

Breaking Barriers to Women's Economic Inclusion in Saint Lucia



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Executive Summary

his note aims to identify gendered barriers to economic inclusion in Saint Lucia, barriers that not only harm the well-being of girls and women but work against economic growth and poverty reduction generally. The note further aims to inform policy developments in this area. Its underlying analysis assumes that gender gaps in employment and entrepreneurship are explained by barriers related to gaps in the accumulation of human capital, especially health and education, the misallocation of talent, and limitations in access to productive assets, including finance and land ownership.

Saint Lucia is a small upper-middle-income Caribbean Island whose economy depends heavily on tourism. It is also prone to natural disasters, rendering its economy especially vulnerable to external shocks. Over the long term, the country faces a continuation of rapid ageing in its population structure. In the near term, the COVID-19 pandemic has had a substantial negative economic impact, reducing income for a majority of households engaged in family farming, fishing activities, and wage employment. It is estimated that poverty incidence grew by 40 percent during the first year of the pandemic, with a projected poverty decline in 2021 (Chen et al. 2021). Prepandemic poverty levels are expected to be achieved by 2024 (World Bank Macro Poverty Outlook 2022). All these challenges compound, and have been compounded by, the economic losses that stem from women's unequal access to the healthiest sectors of the job market and their general position of social disadvantage.

Saint Lucia has achieved exemplary success in girls' access to education and is characterized today by a high degree of gender parity, including not only enrolment rates, which are systematically higher among girls than boys at all levels, but in school attainment as well. Access to healthcare for girls and women is universal as well. The adolescent birth rate remains relatively low for

the region, another sign of significant progress made over the last decade, although there is still room for improvement.

The country presents some positive female labor market and entrepreneurship outcomes and trends as well that are atypical of the Latin America and Caribbean (LAC) region. For example, women are over-represented among waged employees, and tend to be present in larger numbers than men among both professional and clerical support positions across sectors. Women also make up the majority of lower- and middle-level managers in several sectors where most employees are men.

In the policy arena, Saint Lucia has made important progress toward building an adequate institutional and legal framework for the promotion of gender equality. A National Gender Equality Policy and Strategic Plan was being developed when the COVID-19 pandemic broke out. When it comes to laws affecting women's decisions to work, laws affecting women's pay, gender differences in property and inheritance, and laws affecting the size of a woman's pension, Saint Lucia has earned a perfect score in the corresponding indicators of the World Bank's Women, Business and the Law scorecard (2022).

Despite many areas of progress in access to health care, schooling, and labor market engagement, women in Saint Lucia remain disproportionately affected by poverty. Overall, labor force participation rates are lower among women (63.2 percent) than men (73.3 percent), and women's unemployment rates are higher as well. Some gender disparities are worst among the poorest and least educated: While women with no education had a workforce participation rate of only 19.4 percent, among men with no education participation was more than twice as high (52.5 percent). Men In Saint Lucia also earn significantly more—on average 27.4 percent more—than women, a gap that appears to be largely driven by discrimination.

And between 2006 and 2016, men's median earnings rose notably more than women's. Men are also more present in sectors with higher productivity, while the service industries attract a higher percentage of women.

Saint Lucian women are very active in entrepreneurship, the majority of business in the country being owned by women, but in common with other countries, these businesses are very small and have limited growth prospects. Two-thirds of micro-enterprises (employing five persons or less) are owned by women. Sector-wise, women-owned businesses operate primarily in the fields of accommodation and food services (tourism), education, and human health and social work.

Health challenges remain severe in several areas. The maternal mortality rate (117 deaths per 100,000 live births in 2017) remains relatively high when compared to the regional average. Mental health is also an area of special concern. Among adolescents, recent estimates are that 17 percent attempted suicide one or more times in the preceding 12 months, and girls (35 percent) were twice as likely as boys (16 percent) to consider attempting suicide.

Although up-to-date data on the incidence of gender-based violence are not available, violence against women is likely to be relatively high. The rate of violence against women by a partner or ex-partner was 419 per 100,000 and that of violence against girls was 1,268 per 100,000 girls in 2015, a year when only 1.21 percent of all the cases reported were effectively prosecuted. Nongovernmental organizations (NGOs) reported a surge in domestic violence cases in Saint Lucia during the country's mandatory COVID-19 shutdown.

Among the forces perpetuating women's poverty and unequal access to wealth are traditional gender norms and family-life expectations, which are still very present in society. In common with other Caribbean countries, fathers are often absent from the household, partly because of the level of consensual unions that tend to be more unstable than formal marriages. Two out of every five households in the country are headed by women. The absence of a partner is associated with a higher care burden for women who have dependent children, elderly or disabled dependents. In the public sphere, women remain underrepresented in decision making both in democratic governance and in the upper tiers of business management. Only 17 percent of parliamentary seats were held by women in Saint Lucia in 2020, compared to an average of 33 percent in the LAC region and 47 percent in Grenada.

Gender gaps in access to both financing and land ownership also persist in Saint Lucia. Up-to-date data and analysis on the financial inclusion of women is still required, but women entrepreneurs report having great difficulty accessing capital partly because of the lack of collateral. For rural populations, land is the most relevant productive asset, which supports both commercial agricultural production and food security for the many subsistence farmers. As of 2016, women were less likely than men to own land but dominated the low-paying jobs in the agro-processing sector.

Youth employment programs exist in Saint Lucia but their effectiveness is limited. They tend to be disjointed, underfunded, and misaligned with the labor market. Moreover, there is currently no government-provided service offering job brokering and work-preparedness activities for youth or the unemployed, such as national employment services.

Especially relevant gaps exist and deserve attention in the area of family policy. For example, publicly provided early childhood care and education is neither universally available, nor does it have the capacity to meet the care needs of working parents. As of 2018/19, only 23.4 percent of children under age four living in poor households were enrolled in early childhood education.

Access to formal social protection is weak for both men and women. More than 70 percent of the Saint Lucia population over age 60 are not covered for retirement pensions by the NIS, and coverage is especially inadequate among women. Even among women who are covered, the most common complaint among beneficiaries and especially single women is the inadequacy of benefits. The legislative and policy framework on GBV also remains incomplete. Saint Lucia lacks laws prohibiting this form of violence, nor are there laws prohibiting conciliation, mediation, or other extrajudicial methods to address violence.

Women in Saint Lucia are particularly vulnerable to disasters. They are generally more severely harmed than men by climate-change linked natural disasters such as floods and hurricanes, which represent a special risk to single-female-headed households due to these women's limited access to resources and property insurance. Women's economic participation has also been disproportionately affected by the COVID-19 pandemic and, most recently, by the consequences of the unfolding global food price crisis.

Recommendations for Policy and Action

This note recommends a set of policy objectives and suggested actions for Saint Lucia that fall under four thematic pillars, as follows.



Pillar A: Strengthen investments in young women's and men's human capital. Two objectives support this pillar: (1) Improve the health outcomes of women; and (2) Improve educational outcomes among boys and young men as well as early dropout among girls. To improve the health outcomes of women, two further goals are proposed: First, reduce the high incidence of maternal mortality, for example by obtaining up-to-date disaggregated data and conducting analyses on what is driving it; and second, by improving the mental health of young women (and men), including clarifying what lies behind the high incidence of suicidal ideation and attempts among this population. To improve educational outcomes among boys and young men and prevent early dropout due to pregnancy among girls, a key medium-term goal will be to encourage boys and vulnerable young men to continue their education beyond the primary and lower-secondary levels, for instance by offering economic incentives at the household level or considering programs focused on male role models for at-risk young men.



Pillar B: Improve access to economic opportunity by women and men. Three objectives support this pillar: (1) Increase the labor market inclusion of women and men; (2) Attain a better balance in the distribution of family responsibilities between men and women; and (3) Grant access to productive assets to women entrepreneurs. To increase women's and men's inclusion in the labor market, two further goals are worth pursuing. First, ease the transition of young men from school to work, for example by coordinating with employers and ensuring their employment promotion will be required. Second, reduce gender segregation into fields of study, deploying incentives, peer-support, mentorship and other measures to help girls continue choosing nontraditional fields of study such as those in STEM. To promote the attainment of a better balance in the distribution of family responsibilities between men and women, consider two lines of action: first, improve family policies, for example by establishing an adequate paid maternity leave of at least 14 weeks as well as paid leave for fathers and shared parental leave; and second, by expanding access to quality affordable childcare, especially among the most vulnerable families and children. Finally, to grant women entrepreneurs better access to productive assets, three further goals are proposed. First, expand women's access to capital and credit, for example through government-led financial solutions to support women-led firms such as grants, fee reductions, cash transfers, and loans on flexible terms. Second, ensure that women entrepreneurs have ownership and control over land on pair with men's, for example through legal provisions that are accompanied by actions aimed at strengthening institutional structures. Third, close the gender digital gap, through improved rural access to the Internet and associated devices, as well as through education and training.



Pillar C: Decrease the vulnerability of women (and men) to poverty. Two objectives support this pillar: (1) Offer women (and men) access to adequate safety nets; and (2) Tackle the gender dimensions of cross-sectional phenomena such as COVID-19 and disasters. To strengthen safety nets available to vulnerable women (and men), one quick fix may be to strengthen the gender responsiveness of existing social protection programs, while a second (or complementary) approach is to improve and expand formal social protection mechanisms available to both women and men. To tackle the gender dimensions of cross-sectional phenomena such as COVID-19 and disasters, include a gender angle in all disaster-risk management policies and institutions and in COVID-19 diagnosis and response, acknowledging the gender-differentiated impacts, and in all coping and adaptation mechanisms.



Pillar D: Improve the agency of women. Two objectives support this pillar: (1) Eradicate gender-based violence (GBV); and (2) Strengthen the capacity of institutions to promote gender equality. To eradicate GBV, three further goals should be pursued. First, improve GBV prevention and response systems, including establishing an adequate legal framework that also explicitly prohibits the use of extrajudicial methods to resolve these cases. Second, end child marriage and unions and related practices, again through the passage of laws. Third, leverage existing safety nets to prevent GBV (including child marriage). To strengthen the capacity of institutions to promote gender equality, two further goals should be pursued. First, continue developing the institutional machinery for gender equality, such as gender-responsive budgeting. Second, improve the availability of sex-disaggregated data and analysis, including the development of an adequate monitoring and evaluation agenda for specific gender policies.

