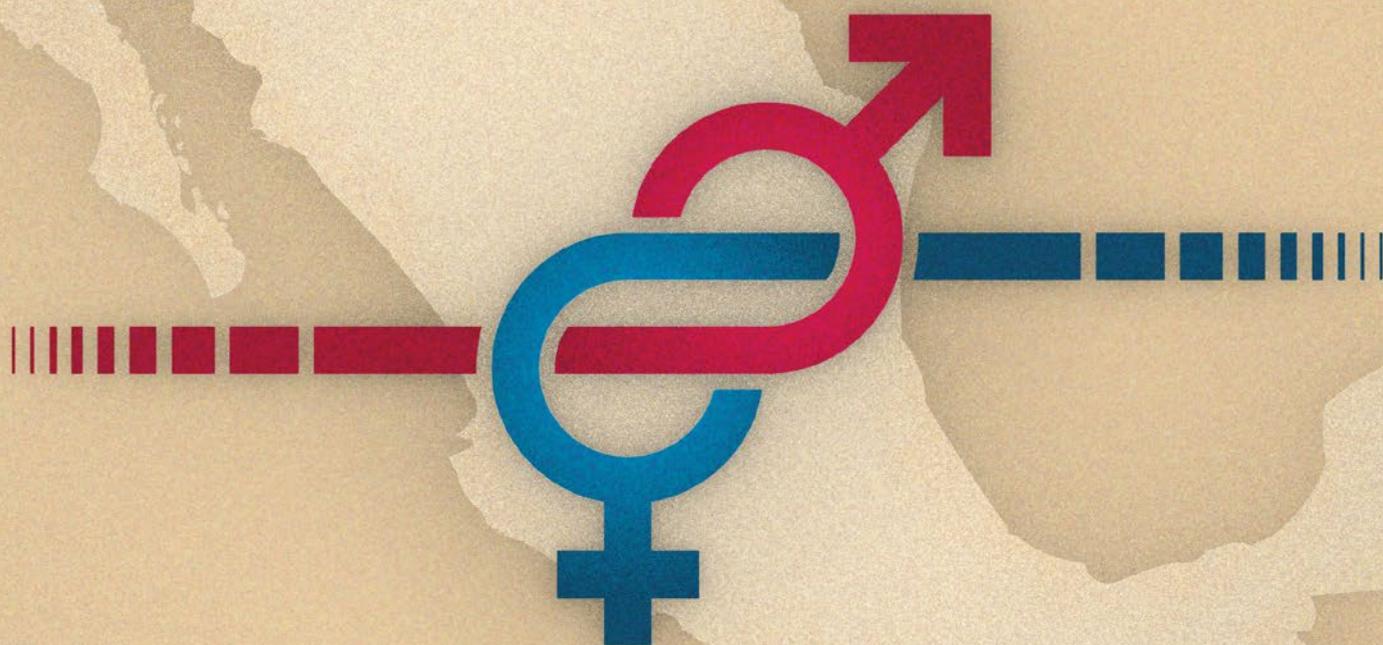


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1818 H Street NW
Washington DC 20433
Telephone: 202-473-1000
Internet: www.worldbank.org

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Abbreviations

ATM	automated teller machine
CEO	chief executive officer
ENDIREH	National Survey on the Dynamics of Household Relationships
ENIF	National Survey of Financial Inclusion
Global Findex	Global Financial Inclusion Database (World Bank)
fintech	financial technology
FLFP	female labor force participation
GLAWLFV	General Law of Access for Women to a Life Free of Violence
GLEWM	General Law for the Equality between Women and Men
G2P	government-to-person
ICT	information and communication technology
INMUJERES	National Institute for Women
IPV	intimate partner violence
LNIW	Law of the National Institute of Women
NEET	not in employment, education, or training
OECD	Organisation for Economic Co-operation and Development
PISA	Programme for International Student Assessment (OECD)
RCT	randomized controlled trial

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Chapter 1

OVERVIEW

Gender equality is a key pathway to ensuring lasting poverty reduction and shared prosperity. Identifying the main gender gaps that a country faces, across different domains, better informs policy design. To that effect, this report seeks to identify where progress has been achieved in increasing opportunities and outcomes for women and men in Mexico and where further policy action is required. It focuses on three areas that are critical for gender-equal access to opportunities: (a) *endowments*, such as health and education; (b) *economic opportunities*, such as access to labor, land, and financial markets; and (c) *agency*, including norms, representation, and freedom from violence (World Bank 2012). The report takes advantage of the existing literature as well as different sources of publicly available data for the country and aims to provide a panorama of the prevailing gender gaps and areas for work to close those gaps, covering a wide range of outcomes. As such, it seeks to serve as a guiding document for policy action and dialogue, further research, and public discussion.

Gender gaps have declined on many outcomes in Mexico. Fertility rates have declined, and the maternal mortality ratio has more than halved since 1995. Life expectancy has continued to increase, with women now outliving men by about six years. Similarly, gaps in primary and secondary enrollments have closed, while new gaps are emerging in tertiary enrollments for boys as young women now dominate university enrollment. Female labor force participation has increased, and women have greater access to finance. Moreover, Mexico has adopted legislation to promote women's political representation, and there is evidence that some societal norms have evolved toward gender-equality principles, particularly among younger generations.

Despite this progress, gender differences in endowments are still a challenge, and are particularly problematic among rural and indigenous communities. With respect to health, three issues stand out. First, teenage pregnancy is very high relative to Organisation for

Economic Co-operation and Development (OECD) countries and is especially frequent among poor, low-educated, and indigenous girls. Second, although maternal mortality rates have declined, they are still very high in some regions and among vulnerable population groups, including rural and indigenous women. Finally, the incidence of obesity is among the highest in the world, which is linked to high incidence of diabetes and diabetes-related deaths, particularly among women. When it comes to education, gender gaps in enrollment and attainment are still a concern in lagging regions, where women face an especially large risk of dropping out, largely because of teenage pregnancy. Tertiary education, although more common now than ever before, is still far from being available to all women. Moreover, Mexico is among the lowest-ranking performers in international standardized tests among OECD countries, with girls underperforming more than boys, especially beginning in upper-secondary school. Differences in learning are reflected in educational choices, as women and men are still segregated across fields of education and areas of specialization. Beyond human capital endowments, it is difficult to imagine that women can thrive without access to productive inputs, including physical and financial assets, particularly if they are the sole breadwinners. In 2018, 65 percent of women did not own a high-value asset.

Gender gaps in participation in the labor market and entrepreneurship entail substantial economic losses for women and their families in the form of forgone income, but they also imply large aggregate losses for the economy (World Bank 2012). Mexico's gender gap in labor market participation is associated with a potential loss of up to 25 percent of income per capita. This is especially relevant in the current demographic context of Mexico, where higher participation of all those in the economically active age group represents a unique window of opportunity for growth and savings.

Gender gaps in economic opportunities include low labor force participation, high levels of informality, low-productivity entrepreneurship, and low access

to productive inputs. Only 45 percent of working-age Mexican women are part of the labor force, compared with an average of 51 percent in all Latin American and Caribbean countries, 52 percent in the OECD countries, and levels of around 50 percent in Chile and 58 percent in Colombia — two regional peers whose levels of female labor force participation in the 1990s were similar or lower to those of Mexico. These low levels of participation are the result of gender differences in time use, gender differences in access to productive inputs, and gender differences stemming from market and institutional failures (World Bank 2012). Differences in time use result primarily from differences in care responsibilities. Mexican women spend 9 – 12 more hours a week than men in taking care of children, depending on their level of education and income. They also spend 17 – 26 more hours a week than men on household chores and have less overall time for leisure. It is no surprise then that, for many women, the decision to work largely depends on their household responsibilities. Differences in access to productive inputs include less access to physical assets (land, housing, and other property) and to credit. Only 35 percent of Mexican women owned at least one high-value asset in 2018, and while 65 percent had some form of financial product, only 31 percent owned a pension fund, and only 26.5 percent had access to formal credit. Gender differences stemming from market and institutional failures are most evident by the fact that the gender earnings gap cannot be explained by differences in individual characteristics or by the fact that men and women work in different kinds of jobs. Similarly, most of the differences in performance between male- and female-owned businesses cannot be explained by differences in the characteristics of owners or their firms.

Gender segregation in access to economic opportunities in turn reinforces gender differences in time use and in access to inputs and perpetuates market and institutional failures (World Bank 2012). For instance, women are more likely than men to hold informal or part-time jobs. Because part-time and informal jobs often pay lower wages than full-time and formal jobs, a high concentration of women in these lower-paying jobs weakens the incentives to participate in market work and thus reinforces the decision not to work. It is precisely this interaction of segregation with gender differences in time use, access to inputs, and market and institutional failures that traps women in low-paying jobs and low-productivity businesses. Breaking out of this pattern requires interventions that lift time constraints, increase women’s access to productive inputs, and corrects market and institutional failures.

Women’s agency in Mexico has improved in many respects, but there are remaining concerns about women’s ability to earn and control their income as well as about violence against women. Mexico’s legal and institutional frameworks promote gender equality in many respects, including ensuring women’s access to institutions, property, and justice. These frameworks ensure the political representation of women, allow women to build credit and to get a job, and protect women from violence. However, more could be done to reduce barriers to work and to ensure equal pay for equal work. Similarly, more could be done to penalize and prevent sexual harassment at work and in public places. Beyond the legal norms, social norms about women’s role in society remain mixed and could also pose barriers to work. For instance, 44 percent of women still believe that children suffer when a woman works for pay, and one in two women believe that “women earning more than their husbands is problematic.” Most critically, 66 percent of women aged 15 years or more has experienced some form of gender violence, largely at the hands of their spouses or partners.¹

Supporting the equality of women and men is a smart development strategy for Mexico. Policy efforts must encompass the several fronts where barriers to gender equality persist, from influencing norms to ensuring equal access to opportunities. Eliminating differences in endowments will require greater outreach to tackle teenage pregnancy and maternal mortality (particularly in lagging regions and in rural and indigenous communities); promote healthy lifestyles to reduce obesity and the risk of diabetes; facilitate the transition from school to work; and improve women’s access to productive resources. Reducing disparities in economic opportunities will require greater access to affordable, high-quality childcare and after-school or full-time school programs; gender-neutral parental leave policies and flexible work arrangements; soft- and hard-skills training for women entrepreneurs; and stronger mechanisms to foster financial inclusion, including through new technologies and emphasizing rural areas. Finally, increasing women’s agency will require a multifaceted approach to address gender-based violence, as well as interventions that can shift aspirations, tackle information deficits, and ensure the effective implementation of the law.

NOTE

1. Partner violence data from the National Survey on the Dynamics of Household Relationships (ENDIREH) 2016, National Institute of Statistics and Geography (INEGI): <http://en.www.inegi.org.mx/programas/endireh/2016/>.

2

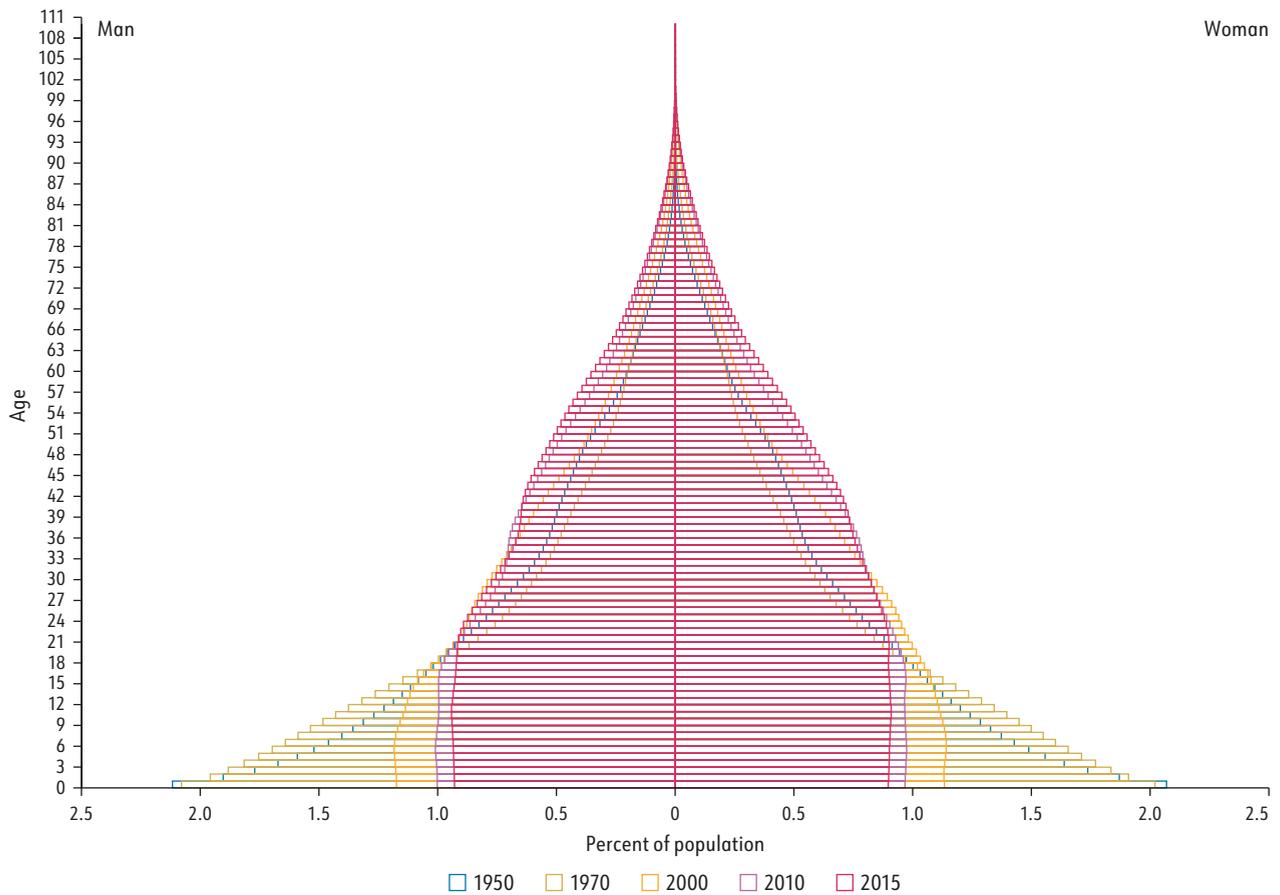
Chapter 2

ENDOWMENTS

Investments in human capital have a demonstrated large impact on individuals' capability to benefit from life-long opportunities and to make a positive social and economic contribution. Differences between men and women in basic endowments such as health and education, especially at an early age, can perpetuate gender gaps in access to opportunity throughout the life cycle. The persistence of unequal opportunities for women entails large costs, not only for individuals and families but also for

societies in the long term. These gaps can play a relevant role in the intergenerational transmission of gender inequalities (World Bank 2012) and bear substantial costs for societies. This chapter analyzes the access to and accumulation of basic human capital endowments for men and women in Mexico. This begins with health and education. The chapter then briefly discusses access to and ownership of other kinds of assets, including land, property, and other assets.

FIGURE 2.1 Mexican Population, by Gender and Age Group, 1950 - 2015



Source: CONAPO 2018b.

HEALTH

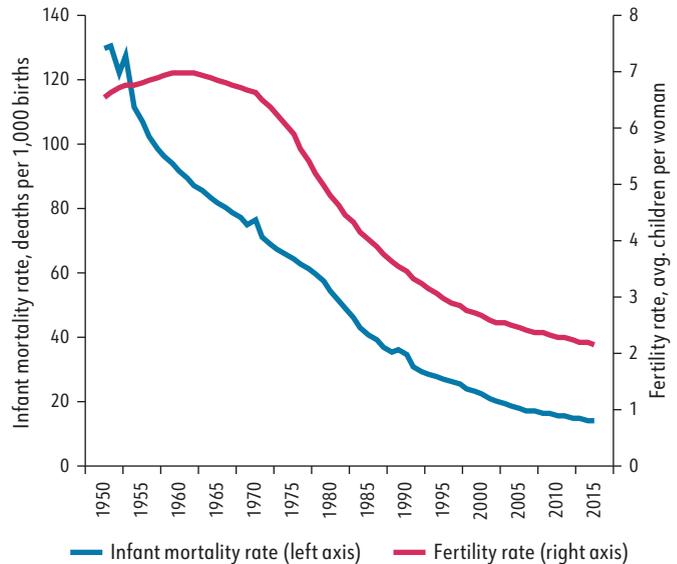
Mexico is a young country, undergoing a demographic transition. Falling fertility and mortality rates at all ages imply that there is an impending young working-age population bulge, placing the country at the “demographic window of opportunity.”¹ This youth bulge could yield important benefits in the development and growth process of the country. Demographic transition — caused by medical progress, improvements in living conditions, reductions in infant mortality, and increases in life expectancy — has rapidly increased the older-adult population (Figure 2.1). The share of adults older than 65 has had a tenfold increase since 1950 (CONAPO 2018).

Improvements in control of communicable diseases and the changing demographic structure, compounded by behavioral factors such as teen pregnancy, diet, and exercise, are shifting the priorities for a healthy society. Recent reforms have expanded access to health care significantly and improved health outcomes. National statistics indicate that the share of the population without access to health care has been halved in less than a decade, falling from 38.4 percent in 2008 to 15.5 percent by 2016 (CONEVAL 2017). However, an aging population and changing lifestyle factors are driving an increase in chronic noncommunicable diseases and degenerative conditions, which is intensifying spending pressures on the health care system, including for long-term care. From a gender perspective, reducing high levels of adolescent pregnancy, continuing to focus on maternal and reproductive health, and promoting healthy aging by tackling specific morbidities and risk factors that affect men and women differently seem to be most critical. We review each of these in turn.

Fertility

With an estimated population of 127 million people, more than half of whom are women, Mexico displays an average fertility rate that is aligned with the population replacement rate. The number of children born per woman has declined dramatically: from an average of 7 children per woman in the 1960s, it is currently close to the replacement rate at 2.2 children per woman on average (Figure 2.2) (CONAPO 2018a). The decrease in fertility relates to a wide range of proximate causes such as the decrease in infant mortality, a change in population policies during the 1960s, the widespread availability of contraceptive methods, higher educational attainment, and greater professional opportunities for women, which compete in time with their caring responsibilities (Chackiel 2004; Tuirán 2002).

FIGURE 2.2 Fertility and Infant Mortality Rates in Mexico, 1950–2015



Source: CONAPO 2018a.

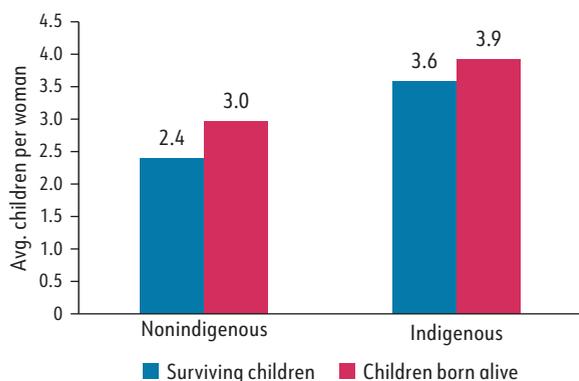
However, there are important differences by socioeconomic group and geographic location: more children are born per woman in rural areas and among women with less education. The fertility rate ranges from a high of 2.9 children per woman in the state of Chiapas, to a low of 1.5 children per woman in Mexico City (Map 2.1) (CONAPO 2016). Indigenous women had a fertility rate of nearly 4 children in 2015, compared with 3 for nonindigenous women (Figure 2.3).

MAP 2.1 Fertility across Mexico, by State (Avg. Number of Live Births per Woman, 2009–13)



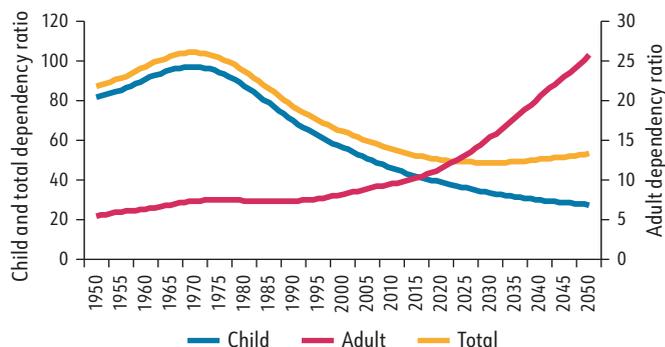
Source: National Survey of Demographic Dynamics (ENADID), National Institute of Statistics and Geography (INEGI). See http://gaia.inegi.org.mx/atlas_genero/.

