union before the age of 18, and this rate has remained constant over 25 years (UNICEF 2019). In the Dominican Republic, Nicaragua, Honduras and Belize, the rate of women (aged 20 to 24) who married or were in union before the age of 18 exceeds 30 percent. In LAC, child-brides are more likely to live in rural areas, in poor households and with

lower access to education; and child marriage in the region most often takes the form of informal or non-matrimonial union (UNICEF 2019). Child brides face increased risks of poor health outcomes, having children at younger ages, dropping out of school, earning less over their lifetimes and living in poverty when compared to their peers who marry later (Wodon et al. 2017). Young women who marry before the age of 18 may also be more likely to experience intimate partner violence, restricted mobility and limited decision-making. While data is scarce, of the four countries in LAC with comparable data, child brides report greater partner violence than women who marry after age 18⁸: In Colombia, 46 percent of women (aged 20 to 24)

8 Colombia, Honduras, Haiti and Guatemala have comparable data on the percentage of ever-married women (aged 20 to 24) who were ever subjected to any violence by current or former intimate partner by age at marriage.

who were married before age 18 report ever experiencing any violence by current or former intimate partner, compared to 39 percent of those married at or after age 18; in Honduras the rates are 41 and 28 percent, respectively (UNICEF 2019).

In LAC, men between the ages of 15 and 29 are both the primary perpetrators and victims of violent crime (Chioda 2017). According to the *World Report on Violence against Children*, Latin America has the highest youth homicide rates in the world (Pinheiro 2016). LAC

is overall the world's most violent region, with 23.9 homicides per 100,000 inhabitants in 2012, compared to 9.7 in Africa, 4.4 in North America, 2.7 in Asia, and 2.9 for Europe. Eight countries⁹ in LAC exceed the level of violence defined by the World Health Organization as “conflict” violence (30 homicides per 100,000), with Honduras experiencing the staggering rate of 90 homicides per 100,000. In various countries, the problem is compounded by widespread gang-related crime that is largely drug-related (Chioda 2017).

9 Colombia, St. Kitts and Nevis, Guatemala, Jamaica, El Salvador, Belize, Venezuela RB, and Honduras.



Students walk the streets of near the Plaza de Armas in Lima, Peru on June 28, 2013. Photo © World Bank/Dominic Chavez



II. Leveraging Bank Operations to Close Gender Gaps: Project Illustrations

The WBG Gender Strategy (FY2016–23), *Gender Equality, Poverty Reduction, and Inclusive Growth*, sets out how to engage in more selective and ambitious ways at the country level. The strategy recognizes that gender equality is central to the World Bank’s twin goals of ending extreme poverty and boosting shared prosperity. It aims to “set more ambitious gender targets, establish a new methodology for measuring progress, and outline an agenda for new frontier areas with transformational projects.” It also shifts the focus of the World Bank’s approach to gender from ensuring that gender is “mainstreamed” in its projects to aiming to close critical gender gaps at the country level, with a focus on four strategic areas for achieving gender equality, as outlined in Figure 12.

To address the critical gender issues outlined above, the LAC Regional Gender Action Plan FY2016-19 implements the strategic areas with three main types of initiatives. These are (1) identifying opportunities to promote gender equality at the country level, (2) embedding gender in operations to address critical gender gaps, and (3) fostering knowledge activities and data collection on gender to provide evidence on what works to improve gender equality in LAC.

Figure 12: The World Bank Group Has a Four-Strategy Approach to Gender Equality.



Source: World Bank 2015b

The following section gives brief country illustrations on how the WBG is supporting activities that could have transformational impact on gender equality in LAC.

IMPROVING HUMAN ENDOWMENTS

To improve human endowments, WBG operations in LAC are focusing on reproductive health outcomes including lowering adolescent fertility and maternal mortality, improving water and sanitation, and closing gaps in education, especially by increasing secondary school retention among boys. For its part, the WBG is sup-

porting changes in school curricula to remove negative gender stereotypes and use neutral and inclusive language in textbooks, and is helping train teachers to create classroom environments that challenge gender stereotypes and promote inclusivity. The WBG is also supporting programs aimed at encouraging girls to enter STEM fields of study, which have been traditionally perceived as masculine.

Reducing Teenage Pregnancy

Teenage pregnancy undermines development because it destroys opportunity and perpetuates a poverty cycle between generations, social exclusion, and high social costs. The WBG is

working to reduce teenage pregnancy through research and awareness-raising activities and by supporting innovative interventions across sectors. Building on evidence put forward in the World Bank regional report “Teenage Pregnancy and Opportunities in Latin America and the Caribbean: on Early Motherhood, Poverty and Economic Achievement” (Azevedo et al. 2012), the WBG is supporting its clients in addressing the issue in the LAC region.

In **Brazil**, the *Second Bahia Socio Economic Development for Inclusive Growth Development Policy Loan* (2014-2016) supported the preparation of a statewide action plan in Bahia State to prevent teenage pregnancy. Bahia has high levels of teenage pregnancy: almost one fourth of live births are to women aged 15 to 19. There is a strong association between premature pregnancy and poverty as economic opportunities decline for young mothers and their children. The project funded mass media campaigns on teenage pregnancy prevention and measures to improve pregnancy care in 25 state maternity hospitals.

Also in Bahia, **Brazil**, the Latin America and the Caribbean Gender Innovation Lab (LAC-GIL)¹⁰ funds an impact evaluation of the work first implemented through the multisectoral loan *Integrated Health and Water Management*

Project (2010-2017). The intervention aimed to increase aspirations, encourage educational attainment, build self-esteem, and provide information on reproductive health. Training was provided to peer educators, who then disseminated the information in their schools. The impact evaluation experimentally measures the effectiveness of three peer educator selection strategies: (i) most connected in terms of network centrality; (ii) most popular as identified by a student survey; and (iii) nomination by school staff. The impact evaluation seeks to understand whether the peer-led life skills program focused on reproductive health and goal-setting can improve (i) educational attainment, (ii) self-esteem, and (iii) aspirations of high school students, and decrease (iv) teenage pregnancy rates.

Reducing Maternal Mortality

While maternal and infant mortality have fallen dramatically in LAC, the gains are not equally shared: certain countries such as Nicaragua and Haiti, and within countries people who live in poor and rural communities, lag behind the rest. The WBG is supporting increased access to maternal and neonatal health services in rural and remote communities through performance- and community-based interventions.

¹⁰ The LACGIL is a solutions platform that identifies scalable interventions for women’s economic empowerment and disseminates its findings to improve operations and policies in the following thematic areas: (i) human capital and productivity; (ii) economic participation; (iii) the role of social norms, and (iv) understanding and measuring agency. The Lab’s mission is to provide project teams, policymakers, and development practitioners with knowledge about what works to close gender gaps in the region to effectively promote gender equality and drive change. The LACGIL is supported through the World Bank Group’s Umbrella Facility for Gender Equality (UFGE).

UFGE Targets Adolescent Pregnancy through Innovative Grants in LAC

The Umbrella Facility for Gender Equality in LAC targeted the issue of adolescent pregnancy by funding innovative grants. In **Ecuador**, UFGE funded a WBG partnership with the Municipality of Quito to design and test an innovative intervention that aimed to reduce teenage pregnancy in municipal schools. Implemented in 2012, the pilot project had two components: (1) peer-to-peer sexual and reproductive health education and (2) text messaging to encourage teens to follow through with their aspirations for the future. The health training, implemented with the collaboration of about 60 school psychologists and 400 peer educators, reached approximately 6,500 teens in municipal schools. Covered topics included life plans and aspirations, gender stereotypes, gender-based violence, healthy sexual relationships, contraceptives, and leadership. About 2,000 of the teens took part in the text-message component of the program. They received messages encouraging them to keep their aspirations for the future at “top of mind.” The goal was to reduce teenage pregnancy and encourage school continuation and completion. In a randomized control trial that accompanied the pilot program, the WBG conducted baseline and follow-up interviews with approximately 2,000 teens, some of whom received the pilot project interventions (the treatment group) and others whom did not (the control group). The evaluation showed attending a school where the Text Me Maybe program was implemented reduced teen pregnancy by 3 percentage points: the teen fertility rate in control schools was 7.3 percent and in treatment schools was 4.1 percent. Therefore, the reduction of 3 percentage points is equivalent to a 44 percent reduction in teen pregnancy as a result of the program. The program also led to an increase in self-reported educational aspirations as well as school continuation, measured by whether students responded that they were currently in school. The study found that the text message component did not create additional positive impacts on pregnancy rates, aspirations or gender norms; but results were primary driven by the peer-to-peer programmatic component of the pilot (Cuevas, Favara and Rounseville 2015).