Introduction

his note aims to identify gendered barriers to economic inclusion in Saint Lucia, in turn affecting growth and poverty reduction prospects, with the ultimate objective of informing policy developments in this area.1 For that purpose, an adaptation of the framework devised by Revenga and Dooley (2020) and the World Development Report 2012 will be used. This framework assumes that gender gaps in employment and entrepreneurship are explained by barriers related to gaps in the accumulation of human capital (health and education), the misallocation of talent (in connection with care responsibilities), and limitations in access to productive assets (including finance). The misallocation of talent is due to market and institutional failures, in the form of formal (laws) and informal institutions (social norms). The existing gaps are magnified by phenomena such as COVID-19 or climate change, as women and girls tend to bear the brunt of their negative impacts, in Saint Lucia and elsewhere.

Saint Lucia is a small upper-middle-income Caribbean Island nation with an economy that relies heavily on tourism, yet it is also prone to natural disasters. Like other small islands in the region, Saint Lucia is highly exposed to natural disasters of varying intensity and severity, including hurricanes, tropical storms, earthquakes, droughts, floods, and landslides. This vulnerability operates as a major risk to the country's economic prospects, especially affecting the agriculture, water and fisheries sectors (UN Women 2021a). In addition, two thirds of the country's GDP depend on the tourism sector, which makes its economy particularly vulnerable to external shocks. Indeed, the activity in the sector has stalled as a result of the COVID-19 pandemic and associated containment measures, which has translated into important economic losses over the last two years (World Bank 2020 and 2020a). Both climate-related hazards and the over-reliance on tourism have major gendered implications.

Figure 1. The analytical framework

Drivers of female employment and entrepreneurship



Accumulation of human capital

Accumulation of health and education and access to services among women and girls.



(Mis) allocation of talent

Associated with care responsibilities, and related to the prevalence of gaps in formal and informal institutions.

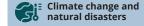


Access to assets

Limitations in access to finance, or land ownership.



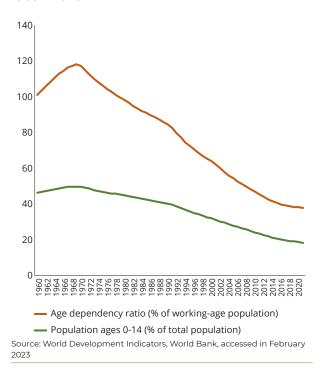
Differenciated economic impacts on women.



Women and girls bear the brunt of the negative effects.

¹ This note is part of a series of notes produced by the World Bank for Caribbean countries, specifically Dominica, Grenada, and Saint Lucia.

Figure 2. Demographic trends in Saint Lucia, 1960 – 2020



Long term, the country is facing a rapid population ageing process, which has important economic implications. The share that young people represent in the total population (183,629 inhabitants registered in 2020), has markedly decreased in the last decades, while the share of older people (above age 65) has substantially increased. This has led to an important increase in the dependency ratio (see Figure 2 below). Although the dependency ratio has so far declined given the share that the working age population represented with respect to dependents (children and older people), it is expected to increase in the future as the age composition of the population changes - towards a higher share of older people relative to working age population. As a late-dividend country, and in order to continue reaping the benefits of demographic change (in the form of the second demographic dividend) while beginning to prepare for ageing, Saint Lucia will need to sustain productivity growth. This would entail encouraging the labor force participation of both sexes, with a special focus on women, and designing cost-effective and sustainable systems for welfare and human development addressing childcare needs and support to the vulnerable older people (World Bank 2016).

COVID-19 has dealt a severe blow to the economy and to the well-being of families. Short term, the results of the two rounds of the COVID-19 High Frequency Phone Survey conducted in 2020 show substantial negative economic impacts in the country. The majority of households reported a reduction in total income, both from family farming and fishing activities and from wage employment. Around 28.4 percent of households were affected by job losses, while over one in two experienced food price increases. In the second round, one in four households reported having run out of money or other resources, with rural areas experiencing food insecurity (World Bank 2020a). Projections based on these results show that poverty incidence increased by 40 percent in the first round of the survey, while a decline of 10 percent was projected by the second round. Food insecurity appears to have become much more problematic among poorer households (Chen et al. 2021). This situation is likely to worsen with the unfolding commodity price crisis fueled by the Russian invasion of Ukraine.

Gender equality in economic participation offers a promising pathway back to recovery following the pandemic while dealing with the longer-term consequences of the demographic transition. Promoting gender equality in labor markets and access to assets has been associated with higher economic growth across countries (Woetzel et al. 2015; Aguirre et al. 2012; Cuberes & Teignier Baqué 2011), and with significant reductions in poverty and inequality, in particular in LAC (World Bank 2012). The enhanced status of women compared to men in societies, including for instance the prevention of extreme forms of discrimination such as gender-based violence (GBV), is also known to lead to higher investments and better health and educational outcomes for the next generation (Allendorf 2007; Andrabi et al. 2011). Moreover, as seen above, Saint Lucia's current demographic profile requires that women have access to economic opportunities on an equal footing with men.

Overview

aint Lucia presents some positive female labor market and entrepreneurship outcomes and trends that are atypical for the LAC region. On the one hand, women's employment appears to be in some ways of higher quality than that of men. Indeed, unlike what is observed in most LAC countries, women represent a lower share of the vulnerably employed and underemployed, part-time employed, and self-employed, while they are overrepresented among waged employees. In addition, women tend to be present in larger numbers than men among general management, professional, and clerical support positions across sectors. Women are also engaged in large numbers in entrepreneurial activities: 67 percent of all micro-enterprises are female owned.

Yet important challenges and gaps persist in women's access to economic opportunity. First, labor force participation rates are lower among women (63.2 percent of women compared to 73.3 percent of men were active in 2021), while unemployment rates are higher (the unemployment rate in 2022 was 18.9 percent among women compared to 15.1 percent among men). Men tend to be overrepresented among employers and in top management positions, while women are the majority of contributing family workers. Women still face important challenges to grow their businesses: Only around a third of businesses with more than five employees have female representation in their ownership, based on data from the World Bank's World Development Indicators (WDI). In addition, sector segregation persists, with women being largely engaged in lower-productivity activities both as employees and as business owners. Finally, men still earn significantly more than women, a gap that appears to be largely driven by discrimination (Leonce and Jackman 2022). Likely as a result of all the former, women in some age groups are more likely to experience poverty than men, while single-female-headed households with

Table 1. HCI and its components, 2020

	Saint Lucia		
	Boys	Girls	Overall
HCI	0.58	0.63	0.6
Survival to age 5	0.98	0.99	0.98
Expected years of school	12.5	12.9	12.7
Harmonized test scores	409	426	418
Learning-adjusted years of school	8.2	8.8	8.5
Adult survival rate	0.83	0.9	0.87
Not stunted rate	0.96	0.99	0.98

Source: Human Capital Index (HCI) released in September 2020

children are among the poorest in the country (Leonce and Jackman, 2022).

The trends observed in economic opportunity can be explained to some extent by those registered in education and health investments and outcomes among women and adolescents. Saint Lucia is particularly exemplary of how educational gaps have been closed over time: The small existing disparities in education today are to the advantage of girls, who outperform boys both in terms of quantity (years of education) and quality (test scores). It is therefore boys that lag behind in this area and require more attention. The country has also made good progress in granting access to maternal and sexual health services to women and adolescents. It must

be noted too that the Human Capital Index (HCI)² is higher among girls (at 0.63) than boys (0.58). This is explained by their better results across all components of the HCI (see Table 1). However, the maternal mortality rate and adolescent fertility rates remain relatively high when compared to the regional average, still undermining the accumulation of human capital and the economic prospects of the affected women as well as their families.

The misallocation of talent in connection to persistent discriminatory formal and informal institutions is also likely to contribute to the persistence of gaps in economic participation. Despite the positive outcomes in education, women in Saint Lucia continue to be disproportionately tasked with household and caregiving responsibilities, and they are systematically excluded from decision making in the public sphere. The most extreme expression of their limited agency is the likely persistence of gender-based violence, for instance in the form of (still) high child marriage, union or visiting relationship rates: Almost a guarter of all women ages 20-24 were married, in a union, or in a visiting relationship before they were 18 years old, according to UNICEF data for the year 2012, a relatively high rate. Important data and analytical gaps exist in the area of gender-based violence, social norms, and time use.

In addition, access to productive assets remains more limited among women than men. Saint Lucian women face special constraints in accessing relevant assets such

as finance and land, which remain important barriers for them to become entrepreneurs and grow or expand their businesses. Women in agriculture, for instance, are much less likely to hold the ownership of land than men. In addition, lack of access to finance has been identified as the main barrier to female-owned businesses. However, more up-to-date data and analysis on these gaps and how they affect women compared to men would be necessary to better understand these dynamics and effectively address the existing challenges.

The impact of climate-related hazards and economic shocks such as the crisis unleashed by the COVID-19 pandemic on women could be particularly large. As observed in other neighboring countries, natural and climate-related hazards pose particular risks for women, especially the most vulnerable, who in the face of such events would, for instance, be confronted with particular difficulties in building back their homes and resuming their business activities. The agricultural sector, the main contributor to GDP and a key source of employment for women in the country, has been greatly affected by extreme climate events in recent years. In addition, the existing evidence from St. Lucia and elsewhere indicates that women may have been particularly impacted by the crisis prompted by the COVID-19 pandemic and associated containment measures. Again, further data and analysis on the gender dimensions of both phenomena would be useful for the definition of adequate policy responses.

² The Human Capital Index (HCI) measures the human capital that a child born today can expect to attain by age 18, given the risks to poor health and poor education that prevail in the country where she lives. The methodology used to calculate it is described in World Bank (2018).

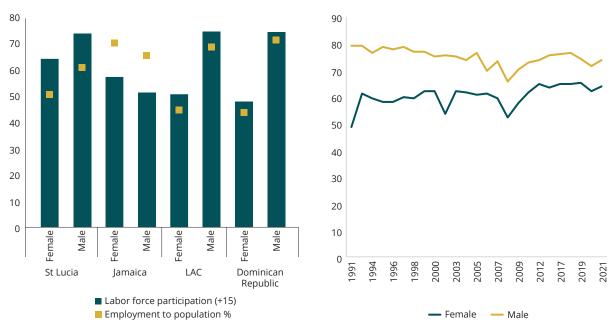
Access to economic opportunity by women compared to men in Saint Lucia

Ithough female labor force participation and employment are high by regional standards, they remain lower than those of men in Saint Lucia. As shown in Figure 3, 63.9 percent of women as compared to 73.6 percent of men were actively participating in the labor force in 2021, while the employment rate of women was 50.2 compared to 60.6 among men. The existing gender gap has been narrowing over the last decades, as the labor force participation and employment rates of women have increased while those of men have decreased. Indeed, female labor force participation (15+ years old) was 48.5 percent in 1991 compared to 78.9

percent among men, while the share of women 15+ who were employed was 47.8 percent in 1993 compared to 69.2 percent among men.

