OVERVIEW OF KEY GENDER GAPS

Adolescent fertility in Panama is **7 times higher** than the average for high-income countries.

Young women are **8 percentage points more likely** than young men to be out of employment, not in education, or in training.

Boys are **5 percentage points less likely** than girls to complete lower secondary education.

Men are **3 percentage points more likely** than women to have vulnerable jobs.

43% of women have access to a financial account compared to 47% of men.
The indicators below align with the priority areas identified by the LAC Region Gender Action Plan (RGAP) FY21-FY25. The table shows comparable data for the most recent year (2015 to 2021)\(^1\) and trends for the available years starting from 2010.

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Panama

- Regional: LAC average using the latest country data point between 2015-2021.
- Structural: country’s income-level group average using the latest data point between 2015-2021.
- Aspirational: average of the top-5 countries on the Global Gender Gap Index 2022 (Iceland, Finland, Norway, New Zealand, and Sweden) using the latest country data point between 2015-2021.

<table>
<thead>
<tr>
<th>Topic</th>
<th>Indicator</th>
<th>Country</th>
<th>Regional</th>
<th>Structural (UMC)</th>
<th>Country trend vs. regional, structural, and aspirational peers</th>
<th>Country performance(^2)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Women in STEM</strong></td>
<td>Female share of graduates from Science, Technology, Engineering and Mathematics (STEM) programs, tertiary (%)</td>
<td>43.2</td>
<td>NA</td>
<td>NA</td>
<td>2010: 2015: 2020</td>
<td>No traffic light</td>
</tr>
<tr>
<td></td>
<td></td>
<td>[2016]</td>
<td>NA</td>
<td>NA</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>School-to-work transition</strong></td>
<td>Share of youth not in education, employment or training, female (% of female youth population ages 15-24)</td>
<td>23.0</td>
<td>27.1</td>
<td>11.9</td>
<td>2010: 2015: 2020</td>
<td>No traffic light</td>
</tr>
<tr>
<td></td>
<td></td>
<td>[2021]</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Share of youth not in education, employment or training, male (% of male youth population ages 15-24)</td>
<td>15.7</td>
<td>15.5</td>
<td>11.7</td>
<td>2010: 2015: 2020</td>
<td>Red</td>
</tr>
<tr>
<td></td>
<td></td>
<td>[2021]</td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>

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\(^1\) The Panamá Gender Landscape Brief shows additional indicators in endowments, economic opportunity, and voice and agency; Women, Business, and the Law indicators; and other key measures.

\(^2\) The scorecard shows the latest country data and compares country performance with its regional and structural peers in the same or similar year. The country’s performance is scored relative to the comparison groups using a Traffic Light System: green if the country performs better than the two comparison groups; yellow if the country fares better than one comparison group; red if both peers perform better than the country. No traffic light means that no comparisons can be made due to incomplete data.
<table>
<thead>
<tr>
<th>Topic</th>
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<th>Country</th>
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<th>Country performance²</th>
</tr>
</thead>
<tbody>
<tr>
<td>School dropout</td>
<td>Lower secondary completion rate, female (% of relevant age group)</td>
<td>72.6</td>
<td>82.9</td>
<td>95.1</td>
<td><img src="chart1.png" alt="Graph" /></td>
<td><img src="bar1.png" alt="Bar" /></td>
</tr>
<tr>
<td></td>
<td>Lower secondary completion rate, male (% of relevant age group)</td>
<td>67.3</td>
<td>77.9</td>
<td>93.9</td>
<td><img src="chart2.png" alt="Graph" /></td>
<td><img src="bar2.png" alt="Bar" /></td>
</tr>
<tr>
<td>Teenage pregnancy</td>
<td>Adolescent fertility rate (births per 1,000 women ages 15-19)</td>
<td>79.5</td>
<td>60.3</td>
<td>11.2</td>
<td><img src="chart3.png" alt="Graph" /></td>
<td><img src="bar3.png" alt="Bar" /></td>
</tr>
<tr>
<td>Violence against</td>
<td>Proportion of women subjected to physical and/or sexual violence in the</td>
<td>8.0**</td>
<td>NA</td>
<td>NA</td>
<td><img src="chart4.png" alt="Graph" /></td>
<td><img src="bar4.png" alt="Bar" /></td>
</tr>
<tr>
<td>women and girls</td>
<td>last 12 months (% of ever-partnered women ages 15-49)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>More and better jobs</td>
<td>Vulnerable (contributing family and own-account) employment, female (% of</td>
<td>34.7</td>
<td>33.7</td>
<td>7.9</td>
<td><img src="chart5.png" alt="Graph" /></td>
<td><img src="bar5.png" alt="Bar" /></td>
</tr>
<tr>
<td></td>
<td>female employment) (modeled ILO estimate)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Vulnerable (contributing family and own-account) employment, male (% of</td>
<td>37.3</td>
<td>33.4</td>
<td>10.0</td>
<td><img src="chart6.png" alt="Graph" /></td>
<td><img src="bar6.png" alt="Bar" /></td>
</tr>
<tr>
<td></td>
<td>male employment) (modeled ILO estimate)</td>
<td></td>
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</tbody>
</table>
### Regional Structural Aspirational

