

Bolivia:

Challenges and Constraints to Gender Equality and Women's Empowerment



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Bolivia: **Challenges and Constraints** **to Gender Equality and** **Women's Empowerment**

Poverty and Equity Global Practice (GPVDR)
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Objective of the Note

To assess the development challenges of Bolivia it is important to consider gender relations and the situation of women. Although the country has achieved some progress towards gender equity in the past decade, women still lag behind men in important dimensions of well-being. Access to endowments and economic opportunities has improved, with higher enrollment in school, higher female labor force participation, and a higher share of women in Parliament and the Cabinet compared to just 10 years ago. However, outcomes for women continue to be poor, both in absolute terms and in comparison to men. To name a few, more women than men are illiterate, the adolescent fertility rate is slightly higher than the regional average, and violence against women is among the highest in the region. The importance of ethnicity in Bolivian society contributes to the complexity of such issues, making some men and women particularly disadvantaged and halting progress in multiple areas of development.

This Note aims to provide information and analysis as a basis for a better understanding of the challenges and constraints of achieving gender equality in Bolivia, with a special focus on the intersectionality between gender and ethnicity. Combining and analyzing existing evidence and new data, it seeks to document

gender-specific disparities in development outcomes, highlight opportunities and constraints to women's empowerment, and identify areas in which continuing knowledge gaps are particularly important to understand and address gender inequalities.

The analysis in this Note suggests that:

- There is **important progress in development outcomes for women**, in their access to services and to decision-making spaces.
- The **intersection of gender and ethnicity deepens the gaps** in some development outcomes in Bolivia.
- **Women feel discriminated against in different aspects of their lives**, in particular indigenous women.
- Not having access to economic opportunities limit women's agency; while **women with higher levels of agency are able to more fully take advantage of existing opportunities.**





Framing the Issues

Gender equality has an intrinsic value in itself as a human rights objective. If development is a process aimed at expanding freedoms equally for all human beings (Sen, 1999), gender equality constitutes an important dimension of assuring well-being for both men and women. However, the reality is that gender disparities persist and are often manifested in the laws, policies, and practices of institutions. Furthermore, traditional norms and practices, including informal justice mechanisms, may perpetuate violations of the rights of women and girls (United Nations, 2014). Consequently, strengthening gender equality is a core development objective in and of itself, as it enhances women’s rights and promotes a more equitable society.

Gender equality has instrumental value as well, since it can enhance productivity, improve development outcomes, and make institutions more inclusive. Evidence shows that gender disparities can slow down economic growth, hamper poverty reduction, and undermine well-being outcomes for men and women alike (World Bank, 2011a). The Latin America and the Caribbean (LAC) region, however, has managed to partially defy this trend. Higher investment in human capital, together with a

decline in fertility and a later age of marriage, helped increase economic opportunities for women and expand female labor force participation by 15 percent from 2000 to 2010. As a result, women have played a central role in the dramatic decline of poverty and inequality in LAC: gains in female labor income contributed 30 percent of the reduction of extreme poverty and 28 percent of the decline in inequality in the last decade (World Bank, 2012).

The conceptual framework proposed by the 2012 World Development Report on Gender Equality and Development is particularly helpful in analyzing gender equality. The framework suggests that progress in achieving gender outcomes result from households’ decisions, which are influenced by a complex interaction across formal and informal institutions and markets. Three aspects of equality that matter in and of themselves, but are also closely interlinked, are identified: (1) endowments, (2) economic opportunities, and (3) agency.

The accumulation of endowments (defined as education, health, and physical assets) has an intrinsic value, but also enables individuals to use those endowments to benefit from economic opportunities and generate income (World

Bank, 2011a). While outcome disparities in endowments and economic opportunities are well-documented across Latin America, including Bolivia,¹ agency is the least studied dimension of gender equality. Agency is a person's ability to make choices and to transform them into actions. It is not only about having aspirations, but ensuring that the individual does not face immovable barriers in exploiting opportunities and assets to achieve his or her goals. Differences between men's and women's agency usually work to women's disadvantage and have spillover effects on multiple dimensions of well-being. These gendered differences matter not only for women, but for their families and societies as a whole. The agency of women influences their ability to build their human capital and take up economic opportunities, which in turn impact their children's access to health, educational, and economic opportunities. Empowering women as economic, political, and social actors can change policy choices and make institutions more inclusive.

In Bolivia, where about 50 percent of people identify themselves as indigenous or Afro-descendants according to the 2012 Population and Housing Census, gender-based disparities are largely intertwined with ethnicity. A recent World Bank report on social inclusion defines intersectionality as “the understanding that people are simultaneously situated in multiple social structures and realms, which interact in complex ways to influence human experiences, social relations, and outcomes” (World Bank, 2013b). The concept of intersecting identities is helpful in explaining the occurrence of additive or multiplied disadvantage (or advantage). However, it is also important to acknowledge the heterogeneity of indigenous populations. The feminist literature highlights that day-to-day experiences of ethnic

minority women are drastically different from those of ethnic majority women, although both groups fare worse than men in most outcomes. Intersectionality means that people are simultaneously situated in multiple social structures, and when these structures intersect, identities can produce a multiplication of advantage or disadvantages (World Bank, 2013 and Tas, Reimao, and Orlando, 2014). Existing evidence bears out some of these disadvantages. For example, there are sizable gender- and ethnicity-based wage gaps between indigenous and non-indigenous populations across Latin American countries. These relate to differences in educational attainment between men and women and between indigenous and non-indigenous persons, as well as to the scarcity of indigenous groups in the highest-paid jobs (Ñopo, Atal, and Winder, 2010). More generally, indigenous women have been shown to face discrimination both as indigenous people and as women, resulting in lack of access to education, health care, and ancestral land rights. In addition, they face disproportionately high rates of poverty and exposure to domestic and sexual violence, exacerbated in contexts of trafficking and conflict (ECOSOC, 2010 and Hall and Patrinos, 2006, 2012). The country's largest indigenous groups are the Quechua and the Aymara, both considered to be Andean or highland people. In addition, there are approximately 30 officially recognized lowland indigenous people, mainly situated in the Amazon region, the East, Chiquitanía, and Gran Chaco.

Following the WDR2012 framework and exploring the role of the intersectionality of gender and ethnicity, the Note will analyze the situation of Bolivian women in the three dimensions of gender equality: endowments, economic opportunities, and agency.

¹ See, for example, Aritomi et al. (2010), Chioda (2011), Camacho et al. (2003), Farah et al. (2009), Hunt (2008), Medeiros et al. (2007), Ñopo et al. (2009), Sakho et al. (2009), Silva and Batista (2010), and USAID (2012).

Scope and Limitations

In documenting systematic disparities in development outcomes along various indicators, the Note's authors synthesize the empirical literature of the last decade with new data. In particular, the authors analyze data from the 2011 and 2013 Household Surveys and the 2012 Population and Housing Census to produce selected indicators. They draw on findings from a World Bank-supported Perception Survey of Gender Discrimination and Exclusion that was recently conducted in Bolivia to shed light on women's capacity to take advantage of existing services and economic opportunities. The Note also explores whether the gaps between men, women, and other social groups are manifestations of deeper processes of exclusion that block positive development outcomes for certain members of Bolivian society. Given that about half of all Bolivians identify themselves as indigenous, specific attention has gone to analyzing well-being outcomes along ethnic divisions. In the Note, the term "indigenous" refers to all people self-identifying as members of an indigenous or native group, as well as Afro-descendants.² Consequently, the term "non-indigenous" refers to all people who did not identify themselves as members of these groups. Annex 1 provides additional methodological information on the census data analysis; Annex 2 explains use of the Perception Survey data.

While this Note constitutes an important first step towards a better understanding of gender-specific challenges and constraints in

Bolivia, more analysis and policy discussions will be required, as outlined in the final section of the Note. Finally, it is important to point out that this document does not provide a comprehensive overview of policies and programs that are already in place to respond to gender and ethnicity challenges, but instead touches on the legal framework and specific interventions or areas of concern, such as conditional cash transfers and gender-based violence.

² See Annex 1 for more details on the identification of the ethnicity variable. Alternative indicators of ethnicity have been proposed, such as mother tongue, either combined with self-identification or in isolation. However, to maintain a consistent analysis, this Note uses self-identification as the basis for defining the indigenous and non-indigenous variable, as does the Perception Survey. The use of mother tongue is particularly useful when analyzing data over a longer period of time, due to fluctuations in self-identification, but because this Note focuses on recent data, there is no significant difference between using mother tongue or self-identification to determine the ethnicity variable.



1. Endowments

Investments in education and health shape the ability of men and women to reach their full potential in society, allowing them to take advantage of economic opportunities and lead a productive life. Gender differences in investments in education and health may not only adversely affect individual outcomes, but may have significant costs for societies at large (World Bank, 2011a).

Important Progress towards Gender Parity in Education, with Disparities among Indigenous Groups Remaining

Universal education policies in Bolivia date back to the 1930s. A special department was opened at that time within the Ministry of Education to tackle low education levels in rural and indigenous areas. Further educational reforms followed in the 1990s, and in the last decade additional focus has been put on the right to multicultural and bilingual education.

Though education is today a universal right in Bolivia, indicators show persistent disparities between men and women as well as

across ethnic groups and rural versus urban residents. Household data from 2013 indicate that 15 percent of adult women in Bolivia have no schooling, while the corresponding figure for men is only 4.6 percent. Similarly, 31 percent of women had completed secondary school, compared to 37 percent of men. A gender gap in literacy rates is apparent in the latest 2012 census data: in urban areas, 99 percent of men (ages 12 years or older) are literate as opposed to 96 percent of women, whereas in rural areas the corresponding statistics are 94 percent versus 84 percent. Moreover, in both urban and rural areas, indigenous women face an additional disadvantage vis-à-vis all other groups: their literacy rate was 82 percent in rural areas and 94 percent in urban.

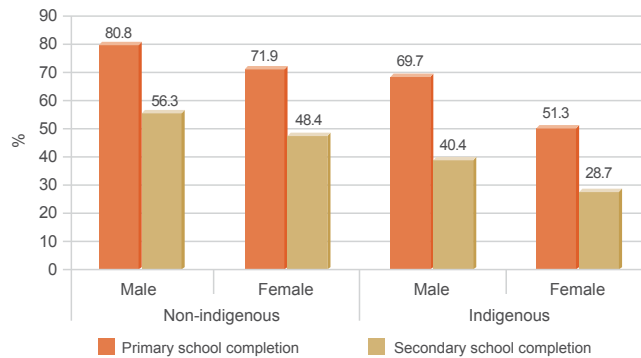
Women in rural areas and women who belong to indigenous groups have lower education outcomes than any other group. Literacy and school completion rates in rural areas are generally better for men than women, regardless of indigenous/non-indigenous status. In fact, indigenous males fare nearly as well as non-indigenous males and are slightly better off than non-indigenous females. For example, the literacy rates for non-indigenous and indigenous men who are 12 years or older are similar (96 and

94 percent, respectively), but the rates for non-indigenous and indigenous women in the same age group are further apart (90 and 81 percent). Compared to non-indigenous men, moreover, the literacy rate for indigenous women is 15 percentage points lower. In terms of school completion rates among individuals aged 25 years or older, indigenous women fare even worse. Their primary school completion rate in rural areas is half the rate for non-indigenous men, at 26 versus 53 percent. The disparity in the secondary school completion rate is also large, at 23 versus 10 percent (see Figures 1 and 2).

In urban areas, education outcomes are generally higher for all groups compared to rural areas, but gender and indigenous status are still associated with lower literacy and school completion. While the disadvantage of being indigenous is significant in both primary and secondary school completion, it is particularly large in secondary. Only 26 percent of indigenous women 24 years or older report secondary school as their highest level of education vis-à-vis 34 percent of non-indigenous women.³ Furthermore, household data indicates that education levels among Quechua women and men are particularly low: 33 percent of Quechua women and 12 percent of Quechua men report having no schooling at all. However, the

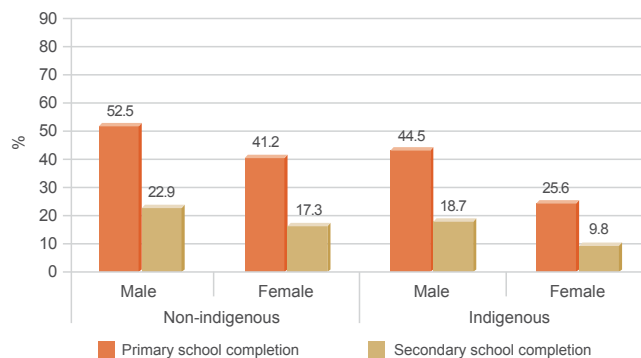
3 Authors' calculation based on the 2013 Household Survey.

Figure 1. Completion rates in urban Bolivia
Percentage of male/female population by indigenous status



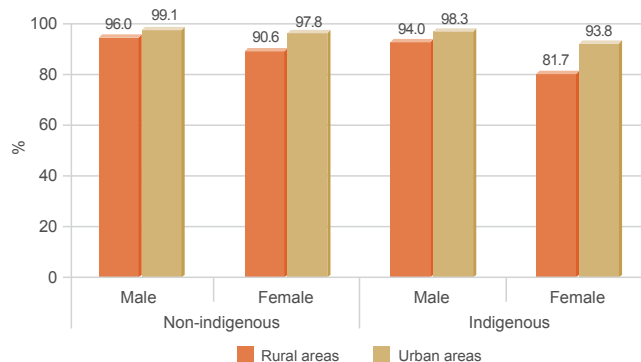
Source: Authors' calculations based on 2012 Census data.

Figure 2. Completion rates in rural Bolivia
Percentage of male/female population by indigenous status



Source: Authors' calculations based on 2012 Census data.

Figure 3. Literacy rates in urban and rural areas
Percentage of male/female population by indigenous status



Source: Authors' calculations based on 2012 Census data.