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In **Argentina**, the UFGE funded a WBG-designed training intervention to increase educational and work aspirations and promote decision-making skills among teenage girls. This was based on qualitative research that identified elements that influence sexual and reproductive health, contraceptive use, school attendance, and other life decisions among teenage girls (ages 13 to 15). The intervention is part of the *Provincial Public Health Insurance Development Project* (2011-2019) and the project's Additional Financing (2015), which supports the province's SUMAR public insurance scheme, which provides a benefit package of basic and preventative services to about 14 million beneficiaries. The intervention was piloted in three provinces (Salta, Jujuy, and Tucumán), in each province targeting 360-600 first- and second-year female students in public schools in vulnerable communities. High attendance of the school-based workshops was sustained throughout the intervention, and the program received positive evaluation from program participants. A non-randomized control trial using difference-in-difference methodology analyzed impacts of the intervention on educational and labor force aspirations, gender attitudes and social-emotional skills. Participation in the intervention increased school enrollment by 7 percentage points in the calendar year following the intervention; increased reported take up of health services and use of modern contraceptive method to prevent unwanted pregnancies. The study also found high effects on specific socio-emotional skills, including self-regulation, empathy and respect, autonomy, self-determination and personal growth; more equitable beliefs relative to traditional gender roles (household division of labor, contraceptive use, motherhood, intrahousehold violence, and women's work). Positive, but not statistically significant, effects were recorded in areas of educational aspirations, formal labor force participation, and family formation. The findings will help guide decisions on the need to deepen and scale up this type of intervention, which complements other programs of health care and adolescent well-being.

In **Nicaragua**, through the *Improving Community and Health Care Services Project* (2010-16) and the *Strengthening the Public Health Care System Project* (2015-20), the WBG has been supporting Nicaragua's Family and Community Health Care Model. The projects included implementation of capitation mechanisms

and performance-based contracts in 62 municipalities, with indicators such as institutional deliveries, pre-natal, and post-partum care. The objective is enhanced efficiency in health care networks, particularly in hard-to-reach rural and indigenous territories. As part of this effort, 62 municipal care networks received medical and

non-medical equipment, including some for minor rehabilitation treatment. The project has also supported the establishment of maternity homes (*casas maternas*) to provide a place of rest and support for women coming from distant communities, reducing maternal and child death from complication of birth delivery. As a result, between 2011 and 2016 institutional deliveries in targeted municipal health facilities increased from 72 to 93 percent, pregnant women receiving four prenatal checkups rose from 50 to 74 percent, and for postpartum women receiving postnatal care within 10 days of delivery increased from 32 to 65 percent. The WBG also supported the drafting and adoption of a National Adolescent Sexual Reproductive Health Strategy to reduce teen pregnancy and risky behaviors. This included training in adolescent health care provision for more than 7,000 health staff and 8,000 teachers (World Bank 2018).

In **Haiti**, the *Improving Maternal and Child Health through Integrated Social Service Proj-*

ect (2013-19) provides approximately 450,000 women with free reproductive health services, including family planning, prenatal care, delivery, and breast-feeding support. The project is supporting establishment of a results-based mechanism to help existing health facilities provide essential maternal, child health, and nutrition services at a quality standard of care. In addition, the project is helping scale-up the Kore Fanmi initiative, which provides targeted family support through multisectoral community development agents. The initiative is to be the main vehicle delivering critical services, information, supplies, and referrals to vulnerable households at the community level. The community development agents are incentivized to refer pregnant women to primary level care for institutional deliveries. If complications occur during delivery, the mother is referred to the nearest facility that provides emergency obstetric care.

UFGE Funds Behavioral Analysis to Improve Prenatal Care in Haiti

As a compliment to ongoing WBG lending operations in Haiti, UFGE funded a diagnostic to identify the structural and behavioral barriers preventing women from attending prenatal care visits and from delivering at formal health institutions. Through qualitative field work, which included a range of actors including pregnant women, *matrons*, family members, community health workers and hospital staff, the diagnostic uncovered prenatal care behaviors, attitudes and opinions relating to institutional delivery, social dynamics and relationships that contribute to women's childbirth decisions. To overcome behavioral biases, structural barriers, and women's perception of quality of care – all identified as key challenges to safe deliveries in Haiti – the diagnostic recommends targeted communications with women and matrons to better inform them on when to pursue institutional delivery, what to expect in hospital settings, and timing for visits. Greater information to assuage women's uncertainty about hospital deliveries – including more transparency relative to cost of care and processes – is also recommended to address ambiguity women have relating to health center visits. Finally, the study recommends targeted interventions with medical staff to improve women's experience and perception of formal health institutions. When implemented, these efforts aim to improve the safety of childbirth in Haiti and increase the effectiveness of new health policies and programs aimed to reduce maternal mortality in the country.

Reducing Exposure to Waterborne disease and Women's Time Burden through Improved Water and Sanitation Services

Several recently approved water sector projects in **Brazil** aim to reduce gender gaps in outcomes related to water and sanitation services (WSS). The *Paraíba Improving Water Resources Management and Service Provision* project (2019-2026) seeks to improve service provision of WSS. Reliability in access to water is expect-

ed to reduce incidence of waterborne diseases, which affects women more than men. The time spent caring for children and adults with waterborne diseases; and time spent with household workloads (including fetching water to the household) will be measured and disaggregated by sex in this project. The overall target is reducing the gender gaps on these indicators by half in relation to baseline levels.

Likewise, improved reliability of access to water made possible through the *Ceara Water Security and Governance* project (2019-2026), the construction of the Banabuiú – Sertão Cen-

tral Pipeline System aims to reduce domestic workloads and the incidence of waterborne gastrointestinal diseases, contributing to improve the wellbeing of both men and women, but with a larger expected impact on women. Similar to the Paraíba project, work in Ceara will track the reduction of the time lost from routine activities because of waterborne and gastrointestinal diseases (aim to reduce gap by 20%) and the reduction of time spent with household workloads (including fetching water to the household) – (aim to reduce gap by 10%).

Securing Women’s Access to Health Care after Emergencies

Extreme weather events related to climate change can threaten women’s access to health care and result in gender-specific public health emergencies. In the Caribbean, Hurricanes Irma and Maria (2017) exposed the vulnerability of critical health infrastructure and women’s increased vulnerability to outbreaks of mosquito-borne diseases such as Chikungunya and Zika.

In the **OECS**, the WBG will partner with member countries to strengthen national and regional health systems, reduce the economic burden of extreme weather events and monitor gender-specific impacts of infectious diseases in their aftermath. The *OECS Regional Health Project* (2019-2024) will strengthen climate resilience of health facilities and health

systems’ capacity to continue services following extreme weather events, improve national and regional disease surveillance, and support immediate response to targeted public health emergencies. Importantly, the project will enable member countries to monitor gender-specific aspects of natural disasters and health emergencies, which can put women at risk of life-threatening complications due to blocked access to obstetric care and increased risk to pathogens, such as Zika.

Incentivizing Secondary School Completion

If LAC is to take advantage of the demographic dividend, a bulge in the proportion of young people in national populations, those young people must acquire the skills necessary to contribute productively to the economy and their communities. While access to education has increased throughout the region, LAC has persistently high drop-out rates in its secondary schools. An WBG study in 18 LAC countries found that among students born between 1994 and 1996 who were in upper secondary school by 2009 through 2011, a stark 58 percent would drop out (Kattan and Székely 2015). Secondary school is a crucial pathway between education and the labor market. Drop-out at this level has profound implications both for individual future earnings and macro-economic growth. The WBG is supporting policymakers and practitioners in the region to better understand the gender-differentiated drivers of secondary

school drop-out and develop effective and innovative policies to keep youth in school.