Different socio-demographic factors appear to be related to labor force participation for women. First, it must be noted that, based on the 2016 Survey of Living Conditions-Household Budgetary Survey - SLC-HBS, the differences in participation between men and women narrow in the 35-44 age group, an age when the reproductive role of women starts diminishing. Education also appears to play a role: While females with no education

Figure 3. Labor force participation and employment-to-population rates, by gender, 1991 – 2021



Source: World Development Indicators, World Bank, accessed in August 2022, national estimates.

Table 2. Employment status of women relative to men, 2022

	Female	Male
Unemployment (% of female/male labor force)	18.9	15.1
Unemployment, youth (% of female/male labor force ages 15-24)	35.9	41.8
Vulnerable employment (% of female/male employment)	18.9	27.8
Wage and salaried workers (% of female/male employment)	78.4	65.9
Self-employed (% of female/male employment)	21.6	34.2
Employers (% of female/male employment), modelled estimate	2.7	6.5
Part time employment (% of total female/male employment)	7.5	8.5
Contributing family workers (% of total female/male employment)	0.15	0.34
Youth not in education, employment or training (% of female/male youth population)	27.3	32.1

Source: World Bank World Development Indicators, accessed in June 2022.

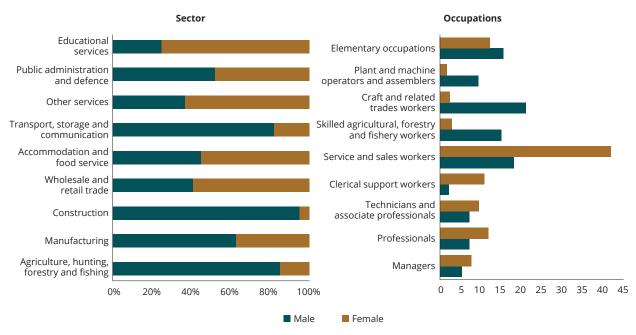
had a participation rate of only 19.4 percent, participation among males with no education, at 52.5 percent, was over twice as high. However, the differences in participation rates narrow with educational attainment. Age at marriage and at first birth also impacts women's participation in the labor market. Women from higher quintiles of income have their first child at a later age.

Saint Lucian women register higher unemployment rates than men. As Table 2 shows, the unemployment rate in 2022 was 18.9 percent among women compared to 15.1 percent among men. However, and interestingly, the opposite trend can be observed among youth: The unemployment rate is higher among men ages 15-24 than women in the same age group. Indeed, the share of NEETs (youth not in education, employment, or training) is also higher among men than women (32.1 Vis-a-vis 27.3 percent). This may be an indication of a generational change or just a temporary trend (ILO 2018). Either way, it deserves further attention. However, it must be noted that, when unemployed, women tend to stay out of employment for longer periods than men (ILO 2018).

Men are more present in higher productivity sectors and among employers, and less present among contributing family workers. Based on the 2016 SLC-HBS, men are overrepresented in the Agriculture, Hunting, Forestry and Fishing, Transport, Storage and Communication, and Construction sectors, while the service industries attracted a higher percentage of women, for instance in Accommodation and Food Service, Educational, and Public Services. In addition, men are more present than women among employers, which confirms that they tend to hold the more senior and economically independent positions, and less present among contributing family workers – which underlines the more important role of women in (likely small retail) family businesses (ILO 2018) (See Figure 4).

However, the quality of female employment appears to be high compared to that of men. Atypically, vulnerable employment, self-employment, and part-time employment are more common among Saint Lucian men than women. 2016 SLC-HBS data indicate that a higher percentage of women were involved as professionals, clerical support workers, and in sales and services, while men were more heavily involved as skilled agricultural workers, in craft and related trades, and in plant and machine operations (see Figure 4). Women are the majority of managers (at intermediate and lower levels, not the top level) in several sectors in which most employees are men. As an example, the sector in which the number of female managers most exceeds the number of male managers is transportation and storage, where there are more than 10 times as many female as male managers (ILO 2018).

Figure 4. Male and female distribution in employment by sector of activity and occupation, 2016



Source: 2016 Survey of Living Conditions-Household Budgetary Survey (SLC-HBS)

On the other hand, men tend to have much larger average incomes than women, especially at higher income levels.

The median earnings of men increased notably more than those of women between 2006 and 2016 (2016 SLC-HBS). Across occupations, education levels, and sectors, men systematically earn more than women (ILO 2018). Interestingly, income gaps to the advantage of men are especially relevant for the higher income brackets (above \$1000/month), where the share of men is higher than that of women. Conversely, at income levels below \$1000, where women are more present, the wage gap is minimal and leans to the advantage of women (see Figure 5). In addition, and by type of household, the second lowest average income among women and one of the largest gender gaps is observed in single-female-caregiver households.

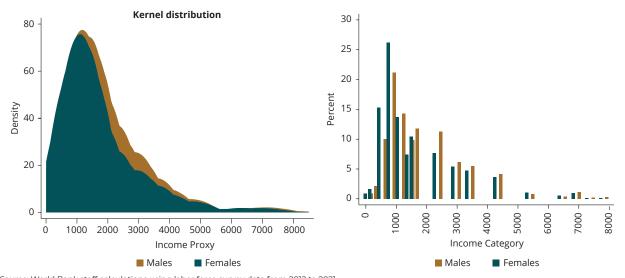
Indeed, and despite the positive progress in educational gaps, men make on average 27.4 percent more than women with equal qualifications. A recent study found that, while the explained component referring to the observable characteristics of workers is insignificant, the unexplained is significant. This suggests that discrimination may be at play. Moreover, after controlling for nonrandom selection bias, the size of the gap grew to 68.8 percent. While failing to attain university education results in significant income losses for both sexes, the implications are larger for women (Leonce and Jackman 2022).

Indeed, previous evidence indicates that, while education alone does not eliminate the gender wage gap except at the top level of education, it serves to reduce its size (ILO 2018).

Although women are the majority of business owners in Saint Lucia, most of these businesses are very small and have limited growth prospects (ILO 2018). The Caribbean has notably fewer female than male entrepreneurs, partly due to the prevalence of traditional gender roles that restrict female participation to reproductive and care roles and low-revenue economic sectors (ECLAC 2017). In Saint Lucia, too, men own most of the small and medium enterprises (ILO 2018). The share of firms with more than five employees with female participation in ownership, at 32 percent in 2010, was low compared to, for instance, 76 percent in Saint Vincent or the LAC average of 40.2 percent (WDI 2022). However, two-thirds of micro-enterprises (employing five persons or fewer) are owned by women (67 percent). These are characterized by their lack of growth or business expansion prospects, and low competitiveness and profitability due to the similarities among many of them and the reluctance of female owners to take risks (ECLAC 2016).

Female-owned small businesses tend to concentrate in certain industries. The female-owned businesses supported

Figure 5. Gender gaps by income level



Source: World Bank staff calculations using labor force survey data from 2012 to 2021.

Note: The proxy incomes were constructed using the monthly income brackets available. With the proxy, we estimated the approximated kernel density and graphed the distribution. For each income level in the x-axis, the difference in the cumulative probability can be thought of as the difference in probability to attain that level of income. The further to the right the distribution is, the higher the wages. Thus, men's wages are higher than women's in this case.

by the Small Enterprise Development Unit³ are mainly in services-accommodation and food services (tourism), education, and human health and social work, which is a reflection of the prevailing traditional gender roles and stereotypes (ECLAC 2016). The 2009 Enterprise Census found that there are more female than male own-account workers in agriculture, forestry and fishing (with a female–male ratio of 1.33) and accommodation and food services (with a ratio of 1.48). This may also reflect microenterprise development in areas such as small-scale farming, agricultural marketing, and food preparation. It may also account for women's enterprises in the tourism sector (ILO 2018).

Access to formal social protection remains more inadequate among women. Since more women than men are outside the labor force or unemployed, they tend to make fewer national insurance contributions than men. Thus, fewer of them are covered by benefits contingent on payment of these contributions, and instead they rely on noncontributory benefits to a greater extent than men. Over 70 percent of the Saint Lucia population aged 60-plus years, many of whom are women, are not covered for retirement pensions by the NIS. Therefore,

the Public Assistance Program (PAP) (see next section) is an important economic resource for many elderly people, particularly for women who work in lower-paying jobs and, on average, live longer than men (ILO 2018).

Likely as a result of all the above, Saint Lucian women appear to be disproportionately affected by poverty. Since 2006, there has been a consistent although slow decline in the poverty headcount,4 from 28.8 percent in 2006 to 25 percent in 2016 (Central Statistics Office, 2016). However, it has solely been driven by the fall in poverty rates among men, as during the period the female poverty rates did not change much (from 30.2 in 2006 to 30.4 percent in 2016) (Leonce & Jackman, 2022). The 2016 SLC-HBS shows that across all age groups the share of the working poor fell for men but not for women: Men registered a decline of -1.6 percent points compared to an increase of 0.7 among women. In addition, the overall poverty incidence is higher among women than men in the 10-20-year-old group, during the peak reproductive years (25-40 years old), and among some of the oldest age brackets (70-80 years old, 90-95 years old). Single female households with more than four children are among the poorest (Leonce and Jackman, 2022).

³ Established in 1994 by the Ministry of Commerce, Business Development, Investment and Consumer Affairs, it provides guidance and technical support to existing and prospective entrepreneurs.

⁴ The headcount poverty rate is calculated as the proportion of the population living in households with consumption per capita (or per equivalent single adult) less than or equal to the poverty line.

What drives female employment and entrepreneurship in Saint Lucia?

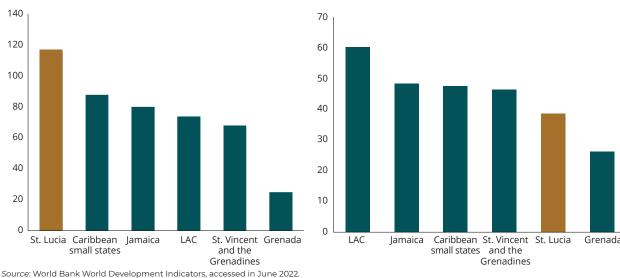
The quality of human capital

Maternal health appears to lag behind when compared to peer countries. At 117 deaths per 100,000 live births in 2017 (WDI), the maternal mortality rate–a key indicator of investments in female health–remains above the regional average and the rate registered in other Caribbean small states (see Figure 6). However, access to maternal services appears to be universal: Already by 2017, 100 percent of all deliveries were attended by skilled professionals, and in 2012 around 96.2 percent of women received

prenatal care in the country. However, these overall high levels may hide disparities across population groups. On the other hand, the adolescent birth rate, at 38.6 per 1,000 women aged 15–19 in 2020 remains relatively low. Significant progress has been made in this area over the last decade, although there is still room for improvement.