Note: World Bank team's calculation using Census 2012. Primary school completion was defined as completing grades 0-6; secondary school completion defined as completing grades 7-12.



largest gap between women and men in terms of total lack of schooling occurs in the Aymara, among whom 82 percent of the surveyed people with no schooling are female.

The intersection of gender and indigenous status has a cumulative negative impact on educational attainment among indigenous women, even after controlling for the impacts of age and geographic area. Multivariate analysis of the 2012 census data shows that compared to non-indigenous men 25 years or older, non-indigenous women of that age group are 9.1 percentage points less likely to complete primary school, while indigenous men are 9.7 percentage points less likely to do so.⁴ The size of the penalty multiplies when indigenous status interacts with gender. In particular, indigenous women face an additional disadvantage of 8.5 percentage points for being both indigenous and women, which translates into a cumulative disadvantage of 27 percentage points relative

⁴ Controlling for age, age-squared, age cohorts and rural/urban residence. See Annex 1 for methodology.

to non-indigenous men. In secondary school completion, the gender-based gap is smaller between non-indigenous men and non-indigenous women (6 percentage points), but the gap is larger between indigenous men and non-indigenous men (11 percentage points). As before, indigenous women face an additional penalty of 6 percentage points, which results in them being 23 percentage points less likely to complete secondary school than non-indigenous men (see Table A.2 in Annex 1).

However, not all indigenous women face the same extent of disadvantage. There are significant differences in the size of the gender education gap across different indigenous groups and age cohorts. The 2012 Census shows that the Aymara population has the largest gender gap in literacy, primary school completion, and secondary school completion. This is despite having the highest overall attainment levels among indigenous groups (and second highest in the country, after non-indigenous groups) and despite residing in urban centers around La Paz, where school infrastructure and education outcomes are, in general, better than the national average. In contrast, other indigenous groups have smaller gender gaps, but their overall attainment levels are also lower than those of Aymaras. For example, secondary school completion rates of Aymara men and Aymara women (ages 14-plus) are 46 percent and 32 percent, respectively, with a gender gap of 14 percentage points. In comparison, the corresponding rates for Quechua men and Quechua women are 30 percent and 25 percent, with a gender gap of only 5 percentage points. This suggests that the greatest disadvantage to Quechua women's educational achievement stems from their indigenous identity, but Aymara women are disadvantaged both by being indigenous and female.

In general, women's access to education in Bolivia has improved in recent years, especially among younger cohorts. The boy-girl

gap in the completion of primary schooling and the female-to-male enrollment ratio for secondary schooling are close to parity: as of 2013, 90 percent of boys 12 to 17 years old were attending school, as were 91 percent of girls in the same age bracket. While there is not a large difference between the shares of indigenous and non-indigenous youth attending school, a large gap remains depending on residence, with 93 percent of the urban population 12 to 17 years old attending school, compared to 87 percent for this group in the rural population.

Cumulative disadvantages faced by indigenous women have become smaller over time.

Multivariate analysis shows that, in comparison to non-indigenous men, Aymara women ages 20-29 are only 17 percentage points less likely to complete secondary school, compared to 39 percent among Aymara women aged 50-59. Similarly, for Quechua women in these two age groups, secondary school completion is estimated to be 20 percentage points (ages 20-29) and 34 percentage points (ages 50-59) lower than that of non-indigenous men. Non-indigenous women, on the other hand, face the smallest cumulative disadvantage, with non-indigenous women in these two age groups being only 0.06 and 6.1 percentage points less likely to complete secondary school than non-indigenous men, respectively (see Table A.5 in Annex 1). These findings imply that older women in all ethnic groups are much less likely to complete primary or secondary school compared to non-indigenous men and non-indigenous women, but the magnitude of the disadvantage is the largest for Aymara women in all but the youngest age cohorts (see Tables A.5 and A.6 in Annex 1).⁵

5 For literacy, it is Quechua women aged 20-59 and women aged 14-19 who belong to other indigenous groups who face the largest cumulative disadvantage. Aymara women have the largest disadvantage only in ages 60 and above. However, it is important to note that the differences in young women's cumulative literacy disadvantages are small across different ethnic groups.

The persisting (though diminishing) gaps in educational enrollment and attainment between urban and rural children, as well as between indigenous and non-indigenous groups, are associated with other direct and indirect factors that can raise drop-out rates.

As recognized in the literature,⁶ these include early pregnancy or marriage; lack of separate school bathrooms for girls, which is particularly problematic as they get older and start to menstruate; lengthy distances between schools and home, and perceptions that travel is a "risk;" the pull of the labor market and care responsibilities; and girls' higher rates of being victims of abuse.⁷ In more indirect terms, in households that have limited resources, boys are often educated at the expense of girls and gendered curriculum and schooling practices tend to silently exclude. There is more pressure for girls to leave school as they get older, and thus gendered patterns can be accentuated at the secondary level (Hunt, 2008). The presence of younger siblings of preschool age at home increases the probabilities of older children being out of school and in domestic activities such as caring for them, especially for rural and indigenous girls (Zapata, 2011 and Yáñez et al., 2011).

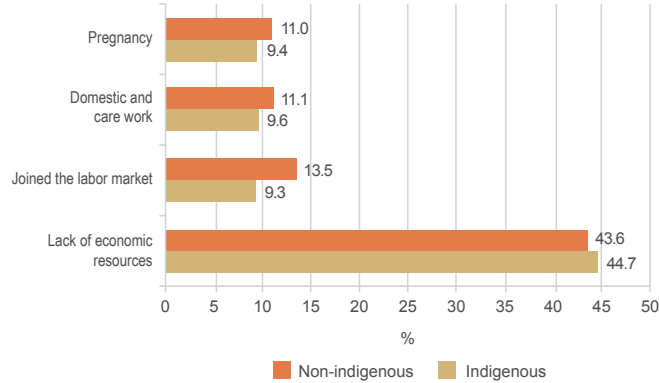
The Perception Survey confirms that in Bolivia, domestic care work, pregnancy, and the pull of the labor market are common factors impeding girls from attaining higher levels of schooling.

Notably, 44 percent of female students who discontinued their studies say that limited financial resources forced them out of school, with similar rates for indigenous and non-indigenous women (see Figure 4). The lack of economic resources appears to be a more binding constraint in urban settings: 45 percent of women residing there singled it out, compared to 42 percent among their rural counterparts.

6 For example, see the 2012 WDR.

7 For example, see Zapata (2011).

Figure 4. Barriers to education
Percentage of women who dropped out of school because of*:

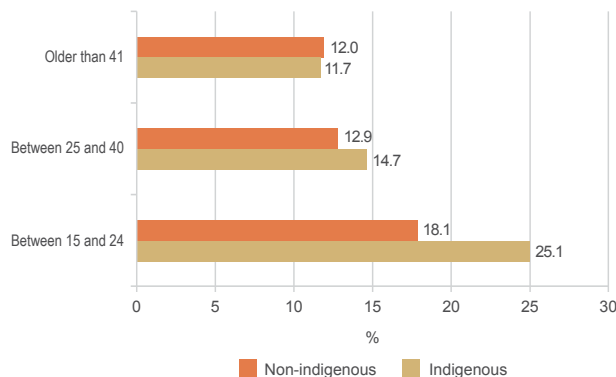


* Question asked open-endedly and up to two constraints were recorded
Source: Authors' calculation based on Perception Survey, 2014.

Another barrier to education is the widespread discrimination that girls and women face in the Bolivian education system.

According to the Perception Survey, an average of one in five female students aged 15 to 24 reported having felt discriminated against in academic environments. This aggregate number, however, masks important differences between indigenous and non-indigenous women (see Figure 5): 25 percent of indigenous women compared to 18 percent of non-indigenous women. Interestingly, both the overall incidence of discrimination and the gap between ethnic groups decrease for older cohorts. Arguably, these age

Figure 5. Discrimination in the education system
Percentage of women who have experienced discrimination, by age bracket



Source: Authors' calculation based on Perception Survey, 2014.

groups recall fewer incidents of discrimination because they have been out of the education system for a while. An alternative hypothesis points to increased awareness of the issue of discrimination among younger cohorts and thus higher reported incidence.⁸ These barriers may contribute to lowering the overall level of schooling: almost all Bolivian women (92 percent) say they would have wanted to study more.

Improving Maternal Health: Still a Key Challenge

Maternal health is a serious problem in Bolivia, which has the highest mortality rates in Latin America after Haiti at 310 per 100,000 live births in 2008, compared to a regional average of 80 in 2010. The percentage of births attended by skilled staff (71 percent in 2008) is well below the regional average (90 percent in 2010) and has not improved much since 2000's figure of 69 percent (WDI, 2014). In 2013, while 97 percent of urban births took place in a health institution, only 66 percent of rural births did. The

country's contraceptive prevalence rate (61 percent in 2008) is significantly above the world average (48 percent). While Bolivia has made progress in terms of the adolescent fertility rate, from 85 births per 1,000 women ages 15 to 19 in 2000

⁸ For example, see Spears, Brown, and Bigler (2005), who review literature and present a model to identify children's developmental and individual differences that are likely to influence judgments about discrimination, as well as situational variables that are likely to support these judgments.

Box 1. The Bono Juancito Pinto Conditional Cash Transfer Program's Limited Effect on Access to Education

To address gaps in access to education, the government of Bolivia in 2006 initiated Bono Juancito Pinto (BJP), a conditional cash transfer (CCT) program for primary students. Different evaluations have found that CCT programs in general have the potential to improve access to education and help fight inter-generational poverty through the encouragement of human capital accumulation (Schultz, 2004, and Yáñez et al., 2011). Baird et al. (2013) show that while CCTs may have positive effects on enrollment and attendance, particularly for secondary education, there seems to be limited impact on improving test scores. In addition, CCTs provide incentives for families to acquire legal documents such as ID cards for the exercise of political and economic rights (Molyneux and Thomson, 2011). However, whether or not these programs increase school enrollment and completion among the most excluded groups is not as clear. In the case of Bolivia, they have uncertain impact on indigenous groups in general and on indigenous women in particular.

Unlike CCT programs for education elsewhere in Latin America, Bolivia's are universal rather than targeted at the poor or groups disadvantaged on the basis of gender or ethnic identity. The Bono Juancito Pinto contributes Bs 200 (almost US\$30) per year to every student enrolled in public education up to eighth grade, regardless of their parents' income status. Students need to have attended at least 80 percent of classes and be less than 18 years old. The BJP payment is given at the end of the school year to the father, mother, or tutor of the student. Household data from 2011 indicates that slightly more men (29 percent) than women (27 percent) collect the Bono and that more people living in urban areas, as well as in the more urbanized departments of Santa Cruz, La Paz, and Cochabamba, receive the Bono. This indicates that physical location may affect ability to access the Bono. Since the rural population is less likely to benefit, the program may actually perpetuate rather than alleviate the rural-urban gap in educational outcomes. To the extent that rural residency overlaps with ethnic identity or with specific forms and degrees of gender discrimination in schooling, the intervention can also contribute to, rather than redress, disparities based on gender and ethnicity.

The data do not indicate any major differences in what women and men use the Bono for, but the largest share of the funding received is spent on clothing and shoes (57 percent), followed by savings (18 percent). Overall, there is little data on how much of the money is spent on actual school-related expenses.

Evaluation of the impact of the BJP on enrollment, attendance, and drop-out rates as well as on child labor, poverty, and inequality, has proven difficult. Yáñez et al. (2011) conducted an *ex ante* impact simulation using 2005 data and found that enrollment rates may increase 4 percent as a direct effect of the BJP. Navarro (2012) argues that the BJP has had a positive impact on school attendance and a slight impact on preventing drop-out, while its effects on enrollment are not as clear. McGuire (2013) found that, compared to other Latin American CCTs, the BJP was less effective in improving school attendance and enrollment. Two main reasons were identified. The first was that the Bs 200 provided is too little to offset the higher opportunity cost of studying. The second reason was related to lack of incentives to send children to school based on the poor quality of education service provision, with a lack of trained teachers, deficient school buildings and infrastructure, and sometimes the need for children to work. In addition, McGuire highlights the fact that the small stipend is unlikely to have a significant impact on income poverty or income inequality, as it amounts to only 4 percent of the average annual consumption of a Bolivian household. In the case of countries where transfers had significant beneficial effects on enrollment and attendance, the stipends amounted to 27 percent of the average annual consumption for Nicaragua's *Red de Protección Social*, 20 percent for Mexico's *Oportunidades*, 17 percent for Colombia's *Familias en Acción*, and 10 percent for Ecuador's *Bono de Desarrollo Humano*. For the BJP, the difficulty of evaluating the impact on child labor, poverty, and inequality stems from the fact that the program did not include a randomized control trial or a baseline study.



to 72 in 2012, this is still slightly higher than the regional average of 68. (For further discussion of adolescent pregnancy, see the section about agency.)

Historically, the maternal and child health indicators of indigenous and rural populations have performed worse than those of non-indigenous and urban populations. Infant mortality is almost twice as high in rural areas as in urban areas. For example, Silva and Batista (2010), using data from the Demographic and Health Survey (DHS),⁹ found that the gaps in infant health between urban and rural areas had deepened: from 1994 to 2008, the infant mortality rate in Bolivia as a whole declined by 38 percent, but the fall in rural areas was only 29 percent. The authors also found a gap between indigenous and non-indigenous populations with respect to maternal mortality. Given the lack of ethnic-specific mortality rates, the authors classified the country's nine departments as indigenous if more than 60 percent of the people belong to a native group and as non-indigenous if more than 60 percent do not belong to any native group. The departments with the highest

9 The Demographic and Health Survey is also known as ENDSA, the Spanish abbreviation for *Encuesta Nacional de Demografía y Salud*. In Bolivia, the latest DHS was carried out in 2008.

maternal mortality rates were La Paz, Oruro, and Potosi, all classified as highly indigenous. These jurisdictions also had the lowest levels of institutional deliveries. Indeed, data from the 2013 Household Survey demonstrate that non-indigenous women, at a higher rate than indigenous women, give birth at a health institution no matter if they live in an urban or rural area (Figure 6), a finding corroborated in the Perception Survey. In addition, Aymara women tend to use health institutions slightly less than Quechua women both in urban and rural settings.