#### Panama

<table>
<thead>
<tr>
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<th>Country performance²</th>
</tr>
</thead>
<tbody>
<tr>
<td>Women entrepreneurs</td>
<td>Firms with female participation in ownership (% of firms)</td>
<td>NA</td>
<td>49.9</td>
<td>39.5</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ownership and control of productive assets</td>
<td>Account ownership at a financial institution or with a mobile-money-service provider, female (% of population ages 15+)</td>
<td>43.1 [2021]</td>
<td>70.1</td>
<td>96.7</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Account ownership at a financial institution or with a mobile-money-service provider, male (% of population ages 15+)</td>
<td>47.0 [2021]</td>
<td>77.0</td>
<td>96.0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Time spent on unpaid household work</td>
<td>Proportion of time spent on unpaid domestic and care work, female (% of 24 hour day)</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Proportion of time spent on unpaid domestic and care work, male (% of 24 hour day)</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Data points refer to latest data point available.

Sources: World Bank World Development Indicators (WDI) and World Bank Gender Statistics. **WHO estimates from the Global Database on the Prevalence of Violence Against Women refers to Intimate Partner Violence (physical and/or sexual) in the past year, women ages 15-49.**

LAC average: includes the 42 countries (all income levels) in Latin America and the Caribbean, as classified by The World Bank Group.

For FY23, income groups are defined according to 2022 gross national income (GNI) per capita (in USD), calculated using the World Bank Atlas method:

- HIC: High-income group aggregate; economies with a GNI per capita higher than $13,205
- UMC: Upper middle-income group aggregate; economies with a GNI per capita between $4,256 and $13,205.
- LMC: Lower middle-income group aggregate; economies with a GNI per capita between $1,086 and $4,255.
- LIC: Low-income group aggregate; economies with a GNI per capita of $1,085 or less.

NA refers to cases when the number is not available for the country or peer groups, which impacts the assessment of country performance.
### Women in STEM Fields

- Women are **underrepresented** in STEM graduate programs and careers.

#### Evidence-based solutions
- Address **gender biases** in teaching and build a ‘science identity’ for girls.
- Expose young girls to **female mentors** and role models in STEM.
- Fund female students and researchers through scholarships, postdocs, and internships to retain women in STEM careers.

Find more solutions and examples of WB-supported operations [here](#).

### School-to-Work Transition

- Young women are **more likely** than young men to be out of employment, not in education or training.

#### Evidence-based solutions
- Promote women’s participation in non-traditional skills training programs by subsidizing **attendance costs**.
- Supplement in-classroom training with **on-the-job internships**.
- Strengthen **labor intermediation** with local and private entities for better training and targeting of vulnerable women.

Find more solutions and examples of WB-supported operations [here](#).

### Boys’ School Dropout

- Fewer boys complete lower secondary school than girls.

#### Evidence-based solutions
- Inform boys on **wage returns** to secondary education to raise interest to stay in school.
- Offer **financial incentives** like CCT or vouchers conditional to school attendance and academic progress.
- Train teachers on how to identify at-risk students and offer remedial learning to those falling behind.

Find more solutions and examples of WB-supported operations [here](#).