FIGURE 2.3 Fertility Rate in Mexico, by Ethnicity Group, 2015



Source: Intercensal Survey 2015, National Institute of Statistics and Geography (INEGI).

FIGURE 2.4 Child, Adult, and Total Dependency Rates in Mexico, Actual and Projected, 1950 - 2050



Source: CONAPO 2018a.

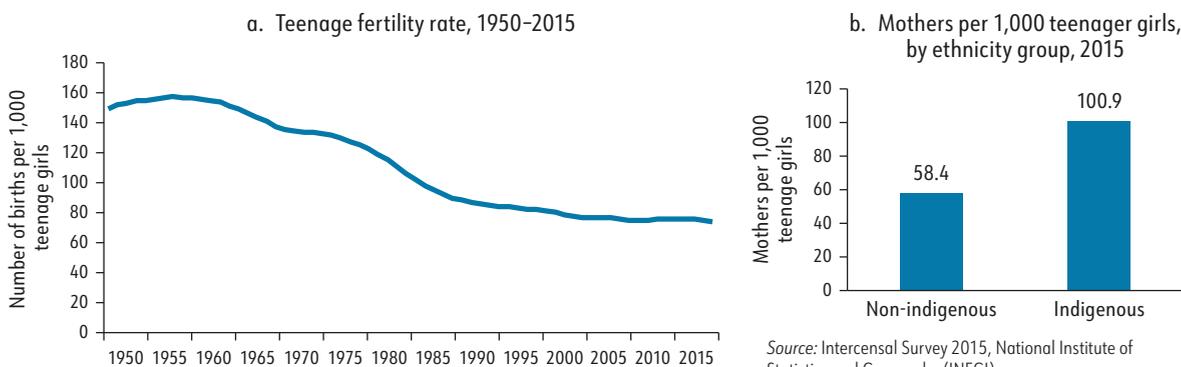
Note: The dependency ratio is the number of dependent individuals (in this case, children ages 0 - 14 or elderly adults) per 100 adults of productive age (ages 15 - 64) in the population.

Both the decrease in fertility rates and the increase in life expectancies lead to changes in the dependency rates of children and adults (Figure 2.4). Child dependency rates have been decreasing since 1970, from 97 dependent children per 100 adults in 1950 to 42 in 2015. However, the increase in the elderly population has led to an increase in the adult dependency rate, from 5.5 elderly adults per 100 adults in productive age to 10 per 100 in 2015. The National Population Council (CONAPO) projects that the adult dependency rate will increase to 25 in 2050, a fivefold increase since 1950, whereas the child dependency rate will decrease to 27 children per 100 adults in productive age.² Given the gender division of labor, the increase in the adult dependency rates could soon represent a barrier to female labor force participation. The supply of elderly care in Mexico is very low, and because of Mexican family-oriented behavior, the demand is also very low. As such, the burden of elderly care will likely fall on women (Tuirán 2002).

Teen Pregnancy

Although it has diminished in the most recent years, the rate of adolescent pregnancy is still high and presents challenges to women's empowerment, intergenerational mobility, and poverty reduction. Just as the global fertility rate decreased, the teenage fertility rate also fell, from a peak 157 births per 100,000 adolescents in 1957 to 74 births per 100,000 adolescents in 2015 (Figure 2.5, panel a). However, important disparities have continued across the population. There was wide heterogeneity across states, ranging from a low of 49.2 per 1,000 adolescents in Mexico City to a high of 86.2 per 1,000 adolescents in Coahuila, one of the northern states.³ Differences across ethnicity are even starker, with 100.9 per 1,000 indigenous adolescents becoming mothers, compared with 58.4 per 1,000 nonindigenous adolescents (Figure 2.5, panel b).

FIGURE 2.5 Adolescent Pregnancy in Mexico



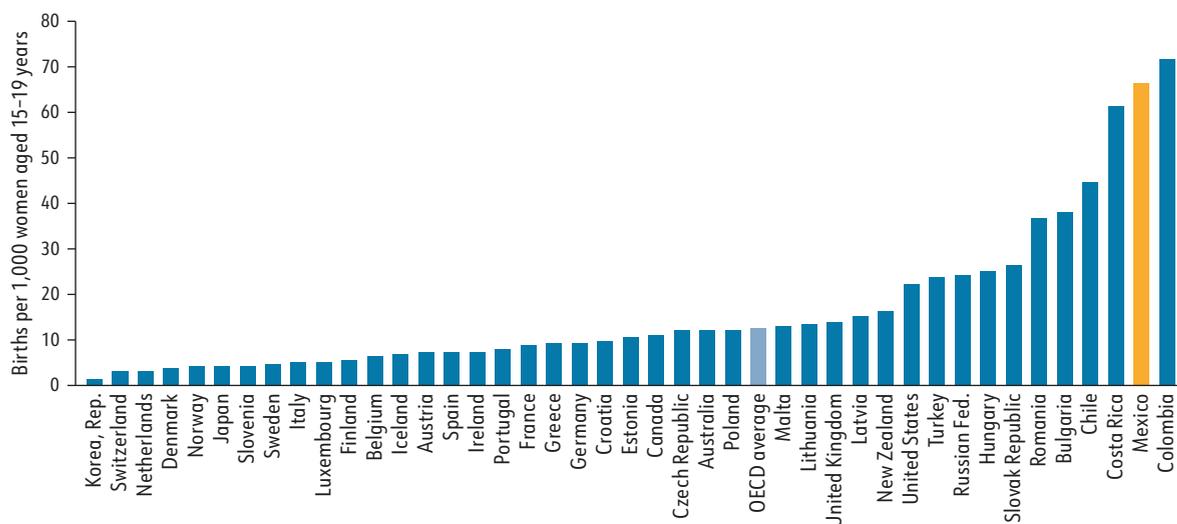
Source: CONAPO 2016.

Note: "Teenage" is defined as 15 - 19 years old.

Source: Intercensal Survey 2015, National Institute of Statistics and Geography (INEGI).

Note: Teenage" is defined as 15 - 19 years old. Indigenous population is defined as indigenous-language speakers.

FIGURE 2.6 Teenage Fertility Rate, Selected OECD Countries, 2016 or latest available



Source: Organisation for Economic Co-operation and Development (OECD) Family Database 2016, <http://www.oecd.org/els/family/database.htm>.
 Note: Data for Canada are from 2013. Data for Chile, Colombia, Costa Rica, and Mexico are from 2014. Data for Australia, Israel, Japan, and the United States are from 2015.

Becoming pregnant during adolescence has negative effects on the opportunities of the mother. The high rates of teenage motherhood among the indigenous population and in southern states have led to a teen pregnancy rate at the national level that is high by international standards. Early childbearing is high in Mexico relative to other Organisation for Economic Co-operation and Development (OECD) countries (Figure 2.6), a challenge that is especially important to tackle given the association of these phenomena with poverty and lack of opportunities, as well as the concern that it may prevent women from taking full advantage of their human development assets and opportunities (Azevedo et al. 2012). In fact, Arceo-Gómez and Campos-Vázquez (2014c) find that teenage pregnancy in Mexico decreases years of schooling (by 0.6 – 0.8 years), lowers school attendance, and reduces work hours. Moreover, teenage pregnancy is the third leading cause of school dropouts among all students and the second leading cause among girls (SEP 2012). Lack of aspirations and economic opportunities are assumed to play a crucial role leading to adolescent pregnancy, but the data suitable to test this as a potential determinant of early pregnancy are limited, resulting in scarce rigorous evidence.

Aspirations could be related to the timing of first marriage. Quilondrán Salgado (2001) documented that during the second half of the 20th century, age at first marriage for Mexican men remained stable at 23 years of age, while that of Mexican women increased from 21 to 22

years of age. The share of married adults did not increase much during the second half of the 20th century, and consensual unions remained stable (García and Rojas 2002). López-Ruiz, Spijker, and Esteve (2011) use census data for eight Latin American countries and find that the stability of the average age at first marriage or union resulted from two contraposing trends: First, highly educated men increased the average age at which they formed their first union. At the same time, low-educated men and women decreased the average age at which they entered their first union, typically because they were more likely to cohabit in 2000 than in 1970. As such, the average of first marriage or union seems to be stable, but there is heterogeneity in the timing for those two groups. Pérez Amador (2012) finds an alternative mechanism that leads to heterogeneity in the intergenerational transmission of marriage timing: mothers who married young have children who also marry young, and the effect of the mother’s age at first marriage on the child’s age at first marriage is larger than the effect of the mother’s education. The timing of marriage is an important determinant of several women’s outcomes, particularly as spousal responsibilities collide with school attendance or female labor market participation.

Contraceptive use is low, particularly in southern states and among indigenous women. Nearly all women (98.7 percent) aged 15 – 49 years reported knowledge of at least one form of contraception in 2014, but only 51.6 percent used any method.⁴ Moreover, there are important

differences across states, with higher use in the northern states than in the south (Map 2.2). More dramatically, as many as 10.7 percent of indigenous women did not know of any method, compared with 0.8 percent of non-indigenous women.⁵ These differences are also related to levels of education: as many as 14.6 percent of women without any education did not know of any method, compared with 5.2 percent with incomplete primary, 3.1 percent with completed primary, and 0.6 percent with completed secondary.

MAP 2.2 Contraceptive Use by Females Aged 15–49 Years in Mexico, by State, 2014



Source: National Survey of Demographic (ENADID) 2014, National Institute of Statistics and Geography (INEGI). See http://gaia.inegi.org.mx/atlas_genero/.

Knowledge about contraceptives is slightly higher among teenagers than among older women, but only half of sexually active teens use them. One out every five teenage girls and one of every four teenage boys are sexually active (INEGI 2017). As many as 98.2 percent of women aged 15–19 years know of at least one contraceptive method. However, only 55 percent of teenagers used a contraceptive in their first sexual relation, according to the 2014 survey, up from 38 percent observed in 2009. Contraceptive use during the first encounter is lower among indigenous women, those living in rural areas, and those with low levels of education (CONAPO 2016). Only 4 percent of women with no education, 16 percent of women in rural areas, and 11 percent of indigenous women used any form of birth control in their first sexual encounter, compared with 39 percent of urban women, 36 percent of nonindigenous women, and 42 percent of women with secondary education or more (CONAPO 2016). One-third of teenage girls who did not use contraceptives did not plan to have relations, but as many as 18 percent of them claimed they did not use contraceptives because they wanted to get pregnant.

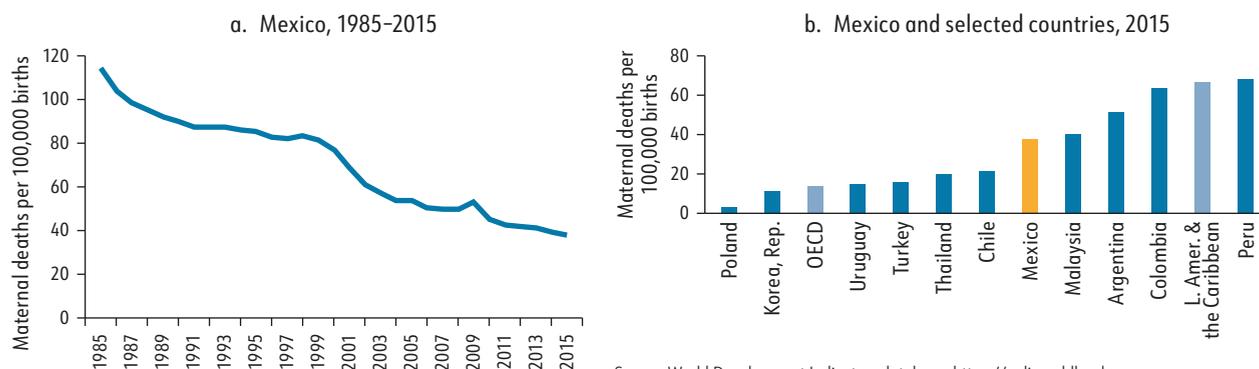
Greater outreach on birth control methods, particularly to rural and indigenous populations, could reduce the high rates of teen pregnancy. Strong cross-sectoral systems with built capacity among implementers as well as solid backing from a legal framework and its implementation are needed. For instance, changes in education curricula, while making contraceptives more available and affordable, would require close coordination across sectors. In addition, exposure to positive role models and information on the consequences of early pregnancies could help, including information on the role of men and boys in any potential solution. One potential way of doing this is through educational entertainment. Studies have found that soap operas have positive impacts on fertility preferences in Brazil (La Ferrara, Chong, and Duryea 2012); family planning in Tanzania (Rogers and Vaughan 2000); gender norms in India (Jensen and Oster 2009); teenage pregnancy in the United States (Kearney and Levine 2014); and risky sexual behaviors in Nigeria (Banerjee, La Ferrara, and Orozco 2018).

Maternal Mortality and Access to Health Services

Maternal deaths have declined in Mexico, but they are still high relative to peer countries. The maternal deaths in Mexico from pregnancy, childbirth, or postpartum complications have decreased from 86 deaths per 100,000 births in 1995 to 38 in 2015 (Figure 2.7, panel a). The small peak observed in 2009 resulted from the influenza outbreak, which disproportionately affected adults in productive ages, and pregnant women were particularly vulnerable (Fernández Cantón, Gutiérrez Trujillo, and Viguri Uribe 2012). Women now give birth in better medical facilities, and more of them have medical surveillance during their pregnancies. Despite these improvements, Mexico still has high maternal mortality rates relative to other OECD countries (Figure 2.7, panel b).

Moreover, there are important differences in maternal mortality across ethnicity and regions. The outcome of maternal deaths reflects a combination of social inequalities that characterize the country in multiple dimensions. Rural, poor, and indigenous women experience lower levels of access to care and obstetric services. Mortality rates among indigenous women are twice as high as among non-indigenous women (Figure 2.8). There are also important differences across regions. As of December 10, 2018, mortality rates ranged from 2 per 100,000 births in Colima to 69 per 100,000 births in the State of Mexico and 72 per 100,000 births in Chiapas (Map 2.3).

FIGURE 2.7 Maternal Mortality in Mexico and OECD Comparisons

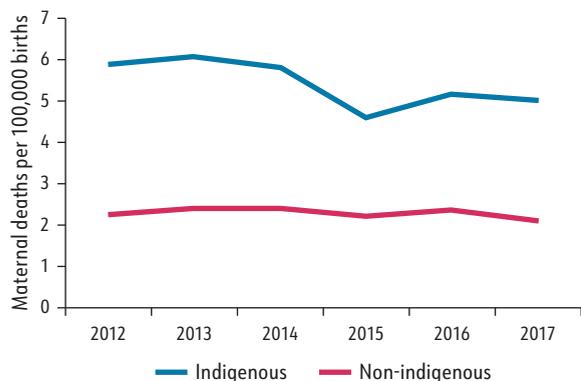


Source: WHO et al. 2015.

Source: World Development Indicators database, <https://wdi.worldbank.org>.

Note: OECD = Organisation for Economic Co-operation and Development.

FIGURE 2.8 Maternal Mortality Rates in Mexico, by Ethnicity Group, 2012 – 17

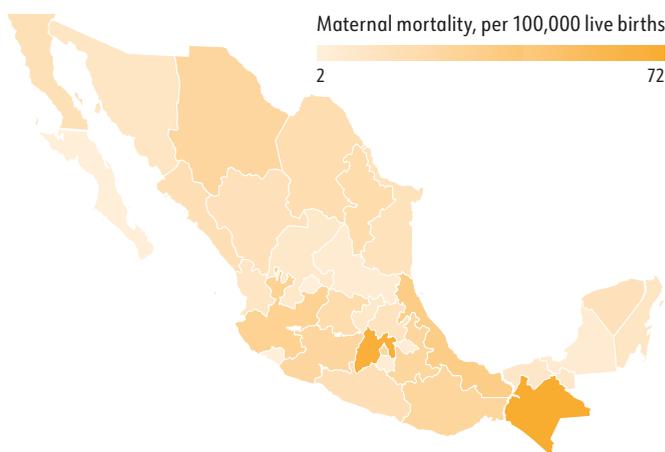


Source: Estimates using National Institute of Statistics and Geography (INEGI) administrative data on deaths and population estimates from 2015 census data.

Note: Indigenous population is defined by indigenous-language speakers.

More can be done to ensure that women receive the care they need regardless of where they live. Despite advances in the coverages and public spending on health, Mexico continues to face important challenges in ensuring equitable access to quality health services. The geographic distribution of public health resources does not reflect the needs of the population because transfers to states, despite improvements, fall short in equalizing local resource availability and spending needs. In addition, financial management capacity varies across states and is especially low in the poorest regions, contributing to the overall inefficiency of the sector (Knau et al. 2012). A strong and well-integrated primary health care system is critical. To improve equitable access to health, a primary-care-based model where local entities responsible for managing care are strengthened and have clearly defined roles could help.

MAP 2.3 Maternal Mortality Rates in Mexico, by State, 2018

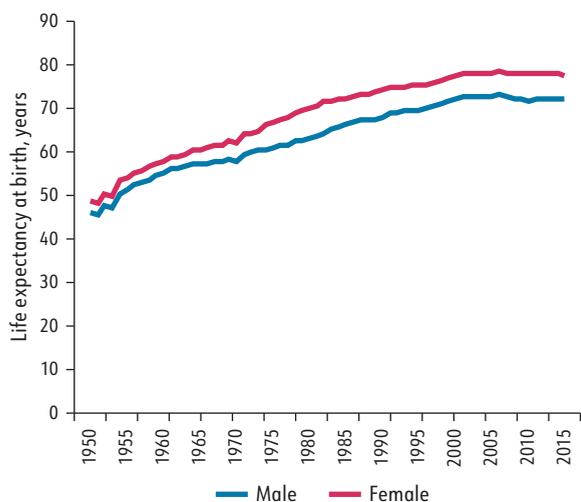


Source: Observatory of Maternal Mortality in Mexico (OMM), <http://www.omm.org.mx/index.php/indicadores-nacionales/boletines-de-mortalidad-materna/2018>.

Healthy Aging, Mortality, and Morbidity

Overall mortality rates have decreased in Mexico, resulting in an increase in life expectancy at birth. As mortality rates have declined since the 1950s, life expectancy has increased. Improvements in living standards and in the availability of health care helped boost life expectancy during the second half of the 20th century in Mexico as in the whole region. Life expectancy at birth is higher for women than for men (Figure 2.9), with the gap between female and male life expectancy growing from 2.8 years in 1950 to 6.9 years in 1982, and it has fluctuated between 5.1 and 6.2 years since then. In 2015, the last year of data, the difference was 5.7 years. The trend seems to have slowed down in the early 2000s and particularly after 2005. However, there is substantial heterogeneity across regions, with larger differences between men and women in some northern

FIGURE 2.9 Life Expectancy at Birth in Mexico, by Gender, 1950 - 2015



Source: CONAPO 2018a.

MAP 2.4 Difference between Male and Female Life Expectancy (Years) in Mexico, by State, 2015



Source: CONAPO 2018a. See http://goia.inegi.org.mx/atlas_genero/.

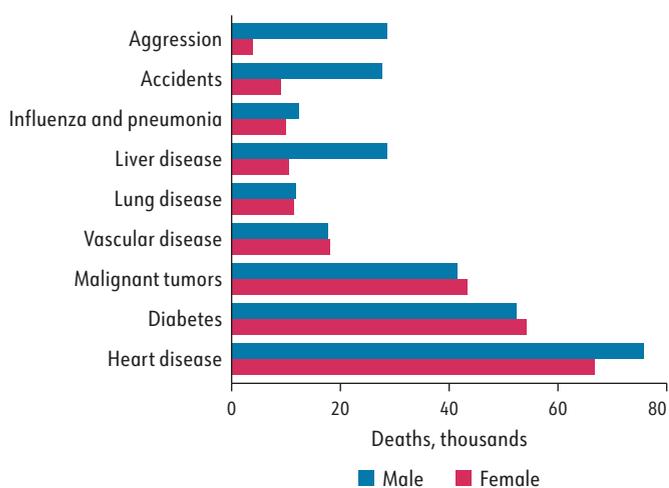
Note: Map indicates the difference between men's and women's life expectancy by subtracting men's life expectancy (in years) from women's life expectancy (in years).

states and across southern states than in central Mexico (Map 2.4). Moreover, there is a worrisome trend in recent years: male life expectancy dropped by one year between 2006 and 2015, while female life expectancy dropped by half a year over the same period.