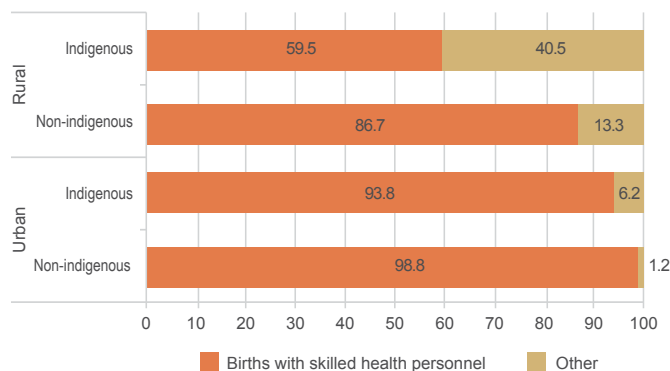
Access and Resource Constraints May Impede Access to Quality Health Care

There are important differences in access to hospitals and public insurance based on gender, ethnicity, and the intersection of the two. To ensure adequate care for all women and to fulfill women's constitutional right to safe motherhood with a "vision and intercultural practice"¹⁰, the Ministry of Health has established protocols for motherhood and newborn care that take into account cultural aspects and customs.¹¹ Not surprisingly, a larger percentage of rural residents depend on public hospitals than do urban residents, 68-76 percent in rural areas, compared to 57-61 percent in urban areas (2012 CNPV, INE). There is also a large gap between indigenous and non-indigenous groups, both in access to public/private hospital and to public/private insurance. For example, only seven percent of indigenous men and women report using a private hospital in rural areas compared to 14 percent of non-indigenous men and women. Similar gaps exist in urban areas, but a greater share of people use private hospitals and public or private insurance in urban areas relative to rural ones. In addition, compared to non-indigenous men, indigenous women are 5.1 percentage points less

10 Article 45 of the Bolivian Constitution states that "Women have the right to safe maternity, with an intercultural vision and practice".

11 These include a ministerial resolution, No. 0348/2006.

Figure 6. Share of women giving birth at a health institution, by location and ethnic identification



Source: Authors' calculation based on the Household Survey 2013.

likely to use public insurance and 3.6 percentage points less likely to use private insurance. Differences in access rates between indigenous and non-indigenous women may in part be driven by perceived discrimination in the health care system. According to the Perception Survey, 20 percent of indigenous women report having experienced discrimination when seeking care, compared to 14 percent among non-indigenous. This factor might partly explain decisions by indigenous women not to deliver their children in health clinics.¹²

A large portion of the cumulative disadvantage faced by indigenous women is driven by their indigenous status rather than their gender (Table 1). Non-indigenous women are more likely to use any kind of hospital compared to non-indigenous men (by 2.5 percentage points and 0.6 percentage points, respectively), once one controls for age (non-linearly) and area of residence. Indigenous men are 0.9 percentage points more likely than non-indigenous men to use a public hospital and 5.3 percentage points less likely to use a private hospital. Indigenous women, on the other hand, are 4.5 percentage

¹² Qualitative evidence from Peru suggests that perception of a lack of respect for cultural practices and values can act as a sizeable deterrent to women seeking an institutional birth (World Bank, 2011b). Therefore, access to health clinics alone is not sufficient to increase the percentage of institutional births.

points more likely to use a public hospital and 5 percentage points less likely to use a private hospital.

Giving birth in Bolivia is costly and access to insurance to pay for it is uneven. According to the 2011 Household Survey, the average cost for giving birth is around Bs 800,¹³ with a stark difference between rural areas (Bs 530) and urban areas (Bs 1,110) and between fees paid by indigenous women (Bs 690)

and non-indigenous women (Bs 1,070). The highest amounts spent on child birth were reported in the departments of Oruro, Santa Cruz, and Cochabamba, while the lowest amounts were in Potosi, Beni, and La Paz. A larger share of indigenous women (53 percent) has no insurance that pays for child birth as compared to non-indigenous women (39 percent). Access to both public and private insurance that covers birth costs is higher in urban areas (60 percent) than in rural (48 percent). Quechua and Aymara women living in urban areas are more likely to have some kind of insurance to cover child birth than members of those groups living in rural areas. For non-indigenous women, the urban-rural difference is not as significant.

To address the high incidence of maternal and infant mortality and the costs associated with child birth, the government of Bolivia introduced the Bono Juana Azurduy (BJA) program targeted at pregnant women and new mothers. The BJA provides a total benefit worth up to US\$ 260. There are separate cash payments for up to four prenatal medical visits; for giving birth attended by trained personnel; acquiring a birth certificate for the baby; getting a week of post-partum medical monitoring; and for

¹³ Bs is the symbol for the national currency, the Boliviano. In May 2015, Bs 100 were worth approximately US\$14.

Table 1.

Marginal likelihood of using public and private insurance as compared to non-indigenous men

	Public insurance	Private insurance
Female	0,005***	-0,003***
Indigenous	-0,041***	-0,030***
Female* Indigenous	-0,015***	-0,003***
Rural	-0,139***	-0,073***
Age	0,022***	0,001***
Obs.	7.129.134	7.129.134
Pseudo R.-sq	0,05	0,04

Source: World Bank team's calculation based on the 2012 Bolivia National Census of Population and Housing.

Notes: (1) Average marginal effects from probit regressions are reported, using insurance as the dependent variable and non-indigenous and non-Afro-descendant males as the reference group. *** $p < 0.01$, ** $p < 0.05$, * $p < 0.10$. (2) Regressions also control for age-squared and age cohorts. The error terms are clustered at the household level. (3) Primary and secondary school completion rates for individuals 25 and older.

taking the baby for up to twelve checkups spaced at two month intervals over a two-year period. Several categories of pregnant women and new mothers are ineligible for the BJA, including those who are covered by other insurance, or who have given birth or had an abortion within the past three years. The last two conditions seek to avoid creating incentives for women to get pregnant again before a stipulated birth interval of three years has elapsed (McGuire, 2013).

While the share of births attended by skilled health staff has increased, it is not clear if this progress is due to the Bono Juana Azurduy.¹⁴

Household survey data show that the percentage of births in a health institution increased 20 percentage points, from 67 percent in 2009 to 87 percent in 2013. According to a recent analysis by the government, approximately 420,000 pregnant women and 630,000 children benefited from the program from 2009 to the end of 2013 (draft UDAPE evaluation, 2014). This positive trend predates the BJA, with the share of births attended by skilled staff rising by 4.1 percentage

points from 2007 to 2009. But the impact evaluation showed that the BJA has brought a rise of almost 5 percentage points in the probability that a birth is attended by health personnel and an increase in the number of comprehensive health checks of children (draft UDAPE evaluation, 2014). In addition, the evaluation found no significant impact on the number of prenatal controls or improvements in malnutrition rates. One of the main reasons for a slight decrease in prenatal visits may be the scarcity of doctors in four of Bolivia's nine departments. The rise in patient demand there appears to have overwhelmed the capacity of small health facilities (McGuire, 2013). Other findings of the impact evaluation include an 8.4 percentage point reduction in low birth weights and an 8 percentage point increase in the early detection of pregnancy (draft UDAPE evaluation, 2014).

¹⁴ The government's think tank UDAPE recently concluded an evaluation of the Bono Juana Azurduy, but the results are not yet publicly available.



2. Economic Opportunities

Access to economic opportunities is a powerful tool to help women escape poverty traps and has the potential to contribute to Bolivia's overall efforts to reduce poverty. The female labor force participation rate in Bolivia is one of the highest in Latin America, and the annual growth rate of female-to-male labor force participation is also high. However, because women continue to also hold primary responsibility for household chores and child-rearing, extensive work hours and informality may mean substantial wellbeing costs for women. Also, despite the large participation of women in the labor market, they are still generally considered secondary wage earners and are paid less than their male counterparts (World Bank, 2010 and World Bank, 2011a).

Participating in the Labor Force, but on Unequal Terms

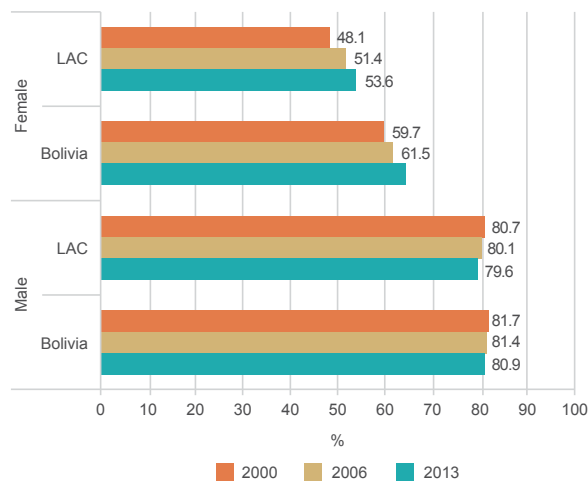
Bolivian women have a high rate of labor force participation compared to the regional average. In 2013, the International Labour Organization estimated that the female labor force participation rate in Bolivia was 64 percent, considerably higher than the LAC average of 54 percent (WDI, 2015). Both LAC and Bolivia have experienced fairly rapid growth in female labor

force participation during the last decade, while the male figure has remained more or less static (Figure 7). Indigenous women have a higher participation rate (62 percent) than non-indigenous women (55 percent).¹⁵ Rural areas in general have higher rates compared to urban areas (80 and 65 percent, respectively), and indigenous women in rural areas have a significantly higher rate compared to non-indigenous women—for example, 86 percent among rural Aymara women versus 61 percent among non-indigenous rural women.

The female labor force is characterized by vulnerable employment and informality, and by a concentration in low-productivity sectors. Gender inequalities in the labor market are the product of multiple constraints that accumulate across the life cycle, not just disadvantages at a worker's productive age. Accumulated constraints include lack of mobility, time, and skills; exposure to violence; and the absence of basic legal rights (World Bank, 2014b). Of total female workers, more than a quarter, 28 percent, are in part-time jobs. This compares to about a tenth for male, 11 percent (data from 2009, WDI, 2014). For 2009, an estimated 64 percent of employed Bolivian women were working in conditions of

¹⁵ Household Survey 2013 (INE).

Figure 7. Labor force participation rate
Percentage of female/male population ages 15+



Source: World Development Indicators, World Bank, 2014.

vulnerability,¹⁶ more than twice the average of the LAC rate for women, 31 percent. Vulnerable employment has high income variability and may end abruptly, destabilizing the social and economic domains of workers. This type of work often undermines the ability of families to borrow money, repay debt, and manage externalities and shocks. In addition, workers may have only limited access to benefits such as pensions.

Bolivia has one of the largest informal economies in Latin America, with a considerably higher share of women working in it than men. Sixty-eight percent of female workers are in informal employment, compared to 58 percent of male workers (Figure 8).¹⁷ According to

16 The World Bank Development Data Portal (2012) defines vulnerable employment as “unpaid family workers and own-account workers as a percentage of total employment.” It says that “own-account workers are workers who, working on their own account or with one or more partners, hold the types of jobs defined as ‘self-employment jobs’ and have not engaged on a continuous basis any employees to work for them. Own-account workers are a subcategory of ‘self-employed.’”

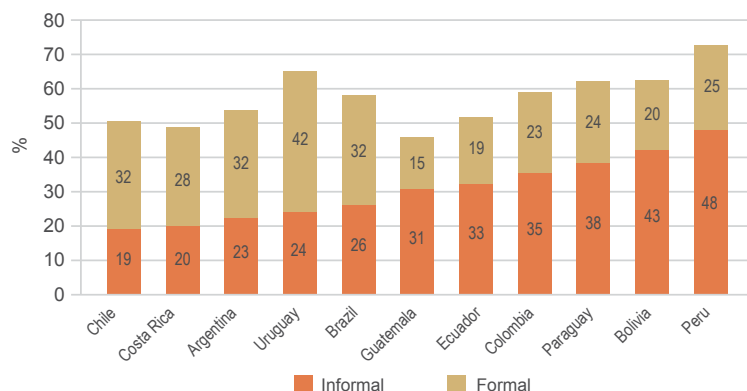
17 Authors’ own estimates based on SEDLAC data (CEDLAS and World Bank). The definition of informality is based on productivity. Not informal includes an employer or salaried worker in a large or public firm or self-employed with secondary education completed; Informal includes a salaried worker in a small firm, self-employed with incomplete secondary education and non-salaried workers.

the 2012 World Development Report, Bolivia has the world’s third-largest difference in female-to-male participation in the informal sector, with only Ethiopia and Nepal showing a larger difference (World Bank, 2011a). The need for flexibility, the limited opportunities in the formal labor market, and the gender wage gap combine to force women into the informal economy. This frequently comes at the cost of labor rights, pensions, and other benefits (World Bank, 2009 and World Bank, 2010).

Employed Bolivian women are over-represented in low-productivity sectors.

Female workers are concentrated in commerce, education, and health and as domestic workers, while male workers are over-represented in the industry, construction, utilities, and transportation sectors (data from 2008; SEDLAC, 2014). Bolivian women also feel they have slightly less freedom than men to select their occupation: 66 percent of men perceive that they are fully or fairly well guaranteed the freedom to choose their profession, but only 62 percent of women believe this to be true for themselves (*Latinobarómetro*, 2011). A study of gender in Bolivian production suggests that while the concentration of women in certain sectors is the result of preferences, social expectations, or gender stereotypes, gender gaps within sectors are related to women’s lower education and concentration in lower-skill jobs within the sector (World Bank, 2009). The level of education plays an important role in explaining gender wage gaps, especially for low-income workers. A regional study by Ñopo et al. (2009) shows that differences in educational attainment explain more about differences in wages among low-income workers than among middle- or high-income workers. The study estimates that

Figure 8. Female employment in LAC
 Female population ages 18 to 56 in formal and informal employment, 2013



Source: Authors' calculation based on SEDLAC data (CEDLAS and the World Bank).