Mental health outcomes appear to be worse among young women in Saint Lucia. A recent study by UNICEF (UNICEF 2021) highlighted the concerningly high prevalence of mental health issues among youth in the country. Among adolescents ages 13-17, 26 percent

Figure 6. Maternal mortality and adolescent fertility rates, Saint Lucia and regional comparators, 2017 and 2020



120 **Enrolment rates, %** Completion rates. % 120 100 100 80 80 60 60 40 40 20 20 0 0

Female

Male

Tertiary

(% gross), 2020

Female

Primary (2020)

Figure 7. Educational enrollment and completion rates, by gender and level, 2018-2020

(% net), 2018 Source: World Development Indicators, World Bank, accessed in June 2022

Primary

Male

Female

Male

Secondary

(% net), 2018

Female

Female

Preprimary

(% gross), 2019

Male

seriously considered attempting suicide and 17 percent attempted suicide one or more times in the preceding 12 months. Girls (35 percent) were twice as likely as boys (16 percent) to consider attempting suicide. This pattern is similar among adolescents ages 16-17: Girls (20 percent) were also more likely than boys (13 percent) to have attempted suicide one or more times in the past 12 months (GSGS data). However, no substantial gender differences are found in alcohol use and abuse among adolescents, with more young men than women reporting that they had ever drunk to the extent of getting intoxicated, while the use of marijuana is also higher among boys than girls (UNICEF 2021).

However, men and boys tend to register poorer health outcomes than women and girls in Saint Lucia. Mortality rates, as in other countries, tend to be higher among men than women in the country: 183 per 1,000 male adults among men compared to 86 per 1,000 female adults among women in 2020 (UN World Population Prospects 2022). Mortality rates are also higher among male than female infants (24 versus 20 per 1,000 live births in 2020), and among under age five boys than girls (27 versus 20 per 1,000 live births for the same year) (UN Inter-agency Group for Child Mortality Estimation). Noncommunicable diseases are more prevalent as a cause of death among men than women: They accounted for 493 of deaths among men in 2015 compared to 390 deaths among women (WHO). This trend is also shown by the health components of the HCI, for which all results are higher among girls than boys: Rate of survival to age five (0.98 among boys compared to 0.99 among girls), rate of children not stunted (0.99 among girls and 0.96 among boys), and adult survival rate (0.9 among girls compared to 0.83 among boys).

Male

Female

Lower secondary (2019)

Male

Small gaps remain in educational outcomes, although in all cases to the advantage of girls. Saint Lucia, like other small Caribbean countries, is characterized by a high degree of parity in access to education. Enrolment rates are systematically higher among girls than boys at all levels (see Figure 7). The differences in completion rates—of around 10 percentage points both at the primary and lower-secondary levels—again in favor of girls, are even more evident. The share of children out of school is also higher among boys than girls: 5.9 percent among boys compared to only 0.58 percent among girls in 2020. Interestingly, among adolescents that trend reverses, with the share of those out of school being higher among girls than boys -9.52 compared to 8.7 percent in 2020 (WDI 2022). This is likely to be related to the societal roles assigned to girls as caregivers and to early family formation among them. As seen above, harmonized test scores are higher among girls than boys (426 compared to 409 based on the HCI calculations), as well as learning-adjusted years of schooling (LAYS) (8.8 compared to 8.2).

Higher levels of education are more relevant for women than for men to participate in the labor market and secure a job. The majority of those in the labor force with post-secondary and tertiary education are women, suggesting that for women, higher levels of education

can lead to greater levels of labor force participation (ILO 2018). Girls that fail to attain adequate secondary education are more likely to be unemployed than boys (Government of Saint Lucia 2019), while unemployment is lower among tertiary-educated women than men. These trends suggest that both secondary and tertiary education give women an employment advantage. This is especially the case for the younger generation (ILO 2018).

Misallocation of talent

Although Saint Lucia has made important progress in building an adequate institutional and legal framework for the promotion of gender equality, some relevant gaps remain. The country scores 83.8 out of 100 in the WBL 2022 ranking, higher than the LAC regional average of 80.4. When it comes to laws affecting women's decisions to work, laws affecting women's pay, laws affecting gender differences in property and inheritance, and laws affecting the size of a woman's pension, Saint Lucia gets a perfect score (WBL 2022).5 However, and at the same time, in the areas of constraints on freedom of movement and marriage, laws affecting women's work after having children, and constraints on women starting and running a business, room for improvement exists. One of the lowest scores for Saint Lucia is on the indicator measuring laws affecting women's work after having children (40) (WBL 2022) (See Figure 8).

A recent assessment of youth employment programs in Saint Lucia found important constraints to the effectiveness of these to ease the transition of young men (and women) into work. These challenges included: (1) the disjointedness of programs and the lack of a centralized body to coordinate and manage them effectively; (2)

capacity constraints, primarily linked to funding, which hindered the ability to reach enough youth; and (3) misalignment between the skills demanded by the labor market and those offered in programs. Indeed, despite Saint Lucia's main growth sectors and emerging sectors being identified as tourism, construction, manufacturing, "edu-business," alternative energy, and the creative industries, very few if any interventions sought to prepare youth for careers in these fields—further contributing to the common mismatch between the skills demanded by employers and those supplied in the labor market. In addition, there is currently no government-provided service offering job brokering or work-preparedness activities for youth or the unemployed, more broadly, and private channels are limited (ILO 2020a). Regarding programs for vulnerable youth, interventions also appear to be in need of better coordination and management to minimize duplication and to ensure effective targeting. Further efforts are required to rehabilitate these youth by promoting their employment, including via entrepreneurship, acknowledging the additional challenges that they are likely to face in an already tight and competitive job market (ILO 2020a).

Family policies including maternity, paternity, and parental leaves and quality childcare provision are key for gender equality in labor markets. Maternity, paternity, and parental leave policies play a significant role in ensuring financial protection at the time of pregnancy, childbirth, and child raising, and in promoting gender equality – by enabling women to continue their careers when they become parents. They are also key to supporting the health and early development of children (World Bank 2019; UNICEF 2020). International evidence also indicates that paternity and shared parental leaves with some embedded incentives (such as quotas for fathers) are the most effective to rebalance the distribution of childcare responsibilities between mothers and fathers,

Figure 8. Scores for Women, Business and the Law in Saint Lucia, 2022

Grenada - Scores for Women, Business and the Law 2021



Source: WBL 2022

⁵ https://wbl.worldbank.org/content/dam/documents/wbl/2022/snapshots/St-lucia.pdf

preventing discrimination. There is also evidence from different countries that access to quality childcare can significantly benefit women's labor market participation, increase household's earnings, and bring strong economic value to the entire society and economy. In any case, family policies need to prioritize the well-being of children.

There is a need to move toward a care society and economy that adequately recognize the value of care work in Saint Lucia. Despite care work being fundamental in our societies, as proven during the COVID-19 pandemic, the burden of it, in the form of both formal but especially informal work, falls on women and girls globally, in the Caribbean and in Saint Lucia. This operates as a fundamental barrier to the economic inclusion of women on an equal footing with men and generally makes them more vulnerable to economic dependency and poverty. It is therefore crucial that this type of work becomes adequately acknowledged and rewarded. For that purpose, services and public policies that can better redistribute some of the care burden between women and men need to be put into place. These include, fundamentally, paid maternal, paternal, and parental leaves, early childhood care and education (ECE) services, and older-people care.

Especially relevant gaps exist and deserve attention in the area of family policy in Saint Lucia. First, the country does not have in place the minimum 14 weeks of maternity leave established in ILO Convention No. 183 – which has not been ratified. Only a maternity leave of 13 weeks is mandated by the Labor Act, and it applies only to women who have been employed on a continuous basis for eighteen months or more. Moreover, the law does not set a period of paternity or shared parental leave, ignoring the role of fathers in child raising (ILO 2018).

Moreover, important gaps remain in early childhood care and education provision. Over the past few decades, the Government of Saint Lucia has adopted policies aimed at facilitating affordable childcare and preschool for children under the age of five (UN Women 2022). However, publicly provided early childhood care and education is neither universally available, nor does it have the capacity to meet the care needs of working parents – who often work outside of the opening hours of these facilities. (ILO 2018). In the academic year 2018/2019, only 23.4 per cent of children aged 0-4, living in poor households were enrolled in an early childhood education (ECE)

program. Private childcare and preschool services exist in Saint Lucia, but are unaffordable to low-income and poor families (UN Women 2022). Only a fifth of people in the services sector surveyed in 2016 stated that government after-school or daycare services were in close proximity to their place of work (ILO 2018). Generally, women living on lower incomes in the Caribbean obtain childcare support from either friends or female family members, or else through "child-shifting" (ILO 2018). The small share of people working fewer than 48 hours per week also suggests that part-time options are limited in the country (ILO 2018).

Access to social protection also remains limited, especially for the most vulnerable. The main social assistance program in the country is the Public Assistance Program (PAP), initiated by the 1968 Public Assistance Act. According to this act, the PAP is expected to provide direct financial support to needy persons. On a monthly basis, a representative from the household receives a cash allowance, which varies depending on number of members of the household. More than half of beneficiaries of the program are women. The most common complaint among beneficiaries and especially single women is the inadequacy of benefits. With the development and launch of the 2015 National Social Protection Policy (NSPP), the policy environment of PAP significantly improved, as the NSPP gave clear priority to women and children and highlighted the importance of addressing their unique needs (UN Women 2016). The Ministry of Equity, Social Justice, Local Government and Empowerment (MOEQ) is currently finalizing a graduation strategy from poverty and the PAP, which aims to connect current beneficiaries to complementary interventions to get them out of poverty (and transition them out of social assistance). An updated social protection policy is also in the approval process.

In the last years, the Government of Saint Lucia has made relevant efforts to strengthen the institutional framework for gender equality. Up until recently, the Division of Gender Relations, the entity in charge of gender equality within the former Ministry of Education, Innovation, Gender Relations and Sustainable Development, lacked a national gender policy and focal points across sectors and agencies, and the country's policies did not undergo rigorous gender analysis (Ranjitsingh 2016). The gender agenda failed for years to garner the support of the Ministry of Finance, which kept it on the fringes (Stuart

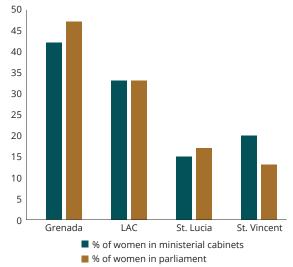
⁶ A phenomenon by which children are moved to live in another household.