In **Brazil**, the *Support to Upper Secondary Reform Project* (2017-23) aims to increase the relevance and quality of upper secondary schools. The Brazilian upper education system has the highest repetition rate in LAC, some of the lowest completion rates, and pervasive age distortions. There is a substantial gender gap in upper secondary school completion in favor of girls: the completion rate for 19-year-old Brazilian girls is 63.4 percent against 52.3 percent for boys, an astounding 11 percentage point differential (the overall average rate is 58.2). To close this gap, the project offers a range of interventions based on national and international evidence that girls often abandon their studies due to pregnancy or care responsibilities, whereas boys tend to leave school to seek employment, most of it informal. Data also point to higher uptake of natural science and math streams by boys than girls. For that reason, another set of interventions will seek to encourage girls to study natural sciences and math, by removing social barriers and unconscious biases that keep many female students from those fields.

Similarly, in the State of Piauí in **Brazil**, the *Piauí Productive and Social Inclusion Development Policy Loan* (2015-17) and the *Piauí Pillars of Growth and Social Inclusion Project* (2015-2020) aim to reduce school drop-out among public upper secondary students, especially

young men, by providing monetary incentives to students from municipalities that have the highest rates of extreme poverty. The Youth Savings Program (*Programa de Incentivo Educacional Poupança Joven*), supported through both initiatives, provides students in participating municipalities an annual financial reward for each of the three years of secondary education successfully concluded. In addition, the beneficiary students must also participate in extracurricular activities, such as good citizenship, crime prevention and gender equality programs. Between 2014 and 2019, the secondary school dropout rate of the schools benefitting from the program declined from 16.0 percent in 2014 to 10.9 percent in 2019, and the number of students enrolled in the Youth Savings Program who pass to the next grade increased from 8,900 in 2014 to 22,240 in 2019 (World Bank 2019b).

Addressing Gender Stereotypes in School Curricula and the Classroom

A national school curriculum can reinforce social and gender inequalities by implicitly upholding traditional gender stereotypes or by disregarding the diversity of learning needs and styles among girls and boys throughout the country. Alternatively, a national curriculum can promote positive messages about equality between women and men. In several countries in LAC, the WBG supports efforts to remove gender biases from textbooks and curriculum and

to change teacher attitudes that tend to reinforce gender inequality.

In **Guyana**, the *Education Sector Improvement Project* (2017-2023) is revising the national curricula and teaching guide to make them more inclusive in terms of disability, gender, and indigenous peoples. Another goal is to avoid stereotyping, instead focusing on representation, illustrations, language, and transformational roles. The project trains teachers in student-centered pedagogies and student assessment practices consistent with the new curriculum framework. The training seeks to sensitize teachers to the consequences of biases (conscious or unconscious) against students of different genders, racial and ethnic groups, and students with disabilities. It equips teachers with classroom strategies to overcome these biases and accommodate students who have special needs and diverse learning styles.

In the **Dominican Republic**, the Support to the *National Education Pact Project* (2015-20) is helping the government develop a three-day training program for teachers on prevention of bullying and violence in schools. The training is modeled after a successful program developed by the Violence Prevention Center (CEPREV) in Nicaragua. Employing a personal, family, and community perspective, the CEPREV model has found wide use in schools across the region to promote non-violent relationships, peaceful resolution of conflicts, understanding of the causes and consequences of violence, healthier

gender relations, nonviolent masculinity, and ways to prevent violence against women. The project also supports the Ministry of Education in revising its training materials to address gender stereotypes.

In **Haiti**, the *Providing an Education of Quality Project* (2016-22) includes interventions in primary schools to combat gender stereotypes and promote a positive school environment both for girls and boys. The project focuses on three activities in public primary schools: (1) girls, boys, and parents' clubs to provide a platform for gender-sensitive discussions on health, aspirations, behavioral norms, and other issues, (2) training for school teachers on children's rights, non-violent discipline, and dispelling of gender stereotypes, and (3) renovation of school latrines to meet national standards of hygiene and gender-specific needs.

In **Uruguay**, the *Improving the Quality of Initial and Primary Education Project* (2016-22) aims to improve the teaching practices and learning environment of early and primary education. The project is conducting a nation-wide diagnostic as an input to the Gender Equality Action Plan by which the National Public Education Agency (ANEP) is addressing challenges that girls face in school. The project is considering including in-service training for primary teachers to increase awareness of gender dimensions of learning, especially social norms about masculinity and femininity and differential cognitive development in ear-

ly grades, as well as non-violent conflict resolution. This training would include four types of interventions: (1) face-to face classes, led by pedagogical experts, to attempt to revise teaching frameworks and reflect on the teaching process, learning outcomes, and teacher performance, (2) workshops for the teachers of a single school or center, (3) class observation for in-place identification of issues, support, and advice, and (4) virtual support for on-time needs. In some cases, materials such as teachers' guidelines and school books would complement these interventions.

Promoting Women in STEM Fields of Study

The gender gap in enrollment and graduation rates in science, technology, engineering and mathematics (STEM) in LAC has widened in recent years (UNESCO 2015). Cultural norms about traditional gender roles and femininity influence which subjects Latin American women decide to pursue in tertiary education, often steering them away from STEM fields. Gender equity in STEM could improve women's labor market opportunities and enhance scientific and technological advances in the region, raising productivity and growth. Through secondary and tertiary education projects in multiple countries, the WBG is helping to change the cultural perception and mindsets of young women and encourage them to choose STEM.

In **Brazil**, the *Support to Upper Secondary Reform Project* (2017-23) includes a set of school-based interventions that target social barriers and unconscious biases that prevent girls from selecting natural sciences and math as fields of study. These interventions include (1) professional development for teachers to increase the use of practical and applied strategies in the teaching of natural sciences and math, (2) raising awareness among teachers and principals of unconscious gender biases, (3) strategies to build a "science identity" for girls, and (4) removal of gender stereotypes and biases from learning materials.

In **Mexico**, through the *Additional Financing for Energy Efficiency in Public Facilities Project* (2018-21), the WBG is expanding investment in energy efficiency in public schools. The project also includes a "Women in STEM" program that mentors young women in public high schools to increase their interest in science and engineering. The activity responds to long-standing low participation by women in STEM education and employment in Mexico.

REMOVING CONSTRAINTS FOR MORE AND BETTER EMPLOYMENT

While over the past three decades, women have dramatically increased their role in the LAC workforce, their participation remains be-

low men's, albeit in degrees that vary country to country. The WBG is working to loosen constraints on women's labor force participation.

These include:

- Skills gaps
- Gender norms about occupational choices
- Inadequate child care services
- The needs of sick and elderly dependents
- Insufficient resources including productive inputs, information, and networks

- Lack of connection between women entrepreneurs and farmers to value chains and markets

- Lack of access to time-saving resources such as electricity

In addition, the WBG is focusing on ways to smooth the transition of young people of both genders from school into working life. The goal is to uncover and address gender-differentiated factors that tend to channel youth into vulnerable groups that are neither working nor studying.

UFGE Funds Study to Understand Gender Implications of Tourism Models in St. Lucia and Grenada

A UFGE grant developed a nationally representative Tourism, Gender and Competitiveness survey to understand the impact of two different tourism models – non-all-inclusive and all-inclusive – on the quality of employment and gender in Grenada and St. Lucia. The survey gathered data from employees and employers within non-all-inclusive and all-inclusive hotels and supporting agricultural businesses relative to length of hours of work, job security, access to child care, safety, promotion, finance for training and investments, sexual harassment, access to medical care, income gaps and voice and representation. The survey found that the tourism sector has a high level of female ownership and management on both islands (63 percent of hotels in St. Lucia and 78 percent in Grenada include women owners), and women's share of ownership is 61 percent in St. Lucia and 67 percent in Grenada. Outside of ownership roles, female employees remain highly concentrated in female-dominated occupations, such as housekeeping, food and beverage and front office management. Also, gender disparities exist in remuneration for female employees: while the tourism sector fares better than the national average, the survey found that, when controlling for experience and other individual and hotel characteristics, women's mean compensation was 23 percent lower than men's in Grenada and 10 percent lower in

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St. Lucia. Furthermore, female employees were more likely than male counterparts to not be compensated for overtime, and are promoted less frequently than male employees. When comparing all-inclusive and non-all-inclusive models, the study found that non-all-inclusive hotels make up a majority of hotels in both islands, but all-inclusive hotels are significantly larger (more than six times larger on both islands), and provide more jobs (76 percent of hotel employment in St. Lucia and 71 percent in Grenada). All-inclusive hotels also provide more benefits, including subsidized meals, free or subsidized transport, and fund more training programs for employees. The findings of the study reveal important tradeoffs between all-inclusive and non-all-inclusive models of tourism development for women, and may be useful to ongoing WBG work on tourism market development in the OECS and other small island nations where tourism is critical to the economy.