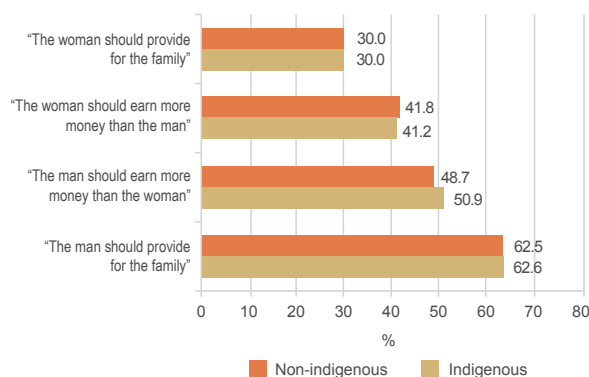
if women had the same employment characteristics as men in terms of age and education, the average gender wage gap would almost double.

Social norms, in combination with the level of individual agency, can either help or hinder women's capacity to take advantage of existing opportunities, especially in the economic sphere. The Perception Survey finds that a fifth of women strongly agree that the man should provide for the family, and more than half agree that the man should earn more than the woman. This underlines the persistence of gender stereotypes that depict the man as the principal breadwinner. These perceptions do not differ much between indigenous and non-indigenous women (Figure 9). In general, Bolivian women perceive that they have fewer opportunities to get a job than men have, and this perception is particularly high for women with lower levels of education (*Latinobarómetro*, 2011). Similarly, the Perception Survey finds that many women share the opinion that there re-

main significant gaps in opportunities to get a job and receive an adequate salary: 31 percent believe that it is easier for a man to get a job than a woman, and 40 percent consider it more difficult for women to receive adequate pay. A slightly higher fraction of indigenous women find it difficult to get adequately compensated, while a higher percentage of non-indigenous women expressed the view that in their experience getting a job is more difficult for women than for men (Figure 10). Perceptions of gender gaps in access to credit and land tenure seem to be less pronounced, though a larger share of non-indigenous women agree that owning land and accessing credit is easier for men.

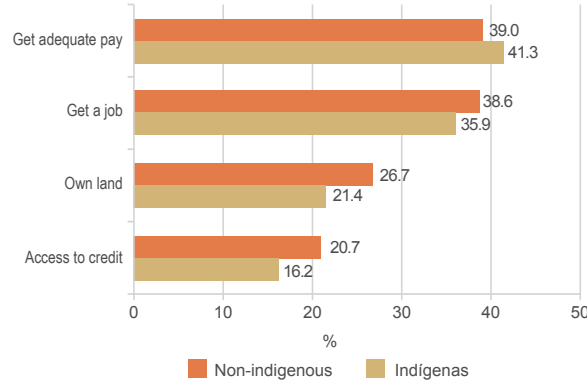
Discrimination in the labor market is a widespread problem that may lower women's access to economic opportunities. According to the Perception Survey, almost a quarter of women (24 percent) can recall facing discriminative incidents while searching for employment or on-the-job. A higher share of women in urban areas experienced it (28 percent) than those living in rural areas (19 percent). Indigenous women

Figure 9. Social norms and economic activity
 Percentage of women who agree with the following statements



Source: Authors' calculation based on Perception Survey, 2014.

Figure 10. Perceived economic opportunities
Percentage of women who find it more difficult for women than for men to:



Source: Authors' calculation based on Perception Survey, 2014.

were particularly affected, with 27 percent having experienced discrimination compared to 23 percent of non-indigenous women. These internalized social expectations may deter women from moving into higher-paying jobs. Research shows that perceived discrimination can alter both the expectations that job seekers have of the labor market and their decisions on whether to enter it (Goldsmith et al., 2004 and Das, 2013).

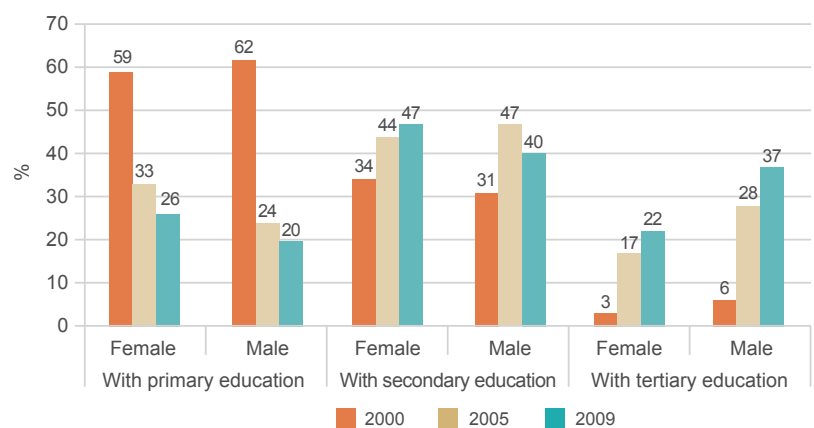
In Bolivia, women are more likely than men to be unemployed. The female-to-male unemployment ratio was 1.60 in 2013, and female adolescents were more likely to be unemployed than their male counterparts: for ages 15 to 24, 7.6 percent of the female labor force was unemployed in 2011, compared to 6.4 percent of the young males. There has been an impressive drop in unemployment among primary-educated men and women, while the share of unemployed people with secondary and tertiary education has increased (Figure 11), reversing the standard of higher unemployment rates for the least educated. In 2009, the rate of unemployment among primary- and secondary-educat-

ed women was slightly higher than men's, while the opposite was true (and quite substantially) among tertiary-educated workers. Given that indigenous women are less likely to complete primary and secondary school than non-indigenous men and non-indigenous women, the relatively poorer labor market outcomes for indigenous women (such as employability and earnings) may be a manifestation of the lasting effects of the poor access to education that they had earlier in their lives.

Wage gaps remain a challenge in Bolivia.

Calculating the gender wage is sensitive to factors such as the methodology used, underlying data, and sample size. The data are not always comparable across countries. While gender wage gaps against women are common in Latin America, they tend to be more pronounced in Bolivia (World Bank, 2009). The gross gender gap in monthly labor income for the country as a whole increased from 0.71 in 2000 to 0.65 in 2008 (World Bank, 2012). This is partly due to wages in female-dom-

Figure 11. Unemployment by level of educational attainment
Percentage of all female/male unemployment



Source: Authors' calculation based on data from WDI, 2015.

inated sectors and occupations tending to be lower than those in male-dominated sectors and occupations, which limits women's upward mobility and has important costs in terms of efficiency and poverty reduction. Using qualitative variables contained in an Executive Opinion Survey, the World Economic Forum (2013) calculates perceived wage equality for similar work indicators. Bolivia shows a 0.53 female-to-male-ratio, which puts the country among those with the largest perceived gaps, at a ranking of 118 out of 130. In the region, only Uruguay and Chile had a larger gap.

Educational and demographic differences between indigenous and non-indigenous groups appear to play an important role in wage gaps. Indigenous women in Bolivia are more likely than non-indigenous women to be in the informal sector and self-employed. More than 60 percent of indigenous women are self-employed in the informal sector compared to 40 percent of non-indigenous women, with average earnings for indigenous women at 60 percent of the average for non-indigenous women (World Bank, 2009). Furthermore, indigenous populations have on average four years less of education than non-indigenous ones, which contributed to the gap in development outcomes and economic participation: the average household income per capita is about 60 percent lower among indigenous households (Zapata, 2011). There are mixed results from studies that explore the extent to which gender and ethnic wage gaps can be attributed to differences in observable characteristics. The Note team could not find new work on the gender wage gap in Bolivia, and existing work is generally based on older data. Contreras and Galvan (2003) argue that the intersectionality of gender and ethnicity is the most unfavorable condition in wage employment in Bolivia.¹⁸

18 This study uses data from surveys from 1994 and 1999 by the National Institute of Statistics. Based on these statistics, the study develops income functions aimed at quantifying the impact of discrimination and its evolution over time. To explain income inequalities, the study uses Fields decomposition's methodology which quantifies every variable from the income equation.



This is corroborated by a recent study by Canelas and Salazar (2014)¹⁹ which uses data from 2001 to examine gender and ethnic wage gaps and the allocation of time to paid and unpaid work. This study observes that the average wage gap for indigenous workers of both genders is larger than the average wage gap for woman workers in Bolivia. Indigenous workers are paid less than non-indigenous workers, even when they have the same level of education. Ñopo et al. (2009),²⁰ make a similar finding that ethnicity is more important than gender in determining the wage gap. They calculate a 31 percent²¹ difference in the average wage between indigenous and non-indigenous wage earners, attributed to each group's observable characteristics distinct

19 Canelas and Salazar (2014) study Bolivia, Ecuador, and Guatemala. They apply the Blinder-Oaxaca decomposition in combination with a quantile decomposition method to compute the effect of each covariate on the unconditional wage distribution.

20 Ñopo et al. (2009) apply an econometric procedure which is an extension of the Blinder-Oaxaca decomposition using a non-parametric matching approach. They consider five sets of observable demographic characteristics as control variables, added in an order that considers first those that are likely to be less endogenous to a model of wage determination: age, education, presence of children 12 years old or younger in the household (dummy), presence of other wage earner in the household (dummy), and urban area (dummy). They look at wage earners between 18 and 65 years old, based on household surveys circa 2005.

21 As a percentage of average indigenous wages.

from the other group. Further, they find that 36 percent of the wage gap is unexplained even after controlling for gender and age, but the unexplained component falls to 17 percent after controlling for gender, age, and educational attainment (primary, secondary, tertiary, or no education) and to 12 percent after controlling for gender, age, educational attainment, and household demographic characteristics (urban residence, presence of children in household, and presence of a second income earner).

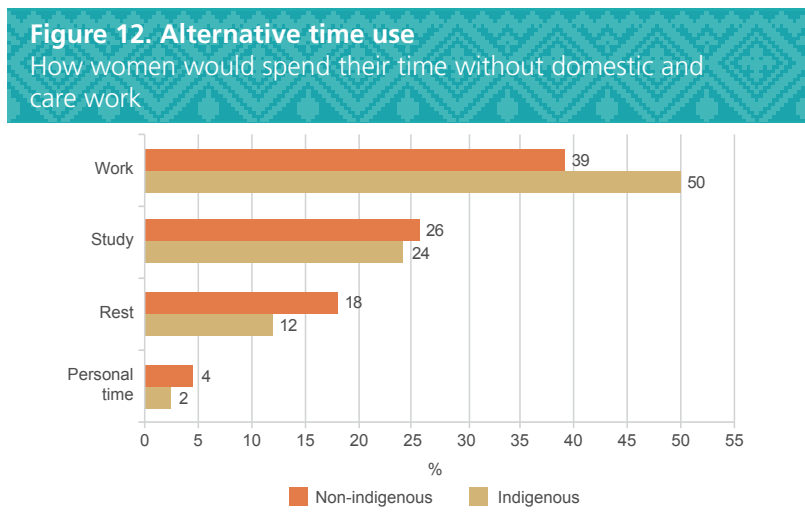
There are high levels of inequality in the distribution of paid and unpaid domestic work time among men and women, which persistent social norms may partially explain.

Men and women allocate their time based on several constraints, some of them related to social roles based on gender. Despite their increasing role in the labor market, women still carry the majority of domestic obligations, which imposes a burden on their time and well-being. This time deprivation affects women's choices and their personal development. Canelas and Salazar (2014) show that Bolivian women spend on average four times more time performing domestic tasks than men, and still spend almost 38 hours a week in labor market work (men spend 47 hours). The two authors also find that level of education decreases the number of hours that women spend on domestic work and increases the hours that men spend on these tasks. They further show that members of indigenous populations devote similar numbers of hours to domestic activities as the rest of the population, but spend about three hours less in paid market activities. Another study of Bolivian gender inequalities in allocating time to paid and un-

paid work,²² found that 34 percent of the total inequality in time spent in unpaid work was due to net differences between women's and men's allocations of time. The differentiation in unpaid work occurs mostly in the duration of shifts: on average, women's unpaid work shifts are more than three times longer than those of men (Medeiros et al., 2007).

Bolivian women would spend more time working or studying if they would devote less time to household and care work.

The Perception Survey investigates how women would spend their time if they were relieved of their domestic and care duties. On average, 43 percent of women would work and 26 percent would study if they had more time at their disposal. Hence, women's time commitments resulting from their traditional roles as caretakers and providers of domestic service can prevent them from engaging in productive activities. There are significant differences by ethnicity (Figure 12): at 50 percent, the proportion of



Source: Authors' calculation based on Perception Survey, 2014.

indigenous women who would work if they did not have to attend to domestic or care responsibilities is higher than the equivalent group of non-indigenous women (39 percent).

²² Unpaid work refers to domestic or household activities.

Entrepreneurship: Concentrated in Small, Informal Enterprises

Starting your own firm is a way to generate income when labor market access and options are limited. Many of the reasons why women start and maintain small-sized firms are directly linked to specific gender roles and norms. Female entrepreneurship in Latin America tends to be influenced by women's position as secondary income earners. Women still carry the main household and child-caring responsibilities, and smaller enterprises offer more flexibility, though at the cost of growth and earnings (World Bank, 2010b). Married women, for instance, tend to enter the labor market and/or start a formal or informal business to complement household incomes when bad economic conditions make it necessary for family support. They are not generally seeking to become the household's single or principal income earner. In contrast, single mothers seek to work regardless of the economic context because they are primary breadwinners. The highest participation of women in the labor market, in fact, is found among single women with no children, with rates close to those of men (Cunningham, 2001 and World Bank, 2010).