Increases in life expectancy have slowed recently, in part because of the rising homicide rate in the case of men and increases in deaths from diabetes in the case of women. Although the homicide rate is not among the highest in the region, it has increased substantially from

its levels in the 2000s. Canudas-Romo, García Guerrero, and Echarri-Cánovas (2015) analyze the reasons behind the stagnation and drop of male life expectancy. They find that the most likely culprits are the obesity epidemic and the increase in homicide rates since the “War on Drugs” began in 2007. The authors estimate that if it had not been for the War on Drugs or the obesity epidemic, male life expectancy would have been two years greater. Aburto et al. (2016) further claim that homicide rates slowed down the increasing trend in women's life expectancy. The increase in violence and its effects on life expectancy and quality of life is not trivial. In another paper, Canudas-Romo et al. (2017) estimate the increase in the years of life living with perceived vulnerability of violence. They find that, in 2014, women's life expectancy at age 20 was about 60 years (and for men, 55 years), 71 percent (64 percent for men) of which would be spent with perceived vulnerability to violence in the state, and 26 percent (20 percent for men) of which would be spent at home. Increases in life expectancy among Mexican women also seem to have slowed down, possibly because of a combination of higher homicide rates and increases in deaths due to diabetes (Aburto et al. 2016).

FIGURE 2.10 Leading Causes of Death in Mexico, by Gender, 2017



Source: INEGI 2018.

Diabetes and heart disease are the leading causes of death among women. By 2015, all five leading causes of death in Mexico were noncommunicable diseases. For both men and women in Mexico, the leading causes of death are heart disease and diabetes (Figure 2.10). However, the incidence of diabetes is significantly higher among women. The latest estimates show that 10.3 percent of women had diabetes in 2016, up from 7.6 percent in 2006 (Figure 2.11).

This is higher than the prevalence among men, which increased from 7 percent to 8.4 percent between 2006 and 2016 (INSP 2016). Men have a higher risk of heart or liver disease and are also at higher risk from fatal accidents or various forms of aggression (see chapter 4 for evidence on violence and homicides).

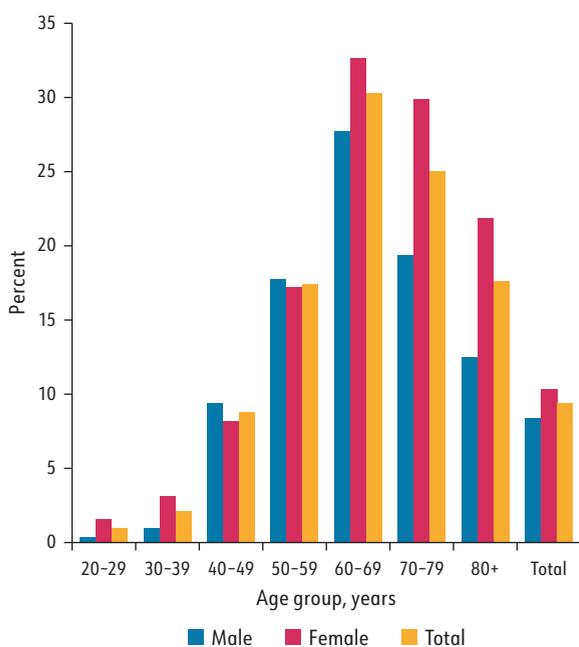
The high prevalence of diabetes is related to the incidence of obesity, which is among the highest in the world, particularly among women. The high prevalence of obesity begins at early ages. For instance, 33 percent of young girls (ages 5 – 11) and 39 percent of teenage girls (ages 12 – 19) were either overweight or obese in 2016, up from 32 percent and 36 percent, respectively, in 2012 (INSP 2016). As a result, between 1988 and 2016, the prevalence of women ages 20 – 49 who are obese has more than tripled (INSP 2016). As many as 7 out of every 10 women above 18 years of age are considered overweight in Mexico, including 33 percent considered obese, which is high compared with men (24 percent) and among the highest rates in the OECD countries (Figure 2.12). The prevalence of overweight and obese men and women is higher in urban areas than in rural areas, although it has been rising in all regions and particularly among women and in rural areas (INSP 2016). High levels of obesity are associated with low levels of physical activity and poor diets. Only 12.7 percent of girls (ages 10 – 14), 51 percent of teenage girls (ages 15 – 19),

and 15 percent of adult women comply with the recommended levels of physical activity, compared with 21.8 percent of boys, 70 percent of teenage boys, and 14 percent of adult men (INSP 2016). Moreover, households tend to have high levels of consumption, particularly of foods with high fat content and sugary beverages. This is true in urban areas but is also becoming more common in rural areas.

Obesity is also a source of gender disparities in the labor market. There is evidence on the existence of obesity-related discrimination against women, but not against men. Campos-Vázquez and Núñez (2018) but also on the labor market outcomes of individuals. Using anthropometric data and the body mass index (BMI) analyze the effect of obesity on wages. They find that obese women have lower wages than nonobese women, while obesity has no effect on male wages. Moreover, in a correspondence study of discrimination in two Mexican cities, Campos-Vázquez and González (2018) find that obese women have a lower probability of being called back for an interview than their thin counterparts. They do not find any such effect for men.

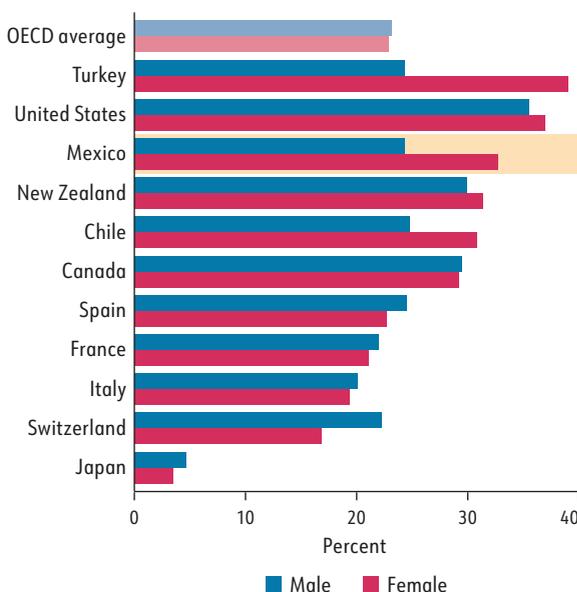
More can be done to promote healthy eating and exercise habits, and to diagnose diabetes and treat symptoms early. The Mexican government has responded by launching a National Strategy for the Prevention and Control of Overweight, Obesity and Diabetes (Government of

FIGURE 2.11 Incidence of Diabetes in Mexico, by Gender and Age Group, 2016



Source: INSP 2016.

FIGURE 2.12 Prevalence of Obesity, by Gender, Selected OECD Countries, 2016



Source: World Bank Gender Statistics, 2016: <https://databank.worldbank.org/data/source/gender-statistics>.

Note: OECD = Organisation for Economic Co-operation and Development.

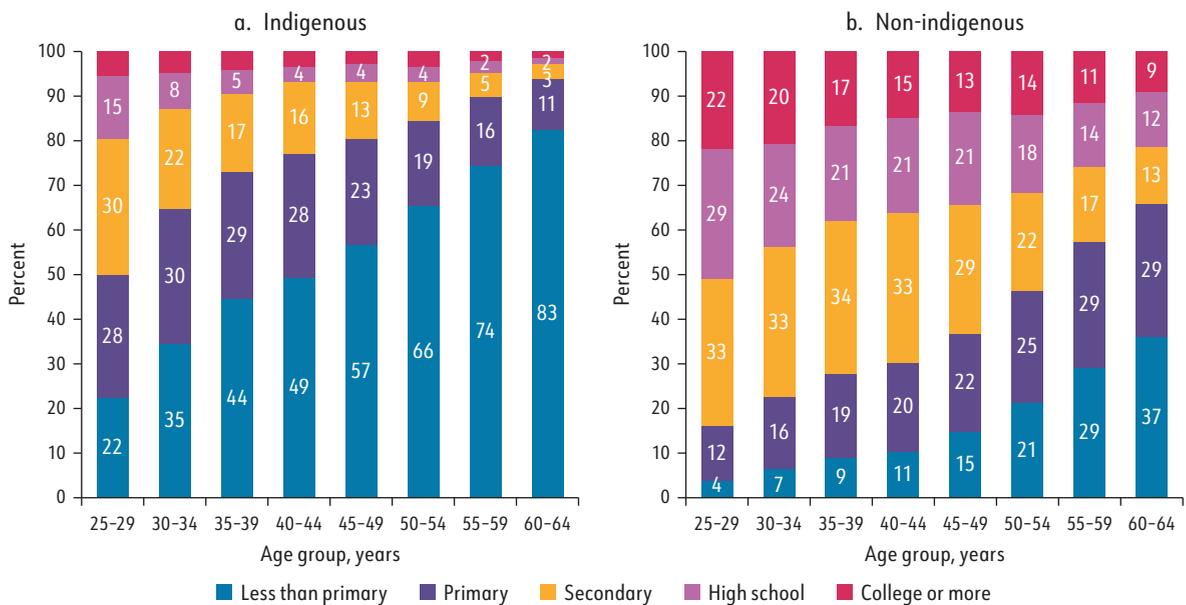
Mexico 2013). There have been considerable efforts to raise awareness of the importance of healthy eating with ongoing radio and television campaigns as well as programs to help citizens monitor their health,⁶ reduce their calorie intake, and incentivize exercise.⁷ Moreover, the 2014 tax reform included an increase in excise taxes on sugary beverages. Early evaluations showed decreased consumption for two consecutive years and increased water consumption during the same period (Batis et al. 2016; Colchero et al. 2017). Moreover, microsimulation analysis suggests this reform could reduce obesity prevalence by 2.5 percent, preventing 86,000 – 134,000 cases of diabetes (Barrientos-Gutierrez et al. 2017). There may be room for further raising these taxes. In conjunction with the efforts for a well-integrated primary health system mentioned earlier, efforts to evaluate existing programs could help to inform further efforts to improve healthy lifestyles, including actions to promote physical activity and nutritional education. Special attention is especially needed in rural areas and among adolescent girls. Moreover, labeling of nutritional information has been shown to improve healthy eating (Rayner et al. 2013), with front-of-pack interpretive labels such as traffic light labels being more effective in increasing the selection of healthier options (Cecchini and Warin 2016). Finally, efficient regulation of junk-food marketing directed at children and reduced industry interference in labeling could reduce conflicts of interest and improve the implementation of public health policies (Barquera et al. 2018).

EDUCATION

Gender Gaps in Enrollment and Attainment

Mexico has closed the gender gaps in primary, secondary, and tertiary education enrollment. According to the latest intercensal survey (in 2015), women on average have 9.0 years of education compared with 9.3 years for men,⁸ reflecting important increases in school enrollment for women. Currently fewer girls than boys are out of school, which points to a closed female gender gap and the potential of a newly emerging gap in which boys are at a disadvantage. In fact, World Bank Education Statistics show a tertiary graduation rate in 2016 of 28 percent for women, compared with 23 percent for men, and a completion rate for lower-secondary education of 92 percent for girls compared with 86 percent for boys.⁹ However, there are important differences across regions and population groups. For instance, in Chiapas the illiteracy rate is as high as 5.17 percent for women, compared with 3.85 percent for men.¹⁰ Indigenous women are much more likely than their nonindigenous counterparts to have less than a primary education, and only a small share have tertiary education. Although there are substantial differences across age cohorts — with younger cohorts having higher levels of education than older cohorts — the differences between indigenous and nonindigenous women remains (Figure 2.13).

FIGURE 2.13 Women’s Educational Attainment in Mexico, by Age and Ethnicity Group, 2015



Source: Intercensal Survey 2015, National Institute of Statistics and Geography (INEGI).

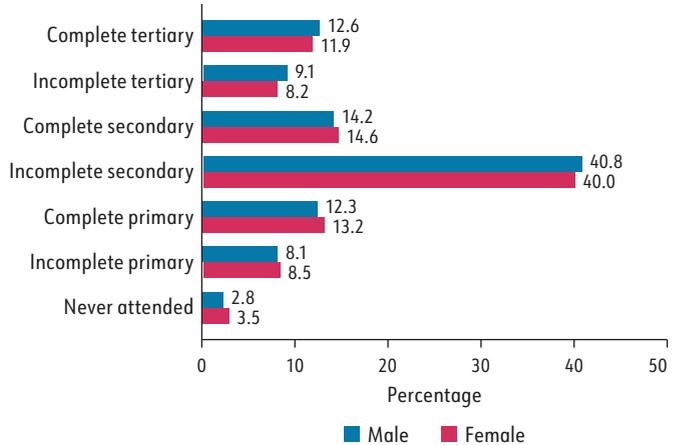
Women now dominate the university population.

According to National Association of Universities and Institutions of Higher Education (ANUIES) data for the 2017/18 academic year, women represent 50.3 percent of college enrollment, 55.2 percent of graduate enrollment at the master's level, and 48.8 percent of graduate enrollment at the doctoral level.¹¹ Creighton and Park (2010) point out that, in the 1990s, the educational gender gap closed and even reversed. They find that federal programs aimed at school construction during the 1960s were responsible for eliminating the gender gap in educational progression. In fact, a reverse gender gap in tertiary education is being documented across middle- and high-income countries around the world for the 1980s cohort (Ferreira 2018; Narayan et al. 2018). In East Asia and the Pacific, 30 percent of women in the 1980s cohort have completed tertiary schooling, against 29 percent of men. In Latin America, it is 21 percent versus 18 percent. In Eastern Europe and Central Asia, it is 42 percent versus 38 percent. In high-income countries, it is 54 percent versus 44 percent — and that 10 percentage point gap reflects steady growth for each decadal cohort since the 1950s. We now live in a world where women and girls remain clearly disadvantaged in terms of educational opportunities in most countries in Sub-Saharan Africa, the Middle East, and South Asia but where men and boys are disadvantaged in Japan, most of Europe, and the Americas. Some have pointed to gender differences in gang membership and exposure to crime and violence as a cause — a factor relevant in much of Latin America and the Caribbean (Ferreira 2018).

However, there are important differences in educational attainment across regions within Mexico, with women facing especially high risks of dropping out of secondary and tertiary education in some regions. Although the gender gap for primary and secondary attainment has been nearly eradicated (Figure 2.14), this changes at the tertiary level, where women's attainment levels are lower than men's. Moreover, there are important regional differences. Educational attainment is generally lower in southern states for both men and women, but the gender attainment gap is especially large in some states, such as Chiapas, where women have almost one year less formal education than men (Map 2.5).

Female educational attainment is significantly affected by teenage pregnancy. Using the Mexican Family Life Survey (ENNVIH) panel data and a differenced propensity score matching, Arceo-Gómez and Campos-Vázquez (2014c) find that teenage pregnancy reduces school attainment by 0.8 years of schooling in the short run. Using

FIGURE 2.14 Educational Attainment in Mexico, by Gender, 2016



Source: National Household Income and Expenditure Survey (ENIGH) 2016, National Institute of Statistics and Geography (INEGI).

Note: Data are for the population aged 15 – 65 years.

MAP 2.5 Gender Gap in Educational Attainment in Mexico, by State, 2015



Source: Intercensal Survey 2015, National Institute of Statistics and Geography (INEGI). See http://goia.inegi.org.mx/atlas_genero/.

Note: Map indicates the difference between men's and women's (age 15 or older) average years of formal education by subtracting the years of women's education from those of men.

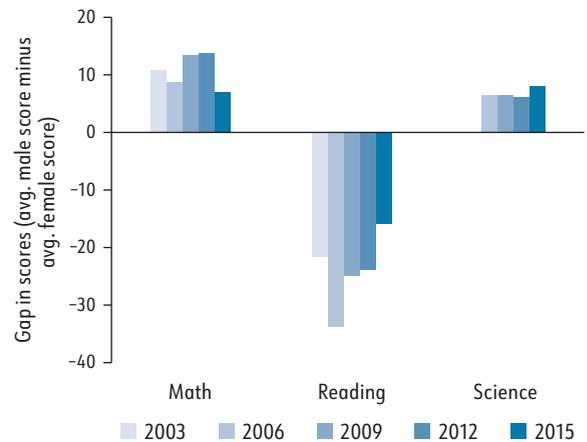
the 2011 Social Mobility Survey (EMOVI) data and a propensity score matching, they also estimate that teenage mothers have one less year of education in the long run. As such, early motherhood has an important effect on women's educational outcomes. Unfortunately, the usual surveys do not ask men about their own fertility, and thus we cannot draw any conclusions on whether early parenthood affects women disproportionately more than it affects men.

Gender Gaps in Learning

Mexico is among the lowest-ranking performers in international standardized tests among OECD countries, particularly for women. There is a growing consensus that quality, rather than quantity, of education is an important driver of economic well-being (Hanushek and Woessmann 2008, 2012). One typical way to measure quality and actual learning outcomes is to compare outcomes of standardized tests. Mexico is a low performer in the OECD's standardized Programme for International Student Assessment (PISA) tests, demonstrating relatively low levels of learning for 15-year-olds across mathematics, reading, and science (Figure 2.15). Scores for females are especially low in math and science but tend to be higher than scores for males in reading (Figure 2.16). As much as 11 percent of the variation in student performance in science is attributed to differences in students' socioeconomic status, and disadvantaged students are about 2.5 times more likely than their more advantaged peers to be low performers in science. However, the relationship between socioeconomic status and performance is weaker in Mexico than on average across OECD countries (OECD 2016a). On a national standardized test, Campos-Vázquez and Santillán-Hernández (2016) found that girls in primary and lower-secondary education scored higher than boys in both reading and math. However, in upper-secondary education, boys scored higher than girls in math, and girls outperformed boys in

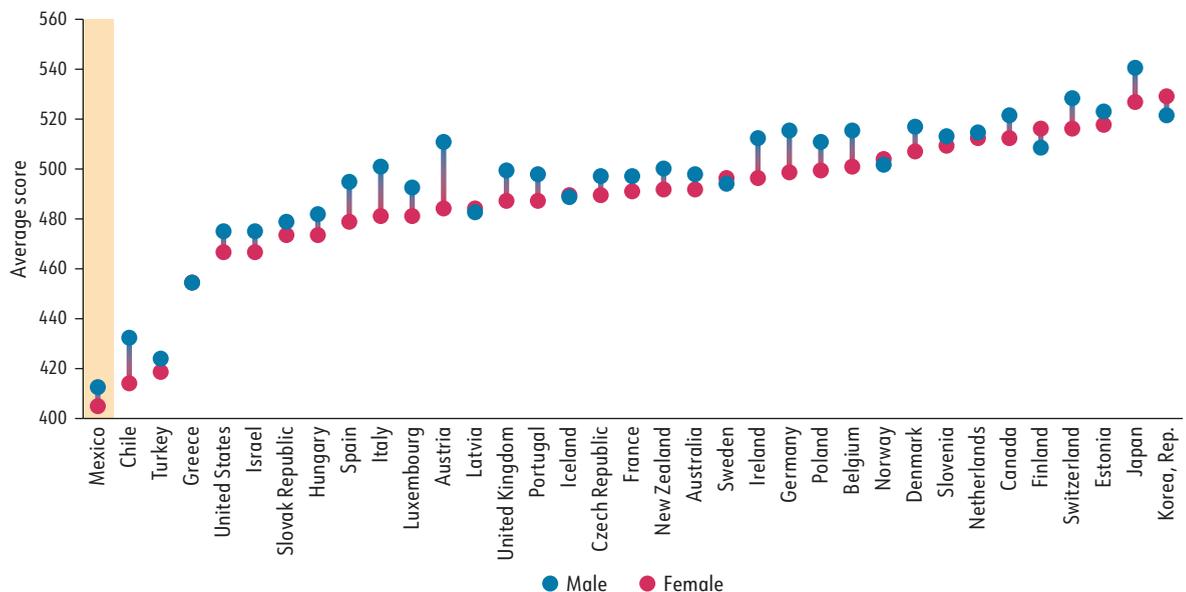
reading. The upper-secondary test covered about the same age group as those who take the PISA exam. These results suggest either that gender stereotypes regarding subject preference for boys and girls exhibit themselves during high school, or that younger cohorts do not exhibit such gender stereotypes.

FIGURE 2.16 Gender Gap in Average PISA Scores, 2003 – 15



Source: PISA International Data Explorer, Organisation for Economic Cooperation and Development (OECD); <http://piaacdataexplorer.oecd.org/ide/idepisa>.
 Note: PISA = Programme for International Student Assessment. PISA tests 15-year-old students in participating countries every three years in mathematics, reading, and science.

FIGURE 2.15 Average PISA Mathematics Scores, by Gender, Selected Countries, 2015



Source: PISA International Data Explorer, Organisation for Economic Cooperation and Development (OECD); <http://piaacdataexplorer.oecd.org/ide/idepisa>.
 Note: PISA = Programme for International Student Assessment. PISA tests 15-year-old students in participating countries every three years in mathematics, reading, and science.