2016). The lack of a holistic and consistent approach to gender mainstreaming was identified as a barrier to Saint Lucia's inclusive growth, contributing to inconsistencies experienced by employees across different sectors (Chaitoo, Allen, & Hustler 2016). In 2019, a public gender mainstreaming project was implemented, and different focal points were named from various departments,⁷ a preliminary step toward setting focal points across sectors. A National Gender Equality Policy and Strategic Plan was under development at the onset of the COVID-19 pandemic, based on a consultation and assessment of the status of the national mechanism and enabling environment for gender equality.⁸ Today, the gender equality agenda falls under the Ministry of Public Service, Home Affairs, Labor and Gender Affairs.

There is evidence that traditional gender norms are still very present in society. The prevailing social norms in the Saint Lucian society are of a patriarchal nature. However, women are often the only head of household, while men are not involved in or are entirely absent from it. Indeed, households in Saint Lucia are headed by females in two out of every five cases (LCS 2016). It is likely that the gender gaps in labor force participation and employment can be partly explained by greater time allocation to reproductive tasks by women than by men. Indeed, the burden of domestic chores is primarily shouldered by Saint Lucian women, preventing them from engaging fully in the formal sector. The higher rate of underemployment among men may indicate that they have more available time as a result of a lower level of involvement than women in reproductive work (ILO 2018). Stuart estimates that unpaid work in the home contributes up to 39 percent of a country's GDP. Policy makers have not placed any monetary value on reproductive work, putting women who engage in this work at a disadvantage (Stuart 2016). More data and analysis on the issue of gender norms and roles, including on time use, is necessary in the Saint Lucian context.

Women remain underrepresented in decision making both in the public and private spheres. Only 15 percent of all ministerial positions were held by women in 2019, far below the average of 33 percent in LAC, and the data registered by other peer countries. Moreover, only 17 percent of parliamentary seats were held by women in

Figure 9. Female representation in politics, Saint Lucia and comparators



Source: World Development Indicators, World Bank, accessed in June 2022.

Saint Lucia compared to an average of 33 percent in LAC and 47 percent in Grenada (see Figure 9). With regard to the private sector, although women have made it to the middle and higher ranks of business management, it is men that still dominate at the top level (ILO 2018).

The data indicate that although women have made it to the middle and higher ranks of business management, it is men that still dominate at the top level (ILO 2018). A recent survey found that 28 percent compared to a sub-regional median of 30 percent of women were present in companies at junior management in Saint Lucia, 25 compared to 30 in the region at middle management, 32 compared to 30 percent at senior management and 18 compared to 10 percent at the top executive level (ILO 2017) (see Table 3).

Although comparable and up-to-date data on the incidence of gender-based violence (GBV) are unavailable, the phenomenon is likely widespread in the country. That is especially the case with regard to sexual violence against women, as reported by various official and specialized sources over time (Ranjitsingh 2016; US Department of State 2021; UNFPA 2020; ECLAC 2016).9 According to data from the Division of Human Services

⁷ Including the Central Statistical Office, Health, Sustainable Development, External Affairs, Economic Development and Ministry of Equity.

⁸ https://thevoiceslu.com/2020/08/the-gender-agenda/

⁹ Recent studies conducted in Grenada, Guyana, Jamaica, Suriname, and Trinidad and Tobago indicate that 27-40 percent of women reported having experienced violence at the hands of their partners.

and Family Affairs, the rate of violence against women by a partner or ex-partner was 419 per 100,000 in 2015, while that of violence against girls was 1,268 per 100,000 girls (UNFPA 2020). Roungement (the practice of parents accepting monetary compensation to settle rape and sexual assault cases out of court) has been reported to be still in use in the country, despite being prohibited by law (US Department of State 2021). Anecdotal evidence suggests that parents often do not report these cases due to fear of retaliation, the length of judiciary processes and the stigma associated with them. The COVID-19 pandemic and associated lockdown measures have likely made things worse, as evidence across countries shows (de Paz et al. 2021). NGOs reported a surge in domestic violence cases in Saint Lucia during the country's mandatory COVID-19 shutdown.

GBV bears large costs not only for women and their children, but for the entire society. GBV leads to large losses in terms of education, employment, and civic life for the women who experience it. There is evidence from various countries that episodes of GBV force women to lose time from paid work and therefore negatively affect businesses through reduced productivity, absenteeism, and increased leave and sick days, as well as victims exiting the workforce (ILO 2020; IFC 2021). Children also suffer, both directly and indirectly, the consequences of GBV in the family (UNICEF 2021). Overall, this phenomenon is highly costly to societies. The economic costs of lost productivity due to domestic violence conservatively range from 1.2 to 2 percent of GDP across countries (World Bank 2013).

The legislative and policy framework on GBV remains incomplete. Saint Lucia is lacking specific legislation on GBV. Although women and girls are granted protection against violence in the Domestic Violence Act and the Criminal Code, none of these instruments specifies the criminalization of violence against women. Femicide is not incorporated into the national legislation of Saint Lucia. In addition, there is no legislation prohibiting conciliation, mediation, or other extrajudicial methods to address violence. Saint Lucia does not have a national plan to address GBV. In addition, only 1.21 percent of all the cases reported in 2015 were effectively prosecuted (UNFPA 2020).

The Government has deployed some efforts to provide an adequate response to GBV, but important gaps remain. Shelters, a hotline, police training, and detailed national policies for managing domestic violence have

Table 3. Share (percent) of women managers in the Caribbean, by country and management level, 2017

	Junior	Middle	Senior	Тор
Antigua and Barbuda	37	38	45	25
Bahamas	45	25	25	10
Barbados	25	23	20	2
Belize	21	20	27	6
Dominica	2	23	50	13
Grenada	32	50	40	20
Guyana	28	25	26	20
Jamaica	50	50	40	33
Saint Kitts and Nevis	14	4	0	0
Saint Lucia	28	25	32	18
Saint Vincent and the Grenadines	24	17	11	4
Suriname	30	30	25	10
Trinidad and Tobago	37	50	33	20
Sub-regional median	30	30	30	10

Source: ILO 2017

been made available. The Department of Gender Relations operates a residential facility for victims of domestic abuse, the Women's Support Center. However, NGOs reported that challenges facing victims of abuse included a lack of adequate shelters, an extensive court case backlog, a lack of capacity to prosecute, the lack of technical resources at the forensic laboratory, unfriendly social services agencies, and insufficient victim assistance training for police officers. The Saint Lucia Crisis Center, an NGO, continued to receive monthly government assistance and maintained a facility for female victims of domestic violence and their children and a hotline for support, but it reported that funding was insufficient to meet the needs of all survivors seeking assistance. The police also faced problems such as lack of transportation, which at times prevented them from responding to calls in a timely manner (US Department of State 2021).

The incidence of child marriage is high, with important costs for girls, their families, and the Saint Lucian economy. Almost a quarter of women ages 20-24 were married, in a union or in a visiting relationship before age 18 as of 2012. This rate is above those registered in other peer countries for which data is available, such as Jamaica (9 percent in 2011) or Trinidad and Tobago (11 percent in 2011), but within the regional average (1 in 4 girls under 18 overall in 2012) (UNICEF, 2022; World Bank WDI). 10 Although the legal minimum age for marriage is 18 for men and women, exceptions (between 16 and 18 years old) are allowed with parental consent. Child brides are at greater risk of having poor health outcomes, dropping out of school, earning less income over their lifetime, and living in poverty compared to girls that marry at later ages (World Bank 2017). Additionally, these girls are more likely to be victims of intimate partner violence and experience restricted physical mobility.

Limitations in access to productive assets and finance

Gender gaps in access to finance persist in Saint Lucia. The lack of adequate access to finance has been highlighted as a major constraint for female entrepreneurs in the Caribbean region. Women's access to finance remains limited to the informal or semi-informal sector, and mostly involves small amounts, which restrict growth. The concentration of women in crowded and less productive sectors of the economy that are linked to the household also constrains their access to finance, as they are not generally attractive to commercial financial institutions. The 2010 Enterprise Survey (the last one available) indeed identifies access to finance as the most important barrier to businesses owned by women (and the second most important among male-owned businesses) (World Bank 2015). This is also the case in Saint Lucia, where women face challenges in accessing finance and with regard to knowledge of systems for registering and running businesses. As indicated by the ILO assessment, while they have generally accessed microfinance opportunities there is a need for gender sensitivity and options for proving creditworthiness in the full range of financial institutions (ILO 2018). Up-to-date data and analysis on the financial inclusion of women in Saint Lucia are required.

Land is a very relevant asset for rural populations. Agriculture is a key source of employment, especially among low skilled workers. For rural populations, land is the most relevant productive asset, one that supports agricultural production and provides food security. Indeed, higher levels of land security are associated with higher investments and productivity in agriculture, while land rights for women are correlated with higher well-being for them and their families (FAO 2018). Indeed, legal titles to land or other property are a prerequisite as collateral for most financial credit institutions to approve agricultural credit. Access to credit, in turn, is necessary to modernize production and increase the productivity of crops. This can have important repercussions for GDP growth. Closing gender gaps in agricultural productivity could entail an increase in agricultural output in developing countries by 2.5 to 4 percent (World Bank 2012). Owning assets, especially land (the primary means of production in agriculture), is also an important leverage point for empowerment in climate risk financing and insurance (Caribbean Policy Development Center 2021).

Gender inequalities persist in the agricultural sector, as women face high barriers to access productive inputs and assets. The Agricultural Census of 2007-2008 showed that 29.7 percent of those responsible for the rural exploitation of property in Saint Lucia were women, almost at par with Jamaica (30.2 percent) and much above the shares observed in Trinidad y Tobago (14.7 percent) or Belice (8.1 percent). The 2016 CDB Gender Assessment (Caribbean Development Bank 2016) found that women were less likely to own land than men but dominated the agro-processing sector. It was found that prospects for expansion and sales were obstructed by the lack of standardization and certification, partly because most goods were produced in private homes (Ranjitsingh 2016). A gender digital divide especially affecting women in the rural sector is also likely to exist in the country, given evidence from other LAC countries (IADB 2022). This is particularly relevant given the potential role of e-commerce for women entrepreneurs to circumvent obstacles related to care, access to markets, and gender norms (Rubiano Matulevich and Iavocone 2021). Up-todate data and analysis on access to productive assets would be important to better understand the barriers and dynamics at play in Saint Lucia.