Female entrepreneurs tend to be more concentrated in low-productive, smaller-sized firms than their male counterparts. Differences in productivity are mainly a function of the business size and economic sector, but a range of lesser factors also play a role: differences in levels of education, access to productive resources, networks and markets, and access to training and business development services (World Bank, 2011a and World Bank, 2010b). In Bolivia, 84 percent of female-owned firms are microenterprises, with fewer than five employees, 15 percent are small enterprises (five to 19 employees), and only 1 percent are medium enterprises



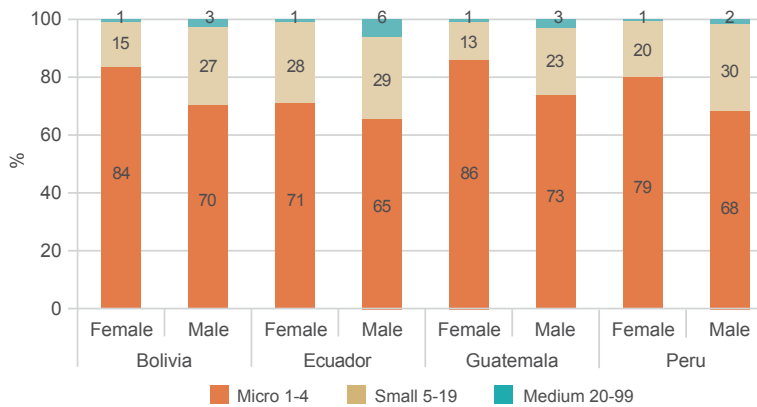
with more than 20 employees (Figure 13).²³ An analysis of 630 Bolivian female-led micro and small firms confirms that enterprises led by women tend to be more informal and have lower profits (World Bank, 2009). The 2010 enterprise survey shows that while a significant share of small formally registered companies (34 percent) have a woman as the top manager, female leadership is less common among medium and large firms (11 percent and 5.7 percent, respectively).²⁴

In Bolivia, female top managers identify very specific constraints, such as crime and access to finance. When women become entrepreneurs because of constraints in the formal labor market, they face forms of risk and vulnerability that their male colleagues often do

²³ Calculation uses "employer" in household surveys as a proxy to ownership, and includes employers between 18 and 65 years old.

²⁴ The Enterprise Survey identifies firms with five to 19 employees as small; 20 to 99 as medium; and over 100 employees as large. For comparison reasons, this document uses this same definition, leaving enterprises with one to four employees as micro enterprises.

Figure 13. Firm ownership by size of firm
Employers between 18 and 65 years old, 2013



Source: Authors' calculation based on SEDLAC data (CEDLAS and the World Bank).

not. According to the 2010 Enterprise Survey, entrepreneurs are in general considerably less worried about corruption, customs, trade regulations, tax administration and rates in Bolivia as compared to the average for the region (World Bank, 2010a). However, the issues raised as main concerns differ very much among women and men. Women mention the practices of competitors in the informal sector, the lack of skilled workers, finance access, and crime, theft, and disorder as the main constraints; men identify

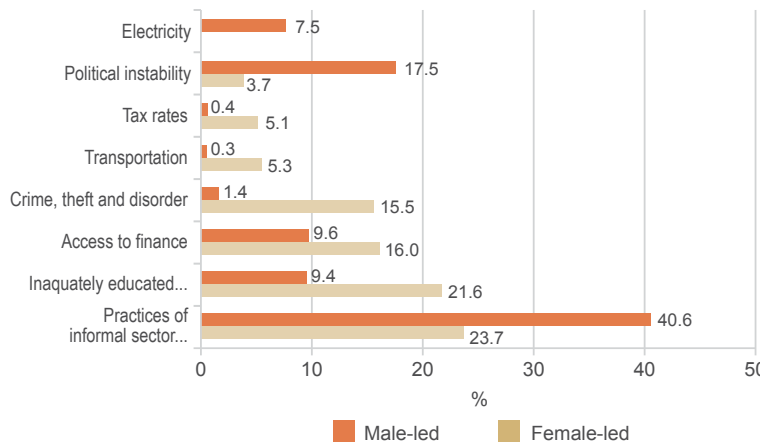
practices of informal sector competitors and political instability as the most problematic issues (Figure 14). Furthermore, the 2007 Bolivian Micro-Enterprises Survey indicates that 60 percent of female firm owners perceive child and family care responsibilities to be an obstacle to firm operation and growth (World Bank, 2010b).

Women are less likely than men to use formal credit and financial services.

Top female managers in Bolivia identify access to finance as one of the major constraints, but this seems to be demand-driven rather than imposed by market

restrictions. There are no major indicators of gender-based discrimination in access to credit and financial services, but only 25 percent of women over 15 years old, compared to 35 percent of men, have accounts at a formal financial institution. And while 7.5 percent of men have accounts used for business purposes, only 5.5 percent of women do (2011 data from WDI, 2014). Gender differences in the use of formal financial services narrow as the firm grows (World Bank, 2009).

Figure 14. Top constraints experienced by firms,
by gender of top manager



Source: Authors' calculation based on Enterprise Survey Data, World Bank, 2010.



3. Agency

Improvements in agency—a person’s capability to make strategic life choices and to transform these choices into desired outcomes—are paramount to speeding up progress towards gender equality and to development in general. While agency in itself is often hard to measure, some manifestations of the lack of agency, such as teen pregnancy, gender-based violence (GBV), and low female political participation, are used as indicators. Understanding agency means understanding what factors and social norms help or hinder an individual’s capacity to take advantage of existing opportunities and assets (World Bank, 2011a and World Bank, 2014).

While Bolivia has numerous legislative measures intended to protect and promote women’s rights, based on the highly gender-mainstreamed 2009 Constitution,²⁵ social norms

²⁵ The Constitution enacted in 2009 reflects gender issues in 23 articles complying with six principles: (1) equity and positive action, (2) equality and non-discrimination, (3) recognition of specific rights, (4) democratization and recognition of the value of domestic work, (5) approval of rights, and (6) non-sexist language—the majority of the Constitution’s articles apply to both sexes. In addition, in 2008 the Government launched the National Plan for Equality of Opportunities, including policies in six broad areas: (1) economy, labor and productivity, (2) education, (3) health, (4) violence, (5) participation in decision-making, and (6) institutional strengthening.

limit the practical impact of the legally recognized and guaranteed rights of women. The Bolivian legal system guarantees rights such as gender parity norms for election to Congress; freedom from violence; protection during pregnancy; equal pay for work of equal worth; protection from employment discrimination for reasons of pregnancy, civil status, age, or physical traits; reproductive and sexual rights; and equal access to land ownership. However, social norms can limit the effect of laws to the detriment of gender equality. Extensive literature has demonstrated that social norms are particularly binding where an increase in women’s agency would threaten the balance of power in the household, including women’s political participation (World Bank, 2011a). Even where constitutional guarantees provide for equality and laws protect women’s rights, discriminatory practices by law enforcement and security services, courts, lawyers, and social services can include major obstacles to women’s security and access to justice. Customary and traditional norms and practices, including informal justice mechanisms, may perpetuate gross violations of the rights of women and girls (United Nations, 2014).

Discrimination is still felt by a large share of the population. There are many different traits

that can be the basis for discrimination, and often they reinforce each other. The Perception Survey not only provides evidence that indigenous women feel more exposed to discrimination, but highlights the relevance of intersectionality. While about 13 percent of non-indigenous women indicate that they have felt discrimination on the basis of their gender, twice as many indigenous women shared that belief. In other words, a more nuanced examination of drivers of discrimination reveals that overlapping identities (female and indigenous) have a multiplier effect and exacerbate the impact of discrimination (Figure 15).

High Levels of Female Participation in Social and Political Organizations

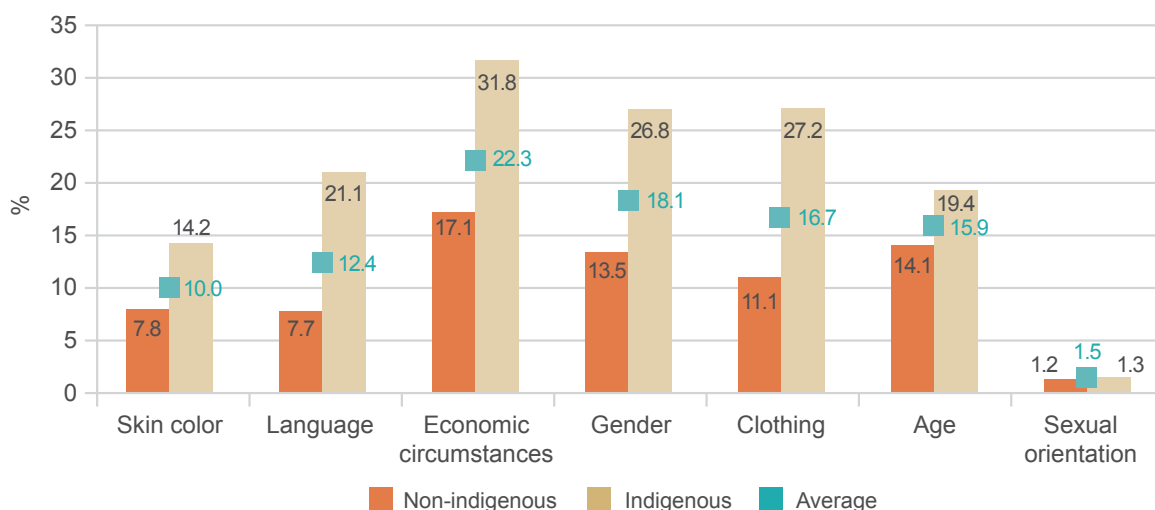
Political participation is very important if women are to recognize and articulate interests and build alliances and consensus to advance common projects. Political and electoral systems may impair or facilitate women’s ability to participate in political processes. In addition, time constraints and social norms may discourage women’s political participation

and limit their capacities as leaders. Removing the barriers preventing women from taking part in decision-making in the formal arena and influencing the overall policy agenda are key objectives (World Bank, 2011a). In Bolivia, 46 percent of women perceive that they are generally or fully guaranteed the freedom of political participation, a slightly smaller share than among men, 50 percent (*Latinobarómetro*, 2011).

Bolivian women are fairly well represented in the political sphere. There are quotas to ensure female representation in Parliament—the share of women there increased from 12 percent in 2002 to about 25 percent in 2012 and 49 percent in 2015. For the first time ever, the Cabinet appointed in January 2010 was comprised of 50 percent women, although by January 2014 this had declined to 33 percent, the same share in the Cabinet appointed in early 2015. Also, at the new Tribunal Supreme Court, 33 percent of the titular judges are women, as are 77 percent of the alternate judges, based on the October 2011 elections. However, the high level of female representation at national institutions has not translated into increased participation at sub-national levels. While the share of female elected officials

Figure 15. Discrimination

Percentage of women who have felt discriminated against on the basis of:



Source: Authors’ calculation based on Perception Survey, 2014.

in local government (*concejales*) has increased significantly from 19 percent in 2004 to 43 percent in 2010, according to the women's rights NGO *La Coordinadora de la Mujer*, in 2013 only 7 percent of the country's mayors were female. This suggests that one of the barriers to women's political participation is prevailing norms about the role of women in the political sphere.

Time constraints are the main obstacle to enhancing women's political participation.

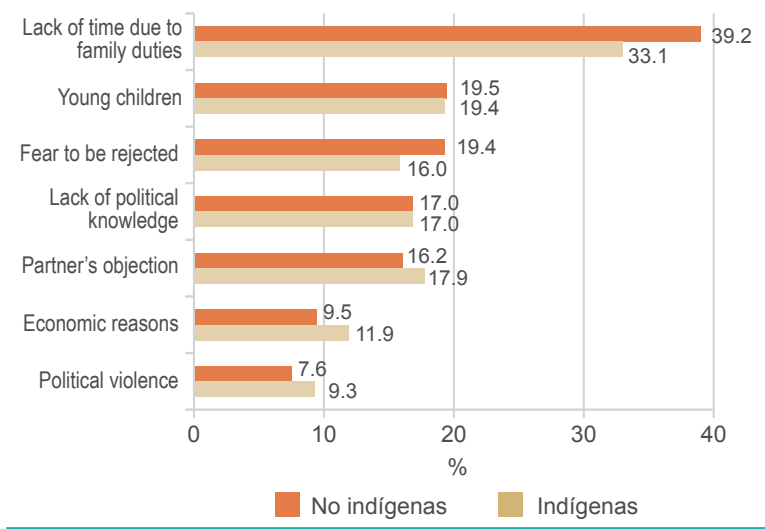
More than a third of women indicate that the main reason they abstain from politics is their family duties. This constraint, as well as the fear of being rejected in the political sphere, is more prevalent among non-indigenous women, while a larger share of indigenous women fears their partners' disapproval and political violence (Figure 16). Only a small minority of Bolivian women (4.2 percent) believe that there are no obstacles to women's political participation, with an even smaller fraction of indigenous women feeling this way.

Prevailing social gender norms further complicate women's entry into and endurance in political life.

Prevailing norms are reflected in women's fear of being rejected if they participate politically (18 percent) and in the lack of a partner's support (17 percent).²⁶ These concerns are rooted in the traditional distribution of gender roles. Sixty-five percent of women think that politically active women neglect their duties as wives and mothers and 21 percent are convinced that men make better political leaders than women. The share of indigenous women is slightly higher for both of these indicators (Figure 17). At the same time, 73 percent of women think that female politicians are as powerful as their male

26 There are striking urban-rural differences with regard to these factors: in rural settings, 21 percent of women mention their partner's objection as one of the main reasons for not being politically active, whereas in urban areas the corresponding figure is only 14 percent. Fear of being rejected, however, is far more prevalent in urban areas where 21 percent of women have voiced this concern compared to only 13 percent in rural areas.