Differences in learning are reflected in educational choices, because women and men are still segregated across fields of education and areas of specialization. PISA asks students about their interest in science and found no gender difference in their preferences to study science. However, once one disaggregates science into engineering and health-related subjects, women exhibited a higher preference for health-related majors, while men prefer engineering-related majors (OECD 2016b). Consistent with these findings, Figueroa Pilz and Ortega Olivares (2010) found that women are still very underrepresented in physics and mathematics majors at the National Autonomous University of Mexico (UNAM), the largest public university in Latin America. Bustelo, Ferguson, and Forest (2016) point out that women are overrepresented in the lowest-paid occupations and underrepresented in the highest-paid occupations.

A comprehensive approach to improving the equity of the education system has yet to be defined and implemented. Mexico's 2013 education reforms introduced key changes to the sector's financial and personnel management strategy, establishing a professional system for hiring, evaluating, training, and promoting teachers and providing full autonomy to the National Institute for the Evaluation of Education (Government of Mexico 2013). However, further action will be necessary to consolidate these gains and address remaining challenges. This should include leveraging performance incentives to improve teacher quality and realigning the national education budget to provide a more equitable distribution of resources. The latter is problematic because investment per student at the basic education level in relatively affluent areas such as Mexico City and Nuevo León is above the national average of roughly Mex\$20,000 per year, whereas in Guerrero, Chiapas, and Oaxaca, the poorest states in Mexico, investment per student is significantly below the national average (World Bank 2016). Addressing this concern would involve adjusting intergovernmental transfers for education, making them more based on needs (per student) and incorporating a stronger equalization component for lagging states.

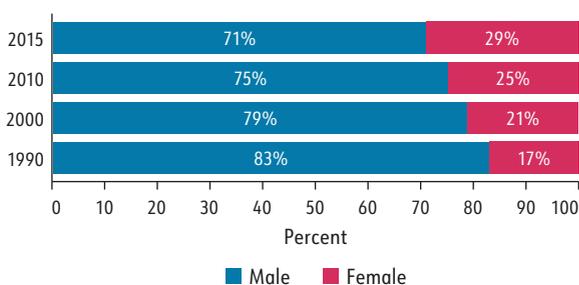
Within this broader approach to improve educational outcomes, reducing gender gaps in educational attainment and learning will require additional efforts. For instance, in 2009 the Mexican Secretariat of Public Education, attempting to improve on-time graduation and learning outcomes in high school, designed and piloted an intervention aimed at students entering 10th grade. It provided students with a range of gender-specific information about the average earnings associated with completion

of high school and university education, as well as about their life expectancy and the funding opportunities they might tap to attend higher education. Avitabile and de Hoyos (2018) find that the intervention led to a positive and significant impact on standardized test scores and self-reported measures of effort for girls. This is in line with earlier work on giving students information about the labor market returns to different education levels, which showed that altering perceptions can improve students' attainment in basic education (Jensen 2010). Moreover, information interventions can improve outcomes through a cumulative effect on student behaviors. Bustelo, Ferguson, and Forest (2016) conducted an experiment that provided information regarding vocational orientation to students in high school. They found that, in the treated group, women were more likely to pick science, technology, engineering, and mathematics (STEM) majors.

FAMILY STRUCTURE, ASSET OWNERSHIP, AND MOBILITY

Beyond human capital endowments, it is difficult to imagine that women can thrive without access to productive inputs, including physical and financial assets, particularly if they are the sole breadwinners. As fertility rates have declined, the structure and composition of households have also been changing over time. More than half of Mexican women aged 15 years or older are married or cohabitating.¹² However, there has been a notable increase in the share of women aged 15 years or older who are divorced or separated in the past few decades (Navarro, Narro, and Orozco 2014). As a result, the share of female-headed households has increased from 17 percent to 29 percent between 1990 and 2015 (Figure 2.17). By 2015, slightly more than half (53 percent) of all female-headed households were also single-parent

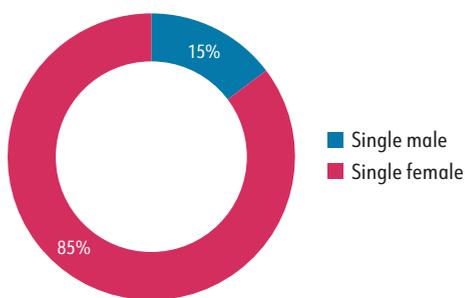
FIGURE 2.17 Share of Male- and Female-Headed Households in Mexico, 1990 – 2015



Sources: General Census of Population and Housing (1990, 2000, and 2010) and Intercensal Survey 2015, National Institute of Statistics and Geography (INEGI).

households, while single-parent households made up 18 percent of all households, highlighting the increasing prevalence of single-parent households headed by women, which reached 85 percent in 2015 (Figure 2.18).¹³ Education plays an important role in this trend because women with higher levels of education have greater ability to decide their marital status. As many as 34 percent of married women either had no schooling or only primary education, and 36 percent had incomplete secondary education in 2016.¹⁴ In contrast, only 5 percent of divorced or separated women lacked education in 2016, and as many as 33 percent had completed secondary or tertiary education. However, there are important generational differences, with older women in general having lower levels of education. In addition, 29 percent of unmarried women ages 25 – 34 have a postsecondary education, compared with 24.5 percent of married women.

FIGURE 2.18 Single-Parent Households in Mexico, by Gender of Household Head, 2015

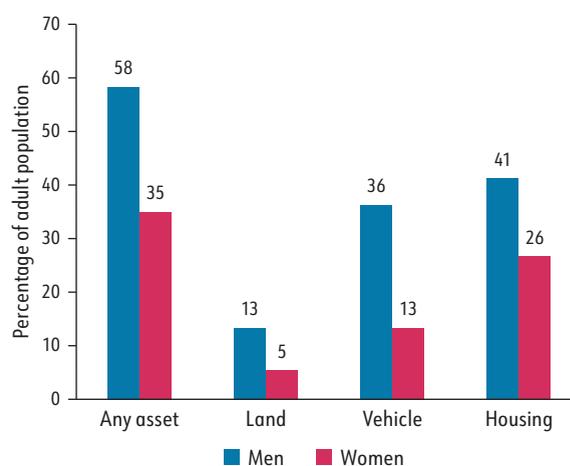


Source: Intercensal Survey 2015, National Institute of Statistics and Geography (INEGI).

Gender inequality in asset ownership matters because it leads to differences in economic opportunities, increases vulnerability to shocks, and leads to differences in social capital. First, not only are assets a means of production (capital), they also produce “rents (housing and land), interest (savings), and profits (land and business assets), or components of income” (Deere, Alvarado, and Twyman 2012, 4). Second, given the information asymmetries in the credit markets, gender inequality in asset ownership leads to gender inequality in access to finance because assets are used as collateral for credit (Eswaran 2014). Third, property can cushion households to economic shocks, and in individual-based approaches, this would extend to the capacity of the individual to manage these shocks. As such, asset property is an indicator of how vulnerable an individual is to poverty (Deere, Alvarado, and Twyman 2012). Finally, assets also “generate status and social advantage” (Deere, Alvarado, and Twyman 2012, 5).

In 2018, 65 percent of women did not own a high-value asset. According to the National Survey of Financial Inclusion (ENIF) in 2018, 58 percent of men owned at least one high-value asset, but only 35 percent of women did. The largest gap (of 23 percentage points) is for the ownership of a vehicle, followed by the ownership of a house (a 15-percentage-point difference) (Figure 2.19) (CNBV 2018). Similarly, as detailed in Chapter 3, women are much less likely to own a financial asset, either in the form of a bank account, a pension fund, or an insurance policy (Figure 2.20).

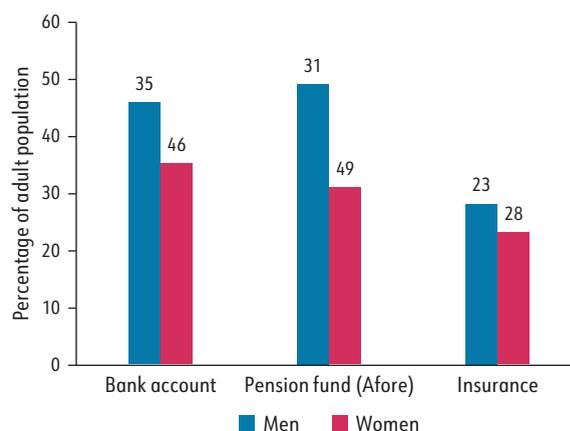
FIGURE 2.19 Ownership of High-Value Assets in Mexico, by Gender, 2018



Source: CNBV 2018, based on National Survey of Financial Inclusion (ENIF) 2018, National Institute of Statistics and Geography (INEGI).

Note: Adult population ages 18 – 70 years.

FIGURE 2.20 Ownership of Financial Assets in Mexico, by Gender, 2018



Source: CNBV 2018, based on National Survey of Financial Inclusion (ENIF) 2018, National Institute of Statistics and Geography (INEGI).

Note: Adult population ages 18 – 70 years.

Asset ownership for women in rural areas often relies on inheritance. It was not until 1971 that the land reform admitted gender equality in the rights to apply for land.¹⁵ In rural areas, 37 percent of men own land, while only 25.6 percent of women do (CNBV 2018). Most rural women who hold land have inherited it (63.6 percent), while fewer than one-third have purchased it (28 percent). Similarly, although more women than men own animals (56 percent and 44 percent, respectively), those owned by women tended to be of lower value (hens and chickens) than those owned by men (cows and horses).¹⁶ Absence of property ownership and control matters for women’s agency because assets boost voices and bargaining power in household decision making, improve access to capital, and increase overall economic independence (World Bank 2012).

Gender differences in human and physical capital asset accumulation affect not only present-day welfare but also the chance for upward social mobility. Parents’ education and occupation, as well as living in rural areas, are the circumstances that explain most of the inequality in access to quality education in Mexico, suggesting that important barriers remain for intergenerational mobility. Parker and Pederzini (2001) find that the schooling gender gap is larger for children whose parents have low levels of educational attainment. They also find a reverse gender gap in urban households where the father is not present, suggesting that boys undertake some of the breadwinning responsibilities of the absent father. In the case of women, having young children in the households increases the gender gap, suggesting that women also take up caregiving responsibilities that limit their educational attainment. In fact, Duryea et al. (2011) found that the education gaps that persist are concentrated among older children of low-income families and indigenous populations.

Women have lower social mobility than men, but this is because women at the top of the distribution are more likely to become less well-off than their household of origin. Among men, intergenerational reproduction of economic advantage is much more prevalent than intergenerational reproduction of poverty (Torche 2015). The opposite is true for women: their chances of remaining poor if they come from a disadvantaged household are higher than their chances of retaining privilege across generations. For indigenous women, there are overlapping disadvantages so that 47 percent of indigenous women in the poorest quintile stay in their same quintile, compared with 23 percent of men (Torche 2015). These differences in social mobility are larger among married individuals than single individuals, suggesting that rich families tend to inherit to the married male heirs more than to their married female heirs. These findings fit into what would be expected from traditional social norms, in the sense that families inherit to their sons because men are the ones bound to provide for their families, whereas daughters are provided for by their husbands.

Women’s human and physical capital endowments determine their ability to participate in economic growth and shape the quality of future generations. Differences between men and women in basic endowments such as health and education, especially at an early age, can lead to the perpetuation of gender gaps in access to opportunity throughout the life cycle. As the next chapter shows, these gaps in endowments are further accentuated by differences in access to labor markets, entrepreneurship, and access to finance. However, gaps in endowments in health, education, and other assets entails large costs, not only for individuals and families but also for societies in the long term.

NOTES

1. The United Nations Population Division defines the window of opportunity as a period in which (a) the ratio of the population under 15 years of age is less than 30 percent of the total population, and (b) the ratio of population aged 65 years and older is under 15 percent of the total population.
2. Adults of productive age are those 15 – 64 years old. Children are those 0 – 14 years old. The elderly are those aged 65 years or older.
3. National Survey of Demographic Dynamics (ENADID) 2014, National Institute of Statistics and Geography (INEGI): <https://www.inegi.org.mx/programas/enadid/2014/default.html>.
4. Data from National Survey of Demographic Dynamics (ENADID) 2014, National Institute of Statistics and Geography (INEGI): <https://www.inegi.org.mx/programas/enadid/2014/default.html>.
5. ENADID 2014.
6. See, for example, “Chécate, mídete y muévete” (“Check, measure and move”): <http://checatemitetemuevete.gob.mx/>.
7. See, for instance, “Muevete en bici” (“Move by bike”): <https://www.sedema.cdmx.gob.mx/comunicacion/nota/celebra-once-anos-el-paseo-dominical-muevete-en-bici>.
8. Intercensal Survey 2015 data from the National Institute of Statistics and Geography (INEGI): <http://en.www.inegi.org.mx/programas/intercensal/2015/>.
9. See World Bank Education Statistics: <https://databank.worldbank.org/data/source/education-statistics-%5e-all-indicators>.
10. Intercensal Survey 2015, INEGI.
11. College enrollment data from “Higher Education Statistical Yearbook 2017/18,” National Association of Universities and Institutions of Higher Education

- (ANUIES): <http://www.anui.es.mx/informacion-y-servicios/informacion-estadistica-de-educacion-superior/anuario-estadistico-de-educacion-superior>.
12. Estimates using data from National Household Income and Expenditure Survey (ENIGH) 2016, National Institute of Statistics and Geography (INEGI): <http://en.www.inegi.org.mx/proyectos/enchogares/historicas/enigh/>.
 13. Single-parent household data from the 2015 Intercensal Survey, INEGI: <http://en.www.inegi.org.mx/programas/intercensal/2015/>.
 14. Estimates based on ENIGH-NS (New Series) 2016, INEGI.
 15. Almeida (2012) describes how Mexican laws gradually allowed women to own land. The Mexican Revolution's land reform in 1917 gave access to land to men. The 1927 land reform allowed female access to land if they were single or widows with a family under their care. This reform also allowed any adult man to apply for land, independently of whether he was married or not. Hence, the land kept a gender asymmetry in the rights to land based on marital status and household headship. It was not until 1971 that the land reform admitted gender equality in the rights to apply for land. The 1971 law even contemplates the possibility that women may engage in sharecropping if they cannot exploit their own land because of their household duties (something that was previously prohibited for everyone).
 16. Module on the Situation of Goods in the Home (MSBH) 2015, pilot survey conducted by National Institute of Statistics and Geography (INEGI): <https://www.scribd.com/document/330690112/MSBH-Boletin-y-Nota-Tecnica>.



Chapter 3

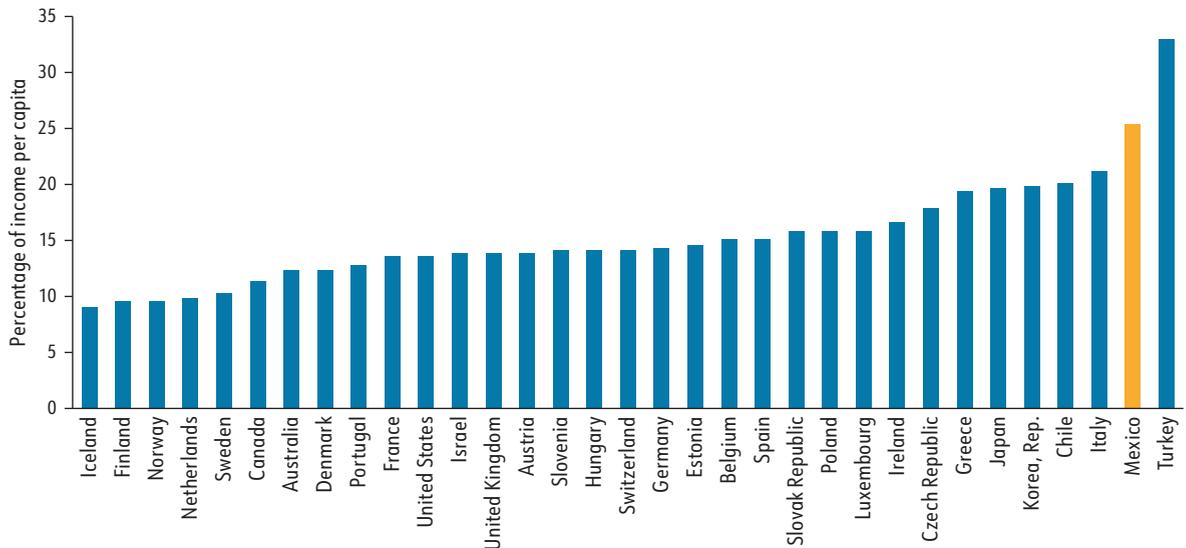
ECONOMIC OPPORTUNITIES

Economic opportunities lead to dignified lives and enable people to fulfill their individual and social potential. Equality in opportunities to access productive employment and income generation is not only about fairness. Gender gaps in labor market participation and entrepreneurship are common across countries. These gaps entail not only substantial economic losses for women and their families in the form of forgone income but also losses in aggregate terms for the societies where women are deprived of those opportunities (Cuberes and Teignier 2016; World Bank 2012). This is especially relevant given Mexico’s demographic context, as it represents a unique window of opportunity for growth and savings through higher participation of all those in the economically active age group. This chapter examines differences in access to economic opportunity between men and women in Mexico around (a) labor market participation and employment, (b) wages and earnings, (c) entrepreneurship, and (d) access to finance.

LOW FEMALE LABOR FORCE PARTICIPATION

The loss associated with the gender gap in labor market participation for Mexico is 22 – 25 percent of income per capita. Inequality in labor participation comes at a high cost. If working-age women who are not participating in the labor market were to do so at the same rates as their male counterparts, there would be a gain equivalent to 25 percent of Mexico’s output per capita (Cuberes and Teignier 2016). This is one of the largest average total missed gains in the Organisation for Economic Co-operation and Development (OECD), comparable to 33 percent in Turkey and 21 percent in Italy (Figure 3.1). More recently, Cuberes and Teignier (2018) have focused on Mexico and have used detailed information on men’s and women’s participation in household production (household chores, child

FIGURE 3.1 Long-Run Total Income Loss due to Gender Gaps in Labor Market Participation, Selected OECD Countries, 2010



Source: Cuberes and Teignier 2016.

Note: OECD = Organisation for Economic Co-operation and Development.

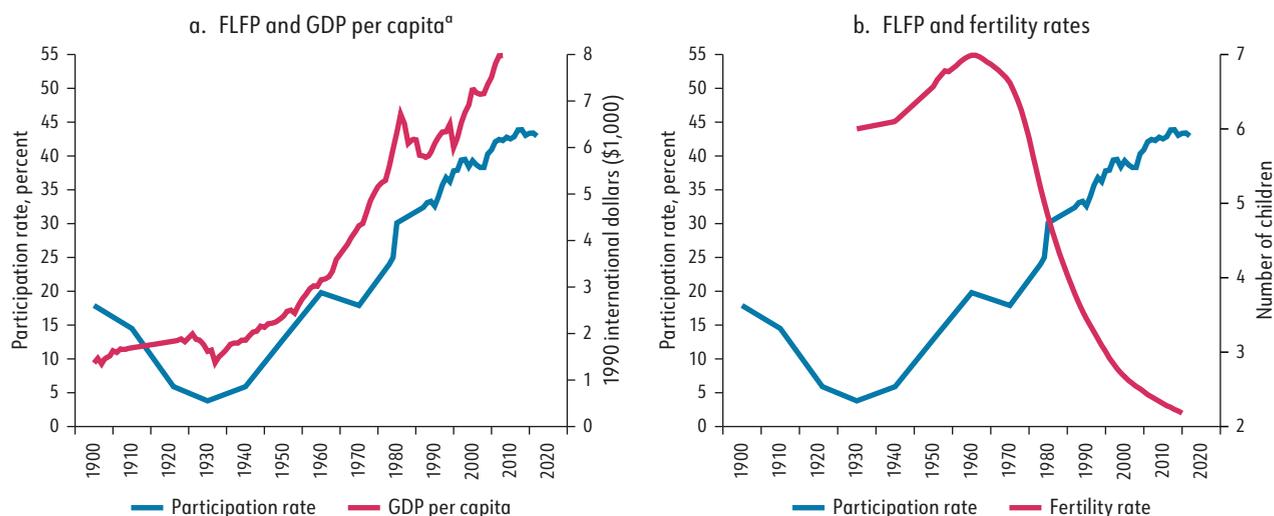
and elder care services, and so on) and their productivity in that sector. They assess the quantitative effects of gender gaps in entrepreneurship and workforce participation in Mexico, but in contrast to the earlier work, they also account for the potential contributions made by women to overall production by including the value in household production. In line with their earlier work, the occupational choice model predicts substantial net losses in the country's income per capita. They find that the gender gap associated with low female labor force participation (FLFP), entrepreneurship, and self-employment in the Mexican labor market leads to a 22 percent loss in income per capita, almost twice as high as that in the United States (12.8 percent). Most of the income loss in Mexico is generated by the extremely large gap in labor force participation.