### Teenage Pregnancy

- Girls from lower socio-economic status face higher risk of teenage pregnancy.

#### Evidence-based solutions
- Offer peer-to-peer sexual and reproductive health education.
- Include goal-setting and critical thinking activities in life skills trainings.
- Avoid teen mothers’ school dropout through **CCT programs**.

Find more solutions and examples of WB-supported operations [here](#).

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3 There are more gender gaps in LAC beyond the ones presented here. However, this scorecard focuses on the priority areas identified by the Regional Gender Action Plan FY21-FY25.
### Violence Against Women and Girls

On average, **1 in 3 women** are subjected to violence.

**Evidence-based solutions**

- Supplement economic empowerment programs with activities like [community activism](#) and [school-based interventions](#) to prevent dating violence.
- Create and ensure safe spaces in schools and [public transport](#).
- Develop intersectoral response as well as [phone and internet helplines](#) to improve the prevention and detection of gender-based violence.

Find more solutions and examples of WB-supported operations [here](#).

### More and Better Jobs

In most LAC countries, the average woman has a **vulnerable job**.

**Evidence-based solutions**

- Offer [certification](#) in non-traditional sectors, combined with on-the-job training.
- Guarantee [parental leave](#) and equal pay for equal work between men and women.
- Adopt workplace strategies that promote the recruitment of women such as quotas in short lists and [gender-inclusive language](#) in job postings.

Find more solutions and examples of WB-supported operations [here](#).

### Women Entrepreneurs

Women tend to segregate in **less profitable sectors**.

**Evidence-based solutions**

- Combine business training with increased women's access to [grants](#) and lending assistance.
- Match female entrepreneurs to [male role models](#) and mentors.
- Expand women's credit access using [alternative forms](#) of collateral.

Find more solutions and examples of WB-supported operations [here](#).

### Ownership and Control of Productive Assets

Women are **less likely** to own and control assets than men.

**Evidence-based solutions**

- Formalize [joint titling](#) and registration of property rights for female heads of households.
- Simplify procedures for women's access to [housing](#).
- Train land administration staff on [gender-equitable governance](#).

Find more solutions and examples of WB-supported operations [here](#).

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4 In countries with low levels of financial inclusion, the inability to own productive assets (e.g., land or housing) worsens the problem of limited access to collateral and, thus, credit, especially for women (Marysheva, 2022).
**Time spent on unpaid household work**

Women spend significantly more time on unpaid domestic and care work than men.

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**Evidence-based solutions**

- Expand the supply of good-quality childcare services that meet families' needs (location, times, ages served).
- Subsidize childcare services to increase mothers' labor participation and earnings.
- Complement maternity or parental leave policies with parenting guidance for fathers offered via virtual workshops and SMS messages.

Find more solutions and examples of WB-supported operations [here](#).

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**Gender data gaps**

Gender data are limited: often incomplete, methodologically inaccurate, or completely lacking.

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**Evidence-based solutions**

- Mainstream the adoption of [international best practices](#) in the production of gender data.
- Leverage existing engagements with National Statistical Offices [regionally](#).

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**COUNTRY RESOURCES**

**Legislative and regulatory framework**

- [Panama 2-pager of laws and regulations affecting women's economic opportunities](#) (2022)

**Gender strategic framework**

- [Panama Country Partnership Framework FY15-21 (2015)](#)
- [Panama Systematic Country Diagnostic (2015)](#)
- [Regional Gender Assessment – Towards Equal? Women in Central America (2018)](#)

**Country-specific data and analysis**

- [Stepping Up Women's STEM Careers in Infrastructure: Case Studies](#) (2020)
- [Informe Nacional de Avances sobre la Declaración y Plataforma de Acción de Beijing – Panamá, Instituto Nacional de la Mujer (2019)](#)
- [Situación de las Mujeres Afro, UNDP and INAMU (2020)](#)
- [VII Informe Nacional Clara González, Situación de la Mujer en Panamá 2014-2016, INAMU and UNDP (2019)](#)
- [Femicide Statistics – Public Ministry of Panama](#)
- [Panama Country Profile – Gender Equality Observatory, ECLAC](#)
- [Panama Fact Sheet – UN WOMEN](#)