Figure 16. Barriers to political participation
Most common constraints faced by women (Question asked open-endedly and up to two constraints were recorded)



Source: Authors' calculation based on Perception Survey, 2014.

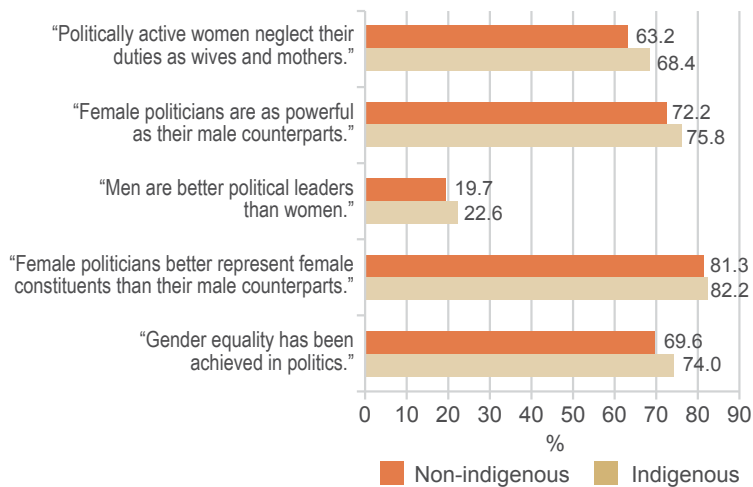
counterpart and 82 percent believe that women represent female constituents better than male politicians. This suggests that there is a clear demand and approval for female leadership in politics despite the many remaining barriers that female politicians face.

In spite of high levels of representation at the national level, elected or appointed female representatives still face discrimination and political violence.

Quotas and gender parity rules may be successful in getting women into elected seats, but once in Parliament, women are pressured to vote along party lines, preventing them from challenging the status quo and limiting their potential to promote women's particular interests and advance the gender agenda (World Bank, 2011a). There have been reports of harassment and incidents of public humiliation against female elected officials to force them to resign their offices so that the alternate candidate, usually a male, can take the post.²⁷ In 2009, there were 120 known cases of such in-

27 Political violence appears to be more pronounced in urban areas. The Perception Survey finds that 9.2 percent of women residing in urban areas mention political violence as a major obstacle to political participation. In rural settings, the figure is 6.4 percent.

Figure 17. Social norms and political activity
Percentage of women who agree with the following statements:



Source: Authors' calculation based on Perception Survey, 2014.

timidation, generally related to elective municipal offices (Htun and Ossa, 2010). The Association of Women Councilors (ACOBOL) found that a total of 283 cases of political violence against women were reported between 2000 and 2011, ranging from pressure to give up their positions and arbitrary withholding of salaries to physical, psychological, and sexual acts of violence. After a decade of discussion, the Bolivian government enacted in May 2012 a law prohibiting political discrimination and violence against women.²⁸ This law aims to establish prevention, attention, and sanction mechanisms against political discrimination and is widely considered to be important progress for women's political rights.

Indigenous Bolivian women's participation in politics was strengthened as a result of campaigning to influence the content of the new Constitution. Like other indigenous women in Latin America, indigenous Bolivian women attempt within the indigenous movements to keep their unity and advance gender-differentiated interests. But during the political process leading to the adoption of the new Constitution

²⁸ *Ley contra el acoso y violencia política hacia las mujeres*, May 28, 2012.

in 2009, they were able to develop autonomous forms of mobilization outside the indigenous movement and create coalitions with the feminist movement and other NGOs, thereby gaining a more prominent political role (Rousseau, 2011). The increased engagement and lobbying efforts contributed to the adoption of gender quotas for proportional and majoritarian elections. That success demonstrated that, as Ionescu (2012) proposed, women's collective interests may be better advanced by building coalitions among women's groups and grassroots organizations.

Young and Married Women at a Particular Risk of Violence

Violence against women is one of the starkest manifestations of lack of agency and has far-reaching consequences for gender equality and other development outcomes. Women who suffer violence cannot fulfill their potential. Their ability to accumulate endowments (education, health, and physical assets) and their access to economic opportunities are restricted. They are more likely to have poorer health and considerably lower earnings than women of similar characteristics who are not subject to abuse, which in Latin American countries translates into between 40 and 60 percent lower earnings. Moreover, violence has profound impacts on economic and social welfare of future generations. Hence, reducing violence against women could go a long way toward improving gender equality and other development outcomes.

In Bolivia, gender-based violence remains widespread, and young and married women are particularly vulnerable to all forms of violence. According to the 2008 National Demographic and Health Survey (DHS),²⁹ almost half of women who had ever been in a relation-

²⁹ *Encuesta Nacional de Demografía y Salud*, ENDSA, in Spanish.

ship or married reported having suffered psychological, physical, or sexual violence at some point during the 12 months prior to the survey, either by their partner or by another person.³⁰ Forty four percent of women report ever having experienced some kind of violence by their partner, and 8.5 percent report ever having experienced violence by a person other than their partner. Furthermore, 24 percent of all women who had ever been in a relationship or married stated that they had been victims of physical or sexual violence in the previous 12 months. Between 25 and 27 percent of women who had never attended school or gone no higher than the secondary level had experienced physical or sexual violence, while only 17 percent of women with higher education had.³¹ The same tendency is noted in wealth quintiles, with violence being more common in the lower quintiles, and much less so in the highest. Younger women are at higher risk than older women: 55 percent of women 20 to 24 report having suffered violence in the previous 12 months, compared to 41 percent of women 45 to 49 years old. The Perception Survey suggests that indigenous women face a substantially higher risk of becoming victims of violence: over 60 percent reported such incidents, while the figure for non-indigenous women was 44 percent. Physical and sexual violence are just as common in urban as in rural areas, but psychological violence is more common in urban contexts. Thirty five percent of all women had been victim of psychological violence in the 12 months before the survey; 40 percent of women 20 to 24 years old, and 30 percent of women between 45 and 49 years old. The most common form of abuse mentioned was verbal insults and humiliation, followed by accusations of infidelity, threats

30 The Perception Survey finds similar prevalence of violence: 49.7 percent of women have been victim of physical, psychological, or sexual violence at some point in their lives. According to this data source, women in rural areas face a slightly higher risk: 51.3 percent compared to 48.8 percent in urban areas.

31 The Perception Survey also highlights the importance of education in reducing the risk of becoming a victim of violence.



of abandonment, and restrictions on contact with family. During the first half of 2012, the police registered 137 cases of violent death of women and 61,251 cases of violence against women. All of this shows that gender-based violence is no isolated phenomenon. The Perception Survey sheds some light on the negative impact on women's wellbeing: 41 percent of women victims of violence report higher levels of fear and dependency as a direct result of the violence they suffered.³²

Violence against women has been on the forefront of the political agenda in Bolivia in the last few years. The government declared 2012 as the Year to Tackle All Forms of Violence against Women (*"Año de lucha contra todas las formas de violencia hacia las mujeres"*). In March 2013, the integrated law to guarantee women a life free of violence (No. 348) was passed after a process of consultations and discussions. The law aims to establish mechanisms, measures,

32 The effect is largest for women residing in rural areas. The percentage of women reporting that they feel more afraid and dependent is 44.8 percent, while in urban settings only 38.3 percent of victims expressed such concerns.



and integrated policies of prevention, attention, protection, and response for women who experience violence. However, the state body that provides technical services for the implementation and coordination of the autonomous governance regime (*Servicio Estatal de Autonomías*) has shown that implementation is limited. A costing exercise to estimate capacity among municipalities to provide the services for which they are legally responsible found that 77 municipalities (almost 23 percent) lack the financial resources to provide even the minimum services required by law. Moreover, 248 municipalities (74 percent) have the resources to cover only the absolute minimum (SEA, 2013). Another important recent measure is the integrated law against the trafficking of persons (No. 263),³³ which resulted from strong demands from women's organizations based on the increasing number of young and adult women who go missing every year. Since its passage, the focus of the discussion has been the regulatory framework needed to implement these laws. An information system on violence (*Sistema de Información de Violencia Intrafamiliar*) and a centralized reporting system for domestic violence in Bolivia are being

³³ *Ley Integral contra la Trata y el Tráfico de Personas*, No. 263, July 31, 2012.

set up in the Ministry of Justice to improve evidence-based decision-making.

The legal framework designed to curb gender based violence will not have the expected results unless operational and service delivery arrangements are in place to improve the efficiency and accessibility of justice institutions. . In addition, social norms on the acceptability of violence continue to prevent survivors from reporting it (World Bank, 2011a). Survivors of gender-based violence are less likely to report and seek help if police officers, family courts, and health providers are not sensitive to GBV victimization and trauma. Geographical distance from courts can also work against resorting to institutions of justice. In Bolivia, the 2008 DHS data shows that women victims of violence are more likely to seek help from friends or family (15 percent) than from any kind of institution (9 percent). If they do not seek help of any kind, the main reason is that they feel embarrassed or humiliated and/or are afraid of retaliation. Among the poorest quintile, the main reason that women did not report incidents was that they did not know where to go. The Perception Survey confirms that the majority of women (58 percent) bypass institutional help in situations of violence. Indigenous women are less likely to turn to public institutions (19 percent compared to 22 percent among non-indigenous women) and 61 percent of them do not seek help of any kind (compared to 55 percent of non-indigenous women).

Teenage Pregnancy Dropping, but Still Above Regional Averages

Adolescent pregnancy is another dimension by which lack of agency manifests itself. Teenage pregnancy is highly associated with poverty, lack of opportunities, and social exclusion. It has a direct effect on women's economic opportunities by restricting school attendance, decreasing earning opportunities, and increas-

ing dependence on social protection programs, among other things. Adolescent girls who get pregnant and have a child are also at greater risk for health complications as their physical conditions are not yet ready for this process (Azevedo et al., 2013). Delaying marriage and childbirth has been associated with an increase in the accumulation of endowments and female labor force participation (Miller, 2010). Under Bolivian law, girls are allowed to wed at 14 and boys at 16, following a pattern in many countries that girls can marry at a younger age. Younger age at marriage for women and a greater age gap between spouses are associated with women's lower bargaining power and higher risk of domestic violence (World Bank, 2011a).

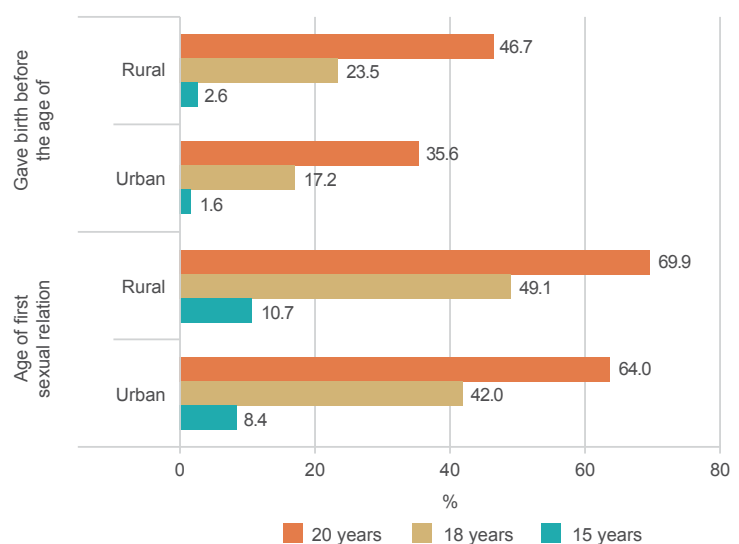
Bolivia's adolescent fertility rates have decreased in the last decade from 85 births per 1,000 women aged 15-19 in 2000 to 72 in 2012. However, these rates are still slightly higher than the 2012 regional average of 68 (WDI, 2014). There are considerable differences between urban and rural areas. According to the Demographic and Health Survey of 2008, 36 percent of urban women between 25 and 49 years old had a child before turning 20, while the corresponding figure for rural areas was 47 percent. Educational attainment appears to be an even more important factor: among adolescents with only primary education, 32 percent were already mothers or pregnant at the time of the survey. Among young women with secondary schooling, the figure was 13 percent and only 4.3 percent for those with higher education. Figure 18 illustrates the differences between rural and urban teens in terms of the age of first sexual relations and the age by which women had their first child. The majority of births to teenage mothers in Bolivia occurs outside of formal unions, placing them and their children in vulnerable social positions. Contrary to the rest of Latin America, a study using data from DHS 2003 found that indigenous groups in Bolivia are not more affected by teen sexual activity, pregnancy, and childbearing: Quechua and Aymara women appear to have

the country's lowest rates of teen pregnancy and childbearing, in contrast to non-indigenous teens (Alfonso, 2008).

Adolescent pregnancy is associated with exposure to the risk of pregnancy, such as age at first sexual intercourse and early marriage/union. Becoming pregnant is not always a conscious decision. But when it is, research has found that teenagers take into account several factors such as opportunity costs and their individual and household characteristics when deciding whether to become pregnant. Teenagers who have high opportunity costs might be less likely to engage in sexual activity and become pregnant. In Bolivia, studies have shown that expected educational gains due to not bearing a child as a teenager significantly affect the probability of a teen becoming pregnant (Flores, 2005 and Alonso, 2008).