Fostering Female Entrepreneurship

Having limited opportunities in the private sector and a need for time flexibility, women in the region frequently turn to entrepreneurship. The WBG is pioneering initiatives to catalyze women's entrepreneurial talent and address barriers in the set-up, management, and expansion of their businesses. Helping women's entrepreneurial talents take off will help advance women's economic empowerment, create jobs, reduce poverty, and contribute to growth and shared prosperity.

In the **Caribbean**, the WBG has worked through the *Women Innovators Network of the Caribbean* (2013-19) to establish a support system for growth-oriented women entrepreneurs. The system provides women with methods, tools, and expertise to help them innovate and

improve their competitiveness. Key program activities include an eight-month acceleration program aimed at helping entrepreneurs develop soft and business skills and facilitate peer-to-peer learning and self-development. A program evaluation shows that the program led to empowerment, increased confidence, changes in knowledge on how to grow their businesses and deal with external challenges. Enhanced competitiveness among participants in Montserrat, Guyana and Barbados was noted, where 34 to 40 percent of entrepreneurs experienced growth of their business through the expansion of location and customer base and some who began exporting products (World Bank 2019a).

In **Suriname**, the *Competitiveness and Sector Diversification Project* (2019-2025) seeks to improve competitiveness and governance in targeted sectors and industries; and a key component to this work includes strategic invest-

ments in SMEs and value chains in emerging industries, including agribusiness and tourism. Currently, female-owned and managed firms in Suriname are smaller and less likely to have international quality certifications, external auditing of financial statements or direct exports. These gaps are associated with disparities in access to finance, including lower rates of banks or supplier credit to finance investments or working capital. The project will also identify regulations that hinder women's economic participation in the economy and will promote reforms to level the legal playing field with men. In Suriname, women have only two-thirds of the legal rights afforded to men: they face additional restrictions when registering a business and accessing credit, and lack legal protections that affect their ability to enter the labor market and return to work after having children (World Bank 2020). The project will fund a Program for Suriname's Growth Enterprises (SURGE), which will provide business development services and matching grants for productivity-enhancing investments and value chain development. SURGE will promote and give preference to firms that are women-owned or led or that employ a majority of female workers. The project will monitor increase in revenue of firms, specif-

ically those that are female-owned, resulting in participation in the project.

In **Mexico**, the WBG partnered with the National Institute of the Entrepreneur (*Instituto Nacional del Emprendedor—INADEM*) to design and evaluate the institute's first national program to promote female entrepreneurs, Women Moving Mexico (*Mujeres Moviendo a Mexico—MMM*). The pilot was launched in five states (Mexico City, Aguascalientes, State of Mexico, Queretaro, and Guanajuato) and provided close to 2,000 women with a mix of hard skills (better management and business literacy), and soft skills (behaviors for a proactive entrepreneurial mindset). The World Bank assisted INADEM and the implementing organization, Communities of Social Entrepreneurs (*Comunidades de Emprendedoras Sociales—CREA*), to conduct a rigorous impact evaluation. Preliminary results nine months after the program show a significant increase in managerial capacities, weekly profits, probability of hiring an additional worker, and access to formal finance. The WBG team is currently collecting data to assess the impact at 18-20 months out from the program. It is also continuing to work with INADEM and CREA to expand the program's sustainability and scalability.

LACGIL Assesses Impact of Training on Female Entrepreneurs

In **Mexico**, the LACGIL supports the impact evaluation of a pilot completed through Female Entrepreneurship IE Follow Up (P165672). Building on a previous study (Campos et al. 2017) which showed that training focused on specific soft skills increased monthly profits of female entrepreneurs by 40 percent, the evaluation measures the impact of a training program for female entrepreneurs that combines two types of training: (i) traditional hard skills training focusing on business literacy and business management skills (42 hours) and (ii) personal initiative training to build soft-skills, innovation mindset, grit, and forward-looking capacity (18 hours). Based on two follow-up surveys completed within two years of the program completion, preliminary results show that the program increased profits, salaries and formalization. Moreover, the program proved to be cost-effective: the increase in profits and salaries and the cost of the program were recovered in less than five months. These results show a return on investment that varies between 280 percent in the most conservative scenario (program effect decays entirely by third year) and 966 percent in the more optimistic scenario (program impact decays by 10 percent annually).

Increasing Livelihood Opportunities and Incomes of Rural Women

Women farmers often own fewer assets (land, livestock, human capital) and have less access to inputs (seeds, fertilizer, labor, finance) and services (training, insurance) than men. Women also often need agricultural training and customized support to ease their double work load as farmers and caregivers. In the LAC region, WBG projects are helping women farmers link up with agricultural value chains, agricultural extension, training services, and technology.

In **Honduras**, the *Rural Competitiveness Project* (2008-20) is promoting participation of

women and youth in community deliberations that conceive of and build rural infrastructure projects. Twenty-eight percent of members of rural producer organizations who are project beneficiaries are women. The project has promoted women's participation in agriculture value chains generally, and in the most prominent value chain—coffee—in which 45 percent of producers were women. In rural producer organizations that focus on vegetables, 32 percent of members were women. The project placed special emphasis on promoting women's participation in decision-making in these organizations. The World Bank is providing additional financing for the project.

In **Haiti**, the *Relaunching Agriculture: Strengthening Agriculture Public Services II Project, or RESEPAG II*, (2011-19) aims to improve livelihood in areas damaged by Hurricane Matthew. Its focus is providing access to agricultural support and extension services through the establishment of a Market Support Facility (MSF). The Facility targets farming with the goal of equal participation of women and men. It promotes adoption of priority technologies and improved agricultural inputs, strengthens producer-based organizations, provides for greater technology transfer, and supports improvements in post-harvest and agribusiness technology distributed to small farmers.

In **Jamaica**, the *Second Rural Economic Development Initiative Project (REDI II)* (2019-2025) continues the first phase of a project that improved access to markets while strengthening climate resilience. The first phase of the project (closed July 2017), benefitted over 19,000 micro and small-scale rural producers, 51 percent of whom were women. REDI II will build on this success by linking rural micro, small and medium agricultural and community-based tourism enterprises to Jamaica's agriculture food and

tourism sectors, with a specific emphasis on building organizational capacity, productivity and access to markets for women's cooperatives and producer groups. The project will monitor job creation of project activities for women and youth.

In **Brazil**, the *Rio Grande do Norte Regional Development and Governance Project* (2013-19) is targeting support to women-led producer organizations through grants, guidance on business plan development, and design and implementation of productive activities. Since 2015, 52 producer organizations (including 31 led by female presidents) have received support for production of irrigated fruit and vegetables, concentrated fruit pulp, sweets and confections, sustainable algae-based cosmetics and food products, and milk and fish products. Artisanal production of clothing and household goods has also received support. The value of sub-project grants averages US\$362,000, with producer organizations contributing an additional 20 percent in cash or in kind. Currently, beneficiaries number more than 1,000, of whom 63 percent are women.

UFGE Develops Training for Female Producer Organizations in Brazil

In partnership with WBG partners in Rio Grande do Norte, the UFGE funded qualitative research on the opportunities and constraints facing rural women (Costa et al. 2016). The research informed the development of training tools utilized within the *Rio Grande do Norte Regional Development and Governance* Project. The two primary teaching aids : the video “Women’s Strength” (*Força das Mulheres*) in which rural women speak of the challenges and discrimination they have faced and their victories in overcoming these, and a visual-only booklet (due to low literacy rates) depicting the gender division of labor in the daily life of a farming family and how these might be transformed. The project also provided gender training to a subset of producer organization engaged in social enterprises.