¹⁰ https://www.unicef.org/lac/media/8256/file/Profile%20of%20Child%20Marriage%20in%20LAC.pdf

Cross-cutting phenomena

omen's economic participation has been disproportionately affected by the COVID-19 pandemic (de Paz, Gaddis & Muller 2021). A growing body of new data confirms that more women than men have globally shouldered a larger share of the negative economic impacts of COVID-19 and lost their income-generating activities due to the COVID-19 pandemic (e.g., Center on Gender Equity and Health 2020; Bundervoet et al. 2021; Cucagna & Romero 2021; Kugler et al. 2021). The COVID-19 pandemic has also led to increased hours of unpaid domestic work performed by women and raised the incidence rates of GBV, including IPV and child marriage (Cookson et al. 2020; Gibbons et al. 2020; UNICEF 2021c). The existing evidence and projections of impacts indicate that women in Saint Lucia have been particularly affected by the negative implications of the crisis (see UNDP 2020 and UN Women 2021). However, the existing surveys have not yet obtained sex-disaggregated data.

Women from Saint Lucia also appear to be generally more affected by natural disasters and climate change than men. Flooding represents a special risk to single female headed households with poor housing and insufficient resources to build back better. In addition, women and girls are more vulnerable to water-borne diseases due to their roles within the household. Hurricanes and tropical storms pose special risks for women living in female headed households due to their limited access to

resources and insurance for hazard-proofing their properties. In addition, women, who make up the majority of market vendors, are unable to generate an income in the aftermath of such disasters. Because they have limited access to finance – with the exception of microfinance – and insurance, the possibilities for recovering their businesses are more constrained (UN Women 2021a). Across the region, women from the lower-income brackets also have more limited access to smart phones and weather system apps being used by service providers in early warning and communication systems. Another gender-related implication is reduced access to health facilities and supplies (UN Women 2021b).

Women are also likely to disproportionately suffer the consequences of the unfolding food price crisis. The Russian invasion of Ukraine has worsened an ongoing increase in the price of commodities and energy, and ultimately basic foods, that is expected to have major repercussions across developing countries. The negative impacts of this trend are likely to be taken on to a large extent by the most vulnerable, including poor women and girls. As an example, the 2007-08 food price crisis and a second price spike in 2010-11 had devastating impacts on the world's poorest people, deepening their poverty and seriously undermining their right to food. Smallholder farmers and women (60 percent of the world's chronically hungry people in 2009) were disproportionately affected (OXFAM 2019).

Conclusions and policy recommendations

Based on the analysis presented in this note, the following priority gaps can be identified.

- · Like other countries in the sub-region, Saint Lucia is a somewhat atypical country in the LAC region with regard to the status of women relative to that of men in certain important areas, including education and, to a lesser extent, employment and entrepreneurship. Women and girls outperform men and boys in educational outcomes, both from the quantity (years) and quality (test scores) perspectives. They also show relatively high labor force participation and employment rates, own many of the microbusinesses, and represent a minority among vulnerable, underemployed, self-employed, and part-time workers as well as a majority of wage employees. Unemployment rates and the share of NEETs are also higher among young males than females. Gaining a better understanding of what explains these trends would be important in order to inform efforts elsewhere in the region, and to close the existing gaps affecting men and boys.
- However, it must also be noted that important gender gaps to the detriment of women remain and require attention. Concerning human capital accumulation, maternal mortality continues to be relatively high, while young women show comparatively worse mental health outcomes than men. Overall, women show higher unemployment rates, are overrepresented in sectors and occupations that are less productive and more poorly paid, and are overrepresented among unpaid domestic workers. They also make systematically less money than men, a gap that is not justified by observable characteristics. Partly as a result of all these factors, access to social protection (especially social insurance) remains limited and vulnerability to poverty remains high. Households with single female heads are among the poorest in the country.

• The misallocation of talent in Saint Lucia, as reflected in the gaps highlighted above, is largely related to the continuing prevalence of patriarchal social norms around the role of women in the public and private spheres. This is for instance illustrated by the comparatively low presence of women in representative institutions as well as among managers at the top level. The most extreme expression of their lack of agency is the persistence of gender-based violence, a phenomenon that is likely to be widespread, as shown by the high prevalence of child marriage in the country. Similarly, important legal and policy gaps persist, as well as capacity and enforcement challenges.

This section offers a summary of general recommendations that, based on the existing international literature on what works best and the available knowledge of the Saint Lucian context, could serve as inputs for the authorities in the country in the policy making process aimed at bridging some of the observed gender gaps. The following priority pillars have been identified: (1) Strengthen investments in young women and men's human capital; (2) improve access to economic opportunity for women and men; (3) decrease the vulnerability of women to poverty; and (4) improve the agency of women. Under each of the pillars specific objectives, policy areas and actions are proposed below (see Table 4 for an overview).

Pillar A: Strengthen investments in young women and men's human capital

Objective A.1: Improve the health outcomes of women

Policy area A.1.1: Reduce the incidence of maternal mortality – International experience indicates that access to adequate maternal services is key in this regard (<u>Sully et al. 2019</u>). It has for instance been found that maternal deaths in LAC are most often due to health-system related delays

and as the result of the poor quality of care (UNFPA 2017). High overall coverage rates of maternal health services in Saint Lucia may hide gaps in access related to income, location, or even ethnic group. In addition, the discrepancy between high prevalence rates of maternal mortality and similarly high coverage of maternal health services may be related to gaps in the quality of these services and their lack of friendliness or adaptation to specific groups of women. One of the impacts of the COVID-19 pandemic and associated lockdowns in the LAC region has been worsening maternal and neonatal health due to the suspension or limitation of related health services (Castro 2020). Obtaining up-to-date disaggregated data and conducting analyses on the drivers of maternal mortality and the factors that make certain women more vulnerable should therefore be a priority in Saint Lucia. Lifestyle-related noncommunicable diseases, such as obesity, diabetes, and HIV, are among the main indirect causes of maternal death in Caribbean countries, although unsafe abortions may soon come close according to UNFPA. Health prevention strategies and actions that consider these factors are therefore required to address them.

Policy area A.1.2: Improve the mental health of young women (and men) - It is important to clarify what lies behind the concerning trend uncovered by a recent UNICEF study regarding the high incidence of suicidal ideation and attempts among young people, especially young women, in Saint Lucia. Among young children, early childhood education and parental training, as well as nutritional and stimulation interventions, have been shown to be effective in the prevention of mental health problems throughout the lifetime, especially in lower and middle-income countries (Baker Henningham 2014; Klasen and Crombag 2013). Later in life, trauma treatment and class-based adolescent interventions have also led to positive outcomes (Klasen and Crombag 2013). Interpersonal or soft skills training, emotional regulation, and alcohol and drug education are universal health program components that are also associated with positive effects for mental health (Skeen et al. 2018). Increasing awareness on the importance of mental health and its social and economic benefits and reducing stigma and misconceptions are also necessary parallel actions.

Objective A.2: Improve educational outcomes among boys and young men (and prevent early dropout due to pregnancy among girls)

Policy area A.2.1: Prevent early dropout from the educational system among men (and pregnant women)

- Medium term, a key goal will be to encourage young and vulnerable men to continue their education beyond the primary and lower-secondary levels. This, again, would first require improving the understanding of what is driving early dropout among them through adequate qualitative and quantitative analysis. Boys' underachievement in education has indeed been a consistent trend across Caribbean countries that has been debated for decades now. Behavioral, environmental, and personal factors are at play (Jackman and Webb 2019). Programs that inform and educate children and their families about the benefits of continuing education as well as financial support and incentives to complete education have been shown to be helpful across countries. Early warning systems to identify youth at risk of dropping out also need to be in place, as well as the capacity for schools to intervene, for instance through counselling (World Bank 2016). It is also important to ensure that young women do not remain excluded from education when they become pregnant, while addressing their specific needs and challenges (CDB 2016).

Pillar B: Improve access to economic opportunity by women and men

Objective B.1: Increase the labor market inclusion of women and men

Policy area B.1.1: Ease the transition of young boys from school to work - Based on the recent ILO assessment of programs aimed at increasing the employment rates of young people in Saint Lucia, further efforts are required to improve coordination between the existing programs, to develop the programs' capacity (particularly through adequate funding), and to better connect youth with the labor market demands (for instance with regard to the skills that are needed in the faster-growing or emerging sectors of the economy including tourism, construction, manufacturing, "edu-business", alternative energy, and the creative industries) (ILO 2020a). The Ministry of Youth Development and Sports in Saint Lucia recently announced the launch of a web and mobile app called Skill 758 that would serve as a skills database and employment directory to connect skilled young people to job opportunities. With regard to programs attempting to reintegrate vulnerable youth, further efforts to coordinate and ensure their employment promotion will be required to ensure their effectiveness given the special difficulties that these youth face (ILO 2020a). Work experience opportunities in collaboration with employers offer special potential and could be expanded. Employment services for all the unemployed should also be developed, while the convenience of implementing subsidies or public works programs could be considered (ILO 2020a).

Policy area B.1.2: Reduce gender segregation into fields of study - Incentives, peer-support, mentorship, and other measures may be required to help girls to continue choosing non-traditional fields of study such as STEM (Science, Technology, Engineering and Math) in larger numbers. As an example, female engineers have been shown to be more likely to become partners or senior executives when supported by male mentors (World Bank 2020). International evidence, especially from LAC, indicates that other potentially effective interventions include reducing biases in learning materials, encouraging participation in STEM extracurricular activities, engaging parents of girls into STEM related activities and promoting a safe and inclusive learning environment (World Bank 2021c). At the same time, boys should also be encouraged to join nontraditional areas (e.g., nurses). A project geared to train females to be better equipped to pursue lower-skill job opportunities in the construction sector in Saint Lucia may have contributed to an increase in the number of females employed in the infrastructure and construction industry based on a recent labor market needs survey conducted in Saint Lucia (Jordan 2020).

Objective B.2: Attain a better balance in the distribution of family responsibilities between men and women

Policy area B.2.1: Improve family policies - An adequate paid maternity leave of at least 14 weeks should be made available to women, following the international (ILO) recommendations, based on evidence of its association with female employment (Amin et al. 2019). Paid leave available to fathers and shared parental leave (preferably with embedded incentives for fathers to take up their share of the leave) should also be considered for formal-sector workers (WBL 2021; Amin et al. 2016). Setting up a leave to care for sick dependents and adopting policies that allow flexible work schedules are additional recommended measures. Adequate (noncontributory) child benefits and subsidies, especially for vulnerable families, are key in improving the coverage of protection mechanisms for informal workers and their children. It must be noted in this regard that children (and households with single women and more than five children) are particularly affected by poverty in the country (UNICEF 2017; Leonce and Jackman 2022). The main social assistance program for vulnerable families is the PAP. While this program has improved in recent years, it still presents important limitations (see below).