Knowledge and use of contraceptive methods among teenagers in Bolivia vary. The DHS reports that 18 percent of all women aged 15-19 know of some contraceptive method, but only 9.3 percent actually use some kind of con-

Figure 18. Age of women at first sexual relation and first child birth
Percentage of women ages 25-49



Source: Authors' calculation based on DHS 2008, Bolivia.

traceptive. For women 15-19 years who are in a relationship, 66 percent have knowledge of some contraceptive method, but only 41 percent use contraceptives. Rural teenagers have a lower use of contraceptive methods compared to urban teenagers, which could be explained by the greater access that urban dwellers have to sexual and reproductive information and services as well as contraceptives. While ethnicity does not play a role in the level of knowledge teenagers have about the fertility cycle, it does in the use of contraceptive methods: non-indigenous teenagers have higher rates of use of modern methods, while the majority of sexually active Quechua and Aymara teens have not used any type of family planning method, and when they do use one, it is usually a traditional one (Alfonso, 2008).





Summary of Findings and Further Research

This Note shows important progress in all three dimensions of gender equality explored—endowments, economic opportunities, and agency—and highlights some persistent challenges:

- The **intersection of gender and ethnicity deepens the gaps** in some development outcomes in Bolivia.
- **Women feel discriminated against in different aspects of their lives**, in particular indigenous women.
- Not having access to economic opportunities limit women's agency; while **women with higher levels of agency are able to more fully take advantage of existing opportunities**.

In education, access has improved for all groups, but educational attainment indicators show persistent disparities between men and women and particularly point to the significant negative impact of the intersection of gender and indigenous status. The maternal mortality rate is extremely high in Bolivia relative to other countries in the region, and raises challenges both in terms of access to health services for giving birth and the quality of those services. In spite of legal barriers for women's full par-

ticipation in the labor market, Bolivian women have a higher labor force participation rate than the regional average. However, the female labor force is largely concentrated in the informal and low-productivity sectors, which puts women at a disadvantage in terms of earnings. Also, women in the labor market are still spending four times as much time as men on unpaid domestic work. Bolivian women have made great progress in terms of political participation at the higher levels of government, but are almost absent as elected municipal leaders, while political violence and discrimination remains a serious problem. Finally, Bolivia has one of the region's highest levels of violence against women, but in recent years has developed a range of policies and laws aimed at protecting women from gender-based violence. In all of these domains, women continue to experience discrimination and its consequences. The ethnic variable and the urban/rural divide are other important factors of the Bolivian context that contribute to the complexity of these issues.

This final section is structured around the main findings related to the intersectionality between gender and ethnicity in general, providing an overview of the challenges Bolivian women face in each of the dimensions of gender equality cov-

ered in this Note. At the end of each description, we present several areas with knowledge gaps that would require further research if there are to be sound recommendations for policy-making and program design.

Intersectionality

The intersection of gender and ethnicity confers cumulative disadvantages on indigenous women in Bolivia. However, the discussion here also shows that the magnitude of these disadvantages, as well as the relative importance of gender and ethnicity in driving a particular disparity, vary by outcome. For example, educational outcomes for indigenous women are systematically lower than those of indigenous men as well as compared to non-indigenous men and women, suggesting that

gender and ethnicity play a dual role in indigenous women's educational disadvantage. As discussed above, compared to non-indigenous adult men, non-indigenous women and indigenous men are between 9 and 10 percentage points less likely to complete primary school, but indigenous women are 27.3 percentage points less likely. Access to health care and health insurance, as well as wage gaps, on the other hand, are areas in which indigenous status, rather than gender, is the key determinant and where the size of the cumulative disadvantage for ethnic minority women is small. In addition, more indigenous women than non-indigenous women feel discriminated against on the basis of their gender. Nevertheless, it is important to note that even when there is no gender- or ethnicity-based disparity in a given outcome minority groups may still be disadvantaged. Furthermore, being an indigenous and rural woman aggravates vulnerabilities through the mechanism of lower endowments and economic opportunities. There are exceptional cases in which indigenous women demonstrate better outcomes than non-indigenous women, such as in teen pregnancy and childbearing. In the political process leading up to drafting and adoption of the new Bolivian Constitution, and in the last two government administrations, indigenous women have claimed a larger role within the public sphere. Existing social and political processes appear to be enhancing voice and agency among ethnic minority women.

Going forward, it would be useful to explore potential explanations and underlying reasons for gender/ethnicity-based disparities, using additional qualitative and quantitative sources. This would provide a better understanding of the intersectionality between gender and ethnicity, and could help identify policies and actions to address existing disparities.



Education

Women's access to education in Bolivia has improved considerably in recent years, but challenges remain to making access universal. Even though boy and girl rates of completion of primary schooling and the female-to-male enrollment ratio for secondary schooling are close to parity, major gender gaps persist for indigenous and rural students. Indigenous and rural women have higher levels of illiteracy and school drop-out, which hinder their ability to take advantage of economic opportunities. Almost all Bolivian women (92 percent) would have wanted to study more. Since the level of education closely interacts with and in some cases determines life-span opportunities, denying women the opportunity to reach the level of desired schooling has detrimental repercussions. The analysis presented in this Note has shown that low levels of education are linked to lower levels of agency, higher incidence of unemployment, and greater difficulty in accessing the labor market. In terms of educational attainment, the intersectionality between gender, ethnicity, age, and place of residence seems to have a higher deterrent effect than the effect of gender alone.

Further exploring the choice of education by gender could yield rich new insights into women's agency as well as labor force participation. Also, given persistent disparities in the school completion rates of Quechua, Aymara, and other indigenous women, future research could focus on identifying the drivers of gender- and ethnicity-based schooling and dropout rates, especially in urban areas where access to school infrastructure is relatively better.

Health

Indicators that measure access to reproductive and health services are mixed in Bolivia. The share of births attended by skilled



health staff has increased over the last decades, but remain well below the regional average. The maternal mortality rate in Bolivia is the second highest in Latin America and the Caribbean, after Haiti. The limited progress against maternal mortality may be partly due to a lack of quality in the institutions that deliver medical care and services to expectant mothers. Ethnicity and geographic location aggravate the situation, with indigenous and rural populations' maternal and child health indicators performing worse than those of non-indigenous and urban populations. Both in rural and urban areas, more non-indigenous women give birth at health institutions than do indigenous women. The results of the Perception Survey suggest that discrimination faced in the health systems may play a role.

To strengthen the understanding of maternal health issues, it would be important to explore the underlying reasons why rural women and indigenous women choose not to deliver their children in health clinics. Additional qualitative work might be required to comprehend the subjective reasons behind these choices.

Economic Activity

While female labor force participation is high in Bolivia, women are much more likely than men to work in part-time or vulnerable employment, informality, and low-productivity sectors. This is consistent with the findings of both the Jobs (2013) and Gender Equality and Development (2012) World Development Reports. They found that persistent gender segregation tends to trap women in low-productivity, low-paying jobs, and that a range of factors keep other women out of the labor market altogether. Social norms, in combination with the level of individual agency, can either help or hinder a women's capacity to take advantage of existing opportunities, especially in the economic sphere. Gender roles and expectations reveal themselves in the kind of sectors that employ women and men, with women being over-represented in the Bolivian service sector and men in industry. In addition, women still carry the majority of domestic and care responsibilities, which impose a serious burden on their time and access to opportunities and resources. Almost 43 percent of women would work and 25.7 percent

would study if they had more time at their disposal, showing that freeing up women's time could potentially contribute to household, and in the end country-level, productivity. The need for flexibility, limited opportunities in the formal labor market, and the gender wage gap force women to seek economic opportunities in the informal economy, at the cost of labor rights, pensions, and other benefits.

It would be useful to collect and analyze additional gender-differentiated information regarding time use, wage gaps, and paid versus unpaid work to identify policies and actions that could promote gender equality in the labor market. Also, further information on the drivers of female concentration in small firms and on possible ethnic and intersectional disparities related to firm size could help in formulating these policies.

Agency

Gender norms and roles affect women's opportunity to take full advantage of the numerous women's rights guaranteed by the Bolivian legal system. Bolivia has made important progress in providing legal guarantees such as gender parity norms for elections to congress, freedom from violence, equal pay for work of equal value, and protection from employment discrimination based on pregnancy, civil status, age, or physical traits. Still, domestic violence remains very high. Bolivian rural women tend to be more exposed to physical and psychological abuse, which in some cases is heightened by the lack of local institutions and means to support and protect women. This is worrisome, as violence against women is one of the starkest manifestations of the lack of agency, and has far-reaching consequences for gender equality and other development outcomes. A lack of agency manifests itself in low aspirations, and hinders upward mobility through lower investments in human capital and production technology. Women victims of domestic violence can-



not fulfill their potential and are restricted in their economic growth. One area in which Bolivian women have done better is in expanded political representation in Parliament and in the Cabinet. Concerning adolescent pregnancy, another manifestation of the lack of agency considered in the Note, Bolivian women in general get pregnant at a fairly early age. Women in rural areas tend to have their first sexual experiences and first child at a very early age, while there do not seem to be any significant differences based on indigenous/non-indigenous status.

Further study of prevailing social gender norms about the role of women in the political sphere could help translate the national level progress in women's political participation into a larger role at sub-national levels. In terms of violence against women, norms concerning acceptance of violent behavior and the seeking of support are important, and it would be useful to more fully understand access to and use of existing services to prevent and respond to situations of violence.



Annex 1. Methodological Note and Results of the Census Data Analysis

The scope of the census data analysis is limited because the data include only a few socioeconomic variables which can be analyzed as outcome indicators or included as control variables in regressions. In analyzing the link between basic outcomes and gender and indigenous status (both together and separately), the following model is adopted from Tas, Reimao, and Orlando (2013):³⁴

$$W_i = f(\alpha + \beta_1 G_i + \beta_2 ETH_i + \beta_3 (G_i * ETH_i) + \gamma X_i + \epsilon_i) \quad (\text{Equation 1})$$

where W_i is a well-being outcome for individual i (such as literacy, school completion, and access to health facilities and health insurance); G_i and ETH_i are individual i 's gender and ethnicity, which takes the value of 1 for women and indigenous/Afro-descendants, respectively; $G_i * ETH_i$ is an interaction term depicting additional impact on indigenous/Afro-descendant women; and X_i is a vector of control variables (including a dummy for the respondent's age, age-squared, and a set of dummies for age cohorts).

When the dependent and explanatory variables are all categorical—which is the case in this analysis (see below)—the interpretation of the model becomes analogous to the difference-in-differences and the outcomes of a “treatment group” can be compared against a “reference” group. Accordingly, the marginal effects on the three terms above capture outcome disparities for women, indigenous groups, and indigenous women with respect to non-indigenous men. Table 1 summarizes these links, whereas Table 2 shows marginal effects from probit estimation of Equation 1 with literacy and school completion rates as dependent variables.

Table 1.		Measuring outcome disparities with respect to non-indigenous men (reference group)
When...	Then...	Shows outcome gap for...
$G_i = 1 \wedge ETH_i = 0$	Marginal effect on G_i	Non-indigenous women
$G_i = 0 \wedge ETH_i = 1$	Marginal effect on ETH_i	Indigenous men
$G_i * ETH_i = 1 \leftrightarrow G_i = 1 \wedge ETH_i = 1$	Sum of marginal effects for G_i , ETH_i and $(G_i * ETH_i)$	Indigenous women

Fuente: Tas, Reimao y Orlando (2013)

³⁴ See http://papers.ssrn.com/sol3/papers.cfm?abstract_id=2373320

Table 2.		Determinants of literacy and school completion (marginal effects, using non-indigenous men as reference group)		
	Literacy	Primary school completion	Secondary school completion	
Women	-0,027***	-0,091***	-0,060***	
Indigenous	-0,009***	-0,097***	-0,110***	
Female* Indigenous	-0,027***	-0,085***	-0,060***	
Rural	-0,052***	-0,229***	-0,223***	
Age	-0,002***	-0,010***	-0,009***	
Obs.	7.129.134	4.354.518	4.354.518	
Pseudo R. sq.	0,30	0,19	0,15	

Source: 2012 Bolivia National Census of Population and Housing.

Notes: Average marginal effects from probit regression are reported, with literacy and school completion rates as the dependent variable and non-indigenous/Afro-descendant males as the reference group. ***p<0.01, **p<0.05, *p<0.10. Regressions control for age-squared and age cohorts. Literacy rate for individuals 25 and older; primary and secondary school completion rates for individuals 25 and older.

Even though the 2012 census allows respondents to self-identify themselves as “indigenous or Afro-Bolivian,” it is possible to undertake a more detailed analysis of different indigenous groups based on self-identification into sub-categories. Extending the empirical framework presented above, the role of (self-identified) ethnicity and gender on well-being outcomes is estimated with the following reduced form model, which measures the penalty of being female and a member of an indigenous group relative to non-indigenous males:

$$W_i = f[\alpha + \beta_1 G_i + \beta_2 A_i + \beta_3 Q_i + \beta_4 I_i + \beta_5 (G_i * A_i) + \beta_6 (G_i * Q_i) + \beta_7 (G_i * I_i) + \gamma X_i + \epsilon_i], \quad (\text{Equation 2})$$

where W_i and G_i are as defined above; A_i indicates self-identification as Aymara; Q_i is self-identification as Quechua; and I_i is self-identification as an indigenous person other than Aymara or Quechua, including Afro-Bolivians. The ethnicity variables are interpreted in the same way as summarized in Table 1, except that the disadvantages faced by different indigenous groups are captured separately. In addition, to account for the fact that specific indigenous groups reside in certain parts of Bolivia, the vector of control variables X_i includes 115 dummy variables indicating individual i 's province of birth, as well as age and age-squared. In the context of sub-group analysis of different indigenous groups, place of birth is a more refined control than rural/urban location, since it accounts for the possibility that location not only has an impact on education outcomes, but is also correlated with ethnicity. We know this to be true in Bolivia, since the Aymara are primarily concentrated in the department of La Paz where education outcomes are above the country average. Tables 3-5 show marginal effects from probit estimation of Equation 2 with literacy and school completion rates as dependent variables, estimated separately for different age cohorts to illustrate the fact that gender- and ethnicity-based education gaps are smallest among younger cohorts.