In **Mexico**, the WBG is applying a range of instruments including lending, grants, technical assistance and carbon finance to improve forest landscape management. This programmatic approach supports Mexico’s Paris Agreement Nationally Determined Contribution (NDC) target of zero deforestation by 2030. The goal is to enhance the economic value of forests by creating jobs and income in forest landscapes, strengthen community forest enterprises, and foster competitiveness of the forestry sector. As part of the program, the WBG team conducted a qualitative study of the constraints that Mexican rural women face in getting involved in natural resource management (NRM) activities. The resulting report (Siegmann and Afif 2018) identified psychological and social barriers, including low access to information, aspiration scarcity, low self-efficacy, rigid social norms, and lack of role models. Based on these

findings, the team is designing an experiment to test outreach mechanisms and behaviorally framed messages to encourage women to take part in NRM activities.

Promoting Women’s Employment in Non-Traditional Sectors

The WBG has been promoting participation of women in social and economic opportunities that arise from construction and maintenance of rural roads. A recent qualitative study found that women who took part in this work in Argentina, Nicaragua, and Peru¹¹ enjoyed more income and greater control over it. The work broadened their networks to enable them to meet peers and access social support and information. It gave them new technical skills, and enhanced their self-esteem, confidence,

11 Peru Decentralized Rural Transport Project (2007-13) and Nicaragua Fourth and Fifth rural roads projects (2006-17).

and aspirations (Casabonne, Jimenez, and Muller 2016). Overall, helping women enter non-traditional work challenged entrenched social norms, an important step toward giving women an equal voice and role in society and the household. Upcoming rural roads projects in the region are applying these lessons to bring more women into their work teams.

In **Nicaragua**, the *Rural and Urban Access Improvement Project* (2017-22) seeks to reduce constraints to women's employment in rural road construction that a qualitative assessment identified (Casabonne, Jimenez, and Muller 2015), namely lack of childcare, lack of information on job opportunities, and exclusion from jobs perceived to be traditionally men's. Actions include (1) technical and gender-sensitization training to increase the diversity of women's occupations within the sector, leaving the choice of tasks open to them, (2) use of a gender-sensitive recruitment strategy to give women better access to information through such communication channels as community radio and fliers, and (3) piloting of childcare provision to women employed in roads construction.

In **Peru**, the *Support to the Subnational Transport Program* (2015-21) has conducted an in-depth analysis of key constraints on women's participation in road maintenance. The Ministry of Communication and Transport, in coordination with local governments, is designing common standards, practices, and strategies to promote hiring of women in rou-

tine road maintenance work. These strategies include (1) training and sensitizing for all actors (municipalities, the Provincial Road Institutes, companies and associations) on ways to provide equal opportunities for men and women, (2) incorporating gender-equal practices in the calls for hiring by road maintenance associations and companies, (3) using gender-inclusive language in all communications, and (4) providing incentives and awards to companies and associations that act to increase women's employment.

Addressing the “Care Agenda”

When children, the sick and disabled, and the elderly need care in Latin America, it is overwhelmingly female relatives who take on the job. This is one of the key constraints keeping women out of the labor market. In LAC, the WBG is stepping up research and operations to meet this challenge. The recently published joint IABD/WBG report “Cashing in on Education: Women, Childcare, and Prosperity in Latin America and the Caribbean” (Mateo Diaz and Rodriguez-Chamussy 2016) offers key insights into how to design and provide childcare so as to expand female participation in the labor force and aggregate economic productivity.

In **Chile**, the WBG provided technical assistance to inform the design and evaluation of the pilot phase of the government-funded National System for Social Care, *Chile Cuida*. The

program addresses two pressing social issues: (1) the high concentration of women among informal caregivers and its incompatibility with women's increasing participation in the labor market, and (2) the fragmented and insufficient supply of formal services targeted to the population groups most requiring care—young children, the elderly, and people with disabilities. Launched in 2015, Chile Cuida offers home care to poor older people and trains and employs women from these people's communities to provide these services. The services are projected for use in about 12 percent of Chil-

ean households, which according to a national survey have at least one person needing it (young children, elderly people, or people with disabilities). The program's first phase covered 12 municipalities. In 2017, the WBG evaluated that phase with an eye to strengthening scale-up. This work found success in establishing a well-coordinated program at the local level and meeting the care needs of the target population. The evaluation identified implementation bottlenecks and suggested improvements for identifying care providers and better targeting beneficiaries.

UFGE Funds Analysis on the Care in Colombia

In **Colombia**, with funding from the UFGE, the WBG completed analytical work to inform government efforts to improve its National Social Care System. Like many Latin American countries, Colombia faces an unprecedented aging of its population, creating the challenge of an increasing elderly population with fewer resources to manage the care they require. Additionally, the number of disabled people has also grown, resulting in an increased demand for care services of different types and strains on care-providers, both family members and formal providers. To better understand these challenges in the context of Colombia, the work included:

1. profiling of caregivers and households that could benefit from care services offered by a national program (demand assessment),
2. stocktaking of existing public programs and services (cash transfers, services, incentives) that address the needs of households with dependents (supply assessment), and
3. analysis of the employment-creation effect of expanding social care services.

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The research found that nearly 40 percent of the Colombian population depend on care due to their age and/or level of disability; the majority of caregivers – approximately 80 percent – are women; unpaid caregivers spend between 35 and 45 percent of their daily working time (6 hours out of 16 hours per day) providing home care or care specific to members of the household; between 32 and 45 percent of unpaid caregivers list a paid job outside of the home as their main activity; and provision of care happens mostly within the family. UFGF-funded activities provided key inputs for Colombia’s national dialogue on care policy and its impact on women’s agency and labor force participation. Importantly, the methodologies developed through the work – the demand assessment based on household-level data and the supply assessment based on qualitative methods – may be replicated elsewhere to design policies to adequately respond to the growing need for care services, while mitigating time-burden on household members, particularly women.

In **Brazil**, World Bank operations are helping expand early childhood education (ECE) through the *Recife SWAP Education and Public Management Program* (2012-18) and in **Uruguay** the *Improving the Quality of Initial and Primary Education Project* (2016-22). Dias and Rodriguez-Chamussy (2016) review experimen-

tal or rigorous quasi-experimental evaluations of childcare interventions, including ECE, on women’s labor force participation in LAC. Results indicate that women who are given access to subsidized childcare in the region have a two to 22 percent increase in probability of employment (Dias and Rodriguez-Chamussy 2016).

LACGIL: Optimizing Childcare Policy and Childcare Programs in LAC

Throughout Latin America, the LACGIL funds ongoing studies on childcare policies and programs in the region and their impact on women's economic empowerment. A collaborative research study among the LACGIL, the IFC Gender Secretariat, and the East Asia and Pacific Gender Innovation Lab (EAPGIL) seeks to analyze the case of **Chile**, Cambodia, and other countries where private-sector employers are legally required to support or provide childcare. This study helps understand the prerequisites for a successful provision of childcare arrangements and consists of three components: (i) financing: how to design effective mechanisms to distribute the costs among government, employers and beneficiaries; (ii) legislating: what policy design lessons can be drawn from successful childcare programs around the world; and (iii) ensuring take-up: which demand-side factors matter most. This study will provide lessons for designing different aspects of childcare policy and childcare programs in LAC and globally.

In **Honduras**, LACGIL – in collaboration with the Education, Health, and Social Protection and Jobs Global Practices and in partnership with the Early Learning Partnership Multi-Donor Trust Fund (ELP MDTF) – conducts a study to examine (i) the childcare needs of families with children in urban areas with higher employment opportunities for women and (ii) the provision of care services in these areas, with an emphasis on the availability, price, and quality. The study will map childcare programs and provision gaps in areas with higher employment opportunities for women. In doing so, the study seeks to improve the evidence base on the efficiency and effectiveness of policy design and implementation of different childcare provision models, and to increase gender equality in the labor market.