Policy area B.2.2: Expand access to quality affordable childcare - As seen in the analysis presented above, important gaps remain in access to early childhood education and care in Saint Lucia, and especially so among the most vulnerable families and children. Enhancing the availability/accessibility of quality childcare and making the schedule of school-age children compatible with work demands are measures that have shown a positive impact on the labor market inclusion of women with children (Halim et al. 2021). Expanding access to these services either through increasing the number of centers or through subsidies to attend privately run ones would be a costly endeavor, based on a recent estimation exercise. However, the expected benefits of such a policy, in the form of improved labor market inclusion, better child outcomes, and improved equality of opportunity for children, are likely to outweigh the fiscal costs (UN Women 2022). Safeguarding the well-being of children should always be the priority in this area.

Objective B.3: Grant access to productive assets to women entrepreneurs

Policy area B.3.1: Expand access to credit by women -

It is fundamental to ensure that women have access, both as individuals and as entrepreneurs, to financial services and products without gender biases being reproduced in respect of risk assessment, credit histories, sureties and collateral, and interest rates (ECLAC 2021b). Governments can use a variety of financial solutions to support women-led firms, such as grants, fee reductions, cash transfers, and loans on flexible terms (Rubiano Matulevich & lavocone 2021). New data from the Caribbean show that high collateral requirements and interest rates are among the top barriers for women-owned and -led businesses looking for financing (IDB 2021). A new tool to be explored in this regard that has shown potential in other contexts is the use of psychometric testing as a replacement for collateral (Alibhai et al. 2022). Efforts to improve financial inclusion in the Caribbean, including Saint Lucia, must incorporate both

Policy area B.3.2: Ensure that women entrepreneurs have ownership and control over land on par with men's – Legal provisions in this area should be accompanied by actions aimed at strengthening institutional structures, to ensure the effective implementation of laws, policies and programs related to women's rights to land and other productive resources (OHCHR 2016). A better understanding of the barriers facing Saint Lucian

the public and private sectors.

women in this area would be required to inform the response. However, complementary (and required) measures to promote gender equality in land tenure include campaigns and incentives encouraging joint titling, interventions to facilitate access to the services of land registration offices by women or training the intervening staff on gender issues and barriers to women, among others. Easing access to technology, market information and agricultural inputs for women farmers will also be required in Saint Lucia, especially considering the important role they play in agro processing.

Policy area B.3.3: Close the digital gap, with a special focus on rural areas - Closing the gap in access to digital technologies will also be critical to support female economic activity. The COVID-19 pandemic has incentivized the use of mobile wallets across the LAC region, though usage rates are still low. The use of digital transactions (both mobile banking and e-commerce) also increased, signaling the importance of digital technologies to stay economically connected and/or to receive monetary support (World Bank & UNDP 2021). Bridging the digital divide requires improved access to the Internet and associated devices, as well as to education and training. To encourage women's participation in digital learning, these programs need to be contextualized and adapted to their different needs and aspirations. Women should also be better represented in the development of learning and education policies, governance, and the design of learning materials and applications. Policies to make access to ICT more equitable will need to incorporate all relevant stakeholders (UNESCO 2022).

Pillar C: Decrease the vulnerability of women (and men) to poverty

Objective C.1: Offer women (and men) access to adequate safety nets

Policy area C.1.1: Strengthen safety nets available to vulnerable women (and men) - Since more women than men are outside the labor force or unemployed, they tend to make fewer national insurance contributions than men. Therefore, fewer of them are covered by benefits contingent on payment of these contributions, and they tend to rely on noncontributory benefits to a greater extent than men (particularly the PAP). However, these benefits do not reach all people in need due to coverage gaps, are generally set at a very low level, and are meanstested (ILO 2018). In view of the existing assessments, improving the adequacy of benefits for vulnerable

women should be considered. Another quick fix in this area may be to strengthen the gender responsiveness of social protection programs (and especially the PAP) by considering the specific vulnerabilities of certain groups of women relative to other beneficiaries. All these issues should be considered in the process of PAP reform and in the drafting of the update of the Social Protection Policy (underway), as well as the Graduation Strategy for PAP beneficiaries (underway).

Policy area C.1.2: Improve and expand formal social protection mechanisms available to women (and men) - Long term, increasing the coverage of existing social protection mechanisms to provide an adequate cushion to all women and men in the country, including informal workers, will be necessary. The different needs and alternatives for this will have to be carefully examined. In any case and given women's more patchy and shorter working lives due to their caregiving role, the time they dedicated to those tasks needs to be compensated for in the formal system. Legal provisions in this regard need to be accompanied by a true commitment and actual contributions to the fund on behalf of those women so that it does not become an empty promise that generates unrealistic expectations. It must be noted in this area that employed women - more than employed men - have a higher propensity to contribute to social security (ILO 2018).

Objective C.2: Tackle the gender dimensions of cross-sectional phenomena such as COVID-19 and natural disasters

Policy area C.2.1.: Include a gender angle in all DRM policies and institutions and in COVID-19 diagnosis and response - DRM-related policies and plans at the national level need to be gender- responsive, acknowledging the gender differentiated impacts, and in coping and adaptation mechanisms. Building knowledge about the gender implications of natural disasters and climate change and building capacity in the relevant institutions will also be crucial. Climate change mitigation measures also need to be gender-responsive to be effective and leave no one behind (OHCHR and UN Women 2020). It is also important to consider gendered aspects of warning and communication systems - for instance the lack of access of vulnerable women to smart phones and apps often used by service providers. Similarly, all policies and programs - particularly in the area of social protection - aimed at alleviating the impacts of the COVID-19 and food price crises need to bring a gender angle into.

Pillar D: Improve the agency of women

Objective D.1: Eradicate gender-based violence

Policy area D.1.1: Improve GBV prevention and response systems - Long-term, and to effectively prevent and respond to GBV, an adequate legal framework needs to be in place. In that regard it would be necessary to modify the current legislation to harmonize it with the Convention, including the incorporation of all forms of violence against women¹¹ and importantly feminicide (UNFPA 2020). It would also be important to enact laws that explicitly prohibit the use of methods to extrajudicially resolve these cases (UNFPA 2020). Moreover, a comprehensive strategy and plan for the prevention of and response to GBV will need to be put in place. On the response side, it would be important to ensure that all service providers involved (and not only the police) receive adequate training through the mainstream curricula. It is also crucial to ensure that all survivors have adequate access to specialized services, shelter, and support (psychological, legal, etc.). One-stop service provision has proved to be particularly effective in other settings. On the prevention front, evidence from low- and middle-income countries shows that economic empowerment programs, community mobilization interventions, and school-based, mass media, and edutainment programs and campaigns, among others, can be effective in decreasing intra-partner violence (IPV) and changing related perceptions among participants (Kerr-Wilson et al. 2020).

Policy areas D.1.2: End child marriage and related prac-

tices – For this purpose, the legislation allowing marriage under the age of 18 (with parental consent and the permission of the attorney-general) would need to be reformed to prohibit any type of exception. However, legislation alone has proven not to be effective to end this practice across countries, while social and customary norms continue legitimizing it (Wise et al. 2017). To attain real change, it is important to address the underlying causes of child marriage, including poverty or adverse social norms. Working with communities, parents, schools, and the boys and girls themselves to reduce the acceptance and perpetuation of child marriage and early unions is particularly important, by (for instance) raising awareness

of its negative impacts. Safe space programs for girls to develop skills and alternate life choices offer special potential. A regional example of this type of intervention is provided by Guatemala's Abriendo Oportunidades program, which has expanded to other countries in the region (see the <u>Girls not Brides and Population Council</u> case study). ¹² Keeping girls in school is one of the most protective factors against early marriage and pregnancy (Wodon et al. 2017).

Policy area D.1.2.: Leverage safety nets to prevent gender-based violence (including child marriage) - A growing body of evidence suggests that SSNs that are adequately designed can lead to an abatement in gender-based violence, even when that is not among their explicit objectives (World Bank 2022). The same evidence suggests that cash programs are most effective when accompanied by complementary measures (cash Plus). In the short term, quick wins could be gained from reinforcing social assistance programs, such as the Public Assistance Program (PAP), to incorporate behavioral components that can help reduce the incidence of GBV, such as regular meetings or counselling on gender equality/GBV related issues. Evidence from programs in Bangladesh, Burkina Faso, and Tanzania indicates that this can be an effective approach in reducing the risk of IPV (see for instance Ismayilova et al. 2018; Roy et al. 201; Kapiga et al. 2019; and Messersmith et al. 2017).

Objective D.2: Strengthen the capacity of institutions to promote gender equality

Policy area D.2.1: Continue developing the institutional *machinery for gender equality* – Continuing the recent efforts to build capacity across institutions and levels is necessary to adequately reflect and respond to gender gaps and barriers to equality in all areas. Strong coordination mechanisms are also required for this purpose. A tool that is particularly promising in this regard is gender-responsive budgeting (Khalifa & Scarparo 2020; IMF 2021). The capacity of individuals (public officials) in charge of dealing with all these issues needs to continue being strengthened through information and training on these different mechanisms. Legislation, regulation, and policies in the area of gender equality are a first clear step.

¹¹ Including obstetric violence, sexual harassment in places other than work and school and typifying sexual violence against women and girls in armed conflicts

¹² The program aims to help rural girls to stay in school and develop skills and offers coaching on their sexual and reproductive rights. Almost all participating girls did not marry for the duration of the program and most of them expressed a desire to postpone childbirth after the program. It also helped to bring about positive change in beliefs and views regarding early marriage in the communities. The success of *Abriendo Oportunidades* has led to its replication in other LAC countries, including Mexico and Belize.

However, implementation and enforcement challenges often prevent the application of these tools. Adequately assessing and addressing implementation and enforcement challenges is therefore key for policy effectiveness.

Policy area D.2.2: Improve the availability of gender-disaggregated data and analysis – There is a need to better assess gender inequalities in Saint Lucia. This is the case with regard to inequalities affecting young people, including the way they affect tertiary education, TVET, and employment, as well as exposure to different types of violence, abuse and exploitation, engagement in offending

behaviors, access to protection and social services, and health care (UNICEF 2021). Important data gaps also exist in the areas of GBV and entrepreneurship, access to assets by women, and time use. However, Saint Lucia also shows some atypically positive outcomes in this area. Better understanding what explains these results would be important to inform efforts elsewhere in the region. In connection with this, and to allow for institutional learning and effectively account for the gendered impact of policies, an adequate monitoring and evaluation agenda for specific gender policies as well as monitoring and evaluation across the board are required.