Female labor force participation has increased with economic development, but it is still low relative to comparable countries. FLFP increased from about 18 percent in the early 20th century to 45 percent in 2017. As the country started to develop post-Revolution, women started to work for pay (Figure 3.2, panel a). Moreover, fertility rates dropped after reaching a peak in 1960 (Figure 3.2, panel b). After 1970, female participation increased, and fertility rates dramatically decreased. However, relative to other countries in the world, Mexico has a low FLFP rate (Figure 3.3, panel a). Among the OECD countries, Ireland, Mexico, and

Spain started at about the same participation rates in 1990. By 2017, however, Ireland and Spain had participation rates 8 percentage points higher than Mexico's. Similarly, among Latin American countries, Mexico had an FLFP rate in 1990 that was slightly higher than in Chile, Colombia, and Costa Rica, but by 2017 the gap between Colombia and Mexico was around 14 percentage points, and between Chile and Mexico, 6 percentage points (Figure 3.3, panel b).

Female labor force participation is not only behind its peers but also below expectation given Mexico's level of development. Mexico is slightly below the predicted level of the quadratic fit that describes Goldin's U-shaped relationship between FLFP and income levels. Goldin (1995) explains that the U-shaped pattern is due to the dominance of income or substitution effects at the different development levels. If Mexico were in the average, its FLFP rate would be about 3 – 9 percentage points higher depending on the sample (Figure 3.4). Goldin's U-shaped pattern between FLFP rates and log income per capita also holds at the municipal level within Mexico. FLFP first decreases as we increase income per capita, and then increases for higher incomes. However, the relationship changed between 2000 and 2010, from a clear U-shaped relationship in 2000 to a slanted U in 2010. This could result from an increase in overall income of the population, so that the stage in which FLFP rate decreases because of the income effect has attenuated in Mexico.

FIGURE 3.2 Female Labor Force Participation in Mexico Relative to GDP and Fertility Indicators, 1900 – 2020



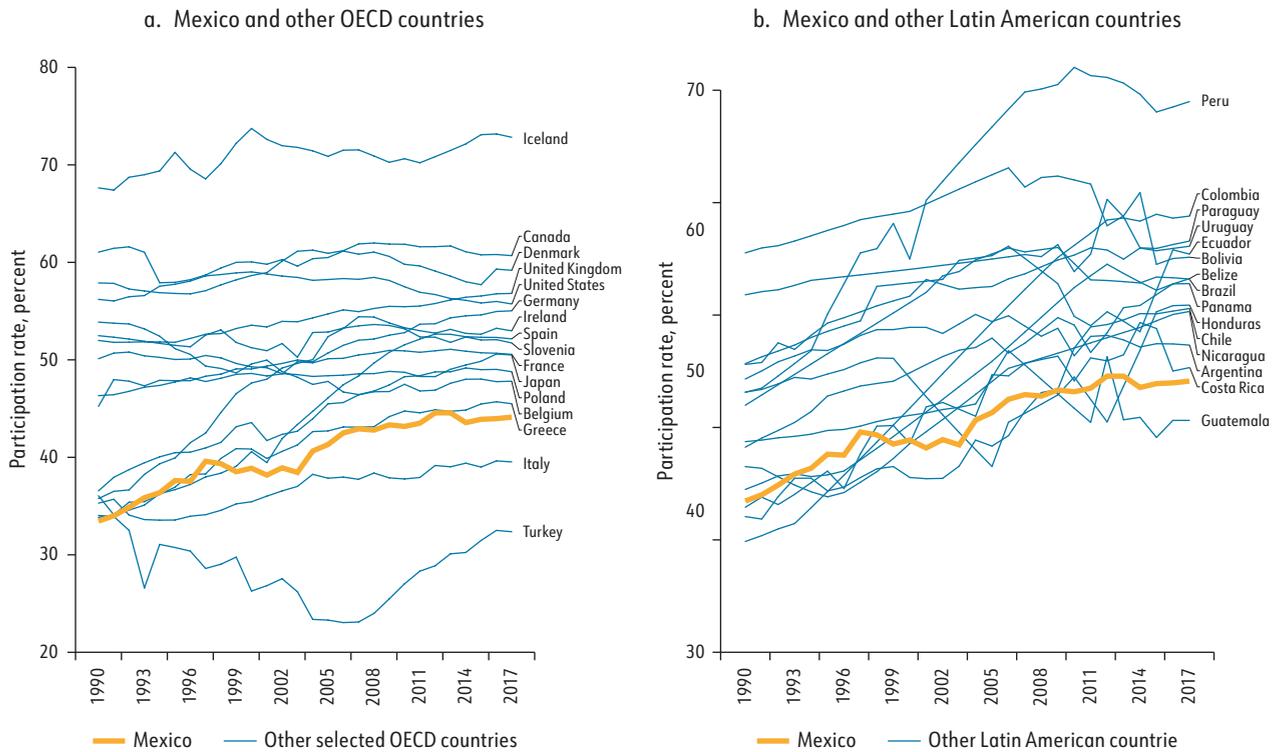
Sources: FLFP rate data from 1900 – 80 censuses, ENIGH 1979, ENEU 1989 – 04, and ENOE 2005 – 17; GDP per capita data from Maddison Project^b version 2010; fertility rate data from 1930 – 40 censuses and National Population Council (CONAPO) data 1950 – 2015.

Note: ENOE = National Survey of Occupation and Employment. ENEU = National Survey of Urban Employment. ENIGH = National Household Income and Expenditure Survey. FLFP = female labor force participation. Series are not homologated.

a. GDP per capita is measured in 1990 International Geary-Khamis dollars.

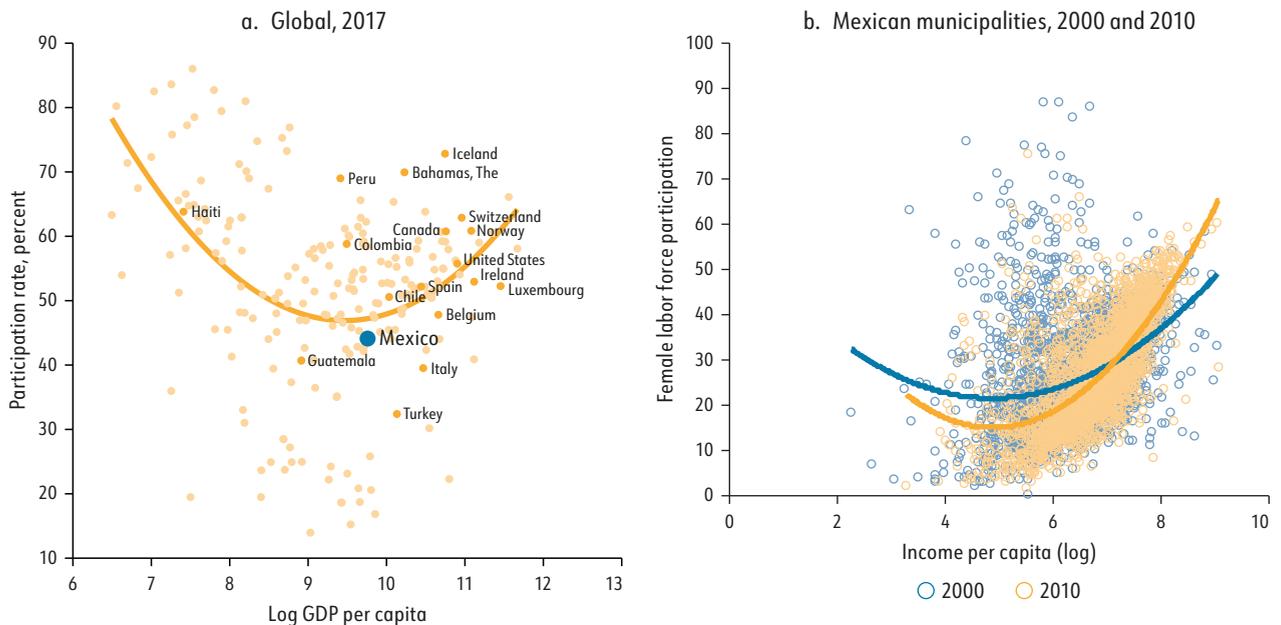
b. Historical statistics from the "Historical Statistics of the World Economy," Maddison Project Database, version 2010: http://www.ggd.net/maddison/historical_statistics/horizontal_file_02-2010.xls. For more information, see the Maddison Project: <https://www.rug.nl/ggd/historicaldevelopment/maddison>.

FIGURE 3.3 Female Labor Force Participation Trends in Mexico and Selected Countries, 1990 – 2020



Source: Arceo-Gómez and Santillán 2018, from World Bank data (originally from ILOSTAT database, International Labour Organization).
 Note: OECD = Organisation for Economic Co-operation and Development.

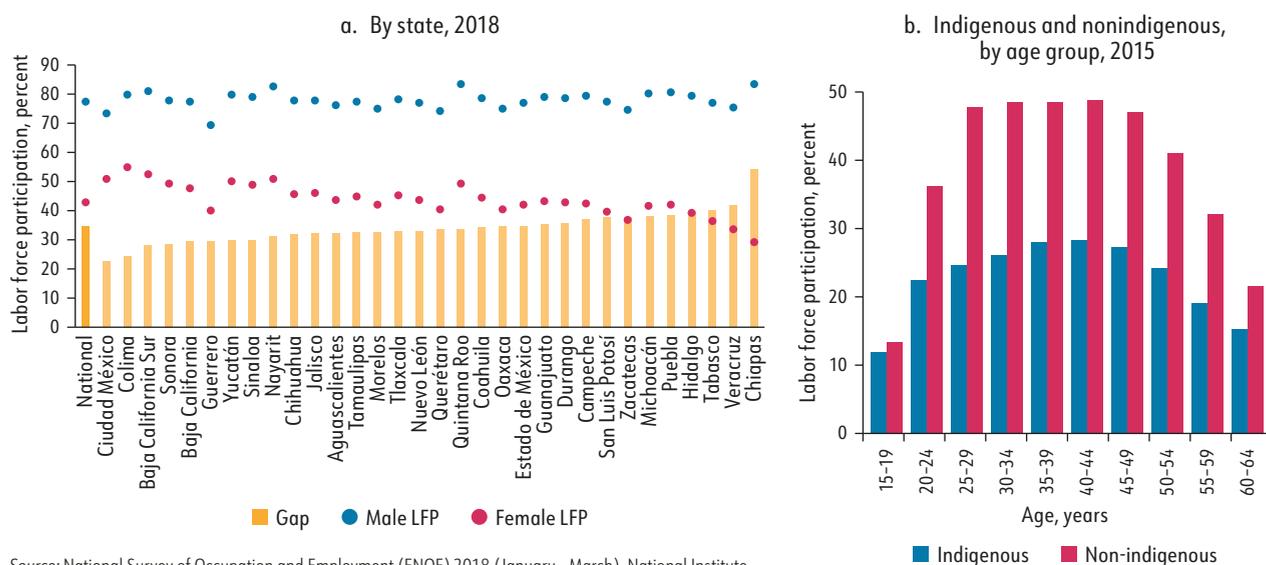
FIGURE 3.4 U-Shaped Relationship (Goldin 1995) between FLFP and Income Levels



Source: Arceo-Gómez and Santillán 2018, using World Bank data.
 Note: GDP per capita is measured in purchasing power parity (PPP) terms in 2011 international U.S. dollars.

Source: Arceo-Gómez and Santillán 2018, using data from the Population and Housing Census 2000 and 2010, National Institute of Statistics and Geography (INEGI).
 Note: Sample restricted to women aged 15 – 64 years. The line represents a quadratic fit on income per capita.

FIGURE 3.5 Regional and Ethnic Differences in Female Labor Force Participation in Mexico



Source: National Survey of Occupation and Employment (ENOE) 2018 (January - March), National Institute of Statistics and Geography (INEGI).

Note: LFP = labor force participation. Rates are for men and women aged 15 - 64 years.

Source: Intercensal Survey 2015, National Institute of Statistics and Geography (INEGI).

There is heterogeneity in FLFP across regions, while indigenous women have much lower rates of participation.

There are important differences in FLFP across regions: the gaps are largest in Tabasco, Veracruz, and Chiapas, while the differences are relatively small in Mexico City, Colima, and Baja California (Figure 3.5, panel a). Indigenous women have much lower levels of participation compared with nonindigenous women at all age cohorts but especially among women of childbearing age (Figure 3.5, panel b).

What explains the low rates of female labor force participation? To some extent, participation rates vary with individual characteristics, including age, education, and ethnicity. However, there are also barriers to participation that go beyond individual determinants, including caregiving and other household responsibilities. In fact, a large part of the literature on FLFP in Mexico focuses on childbearing-related restrictions. We review each of these in turn. The next chapter reviews the regulatory framework that allows women to work and then discusses potential barriers that derive from social norms.

Individual Determinants of Labor Force Participation

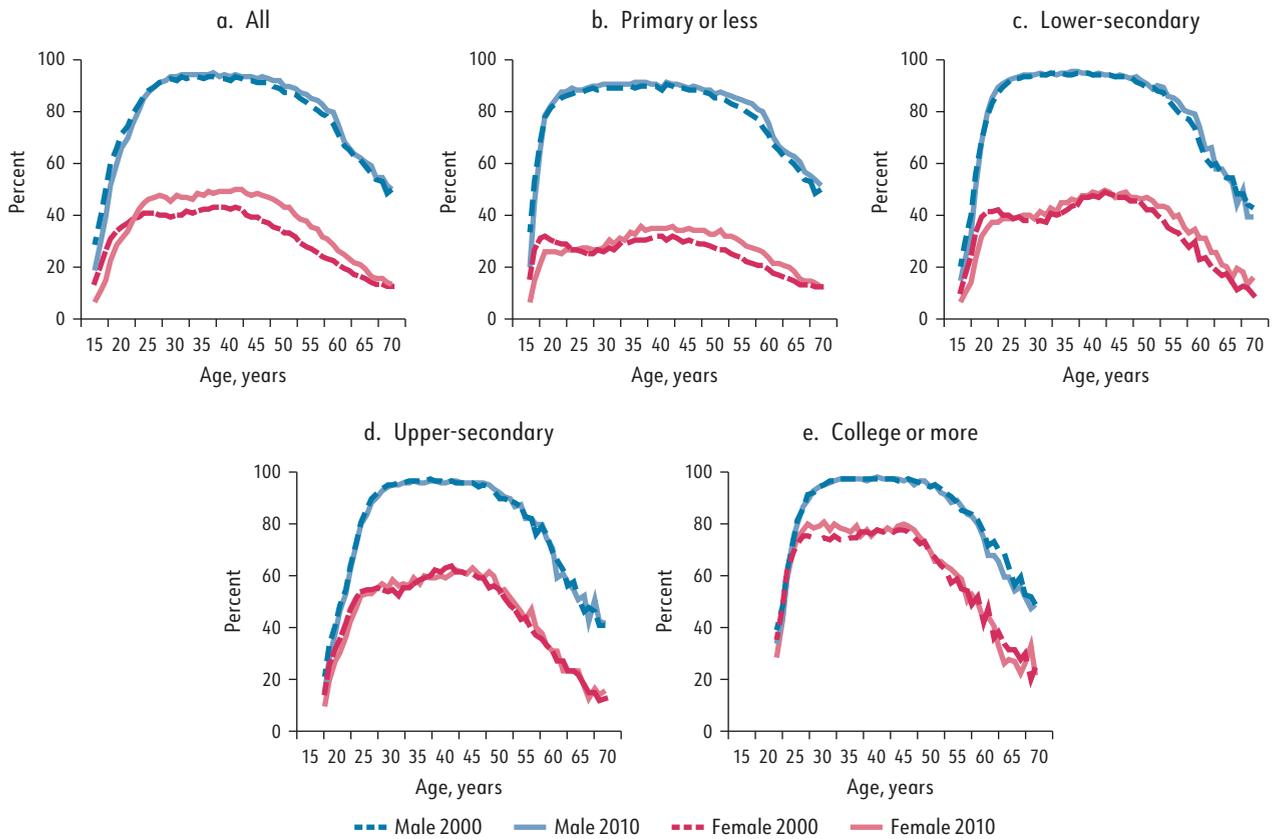
The gender gap in labor force participation is lower among individuals with higher education, but the gap is still around 17 percentage points among 35- to 54-year-olds with tertiary education (Figure 3.6). The

gender gap in participation diminished between 2000 and 2010. Women exhibit increasing participation rates as they get more educated. This increase is relatively higher than the increase in male participation rates, and thus the gap between men and women decreases as they get more educated. Moreover, unlike men, the participation of women in the labor market seems to be determined by the socioeconomic conditions of their households of origin. Higher educational attainment of a woman's father is correlated with a greater likelihood of her participation in the labor market (Campos-Vázquez and Vélez Grajales 2014; Moreno 2017).

Age also matters, with lower participation during the reproductive years. The gender gap follows an M-shaped pattern with age: it opens up during the late twenties, reaches a local maximum around thirty, decreases and reaches a local minimum in the mid-forties, and then increases again to reach a global maximum during the late fifties, to finally decrease again. However, the trough in the M for women with college or more is almost nonexistent. Note that the first peak of the M is reached at older ages as people get more education. This is possibly a result of delayed fertility. Finally, the second peak appears in the late fifties independently of the educational attainment.

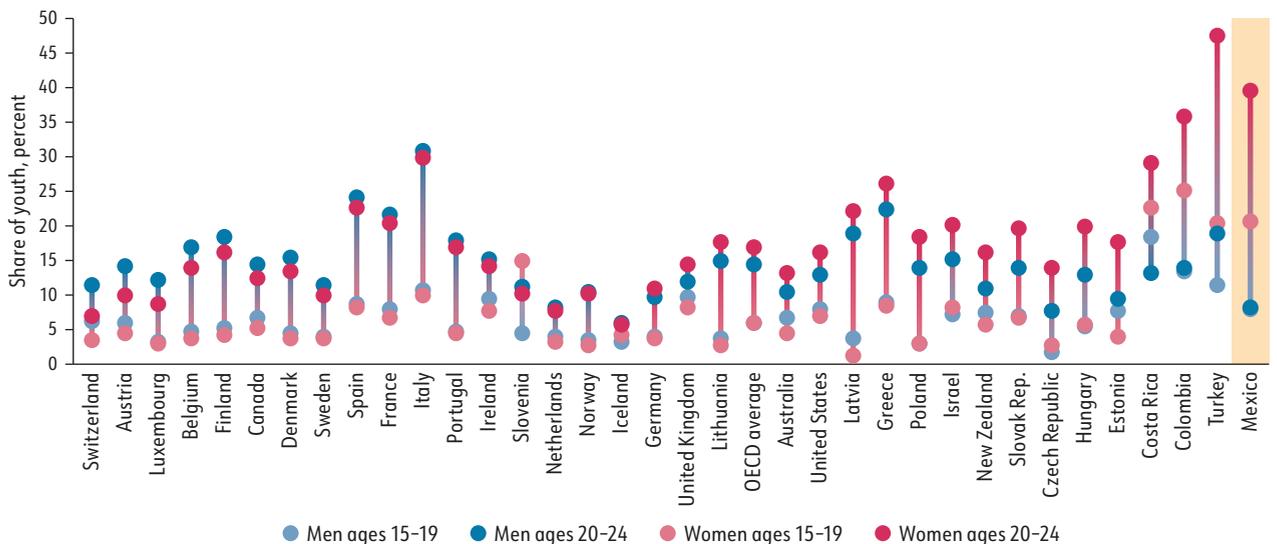
A large share of Mexico's youth is not in employment, education, or training (NEET), and most in this group are women. Mexico has one of the biggest gaps between the male and female NEET populations in the OECD (Figure 3.7).

FIGURE 3.6 Labor Force Participation in Mexico, by Gender, Age, and Educational Attainment, 2000 and 2010



Source: Arceo-Gómez and Santillán 2018, using data from the Population and Housing Census 2000 and 2010, National Institute of Statistics and Geography (INEGI).
 Note: The sample consists of women and men aged 12 – 70 years.

FIGURE 3.7 Share of Youth Not in Employment, Education, or Training (NEET), Selected OECD Countries, 2017



Source: World Bank calculations based on OECD 2018 database, <https://data.oecd.org/>.
 Note: OECD = Organisation for Economic Co-operation and Development.