In **Mexico**, the LACGIL supports a study on childcare services, examining demand, supply and financing of childcare and its impact on female labor force participation. Specifically, the study produces ex-ante estimations of scenarios of interest for the provision and financing of childcare services in Mexico. One scenario is the proposed reform of Articles 201 and 202 of the Law of Social Security to broaden eligibility for childcare support to fathers (men) under the package of social security benefits that currently cover mothers only. The study aims to answer the question of how a legislative reform that guarantees childcare service access to fathers affects female labor participation.

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In **Uruguay**, the LACGIL, the UN Women, local academia, and the Uruguayan National Office of Social Security have been collaborating since June 2019 to identify, design, implement, and evaluate mechanisms that encourage fathers to take part-time, paid parental leave. In 2013, Uruguay implemented a law that grants the benefit of a fully paid, part-time parental leave to private sector workers, to be shared between mother and father. However, a national survey of care (2017) shows that only 4.5% of fathers take the benefit, while 69.6% of eligible mothers do. The main factors related to this behavior are (i) lack of information about the parental leave benefit; (ii) perceived financial costs associated with taking parental leave; and (iii) social norms dictating that childcare should be provided by the mother. Based on these findings, this study proposes a randomized experiment to evaluate the effect of behaviorally-informed messages designed to encourage fathers to opt for the benefit. The study will inform the design of gender equality policies in the workplace as well as the implementation of parental leave policies.

Reducing Women's Time Burden by Increasing Access to Energy

Modern energy services play a key role in facilitating access to such necessities as clean water, sanitation, and health care. They advance development by providing reliable and efficient lighting, heating, cooking, mechanical power, transport, and telecommunications. Because women, especially in rural areas, hold prime responsibility for the bulk of household work, access to clean and affordable energy facilitates use of household appliances, which directly reduces the time burden of this unpaid work and increases their time to engage in paid work. Furthermore, better access to electricity bene-

fits many of the home-based income-generating activities in which women engage.

In **Haiti**, the *Renewable Energy for All Project* (2017-23) and the *Modern Energy Services for All Project* (2017-23) are improving electricity connections in rural and peri-urban areas. This is done by scaling up on-grid investments in solar energy, deploying a range of off-grid electrification options, introducing pay-as-you-go models, which minimize upfront investment, and promoting, through leasing, the use of energy efficient time-saving appliances. All of these efforts support income-generating activities that many Haitian women carry out at home, such as producing fruit juice or ice cream, raising chickens for commercial markets, and selling bottled drinks from small shops in their homes. According to local women consulted during the

project's preparation, having electricity for refrigeration systems is a priority for income-generating activities. Women also mentioned that being able to charge cellphones at home would help greatly because they currently need to travel long distances to cell-phone charging booths, which charge fees. The energy projects are also helping integrate women micro-entrepreneurs into emerging off-grid electricity supply chains related to solar home systems, solar lanterns, and cell phone charging.

Facilitating Labor Market Transitions of Young Women and Men

Cognitive, socio-emotional, and technical skills are important for successful school-to-work transitions by young men and women. The WBG is helping LAC countries improve gender-equal access, quality, and relevance of skills and training opportunities, especially among vulnerable groups. Improving these skills—and employers' ability to find people who have them—can reduce unemployment, raise incomes, and improve standards of living.

LACGIL Tests Strategies to Increase Girls' and Boys' Motivation to Stay in School

In **Brazil**, the LACGIL supports a pilot intervention with the Promundo Institute and the Secretaria Municipal de Educação do Rio de Janeiro on the project “*Projetando Futuros* (Designing Futures)”. The program aims to address the high share of NEETs – youth out of school and out of work – in Brazil by stimulating aspirations of boys and girls and to assist them in transitioning from the school to the workplace. The program intervention includes the co-creation (teachers and secondary students) of a toolkit “Designing Futures” and the subsequent use of it by teachers in the classroom. The toolkit is meant to (i) provide a space for teachers and students to identify barriers preventing students from staying in school and (ii) build aspirations for the students to help them transition from school to the workplace. The toolkit opens with a diagnostic exercise to better understand students' needs and group characteristics. Subsequent activities and exercises are structured to identify family cycles of work and income, strengthen women's representation in various social spheres, discuss the gendered division of labor and its implications for different family members, address lacking motivation, reflect on one's sense of belonging,

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and establish life projects based on concrete goals and critical reflection on gender norms and aspirations. To equip students with skills to take action, the toolkit includes activities relative to discrimination in education and the labor market, resilience when looking for a job, learning from role models and where to find mentors (among others).

This project is informed by previous analytical work conducted by the World Bank. A complimentary study investigates if the participatory curriculum can increase girls' and boys' motivation to stay in secondary school.

In **Saint Vincent and the Grenadines**, the *Human Development Service Delivery Project* (2017-22) aims to expand and improve Technical Vocational Education and Training (TVET) for poor and unemployed persons. The project sets a target of 50 percent women participants and provides a childcare stipend to at least 400 parents of young children to help prevent school dropout of young mothers.

REMOVING BARRIERS TO WOMEN'S OWNERSHIP AND CONTROL OF PRODUCTIVE ASSETS

Women in LAC face gender disparities in access to and control over land and property, as well as other productive resources and services. If women cannot own property and land to use as collateral, they have difficulty obtaining credit.

The WBG supports efforts to provide land and property titles to women in state land adjudication programs and to expand access to capital and financial services by tailoring financial products to women customers.

Increasing Women's Land and Property Ownership through Joint Titling

When women own land, several crucial benefits accrue to them and their families. Having collateral allows women to obtain credit to buy key agricultural inputs, or make other investments to increase food production. Access to land can lift a woman's status and enhance her bargaining power in families and communities, boosting well-being at the household level. The WBG is helping to keep this trend going by supporting joint titling and registration in husbands' and wives' names in land administration projects.

In **Nicaragua**, the *Property Rights Strengthening Project* (2018-24) includes a gender strategy to promote issuance of titles jointly to couples as well as to female heads of households. The project is financing communication campaigns designed to raise women’s awareness of their property rights. Moreover, the project will provide training to land administration staff at the central and local levels on gender-equitable governance of land tenure and will produce technical manuals on gender equality in property rights and land titling.

Expanding Women’s Access to Financial Services

Financial inclusion makes it easier for women to obtain high-quality financial services. This is crucial to achieving inclusive growth. Women, especially poor ones, disproportionately face financial access barriers that prevent them from participating in the economy and improving their lives. The WBG is working to promote access to credit for women to help achieve gender equity and poverty reduction.

In **Mexico**, the *Expanding Rural Finance Project* (2015-20) is expanding availability of finance to underserved micro, small, and medium enterprises (MSMEs) in rural areas by establishing Participating Financial Intermediaries (PFIs). To date, 110 such rural bodies have received US\$123 million in credit lines from the Rural Financial Development Agency (*Financiera Nacional de Desarrollo Agropecuario, Rural, Forest-*

al y Pesquero, FND) to provide 80,000 loans to 75,000 rural MSMEs, with an average loan size of US\$1,500. Eighty-four percent of credit recipients are women, 12 percent are located in communities classified as marginalized or highly marginalized, and 5 percent are first-time borrowers (World Bank 2017a).

In addition, the *Savings and Credit Sector Consolidation and Financial Inclusion Project* (2011-17) aimed to deepen financial inclusion in underserved areas in Mexico. Two programs supported by the project, the Technical Assistance Program for Rural Microfinance (*Programa de Asistencia Técnica a las Microfinanzas Rurales—PATMIR*) and the Financial Inclusion Program (*Programa Integral de Inclusión Financiera—PROIFF*) had a strong focus on women. Under PATMIR, 604,037 women obtained links to financial services (58 percent of total new members in the program), while under PROIFF about 500,000 women (almost 50 percent of total beneficiaries) received a basic loan, and 670,000 (two thirds of total beneficiaries) contracted for a “programmed” deposit. Finally, 90 percent of the 1.8 million people who received financial education from the National Savings and Financial Services Bank (*Banco del Ahorro Nacional y Servicios Financieros -BANSEFI*) were women.