Table 4: Summary of recommendations

Objective A.1: Improve the health outcomes of young women				
Recommended policy	Recommended actions	Timeline	Responsible agencies	
Policy area A.1.1: Reduce the incidence of maternal mortality	 Improve data availability and analysis that allows to better understand the drivers of this phenomenon and assess the accessibility and quality of maternal and reproductive health services. Ensure high-quality standards of reproductive services and their coverage across groups with different socio-demographic characteristics. Develop and implement health prevention strategies that adequately acknowledge the indirect repercussions of unhealthy lifestyles and diseases on pregnancy related outcomes. 		Ministry of Health, Wellness and Elderly Affairs Ministry of Public Service, Home Affairs, Labor and Gender Affairs	
Policy area A.1.2: Improve the mental health of young women (and men)	 Assess the underlying factors behind the concerning high rates of suicide ideation and attempt among youth, and especially among young women. Develop comprehensive plan to address mental health issues among young people (with a special focus on women) combining preventative policies from early age (adequate early childhood care and parenting) to class-based interventions and trauma treatment in adolescence. Soft skills training and alcohol and drug education have also shown positive impacts as part of overall health programs. 	Medium/ long- term	Ministry of Health, Wellness and Elderly Affairs Ministry of Public Service, Home Affairs, Labor and Gender Affairs Ministry of Education, Sustainable Development, Innovation, Science, Technology and Vocational Training	
Objective A.2: Imp among girls)	rove educational outcomes among boys and young men (and pre	vent early dr	opout due to pregnancy	
Policy area A.2.1: Prevent early dropout from the educational system among men (and pregnant women)	 Improve understanding on what drives boys' drop-out at higher levels. Raise awareness about the economic benefits of school for boys. Strengthen financial support and incentives for families to keep at-risk boys and girls in school (subsidies, CCTs). Develop the capacity to identify students at risk of dropping out and enable schools to intervene (counseling, tutoring). Ensure that pregnant young women can return to education and address their specific needs. 	Short/ medium/ long-term	Ministry of Public Service, Home Affairs, Labor and Gender Affairs Ministry of Education, Sustainable Development, Innovation, Science, Technology and Vocational Training	
Pillar B: Improve	access to economic opportunity by women and men			
Objective B.1: Increase the labor market inclusion of women and men				
Policy B.1.1: Ease the transition from school to work, especially among women	 Improve the coordination between the existing programs and develop their capacity (particularly through adequate funding) Better connect existing programs with the labor market demands (for instance with regards to the skills that are needed in the higher growing or emerging sectors of the economy including tourism, construction, manufacturing, "edu-business", alternative energy, and the creative industries). 	Short/ medium/ long-term	Ministry of Public Service, Home Affairs, Labor and Gender Affairs Ministry of Finance, Economic Development and the Youth Economy Ministry of Education, Sustainable Development, Innovation, Science, Technology and Vocational Training Coordination with the private sector	

Recommended policy	Recommended actions	Timeline	Responsible agencies
Policy area B.1.2: Reduce gender segregation into fields of study	 Continue promoting the presence of women in STEM fields through peer support, role models and soft skills development. Other potentially successful interventions include promoting safe and inclusive learning environments, engaging parents, promoting participation in STEM extracurricular activities and reducing biases in learning materials. Promote the presence of boys in non-traditionally male fields of study (e.g., nurses). 	Short/ medium- term	Ministry of Public Service, Home Affairs, Labor and Gender Affairs Ministry of Finance, Economic Development and the Youth Economy Ministry of Education, Sustainable Development, Innovation, Science, Technology and Vocational Training Ministry of Tourism, Investment, Creative Industries, Culture and Information
Objective B.2: Atta	in a better balance in the distribution of family responsibilities b	etween men	and women
Policy area B.2.1: Improve family policies	 Ensure that a minimum 14 weeks paid maternal leave is in place. Implement paternity and/or shared parental leave (with embedded incentives for fathers up-take). Provide (non-contributory) child benefits and subsidies, especially to vulnerable families. Explore ways of expanding formal benefits to informal sector workers. Provide leave to care for sick relatives. Establish legal entitlement for parents to benefit from flexible working arrangements. Enhance the availability/accessibility of quality childcare, always prioritizing the wellbeing of children. 	Medium/ long-term	Ministry of Public Service, Home Affairs, Labor and Gender Affairs Ministry of Finance, Economic Development and the Youth Economy
Objective B.3: Gra	nt access to productive assets to women entrepreneurs		
Policy area B.3.1: Expand access to credit by women	 Legally provide for gender equality in access to credit. Use of grants, fee reductions, cash transfers, and loans on flexible terms for women entrepreneurs. Explore the replacement of collateral by psychometric testing. 	Medium/ long-term	Ministry of Finance, Economic Development and the Youth Economy Ministry of Commerce, Manufacturing, Business Development, Cooperatives and Consumer Affairs
Policy area B.3.2.: Ensure that female entrepreneurs have ownership and control over land on pair with men´s	 Improve the understanding of barriers to women's access to productive resources such as land. Legally recognized their equal rights in this area, including the acquisition, administration, control, use, and transfer of land. Improve the capacity for institutions to apply the legal rights of women in practice, for instance through training. Explore the use of co-titling programs, adaptation loans, facilitating access to registration offices, etc. Ease access to technology, market information, and agricultural inputs for women farmers and food producers. 	Short/ medium/ long- term	Ministry of Public Service, Home Affairs, Labor and Gender Affairs Ministry of Finance, Economic Development and the Youth Economy Ministry of Commerce, Manufacturing, Business Development, Cooperatives and Consumer Affairs

Recommended policy	Recommended actions	Timeline	Responsible agencies
Policy area B.3.3: Close the digital gap, with a special focus on rural areas	 Assess the gender digital divide in Grenada and the particular contextual needs. Improve access to the Internet and associated devices among women, especially the most vulnerable and living in rural areas, and provide access to adequately adapted learning programs. Policy design and implementation will need to engage all relevant stakeholders and effectively include women at all levels. 	Short/ medium- term	Ministry of Public Service, Home Affairs, Labor and Gender Affairs Ministry of Finance, Economic Development and the Youth Economy Ministry of Tourism, Investment, Creative Industries, Culture and Information
Pillar C: Decrease	the vulnerability of women (and men) to poverty		
Objective C.1: Offe	er women (and men) access to adequate safety nets		
Policy area C.1.1: Strengthen safety nets available to vul- nerable women (and men)	 Improve the adequacy and coverage of minimum social protection benefits (social assistance) for the most vulnerable women (and men). Make existing programs, such as the Public Assistance Program and its graduation strategy more gender responsive by considering the specific vulnerabilities of certain groups of women relative to other beneficiaries. Consider gender angle and related issues in the new Social Protection Policy (underway). 	Short/ medium/ long-term	Ministry of Public Service, Home Affairs, Labor and Gender Affairs Ministry of Finance, Economic Development and the Youth Economy
Policy area C.1.2.: Improve and expand formal social protection mechanisms available to women (and men)	 Explore options to expand the coverage of social protection to informal workers. Account for time dedicated to childcare in pension benefits, creating a special fund and making contributions to it on behalf of caregivers. 	Medium/ long- term	Ministry of Public Service, Home Affairs, Labor and Gender Affairs Ministry of Finance, Economic Development and the Youth Economy
Objective C.2: Tacl	kle the gender dimensions of cross-sectional phenomena such as	COVID-19, na	atural disasters
Policy area C.2.1.: Include a gender angle in all DRM policies and institutions and in COVID-19 diagnosis and response	 Bring a gender angle to data collection and analysis of the impacts of the COVID-19 pandemic and DRM. Ensure that all (mainly SP) programs and projects addressing the various impacts of the pandemic incorporate a gender angle. Mainstream gender in all DRM policies and programs. Consider gaps in access to ICT in early warning and communication systems. Make climate change mitigation measures gender responsive. Raise awareness about the gender implications of DRM and climate change. 	Short/ medium- term	Ministry of Public Service, Home Affairs, Labor and Gender Affairs
Pillar D: Improve	the agency of women		
Objective D.1: Eradicate gender-based violence			
Policy area D.1.1: Improve GBV prevention and response systems	 Reform the legislation to incorporate all forms of violence against women and regulation of femicide. Enact laws that prohibit the use of methods to settle cases extrajudicially. Develop a comprehensive strategy for the prevention of GBV. Explore the use of community mobilization interventions, school-based, mass media and edutainment programs and campaigns, among others for the prevention of GBV. Strengthen one-stop service provision and referral systems. Improve the response capacity to provide support, shelter, and counselling to survivors. 	Medium/ long-term	Ministry of Public Service, Home Affairs, Labor and Gender Affairs Ministry of Home Affairs, Justice and National Security

Recommended policy	Recommended actions	Timeline	Responsible agencies
Policy area D.1.2: End child marriage and related practices	 Modify legislation to prohibit marriage below 18 years old under all circumstances. Adopt awareness raising, information and education interventions working with communities, parents, schools and children. Offer access to safe spaces and empowerment programs for (vulnerable) girls (Abriendo Oportunidades). Ensure that girls (and boys) stay in school. 	Medium/ long- term	Ministry of Public Service, Home Affairs, Labor and Gender Affairs Ministry of Home Affairs, Justice and National Security
Policy area D.1.3: Leverage safety nets to prevent gender-based violence	 Reinforce existing economic empowerment programs (PAP) to incorporate behavioral components that can help reduce the incidence of GBV, such as regular meetings or counselling on gender equality/GBV related issues. 	Medium/ long-term	Ministry of Public Service, Home Affairs, Labor and Gender Affairs
Objective D.2: Stre	engthen the capacity of institutions to promote gender equality		
Policy area D.2.1: Continue developing the institutional machinery for gender equality	 Continue building capacity across levels and sectors. Strengthen coordination mechanisms. Improve the capacity of public officials with regards to these mechanisms. Explore and expand gender-responsive budgeting. Assess and address implementation and enforcement challenges. 	Medium/ long term	Ministry of Public Service, Home Affairs, Labor and Gender Affairs
Policy area D.2.2: Improve the availability of gender-disaggre- gated data and analysis	 Expand efforts to collect sex-disaggregated data and to conduct the necessary analysis to understand trends in gender gaps, drivers and barriers. Place a special emphasis on understanding the atypically positive outcomes observed in the country and what factors contribute to explain them. Develop monitoring and evaluation agenda and system to improve institutional learning. Engender monitoring and evaluation across policies and programs. 	Short/ medium term	Ministry of Public Service, Home Affairs, Labor and Gender Affairs National Statistical Office

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