As many as 39.6 percent of women aged 20 – 24 years are “NEETs” (as commonly called), compared with 9.4 percent of men in the same age group.¹ Similarly, 21 percent of women aged 15 – 19 years are NEETs, relative to 8.1 percent of men in the same age group. The large difference is related to early pregnancy, with 35 percent of the NEET population in Mexico having had children as teenagers, and 64 percent of them (mainly women) being responsible for taking care of family members (Novella et al. 2018). For any given cohort, a 1 percentage point increase in the proportion of youth in the NEET population predicts a 7 percent reduction in earnings for that cohort 20 years later (De Hoyos, Rogers, and Székely 2016). The negative income effect of not being engaged in education or work also harms equity, because close to 60 percent of the NEET population in Mexico is in the bottom 40 percent of the income distribution.

Potential Barriers to Work

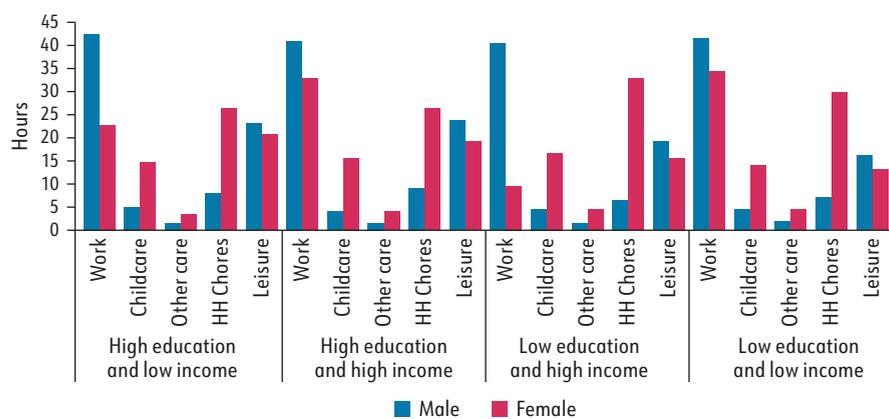
Beyond individual determinants of FLFP, multiple barriers hinder women’s entry into the labor force. Women shoulder nearly 77 percent of all unpaid housework in Mexico. The average woman spends six hours each day doing unpaid housework, compared with an average of two hours for men. A large household labor burden presents a serious challenge for women attempting to attend school or to work a full- or even part-time job. Moreover, almost 30 percent of employees in Mexico work long hours (more than 40 hours in a usual week),² far above the OECD average of 13 percent, which compounds the challenge

of balancing multiple obligations and acts as a barrier to women’s entry in the labor market.³

Most importantly, the burden of caregiving falls squarely on women. Men spend more time at work, while women dedicate a substantially more time than men to child, adult, and elderly care activities. Mothers face especially high barriers to paid work, regardless of their level of education or their income status (Figure 3.8). For instance, low-income women work nearly as many hours as men but spend substantially more time providing childcare and undertaking household chores, regardless of their level of education. More generally, women have less time for leisure. These gender disparities are high by OECD standards (Figure 3.9), and they have implications not only for gender equality but also for children’s well-being. For example, maternal employment is strongly negatively correlated with child poverty across countries (Thévenon et al. 2018).

As such, marital status and the presence of small children are important FLFP determinants. Single women with small children have the highest participation rate (between 56 and 58 percent), followed by single women without small children (Figure 3.10). The gap between single women with and without small children is around 4 percentage points, and their participation rates have changed little between 2005 and 2017 (1 – 2 percentage points). Married women without children have participation rates of 44 – 48 percent, while married women with small children have participation rates of 35 – 40 percent — a gap of around 8 percentage points.

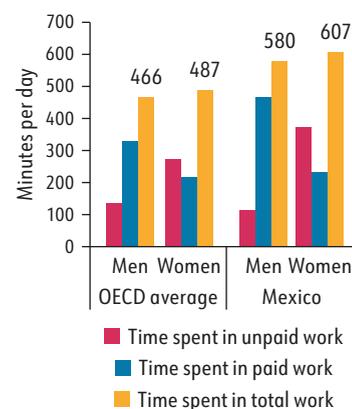
FIGURE 3.8 Hours per Week Spent on Work, Caregiving, Housework, and Leisure in Mexico, by Gender, Education, and Income, 2014



Source: Arceo-Gómez and Santillán 2018, using data from National Survey on Time Use (ENUT) 2014, National Institute of Statistics and Geography (INEGI).

Note: HH = household. The sample is restricted to people aged 15 – 64 years. “Low-education” women are those who completed lower-secondary school (nine years of schooling, the mean in Mexico) at most, and “high-education” women are those who completed more than nine years of schooling.

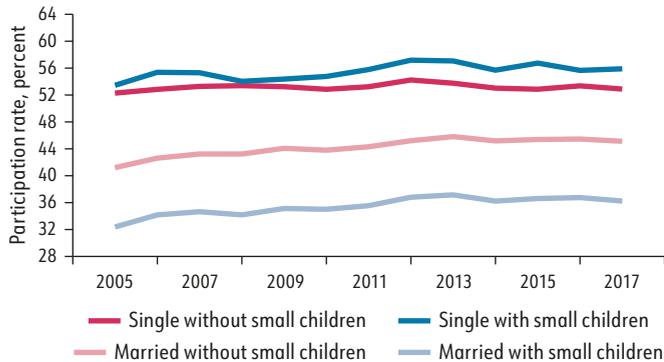
FIGURE 3.9 Time Spent in Unpaid, Paid, and Total Work in Mexico and OECD, by Gender, 2015



Source: OECD 2017 database, <https://stats.oecd.org/>.

Note: OECD = Organisation for Economic Co-operation and Development.

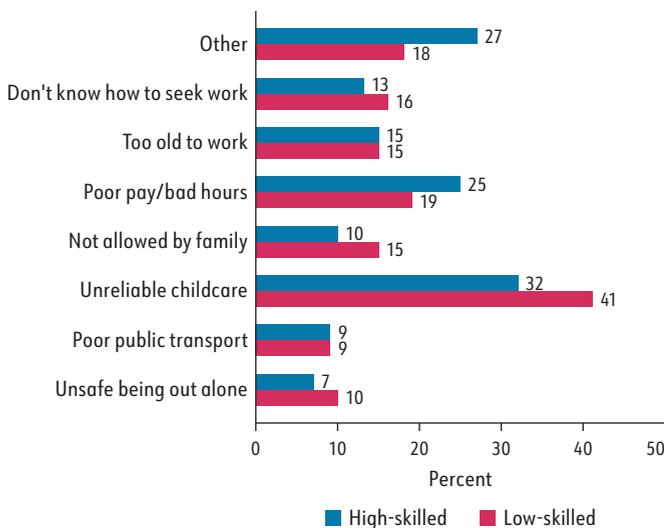
FIGURE 3.10 Female Labor Force Participation in Mexico, by Marital Status and Presence of Small Children, 2005 - 17



Source: Arceo-Gómez and Santillán 2018, using National Survey of Occupation and Employment (ENOE) 2005 - 17, National Institute of Statistics and Geography (INEGI).
 Note: The sample consists of women aged 15 - 64 years. Small children are defined as younger than 6 years old. Married women are either married or cohabitating.

In fact, the most important reason for the low FLFP rate is the lack of trust in childcare services. As many as 41 percent of low-skilled women and 32 percent of high-skilled women say their decision not to work is driven by the lack of reliable childcare (Figure 3.11). Interestingly, as many as 15 percent of low-skilled women and 10 percent of high-skilled women note that they are “not allowed” to work by a family member.

FIGURE 3.11 Factors Driving Women’s Decision Not to Work in Mexico, by Skill Level, 2012

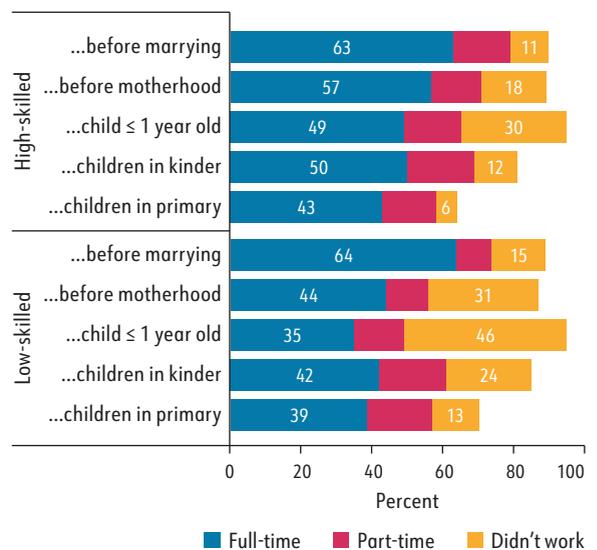


Source: Arceo-Gómez and Santillán 2018, using the Labor and Social Co-Responsibility Survey (ELCOS) 2012, National Institute of Statistics and Geography (INEGI).
 Note: The sample is restricted to women aged 15 - 70 years. “Low-skilled” women are those who completed, at most, lower-secondary school (nine years of schooling, the mean in Mexico), and “high-skilled” women are those with more than nine years of schooling.

The decision to work changes substantially after motherhood. Before marrying, 63 - 64 percent of women work full-time, compared with 11 percent of high-skilled and 15 percent of low-skilled women who do not work at all (Figure 3.12). Once married, only 57 percent of high-skilled women and 44 percent of low-skilled women continue working full-time. The number further decreases for mothers of children less than one year old, with 40 percent of high-skilled and 35 percent of low-skilled women continuing to work full-time. Employment increases again when children attend kindergarten, and, rather surprisingly, decreases when children attend primary school. The availability and reliability of day care and after-school care matters, as recently shown by a finding that the slight increase in the propensity for women to be employed after the global financial crisis was partly related to an increase in the availability of day care facilities (Cardoso et al. 2018). However, women’s decisions to work are not just about the availability of care: as many as three-quarters of working high-skilled women do not pay for caregivers for their children.⁴

Moreover, having multiple children substantially reduces the likelihood of labor force participation. Cruces and Galiani (2007) estimate the effect of fertility

FIGURE 3.12 Female Labor Force Participation in Mexico, by Skill Level, Marital Status, and Children’s Ages, 2012



Source: Arceo-Gómez and Santillán 2018, using the Labor and Social Co-Responsibility Survey (ELCOS) 2012, National Institute of Statistics and Geography (INEGI).
 Note: The sample is restricted to people aged 15 - 70 years. “Low-skilled” women are those who completed lower-secondary school at most (nine years of schooling, the mean in Mexico), and “high-skilled” women are those with more than nine years of schooling.

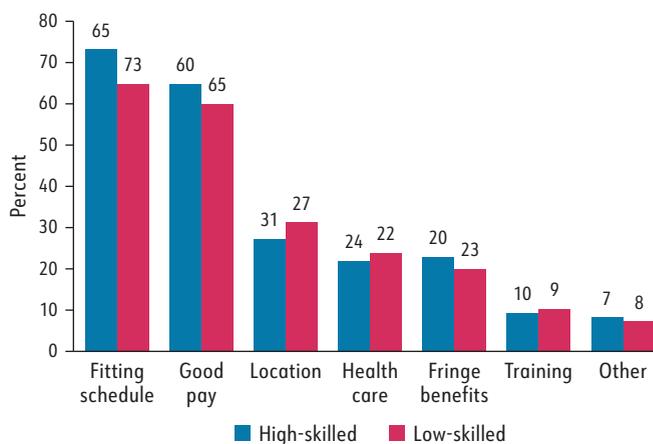
on female labor supply for Argentina and Mexico. In the case of Mexico, they find that having more than two children reduces the FLFP rate by 6.3–8.6 percentage points. Using the same research design and census data from 1970 to 2000, Gómez and Madrigal (2017) find that FLFP has become more sensitive to having more than two children over time: in 1970, having a third child induced a decrease in FLFP of 4 percentage points; by 1990, the decrease was 10.8 percentage points; and in 2000, it was 12.5 percentage points. They conclude that the opportunity cost of additional children has increased over time.

Given their household responsibilities, women are selective in terms of the hours of work they are willing to accept. The characteristics of a potential job must be such that they would allow a woman to fulfill her other responsibilities. In fact, 65 percent of nonworking low-skilled women and 73 percent of nonworking high-skilled women note that they would consider taking a job if it would fit their schedule (Figure 3.13). In fact, when asked, over 60 percent of women are willing to work in the morning (when children are at school) but are less willing to work during the afternoon or evening (Arceo-Gomez and Santillán 2018). This consideration is more important than payment, although women’s reservation wage is also likely to be a constraint.

Given these restrictions, policies that improve childcare access are likely to have a positive impact on female labor force participation. Calderón (2015) evaluates the effect of Mexico’s Estancias Infantiles (“Children’s residence”) program on the FLFP rate.⁵ Because of this program, childcare availability doubled between 2007 and 2010. The effect of the program depends on the intensity of the expansion: women who faced an increase of fewer than 10 childcare spots per 1,000 eligible children increased their labor force participation by 1–5 percentage points; in contrast, women who experienced an increase in childcare supply of more than 40 spots per 1,000 eligible children increased their labor force participation by 5–17 percentage points.

In addition, after-school programs and longer school days could also help to increase the willingness of mothers to fully participate in the labor market. In the absence of reliable childcare, mothers of young children may wait until their children attend school in order to return to work. Gelbach (2002) found that mothers of 6-year-old children have greater participation than mothers of 5-year-olds because children enter elementary school at age 6 in the United States. In the same spirit, Padilla-Romo and Cabrera-Hernández (2018) estimated the effect of the full-time schools program in Mexico,

FIGURE 3.13 Factors that Would Induce Nonworking Women to Consider Taking a Job in Mexico, 2012



Source: Arceo-Gómez and Santillán 2018, using the Labor and Social Co-Responsibility Survey (ELCOS) 2012, National Institute of Statistics and Geography (INEGI).

Note: The sample is restricted to nonworking women aged 15–70 years. “Low-skilled” women are those who completed lower-secondary school at most (nine years of schooling, the mean in Mexico), and “high-skilled” women are those with more than 9 years of schooling.

which was implemented between 2006 and 2017. The school day in traditional elementary schools lasts 4.5 hours, whereas the full-time school day lasts 8 hours. They found that this full-time school program increases FLFP by 5.5 percentage points and weekly hours of work by 1.8 hours.

Similarly, more could be done to promote gender-neutral parental leave policies and flexible work arrangements. As discussed in Chapter 4, the legal framework provides measures that allow women to work, but more could be done to provide flexible work arrangements that ensure that women can meet their household responsibilities. For example, Nordic countries have directed their family policies to support working parents of small children through expansion of childcare facilities and reliance on short but generously paid parental leave for both parents, including quotas to encourage fathers to share childcare duties (Thévenon 2011). Similarly, in richer East Asian countries, the emerging practice is to adopt bundled packages of measures that aim to stimulate FLFP, especially after childbirth. In 2007, Singapore introduced a package of training programs, flexible work arrangements, targeted active labor programs and work fairs, and other measures (Ma 2010). Since the mid-1990s, the Japanese government has moved toward policies that increase coverage of day care and family centers, provide employer incentives to become more family friendly, and promote greater involvement of fathers in child-rearing, all of which combined may have reversed the increasing trend toward childlessness among younger Japanese women (Ma 2010; World Bank 2015).

Finally, more could be done to reduce transportation costs. Job location and commuting time could also pose a barrier to work, particularly in large urban centers. Nearly a third of women who currently do not work would consider taking a job depending on the location of a potential job (31 percent of low-skilled women and 27 percent high-skilled women, as shown in Figure 3.13). This finding points to the time and cost that women face in commuting to a job given their other responsibilities. A few studies investigating the effect of urban public transportation on outcomes for women find that access to speedy and reliable transportation is highly desirable for everyone, especially if designed in gender-sensitive ways (Riverson et al. 2006). Similarly, telework options could help women who can work from home (Box 3.1). Better transportation and information and communication technology (ICT) options may also reduce safety concerns that discourage women from entering the labor force or that limit them from working outside the home.

GENDER GAPS IN EMPLOYMENT AND UNEMPLOYMENT

Women who do decide to participate in the labor market may not necessarily want or have access to a full-time job, because unemployment and underemployment rates are higher for women than for men. Although the difference in unemployment rates is not wide, it becomes quite significant once partial employment (or underemployment) is considered. For instance, although the unemployment rate was 3.8 percent for women compared with 3.3 percent for men in the third quarter of 2018, when partial employment is considered, this increases to 13.4 for women compared with 6.5 percent for men (Figure 3.14).⁶ Moreover, when comparing the educational level of unemployed women to that of men, 52 percent of unemployed women had completed tertiary education relative to only 45 percent of unemployed men.

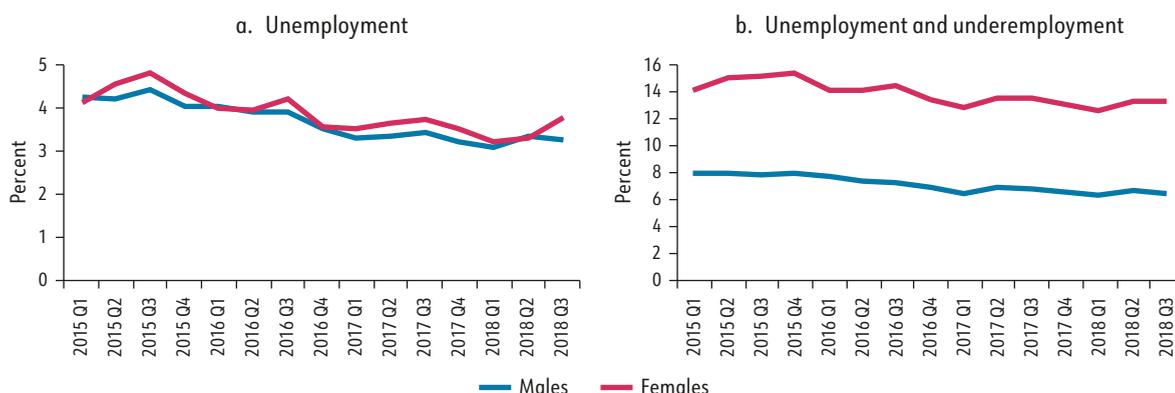
BOX 3.1 ICT Infrastructure Can Help

Access to ICT infrastructure is important to access labor, credit, and insurance markets. For instance, Dettling (2017) finds that exogenously determined high-speed internet use leads to a 4.1 percentage point increase in labor force participation among married women in the United States. In Mexico, around 50.5 percent of men and 49.5 percent of women had the ability to use a computer in 2017.⁹ To the extent that telework becomes a more regular type of employment in Mexico, it could substantially improve labor force participation of women.

a. National Survey on Availability and Use of ICT in Households (ENDUTI) 2017, National Institute of Statistics and Geography (INEGI): <https://datos.gob.mx/busca/dataset/encuesta-nacional-sobre-disponibilidad-y-uso-de-tic-en-hogares-endutih>.

Moreover, large gender gaps persist in workforce engagement because many women are informal or unpaid workers. Female total employment rates are comparatively low (42 percent in Mexico, compared with an average 48 percent in Latin America and the Caribbean in 2017) and much lower than those of men (76 percent in Mexico and 76 percent in the region). Employment in the informal sector is much more prevalent for women than for men (Figure 3.15). Self-employed women tend to be own-account workers and are more likely to work informally (often as domestic workers). Moreover, there are important differences in the share of informal women across regions, ranging from a high of 76 percent of working women in informal employment in Chiapas to a low

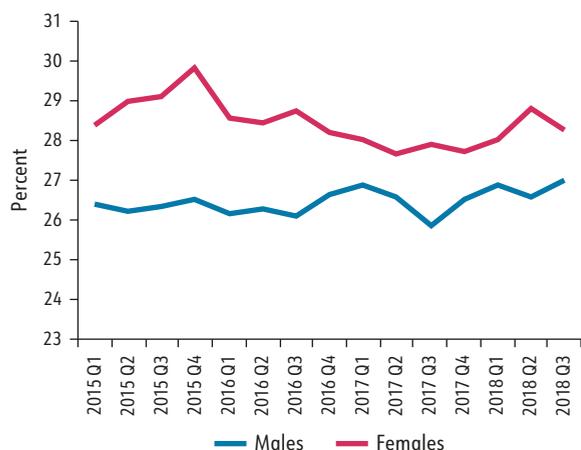
FIGURE 3.14 Unemployment and Underemployment in Mexico, by Gender, 2015 - 18



Source: National Survey of Occupation and Employment (ENOE), National Institute of Statistics and Geography (INEGI).