In **Argentina**, the *Access to Longer Term Finance for Micro, Small and Medium Enterprises (MSME) Project* (2016-21) has earmarked US\$1 million for lending to segments of MSMEs that

face difficulty obtaining long-term finance. These include enterprises that employ indigenous people or have them in their value chains; support work-life balance and shared social responsibility by men and women; provide daycare to dependents; treat men and wom-

en equally in income: and have women in their management team. The project provides a credit line intermediated by *Banco de Inversión y Comercio Exterior S.A. (BICE)* to participating financial institutions for on-lending to MSMEs.

UFGE Launches Initiatives to Expand Women's Access to Financial Services in LAC

A UFGE-supported study in the **Dominican Republic** explores whether traditional credit scoring models restrict women's access to formal credit and tests a new model to understand how other gender-related characteristics and behaviors can predict creditworthiness differently for women and men. The study employs machine learning and big data from mobile phones, mobile app usage, and mobile money transactions to generate new data points that may improve women's creditworthiness and grant them access to credit otherwise unavailable to them. The aim of the study is to generate strategies to close the gender credit gap in emerging markets for vulnerable segments of the population, particularly for those who traditionally have no formal credit history. The study is in collaboration with researchers from the University of California at Berkeley and Northwestern University, in partnership with the Asociación La Nacional de Ahorros y Préstamos (ALNAP), Innovations for Poverty Action (IPA) Dominican Republic and Uruguayan Fintech¹².

In **Panama**, the UFGE seeks to expand access to finance for rural indigenous women. In partnership with indigenous women's organizations, the WBG completed a diagnostic on demand and supply for economic empowerment programs inclusive of indigenous populations, and based on this diagnostic, designed a pilot intervention in six Indigenous communities. The pilot includes support under three pillars: (i) ecosystem training designed for indigenous women and other key stakeholders (husbands and community leaders);

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¹² The researchers gratefully acknowledge additional funding from the Digital Credit Observatory (Center for Effective Global Action and Bill & Melinda Gates Foundation), USAID, and Data2X (UN Foundation).

(ii) financial inclusion through the establishment of community banks and financial management training; and (iii) technical assistance for women's producer organizations within pilot communities. Inclusion of key stakeholders in training modules has proved so instrumental in women's inclusion that the implementing organization has revised its methodology in other communities where it works. Findings from the pilot aim to inform a productive development program that targets indigenous women in Panama.

ENHANCING WOMEN'S VOICE AND AGENCY

Agency is the freedom and ability of a woman to effectively choose her goals and make free decisions regarding her life plans. Agency takes many forms, such as control over resources (measured by ability to earn and control income), ability to move freely and have voice in society, influence policy and family formation, and have freedom from violence (World Bank 2012a and Klugman et al. 2014). A focus of the WBG's work in LAC has been to strengthen women's voice and participation in community affairs and prevent GBV.

Boosting Women's Voice and Participation at the Community Level

In **Bolivia**, the *Community Investment in Rural Areas Project (2011-19)*¹³ and the project's additional financing, includes a detailed gender action plan to ensure that women participate in general decision making and prioritization of sub-projects, small-scale construction to improve infrastructure such as irrigation systems, rural roads, fencing for livestock, domestic water supply, and electricity. During consultations, indigenous women indicated several constraints to participation in community activities: limited free time due to household responsibilities, social norms that confine women to

13 It includes two projects: BO PICAR Community Investment in Rural Areas (P107137) and BO Community Investment in Rural Areas Project Additional Financing (P154854)

the domestic sphere, perceptions that men are responsible for their communities and therefore make decisions, lack of self-esteem, and lack of knowledge on how to engage in community decision-making. The project provided training to about 660 women on how to identify community needs and prioritize projects to finance. Women's participation in these deliberations aims to build their skills and confidence to take up greater roles in community life. At the end of 2017, 39 percent of sub-projects in the communities had been prioritized and led by women (Charlier 2017).

In **Argentina**, the Qom Culture Route initiative, part of the Indigenous People's Plan under the *Argentina Norte Grande Road and Water Infrastructure Project* (2011-19), promoted a tourist and cultural corridor centered on Qom indigenous culture. By encouraging artistic production and engagement in cultural tourism, the project aimed to strengthen women's collective identity, and empower women in their role as custodians of Qom culture. Activities included construction of seven craftswomen community centers, training of women in organizational, productive, and life skills, mentorship and group formation, and creation of a network of seven women's associations along the cultural route. A qualitative study funded by UFGE found strong effects on women's agency (Casabonne, Jimenez, and Muller 2015). Based on these positive results, the experience is being adapted in another project financed by the *Norte Grande Road Infrastructure Project*

(2010-19) to benefit non-indigenous women in the Province of Catamarca. The *Northwestern Corridor Development Project* (2017-2023), meanwhile, has taken a similar approach. By strengthening youth and women's agency, it promotes economic development for indigenous women and youth to help counter unemployment and gender-based violence among these groups.

Preventing and Responding to Gender-Based Violence

Over the past five years, the WBG has intensified efforts in the region to prevent GBV and protect and assist its victims, helped by a conducive policy environment. LAC countries have established legal frameworks and national actions plans to combat GBV. The WBG is supporting these by strengthening institutional capacity and supporting awareness raising and innovative interventions in behavior change. For instance, as part of its transport projects, the WBG is also involved in establishing codes of conduct and other initiatives to reduce sexual harassment.

In **Peru**, the *Improving Performance of Non-Criminal Justice Services Project* (2019-2024) aims to ensure that women and children have full access to the legal system, especially in cases of sexual and physical violence. Through support of Alegria centers, which provide free legal, social and psychological support to low-income populations, the project will integrate

UFGE Adapts SASA! Methodology to Reduce GBV

The UFGE provided inputs to the *Safer Municipalities Project* (2012-18) in **Honduras**, which strengthen municipal capacity to respond to and prevent violence. The UFGE funded the adaptation of an innovative community-based violence prevention model, called SASA!¹⁴, to reduce intimate partner violence, which was included in the project's activities to improve local infrastructure and support services for victims of violence. The Government of Honduras and Raising Voices signed a memorandum of understanding to establish SASA! in the country, which was the first in Latin America to adopt the program. Key materials and tool kits have been translated into Spanish and adapted to the Honduran context.

In the state of Piauí, through the *Piauí Pillars of Growth and Social Inclusion Project* (2015-20), the WBG is supporting a newly created women's coordination body, helping it design, implement, and evaluate policies aimed at increasing women's empowerment and agency and preventing violence against women. In the context of this project, the UFGE financed a second adaptation of SASA! to the Brazilian context, resulting in a toolkit entitled *VAMOS!* The UFGE also piloted capacity-building workshops with government representatives from a variety of government agencies with a focus on women's policies and the use of the toolkit. The work will be implemented in 10 additional municipalities at the request of the government of Teresina under a technical assistance component of the *Piauí Service Delivery and Public Sector IPF*. Additionally, a South-South exchange, cofounded with Women, Business and the Law, featured UFGE work in Piauí during the visit of representatives of Lusophone African countries to learn about the implementation of Brazil's comprehensive VAW legislation, the Maria del Penha law.

actions under the National System of Specialized Justice for the protection and Punishment of Violence against Women to provide access to justice for women living in situations of gen-

der-based and family violence. More broadly, the project seeks to remedy discrimination for linguistic, cultural, social or gender reasons that create barriers to justice.

14 This intervention, developed and originally implemented in Uganda by the non-profit group Raising Voices, found in a follow-up survey that incidents of intimate partner physical violence in the previous 12 months were 52 percent lower among women who had received the intervention than among those who had not.