Table 3.	Determinants of literacy, by age cohort (marginal effects, using non-indigenous men as reference group)						
	12-19	20-29	30-39	40-49	50-59	60-69	70+
Female	-,002 ***	-,001 ***	-,008 ***	-,022 ***	-,061 ***	-,110 ***	-,184 ***
Aymara	,000	-,001	-,003 ***	-,008 ***	-,028 ***	-,057 ***	-,161 ***
Quechua	-,002 ***	-,003 ***	-,005 ***	-,017 ***	-,053 ***	-,108 ***	-,205 ***
Other indigenous	-,007 ***	-,011 ***	-,020 ***	-,037 ***	-,066 ***	-,115 ***	-,190 ***
Female* Aymara	-,001 **	-,004 ***	-,011 ***	-,032 ***	-,075 ***	-,177 ***	-,187 ***
Female* Quechua	-,001 ***	-,010 ***	-,026 ***	-,040 ***	-,051 ***	-,083 ***	-,061 ***
Female* Other indigenous	-,000	-,002 ***	-,005 ***	-,006 ***	-,013 ***	-,037 ***	-,013 **
Obs.	1.431.126	1.531.898	1.170.985	853.078	622.001	419.181	350.089

Note: Regressions were carried out separately for each age cohort and also included controls for age, age-squared, and province of birth. ***p<0.01 **p<0.05 *p<0.10

Table 4.	Determinants of primary school completion, by age cohort (marginal effects, using non-indigenous men as reference group)						
	14-19	20-29	30-39	40-49	50-59	60-69	70+
Female	,004 ***	-,019 ***	-,059 ***	-,084 ***	-,105 ***	-,101 ***	-,095 ***
Aymara	-,008 ***	-,017 ***	-,068 ***	-,123 ***	-,198 ***	-,254 ***	-,271 ***
Quechua	-,027 ***	-,068 ***	-,155 ***	-,214 ***	-,266 ***	-,271 ***	-,255 ***
Other indigenous	-,026 ***	-,049 ***	-,099 ***	-,154 ***	-,199 ***	-,223 ***	-,211 ***
Female* Aymara	-,035 ***	-,081 ***	-,158 ***	-,213 ***	-,192 ***	-,142 ***	-,105 ***
Female* Quechua	-,040 ***	-,051 ***	-,047 ***	-,041 ***	-,011 ***	-,025 ***	-,048 ***
Female* Other indigenous	-,011 ***	-,011 ***	-,019 ***	-,022 ***	-,005 ***	,005	,010 *
Obs.	1.045.863	1.523.423	1.170.985	849.742	622.004	419.185	350.090

Note: Primary school completion is defined as the completion of the first six years of schooling, following the current school system (*primaria*). Regressions were carried out separately for each age cohort, and also included controls for age, age-squared, and province of birth. ***p<0.01 **p<0.05 *p<0.10

Table 5.	Determinants of secondary school completion, by age cohort (marginal effects, using non-indigenous men as reference group)					
	20-29	30-39	40-49	50-59	60-69	70+
Female	,006 ***	-,023 ***	-,039 ***	-,061 ***	-,068 ***	-,061 ***
Aymara	-,044 ***	-,122 ***	-,173 ***	-,225 ***	-,232 ***	-,183 ***
Quechua	-,134 ***	-,195 ***	-,228 ***	-,248 ***	-,228 ***	-,179 ***
Other indigenous	-,100 ***	-,120 ***	-,158 ***	-,180 ***	-,183 ***	-,144 ***
Female* Aymara	-,119 ***	-,152 ***	-,148 ***	-,102 ***	-,050 ***	-,063 ***
Female* Quechua	-,056 ***	-,033 ***	-,009 ***	,029 ***	,019 ***	-,027 ***
Female* Other indigenous	-,026 ***	-,027 ***	-,014 ***	,006	,022 ***	,008
Obs.	1.523.423	1.170.987	849.742	622.004	419.185	350.090

Note: Secondary school completion is defined as the completion of the first twelve years of schooling, following the current school system (*secundaria*). Regressions were carried out separately for each age cohort, and also included controls for age, age-squared, and province of birth. ***p<0.01 **p<0.05 *p<0.10

Annex 2. Methodological Note on the Perception Data Analysis

The Perception Survey on Women's Exclusion and Discrimination explores the perception of indigenous and non-indigenous women's situation in Bolivia in the areas of education, health, and economic opportunities, focusing on discrimination and exclusion. The survey was conducted between December 2013 and February 2014 by the Bolivian NGO *La Coordinadora de la Mujer*.

The universe of the survey is the economically active female population in Bolivia, i.e. women between the ages of 15 to 75. It is important to note that the survey contains two distinct samples. The first is the national sample with a total of 2,620 observations representative at the national, departmental, and urban/rural levels. This sample forms the basis for all analysis presented in this Note.

The second consists of data collected on subsamples of the population, adding another 609 observations to the dataset. The oversample of women of lowland and highland indigenous communities was included to capture the specific realities of these regions, but is not part of the analysis presented in this Note.

The sample design considers each of the nine departments of the country as a sampling stratum. The municipality was treated as the Primary Sampling Unit (PSU). In total, the national sample covers 51 municipalities selected randomly controlling for the population weight within the department. Within each PSU, four clusters were identified and eight interviews were conducted in each cluster.

The Perception Survey requires the use of weights to estimate the distribution of a given variable in the population. The weights are proportional to the population sizes and stored as variable `peso1` in the dataset. Preceding the analysis, the weights are to be applied (using the "svyset" command in Stata) if one wishes to make inferences about the characteristics of the population.

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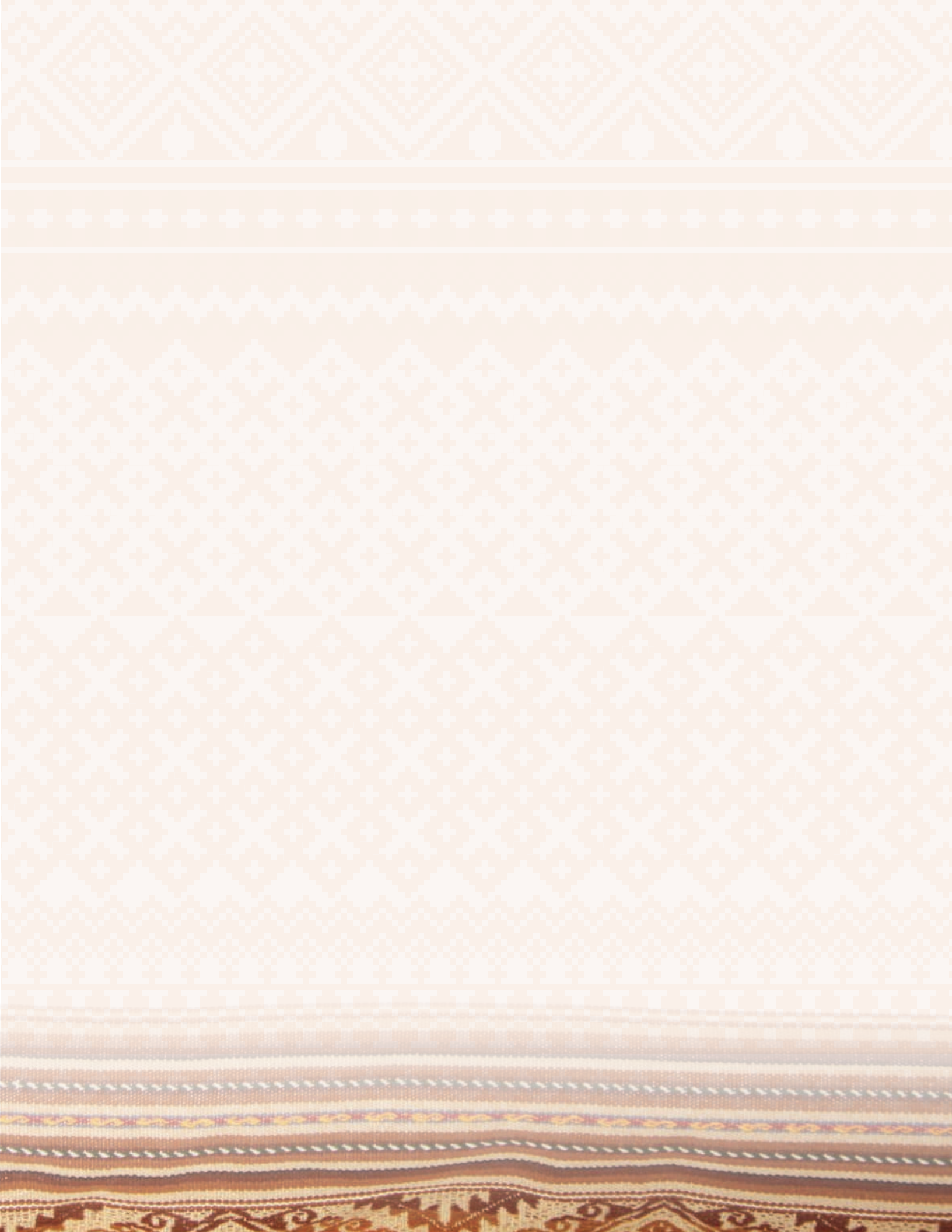
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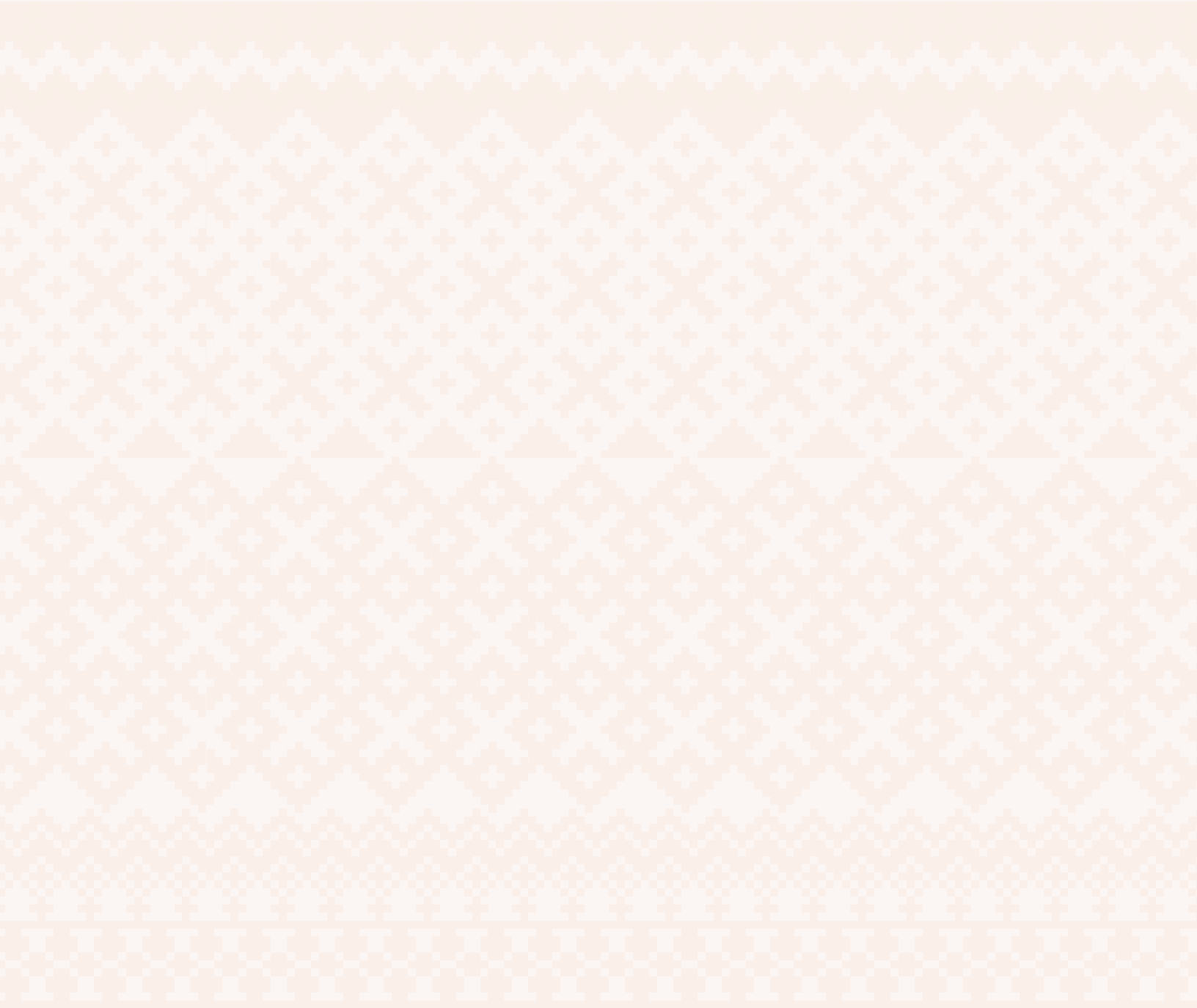
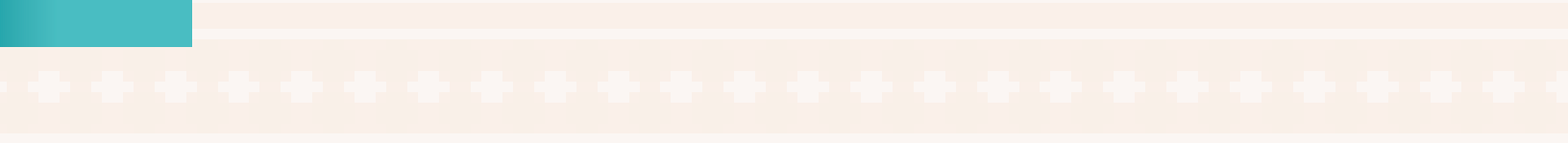
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