Note: "Underemployment" refers to the employed population that has the need and availability to offer more hours of work. The sample included only working-age people (aged 15 years or more).

FIGURE 3.15 Share of Mexican Workers in Informal Employment, by Gender, 2015 – 18



Source: National Institute of Statistics and Geography (INEGI), using National Survey of Occupation and Employment (ENOE) data.

Note: Figure shows percentages of males and females aged 15 years or more.

of 34 percent in Chihuahua (Map 3.1). However, the largest gender gaps in the share of informal workers are in the northern states such as Sonora, Baja California Sur, and Nuevo Leon, where men are more likely than women to be formally employed.

Indigenous women are more likely to be unpaid or self-employed. Only 59 percent of indigenous women are wage workers, compared with 72 percent of nonindigenous women (Figure 3.16). In contrast, as many as 22 percent of indigenous women are self-employed, and 9 percent are unpaid family workers, compared with 14 percent and 5 percent of nonindigenous women, respectively.

Gaps in the ability to generate income are especially high among older people and those with secondary education. Among individuals aged 30 – 34 years, the share of men earning labor income is 35 percentage points higher than women — a gap that increases to 38 percentage points among people who are 55 – 59 years old (Figure 3.17, panel a). The share of men with a completed secondary degree who generate an income is 34 percentage points higher than the corresponding share of women, although this trend can also be observed to a lesser extent among those with incomplete secondary education, primary education, or higher education (Figure 3.17, panel b). The gender gap only decreases for men and women with tertiary education: the share of men with a tertiary degree who are employed is 14 percentage points higher than that of women with the same level of education. Indigenous women are less likely than nonindigenous women to earn labor income,

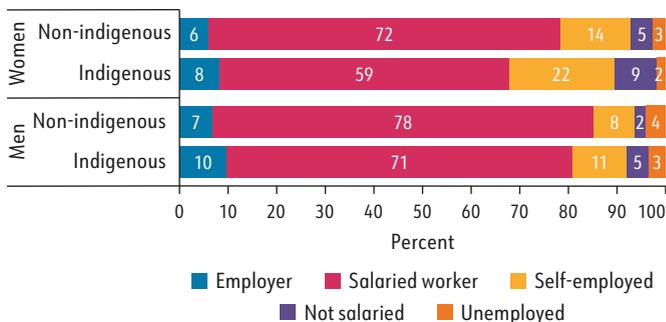
MAP 3.1 Share of Mexican Female Workers in Informal Employment, by Region, 2018



Source: National Institute of Statistics and Geography (INEGI), using ENOE 2018Q1 data. See http://goia.inegi.org.mx/atlas_genero/.

Note: Figure shows percentages of the female population aged 15 years or more.

FIGURE 3.16 Type of Employment in Mexico, by Gender and Indigenous Status, 2016



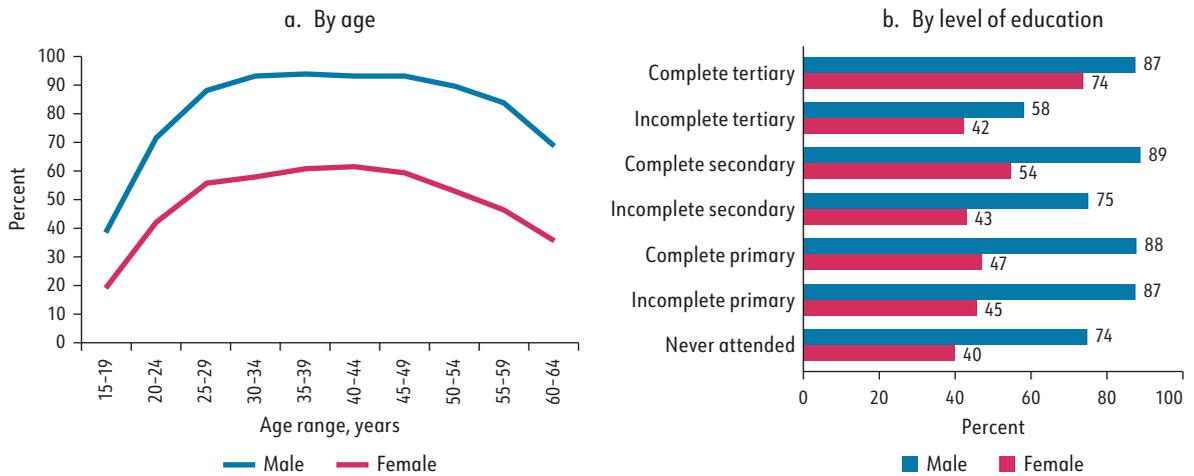
Source: World Bank calculations based on National Household Income and Expenditure Survey (ENIGH) 2016, National Institute of Statistics and Geography (INEGI).

Note: Age range 15 – 65.

particularly if they are young (ages 20 – 30) and have low levels of education.⁷

Gender differences regarding employment are also evident when examining the types of work and sectors where women work. Although 74 percent of all employed Mexican men are regular employees, this is only the case for 71 percent of working women. This disparity is related to a sharp contrast in participation as unpaid family workers: 7 percent of employed women are in this category, compared with only 3 percent of men.⁸ The share of self-employed women (22.4 percent) is roughly the same as the share of self-employed men (22.6 percent). However, there are important differences in terms of the sectoral

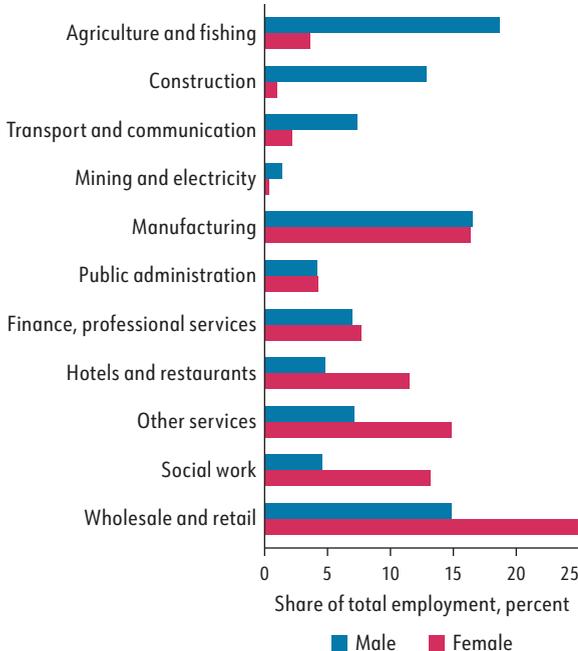
FIGURE 3.17 Shares of Men and Women Earning Labor Income in Mexico, 2016



Source: National Household Income and Expenditure Survey—New Series (ENIGH-NS) 2016, National Institute of Statistics and Geography (INEGI).

composition of employment. A higher proportion of employed women than men are engaged in wholesale and retail trade, domestic work, education, and health, while a substantially higher share of employed men than women work in agriculture, construction, transport, and, to some extent, manufacturing (Figure 3.18).

FIGURE 3.18 Sectoral Composition of Employment, by Gender, in Mexico, 2018



Source: National Survey of Occupation and Employment (ENOE) 2018Q3, National Institute of Statistics and Geography (INEGI), http://www.beta.inegi.org.mx/app/tmp/Infoenoe/Default_15mas.aspx.

GENDER GAPS IN EARNINGS

As in many other countries, women in Mexico earn on average less than men, even after controlling for the same level of education, for work in the same sectors or occupations, or for work within the same type of company. Men earn 9.6 percent more than women on average.⁹ However, this does not control for differences in observable characteristics, such as the level of education, type of job, or sector of employment. There is a large literature aiming to assess the size of the gender wage gap in Mexico, controlling for these factors (see, for instance, Alarcón and McKinley 1994; Brown, Pagán, and Rodríguez-Oreggia 1999; Calónico and Ñopo 2009; Pagán and Ullibarri 2000; and Popli 2008, 2013). Most of this analysis finds large wage gaps that cannot be explained by differences in observable characteristics or by differences in the kinds of jobs that men and women take.

The wage gap can be decomposed between the portion that is explained by individual characteristics and the portion that cannot be explained. Once all observable characteristics are accounted for, the “unexplained” portion is often associated with discrimination. In what follows, we examine wage differentials across the population using the 2016 National Household Income and Expenditure Survey (ENIGH) and apply the Ñopo (2008) matching decomposition technique (Box 3.2).

After comparing men and women with the same characteristics, the gender earnings gap is even higher than when looking at simple averages. To explain this, first note that wages in female-dominated jobs were 2.1 percentage

BOX 3.2 Wage Gap Decomposition Using Matching, as Proposed by Ñopo (2008)

The methodology proposed by Ñopo (2008) is a nonparametric matching decomposition methodology that extends the standard Oaxaca-Blinder decomposition often cited in the literature (Blinder 1973; Oaxaca 1973). In contrast to Oaxaca-Blinder, wage differences are not linked to Mincerian wage equations, but rather use a matching technique to allow for the possibility that the groups may not be completely comparable, simply because there are some jobs that are not common to both men and women. For instance, the construction industry may have jobs that are male-dominated and not comparable to any job where there are women. Similarly, there may be few men working as nurses. Jobs that have both men and women are in the “common support.” The set of jobs in the common support are defined by type of employment, the size of the firm, the sector, and the location of employment, including a distinction by federal, state, and urban or rural zone. Individual characteristics include age, civil status, and educational level.

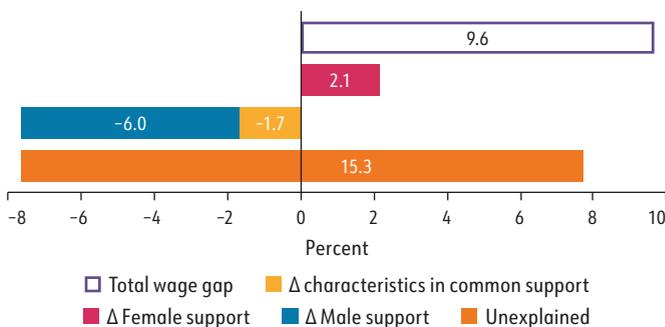
The Ñopo (2008) wage gap decomposition technique matches members of both groups (for example, females and males) with the exact combination of observed characteristics. The technique decomposes the observed wage gap (Δ) into four additive elements:

- ΔX : The wage difference attributed to the differences in the distribution of characteristics of males and females for which the characteristics lie in the common support.
- ΔM : The wage difference due to the existence of a combination of characteristics met by men but not by any woman (that is, male-dominated jobs versus the common support).
- ΔF : Analogously, the wage difference due to the existence of women with a combination of characteristics not met by any man (that is, female-dominated jobs versus the common support).
- ΔO : Finally, the residual: the proportion of the wage gap that cannot explained by the set of observable characteristics. This could be related to unobservable characteristics, such as levels of ability, but it could also be due to discrimination.

points lower than those that are common to both men and women, partly helping to explain the wage gap (Figure 3.19). However, differences in the distribution of characteristics between men and women across jobs that are common for both men and women should favor women. This is because women working in jobs that are common to men have relatively higher levels of education and other favorable characteristics, implying that women should earn salaries that are 1.7 percentage points higher than men. Similarly, male-dominated jobs had wages that are 6 percentage points lower than jobs that are common to women, an effect that adds to the unexplained portion of the wage gap. The result is that 15.2 percent of the wage difference cannot be explained by observed individual characteristics or by the differences in the sectors and types of employment that men and women have. In other words, there is a sizable “unexplained” portion of the earnings gap. This decomposition at the national level is consistent with a recent review of public sector salaries at the federal level, which found that male employees earn more than female employees performing the same tasks in 66 percent of 117 positions across 19 departments (Jiménez and Sánchez 2018). In fact, female public sector workers earn 91 cents for every peso earned by male workers, but the gap can be as high as 30 percent in some departments.

These results are in line with other work for Mexico. For instance, Arceo-Gómez and Campos-Vázquez (2014a) use 1990, 2000, and 2010 census data to estimate

FIGURE 3.19 Decomposition of Male-Female Wage Gap in Mexico, 2016



Source: Estimates using World Bank—SEDLAC (Socio-Economic Database for Latin America and the Caribbean) harmonization based on the National Household Income and Expenditure Survey—New Series (ENIGH-NS) 2016, National Institute of Statistics and Geography (INEGI).

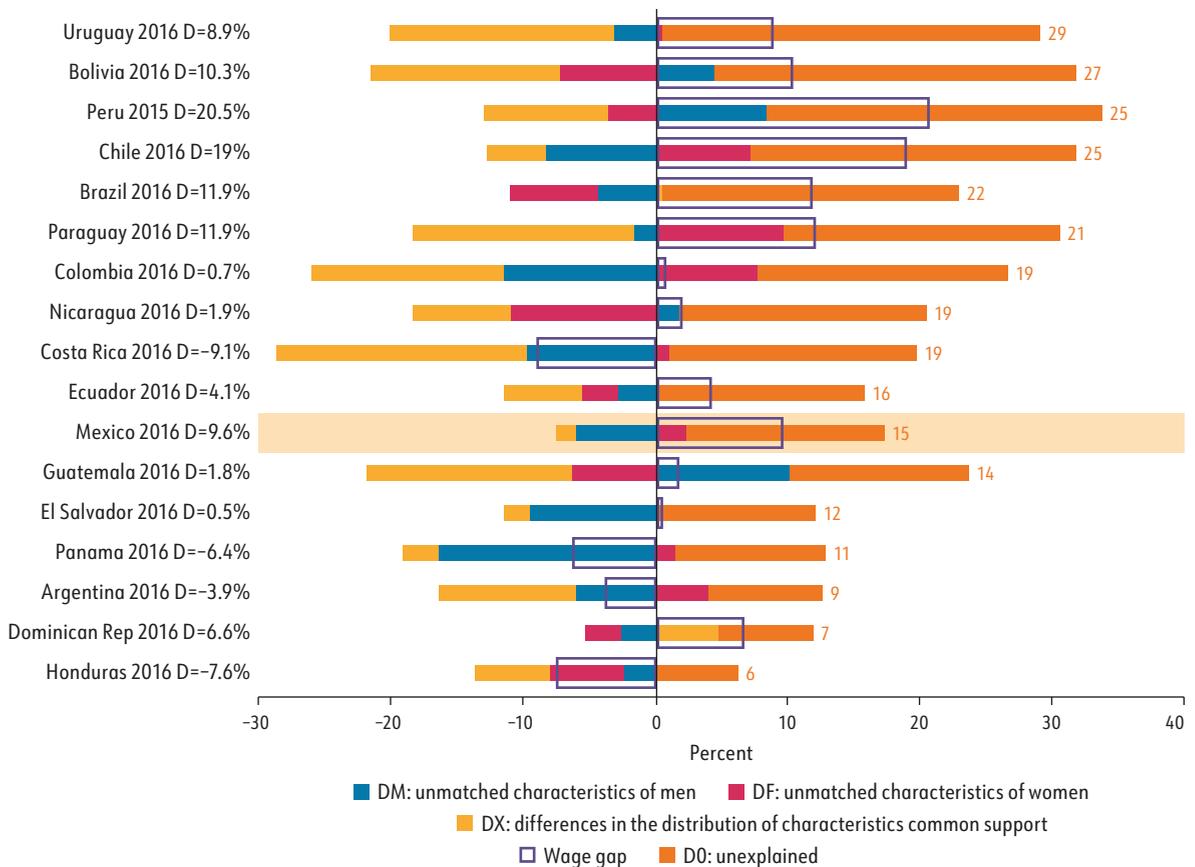
Note: The wage gap decomposition considers the following controls: age groups; education level; region; urban and rural classification; marital status; type of work (employer, salaried worker, self-employed); hours of work; size of firm; and the 1-digit ISIC (International Standard Industrial Classification) sector of activity.

a semiparametric decomposition of the gender wage gap. They find evidence of sticky floors and glass ceilings in 1990. However, they find that the glass ceilings break during the next two decades, while the sticky floors are persistent over time. In their analysis, human capital endowment differences lose explanatory power, and by 2010 most of the wage gap is due to differences in returns. A correction for participation selection shows that if all women were to work, the gap would be even higher, which is evidence of positive selection of women into the labor force.

The large unexplained wage gap in Mexico is in line with other countries in Latin America. As in the case of Mexico, working women are typically better educated than working men, and as such, the distribution of characteristics in the common support tend to favor women (Figure 3.20). Similarly, male-dominated jobs have lower wages than jobs in the common support in most countries except Bolivia, Guatemala, Nicaragua, and Peru. In contrast, female-dominated jobs often receive higher wages than jobs in the common support. For instance, in contrast to Mexico, wages in female-dominated jobs in Bolivia, Brazil, Guatemala, Honduras, Nicaragua, and Peru are higher than wages in the common support. What is clear is that in all cases in Latin America, the unexplained wage gap is high and can range between 6 percent (Honduras) and 29 percent (Uruguay). These estimates are also in line with similar estimates for the European Union. The unexplained portion of the wage gap ranges from just above 10 percent in Belgium and Croatia to over 30 percent in the Czech Republic, Norway, and the United Kingdom (Inchauste, Munoz-Boudet, and Buitrago Hernandez 2018).

Dark-skinned and married women are especially susceptible to discrimination. The attribution of the unexplained gender gap to discrimination relies on strong assumptions about the lack of omitted variable bias in the estimation of the wage equation. To better uncover discrimination in the Mexican labor market without having to rely on assumptions, Arceo-Gómez and Campos-Vázquez (2014b) ran a correspondence study in Mexico City. They sent around 8,000 fictitious resúmenes responding to around 1,000 online job advertisements. All the characteristics in the resúmenes were randomized, but they were particularly interested on the effect of gender, marital status, and physical phenotype. They found that both race and gender have a large effect on the callback rates for women but not for men. Dark-skinned women need to send 18 percent more resúmenes to get the same number of callbacks as white-skinned women. In addition, married women need to send 25 percent more resúmenes to get the same number of callbacks as single women. No other characteristics in the resúmenes affected the callback rate, including type of college, experience, major, and command of English.

FIGURE 3.20 Decomposition of Male-Female Wage Gap in Latin America, 2016



Source: Estimates using World Bank–SEDLAC (Socio-Economic Database for Latin America and the Caribbean) harmonization circa 2016.

Gender wage gaps are not unique to Mexico, but addressing them will require interventions that are tailored to the country context. Beyond formal legislation that ensures equal pay for equal work (see Chapter 4), there must be efforts to ensure that hiring women does not cost more than hiring men. This includes allowing for parental leave policies, telework policies, and retirement policies that are gender-neutral. Moreover, there is some evidence that the presence of female managers reduces the gender wage gap (Gagliarducci and Paserman 2015; Hirsch 2013; Magda and Cukrowska-Torzewska 2018). If all or a portion of the gender pay gap is due to discrimination, the presence of more women at the management level could help to narrow gaps. One potential explanation for this is that women may be more likely than men to promote female-friendly workplace policies such as the provision of childcare (Stumbitz, Lewis, and Rouse 2018). A second potential explanation is that female managers may be better at mentoring other female workers (Athey, Avery, and Zemsky 2000). A third possible reason relates to theories of labor market discrimination, which predict that if women are less likely than men to discriminate against other women, organizations that employ more women should have a smaller unjustified gender wage gap (Magda and Cukrowska-Torzewska 2018).

GENDER GAPS IN ENTREPRENEURSHIP

Entrepreneurship is another avenue for women to enjoy economic opportunities and contribute to economic growth. Women entrepreneurs can contribute to their household economic well-being through their own labor, but as the heads of productive firms, they can also be an engine of growth and a source of employment.

However, there are few female entrepreneurs in Mexico, most of whom operate in the informal sector. The data for the third quarter in 2018 show that only 2.5 percent of working women are employers, representing only 22.2 percent of all employers.¹⁰ Female entrepreneurs are 56 percent less likely than men to operate in the formal sector and 63 percent more likely to be informal entrepreneurs (Fareed et al. 2017). This is consistent with other countries in Latin America (Bruhn 2009).

Although entrepreneurship holds great promise, the efforts of some female entrepreneurs could be misallocated if the business is born out of need rather than in response to an economic opportunity. Female-owned

businesses could be a key source of job creation and innovation, as well as a way to address inequalities. Calderón, Iacovone, and Juarez (2017) differentiate between female entrepreneurs who started their businesses out of necessity (for lack of other alternatives) and those who started them because they recognized a good opportunity. On average, these opportunity entrepreneurs have higher profits, better management practices, and higher cognitive and selected noncognitive skills. The main characteristics that differentiate firms born out of necessity from those born out of opportunity are the management practices and certain business characteristics and skills of the entrepreneurs. However, this discriminant analysis is only partially successful, which implies that unobservable characteristics can also determine the decision to set up a business and the firm performance. To the extent that entrepreneurs born out of necessity have low productivity and low profits, it would be advantageous both for themselves and for overall economic growth if they were to move to productive wage employment. Is this more relevant for female entrepreneurs than their male counterparts? To assess this, we focus on performance gaps between male-owned and female-owned microenterprises.