In **Brazil**, in the states of Bahia, Manaus, Piauí, Pernambuco, and in the cities of Teresina and Salvador, the WBG has supported policy actions to implement *Lei Maria da Penha*—the first Brazilian federal law, passed in 2006, to combat domestic violence against women. The law provides that local, state, and federal governments, together with the justice sector, must create mechanisms to prevent domestic and family violence against women. Past WBG engagement has included establishment of referral centers for female victims of violence,¹⁵ expansion of services to rural and remote areas through mobile units,¹⁶ communications campaigns to inform women of available services,¹⁷ and the creation of monitoring and evaluation systems to ensure better linkages between GBV-related data and service delivery mechanisms. Currently, the WBG supports municipal level work in the city of Teresina and Salvador. The *Teresina Enhancing Municipal Governance and Quality of Life Project* (2018-21) is funding an urban renewal investment that includes new water and sanitation infrastructure, a shoreline park, cycling paths, wider roads, and a theater. As part of objectives to lower municipal-level crime and violence, the project is supporting the Muni-

pal Secretary of Policies for Women to (1) prepare a diagnostic of violence against women in the city, (2) improve the Secretary’s strategic plan for the next four years and establish a monitoring and evaluation system for the plan, and (3) implement a project to empower and protect women by providing job training, raising public awareness about domestic violence, and giving psychological and judicial support to victims of violence. In the city of Salvador, the *Salvador Social Multi-Sector Service Delivery Project* (2017-22) is supporting development of a system to detect early warning signs of GBV and establish a referral process for GBV victims. Specifically, the project is financing preparation of an inventory of municipality agencies and services related to GBV and an integrated attention protocol to be used with GBV victims.

In **Ecuador**, the *First Inclusive and Sustainable Growth DPF* (2019-2021) identifies violence against women as a critical barrier to women’s economic opportunities. The DPL identifies reforms to increase access to formal jobs, especially among vulnerable segments of the populations, which include new laws and regulatory frameworks to prevent and eradicate violence against women. Through policies, plans and programs, the DPL seeks to transform socio-

15 *Bahia Socio Economic Development for Inclusive Growth Development Policy Loan* (2013-14) funded 27 referral centers in 21 municipalities, which included counseling, psychological and legal support to victims of violence.

16 *Second Bahia Development Policy Loan* (2014-16) expanded service coverage to victims of GBV in rural and remote areas. At the end of 2015, mobile units providing services and raising awareness on GBV assisted more than 5,000 women in 67 rural municipalities (IEG 2017). *Amazonas Modernizing Public Sector Management, Citizen Security, and Gender Policies Development Policy Loan* (2014-16) provided mobile units on buses and boats to target isolated communities. Between 2013 and 2015, community access expanded from two rural communities to 47 in Manaus (World Bank 2017b).

17 *Amazonas Modernizing Public Sector Management, Citizen Security, and Gender Policies Development Policy Loan* (2014-16)

cultural patterns and practices that normalize violence against women, and to provide care, protection and reparation of women victims of violence to ensure their safety and integrity and to resume their life, job and family activities. Through these efforts, the WBG seeks to promote a safer environment for women to life, study and work, and to formalize women's participation in the workforce.

The WBG transport sector is working to ensure large infrastructure projects include gender-specific consideration in design and implementation. In **Ecuador**, the *Quito Metro Line One Project* (2013-18) and the project's

additional financing (2018-2020) include gender-sensitive elements such as adequate lighting in platforms, stations, and surrounding areas, child-friendly access, and safe facilities. In addition, Metro trains will have gangways to link all cars in a train, which will allow passengers who feel unsafe to go to another car even while the train is moving. The project foresees a communications campaign to change behaviors and promote prevention and reporting of sexual harassment in public transport. Surveys to assess satisfaction level of Metro users will include specific questions on sexual harassment and mobility and classify responses by gender.

UFGE Pilots Strategy to Curtail Sexual Harassment in Public Transport in Mexico

In **Mexico**, the UFGE funded a pilot project *Hazme el Paro* (an informal way of saying “help” or “have my back”) to inform the *Urban Transport Transformation Program* (2010-19). The work included a qualitative study to identify sources of sexual harassment in public transportation in Mexico City, and developed a pilot to increase women's safety within the public transportation system. The pilot intervention included (1) a marketing campaign created precedent for a strong, united opposition to sexual harassment of women and provided transport passengers with strategies to intervene without putting themselves at risk, (2) a smartphone application to facilitate reporting, (3) awareness training for vehicle operators, police, and civil society groups on non-confrontational ways of stopping harassment in public transport, and (4) an evaluation of the program's effectiveness.

As part of WBG's work, various transport enterprises in LAC have taken actions to mitigate GBV-related risks linked to the influx of large numbers of workers into communities for infrastructure projects. In **Bolivia**, the *National Roads and Airport Infrastructure Project* (2011-18), the *Road Sector Capacity Development Project* (2015-22), and *Santa Cruz Road Corridor Connector Project* (2017-21) include a Code of Conduct for construction companies and their employees. It states zero tolerance for sexual harassment of women who live near construction sites, and includes periodic training for workers and managers about misconduct, penalties, and Law 384, which establishes a framework to combat violence against women in Bolivia. In addition, the *Santa Cruz Road Corridor Connector Project* (2017-21) includes measures to strengthen economic empowerment of indigenous women by improving the production, marketing, and commercialization capacities of women microentrepreneurs as an economic alternative to commercial sex work. The component is part of the Indigenous Peoples Plan (IPP) to prevent gender-based violence, unwanted pregnancies, and HIV/AIDS/STD, all of which can worsen in a community when workers arrive for construction jobs.

In **Brazil**, the *Tocantins Integrated Sustainable Regional Development Project* (2012-19) includes an initiative for high schools along the national highway BR-153 corridor. Local communities there are suffering from GBV and child abuse/exploitation, especially prostitu-

tion of girls, due to the increased number of truck drivers traveling the corridor. These communities also have high numbers of children and adolescents caught up in violence, bullying, and teenage pregnancy. The initiative includes (1) a diagnostic study which identified the root causes of social problems in six pilot schools and their communities through a series of group interviews, (2) training sessions on gender awareness and violence prevention for community citizens, school teachers, and officials at the state secretariat of education, (3) creation of training courses and teaching material on gender awareness for school teachers, (4) a referral exercise that mapped formal and informal services available to women and children survivors of violence, (5) a training plan for construction workers and a draft Code of Conduct on GBV and child abuse prevention based on the context of Brazil, (6) study of GBV and child abuse risks through interviews at a labor camp, and (7) an assessment of the effectiveness of the State government's current grievance redress mechanism concerning GBV and child abuse cases.

LACGIL Investigates Impacts of Violence on Women and Girls

The LACGIL currently supports two studies in LAC that seek to better understand the impact of various forms of violence on women and girls' economic empowerment. In **El Salvador**, the LACGIL, in partnership with the Development Research Group (DECHD), is conducting a study that aims to provide causal evidence of direct impacts of crime on girls and women's economic decisions, including human capital accumulation and employment. The research will evaluate the exposure of Salvadoran women and girls to crime, which is measured in two ways: (i) if they are direct victims, or (ii) if they are living or studying in a location with high intensity of violent crimes or in the gang-controlled territory. The study will utilize spatial and temporal variation of violent and gang-related crimes and the exogeneity of a crime reduction policy in El Salvador, made available through the construction of a unique data set of gangs-controlled territories and geo-code homicides committed in El Salvador during the 2005-2017 period, with specific information of victims and—in some cases—perpetuators. The study will contribute to the academic and policy literature on how crime exposure and its variation over time affects individuals' economic decisions, especially for those living in extremely violent contexts.

In **Brazil**, the LACGIL supports a study on violence against women and economic empowerment, to be completed in partnership with the School of Public Health, University of California, Berkeley and the University of Georgia. The study will investigate whether municipal characteristics predict a correlation between violence against women and economic empowerment. While existing research examines whether and how financial interventions (e.g. microfinance, conditional cash transfers, women's police stations) can impact violence against women (Perova and Reynolds 2017, Manser and Brown 1980), this study will use national administrative data (from Brazil's Ministry of Health) to understand whether changes in the gender wage gap brought by economic fluctuations in the wider economy influences rates of intimate partner violence, a phenomenon not examined in the context of developing countries.



A public faucet that serves 1000 families in el Alto, Bolivia
Video Still: Stephan Bachenheimer / World Bank



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Many residents of Delmas 32, a neighborhood in Haiti are beneficiaries of the PRODEPUR- Habitat project. Dominic Chavez / World Bank