Performance Gaps between Male- and Female-Owned Firms

Microenterprises led by women are smaller and have lower productivity than those led by men. Total annual sales and gross profits of Mexican firms managed by men are 130 percent higher than those managed by women (Mendoza et al. 2018). Similarly, a recent baseline report of a randomized controlled trial (RCT) for the High Impact Entrepreneurs Program (HIEP)¹¹ shows that a firm led by a woman chief executive officer (CEO) makes Mex\$3 million to Mex\$4 million less in revenue on average than a similar firm led by a man (Mendoza et al. 2018). When this difference is controlled by sector, the effect is even larger. In addition, there is a negative relationship between firms with a female CEO and firm size: on average, firms led by women have fewer employees than firms with male CEOs. Moreover, a female-led firm is negatively associated with the firm's reported investment and value of assets.¹²

Female-owned firms can be quite innovative even outside of male-dominated sectors. For instance, the baseline report of an RCT to evaluate the HIEP analyzed 859 firms, of which only 172 were led by female CEOs (Mendoza et al. 2018). If male-dominated sectors are defined as those with more than 80 percent male CEOs,¹³ then 57 percent of female CEOs in this sample led firms in male-dominated

sectors. The proportion of female-owned firms that have developed or introduced a new or significantly improved product is higher in the male-dominated sectors (Mendoza et al. 2018). However, the proportion of female-led firms that introduced a new marketing strategy is 15 percentage points higher in the non-male-dominated group.

However, most of the difference in total annual sales and gross profits cannot be explained by differences in the characteristics of firms. Female managers in Mexico are 8 – 9 percent less productive than their male counterparts. A Oaxaca-Blinder decomposition of the gaps in performance finds that 55 percent of the annual sales gap and 61 percent of the gross profit gap cannot be explained by differences in the characteristics of firms or their managers (World Bank 2017). If microenterprises have their own website or if they have a checking or savings account, the gaps widen.

Can Training Interventions Improve the Performance of Female-Owned Firms?

Training in hard skills may not be enough to improve the performance of female-led enterprises. Two types of interventions aimed at increasing the business skills and managerial capital of microentrepreneurs have been evaluated: (a) providing microfirms with external consulting services (Bloom et al. 2013); and (b) providing business and financial training directly to microentrepreneurs (Calderón, Cunha, and De Giorgi 2013; Drexler, Fischer, and Schoar 2011; Karlan and Valdivia 2011). Both have been found to have a significant positive impact on profits. These interventions assume that managers and business owners lack certain abilities and posit that providing specific training can improve business outcomes like sales, profits, and survival probability. However, there is opposing evidence that the mean effects of business training might be small and not significant, with greater returns concentrated in high-potential entrepreneurs, who are most likely to adopt entrepreneurial practices and earn higher profits after training (Calderón, Cunha, and De Giorgi 2013). In addition, previous business training interventions have been found to be particularly ineffective in increasing firm size and survival probability for female-owned microbusinesses (De Mel, McKenzie, and Woodruff 2012) and have struggled to prove sustained impacts on business profitability and growth (McKenzie and Woodruff 2014). In fact, traditional business training may not have any significant effect on any business outcomes, while soft-skills training (such as to encourage

taking personal initiative) could increase business profits (Campos et al. 2017).

Soft-skills training may need to complement other forms of training to ensure effectiveness. An RCT in Mexico provided business training (“hard skills”) and personal initiative training (“soft skills”) to female microentrepreneurs to differentiate the impact that both types of instruction have on firms. It also aimed to assess whether outcomes improve by targeting subgroups of women (World Bank 2018a). Women were classified into “low-productivity” and “high-productivity” entrepreneurs. After the training treatment, women had a deeper knowledge of their businesses and have improved their practices — mainly in their accounting methods. The treated female CEOs are more likely to have a formal registry, have more access to financing channels (either through selling or using credit), work fewer days per week, and in some cases have decided to close their business. The latter outcome reflects a higher perception of the opportunity cost of closing their businesses and moving into the labor market, as women placed a higher value on the minimum amount of money they would accept as a monthly payment. Taking the course allowed women leading low-productivity enterprises to realize that their businesses were not sufficiently profitable and to decide to close them. These outcomes should support higher productivity and higher levels of well-being for female microentrepreneurs and their families.

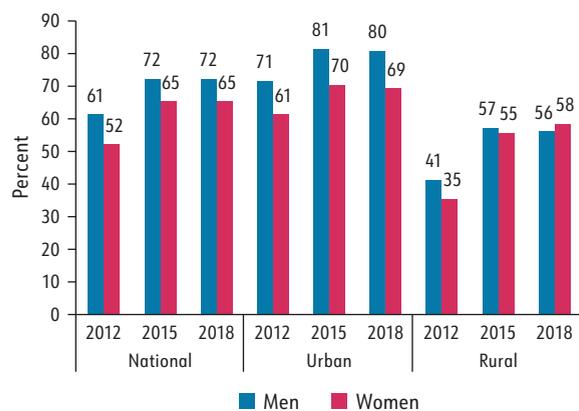
GENDER GAPS IN ACCESS TO FINANCE

Access to finance is another critical element for women’s access to economic opportunities. Closing gender gaps in financial inclusion could have positive effects in smoothing consumption, providing security, increasing saving and investment rates, and managing economic risk. The evidence shows that having access to and use of a range of financial services not only enhances the contribution of female-owned business to growth but also contributes to women’s empowerment, allows for better use of resources, and reduces the vulnerability of their households and businesses (Aker et al. 2016; Ashraf, Karlan, and Yin 2010; Delavallade et al. 2015; Dupas and Robinson 2013; Prina 2015). Therefore, closing the gender gap in access to finance can enable economic growth, inequality reduction, and social inclusion. This section assesses the differences in financial inclusion between men and women in Mexico and identifies some of the barriers that women face.

Gender Gaps in Financial Inclusion

The gender gap in financial inclusion has narrowed between 2012 and 2018, mostly driven by a large increase in access for women in rural areas. This report measures financial inclusion as the ownership of any of the following financial products and services: bank account, formal credit, insurance, or pension fund, as measured by Mexico's National Survey of Financial Inclusion (ENIF). Between 2012 and 2018, financial inclusion improved for both men and women, while the gender gap decreased by 2.4 percentage points (Figure 3.21).¹⁴ The share of women who reported owning any financial product increased by 13 percentage points (from 52 percent to 65 percent) while it increased by 11 percentage points for men (from 61 percent to 72 percent). This was largely driven by an increase in rural areas, where the percentage of women with at least one financial product increased by 23 percentage points, effectively reversing the sign of the gender gap in rural areas. In 2018, 58 percent of women in rural areas owned a financial product compared with 56 percent of men, up from 35 percent and 41 percent, respectively, in 2012.

FIGURE 3.21 Evolution of Financial Inclusion in Mexico, by Gender and Area of Residence, 2012 – 18



Source: National Survey of Financial Inclusion (ENIF) 2012, 2015, and 2018, of the National Institute of Statistics and Geography (INEGI) and the National Banking and Securities Commission (CNBV).

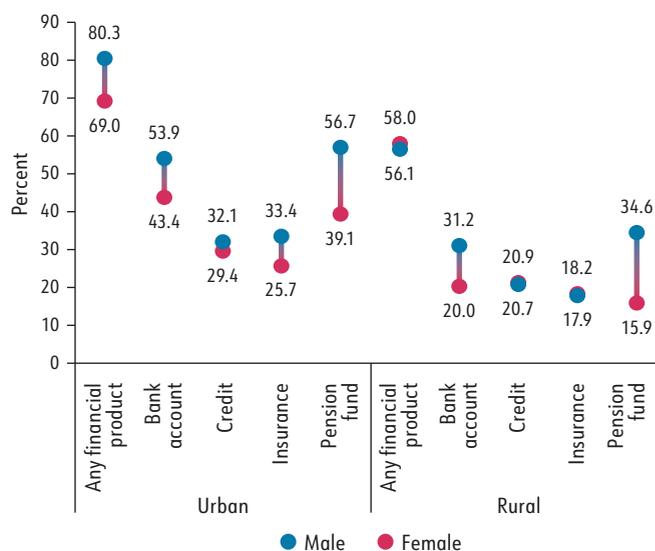
Note: Financial inclusion is measured by the ownership of any financial product (savings account, credit, insurance, or pension fund). Survey covers the adult population aged 18 – 70 years.

The large increase of financial inclusion for women in rural areas can be explained by the digitalization of government transfers. The Mexican government has shifted toward electronic government-to-person (G2P) payments, which includes social transfers, pension payments, and wages.¹⁵ In particular, since 2009, the government began

issuing debit cards to beneficiaries of the largest conditional cash transfer (CCT) program in Mexico — Prospera — who were previously receiving their benefits directly deposited into a Bansefi account but had no associated debit card.¹⁶ The card enabled account holders to withdraw cash and check balances at any automated teller machine (ATM) and encouraged the use of other financial products. Because beneficiaries of the CCT program are all women and most of them live in rural areas, the distribution of debit cards had a large effect on reversing the gender gap in rural areas. In fact, Bansefi serves 22 percent of the entire female population. Moreover, other government initiatives such as the Comprehensive Financial Inclusion Program also contributed to reduce the gender gap. Launched in 2014, this program provides financial education, credit, programmed savings, insurance, and other products and services to beneficiaries of social programs — the vast majority of whom are women (CONAIF 2017).

Although men have greater access than women to savings accounts and formal lending in urban areas, the opposite is true in rural areas. Both men and women had greater access to services in urban areas than in rural areas in 2018, but although 80 percent of men had access to at least one financial product in urban areas, only 69 percent of women did so (Figure 3.22).¹⁷ In contrast, women in rural

FIGURE 3.22 Gender Gap in Financial Inclusion in Mexico, by Type of Financial Product and Area of Residence, 2018



Source: National Survey of Financial Inclusion (ENIF) 2018, National Institute of Statistics and Geography (INEGI) and the National Banking and Securities Commission (CNBV).

Note: Financial inclusion is measured by the ownership of any financial product (including savings accounts, access to credit, insurance, and pension funds). Survey covers the adult population aged 18 – 70 years.

areas were slightly less financially excluded than men; 58 percent of rural women had at least one financial product compared with 56 percent of men. Women in rural areas had lower access than men to bank accounts (20 percent for women versus 31 percent for men), but they had similar access to formal credit and insurance. Access to formal credit was driven mostly by the expansion of microfinance, which was aided by lower transaction costs and information asymmetries derived from the group-lending model. In fact, in 2018 about 15 percent of women receiving formal credit in rural areas received a group loan.¹⁸ This was five times higher than the 3 percent observed among rural men. Compartamos is the largest microlender in Mexico; in December 2017 it had 2.4 million clients, of whom 90 percent were women. However, a recent RCT of an expansion to microcredits in Compartamos found no evidence of transformative impacts on microentrepreneurship, income, labor supply, expenditures, social status, or subjective well-being (as measured by 37 outcomes across these six domains) (Angelucci, Karlan, and Zinman 2015).

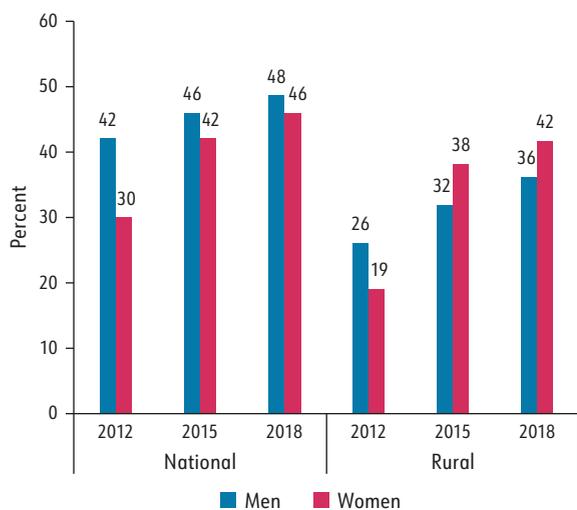
The largest gender gap in financial inclusion is related to access to a pension fund. The largest gender gap — concerning access to a pension fund or savings for retirement — is 18.6 percentage points in rural areas and 17.6 percentage points in urban areas, which results in a higher poverty risk for women at old ages.¹⁹ One factor that might explain this gender gap is the higher labor force participation of men relative to women. Moreover,

as shown earlier, women are more likely to work in the informal sector so that they would not be paying social contributions, which would exclude them from pension benefits.

Use and Expansion of the Financial Infrastructure

Greater financial inclusion has come through an expansion in bank accounts. The share of women with a bank account increased by a very significant 16 percentage points (from 30 percent to 46 percent) between 2012 and 2018, compared with a 4 percentage point increase for men over the same period (Figure 3.23).²⁰ Most of this increase took place in rural areas, where women holding accounts went from 19 percent to 42 percent over the same period. As noted above, this increase is associated with the delivery of government transfers through electronic payments. A larger percentage of men than women who reported owning a bank account have a payroll account — that is, a “checking” account where employers deposit their salaries (Figure 3.24). About 63 percent of men who declared having a banking account had some form of payroll account in 2018, compared with 42 percent of women, reflecting the large gap in labor force participation in the formal sector. In contrast, about 27 percent of women who reported owning a banking account had an account that was used for government transfers, compared with 7 percent of men.

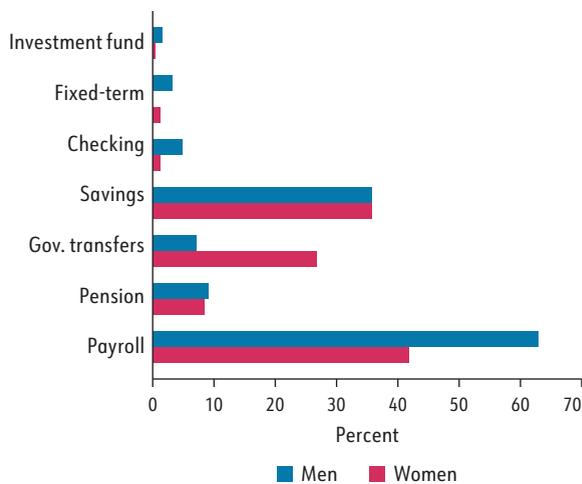
FIGURE 3.23 Percentage of Mexican Adults with a Bank Account, by Gender and Area of Residence, 2018



Source: National Survey of Financial Inclusion (ENIF) 2018, National Institute of Statistics and Geography (INEGI) and the National Banking and Securities Commission (CNBV).

Note: Survey covers the adult population aged 18–70 years.

FIGURE 3.24 Percentage of Mexican Adults with a Bank Account, by Account Type and Gender, 2018

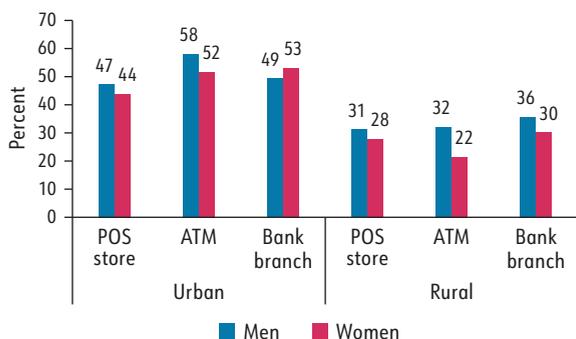


Source: National Survey of Financial Inclusion (ENIF) 2018, National Institute of Statistics and Geography (INEGI) and the National Banking and Securities Commission (CNBV).

Note: Type of banking account for those who reported having one. Survey covers the adult population aged 18–70 years.

Despite improvements in the financial infrastructure aimed at increasing access in hard-to-reach communities, a larger percentage of rural women still use bank branches more than other channels. In the past decade, the financial landscape in Mexico has been altered by a sharp expansion of the financial infrastructure and of the availability of products and services.²¹ New legislation increased the accessibility and convenience of financial services with point-of-service (POS) stores and ATMs. However, in 2018 a larger percent of rural women (30 percent) continued to use bank branches more than other channels (28 percent for POS stores and 22 percent for ATMs) (Figure 3.25). In contrast, ATMs were the most common channel used by urban women: 52 percent reported using one over the past year. Thus, so far, channels designed to increase financial access have been primarily beneficial to those with greater financial knowledge and capability, mostly in urban areas (Reddy, Bruhn, and Tan 2013). However, this could change in the future. Empirical evidence shows that customers start taking advantage of reduced transaction costs associated with new low-cost technologies only after trust is established (for instance, by monitoring balances through ATMs) (Bachas et al. 2018).

FIGURE 3.25 Use of the Financial Infrastructure in Mexico over the Past Year, by Channel of Access, Gender, and Area of Residence, 2018



Source: National Survey of Financial Inclusion (ENIF) 2018, National Institute of Statistics and Geography (INEGI) and the National Banking and Securities Commission (CNBV).

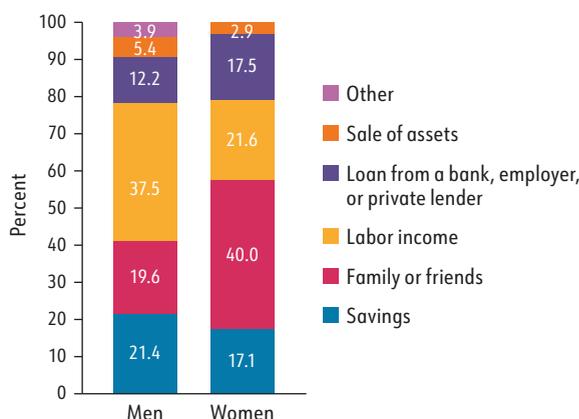
Note: "POS store" refers to small, point-of-service (POS) stores and pharmacies that deliver banking services, also known as *corresponsales bancarios*. ATM = automated teller machine. Survey covers the adult population aged 18–70 years.

Ability to Deal with Unexpected Expenses and Shocks

Financial inclusion can help to reduce poverty by providing ways to survive economic shocks such as unemployment, drought or floods, the loss of a breadwinner, or preventing people from falling into poverty in the first place.

Only one in five women in Mexico are able to obtain emergency funds to deal with an unexpected shock, and most of these funds come from friends and family. According to the World Bank's Global Financial Inclusion Database (Global Findex), 33.8 percent of men in 2017 were able to come up with emergency funds, while only 20.8 percent of women could do so, putting women in a more vulnerable situation.²² The main source of emergency funds for women come from social networks such as friends and family (40 percent for those who were able to raise emergency funds) (Figure 3.26). In contrast, the main source of emergency funding for men is labor income (for 37.5 percent of men). Interestingly, 17.5 percent of women considered a formal loan from a bank, employer, or private lender as the main source of emergency funds as opposed to only 12.2 percent of men.

FIGURE 3.26 Main Source of Emergency Funds among Mexican Population with Access to Such Funds, by Gender, 2017



Source: Global Financial Inclusion Database (Global Findex) 2017, World Bank, <https://globallindex.worldbank.org/>.

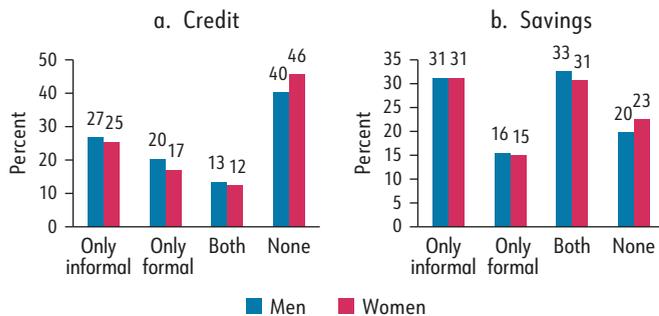
Note: Survey covers the population aged 15 years or more.

Women have lower access to all types of credit. Women have less access than men to informal credit in low- and middle-income countries (Ongena and Popov 2016). Mexico is no different: while 27 percent of men used informal credit in 2018, only 25 percent of women did so.²³ More worrisome is that 46 percent of women lacked access to any type of credit in 2018 (Figure 3.27, panel a), limiting their business opportunities and options to deal with unexpected expenses. In fact, earlier work has documented that female-owned firms are less likely to obtain bank loans than their male-owned counterparts (Love and Sánchez 2009). Providing women greater access to the formal financial system represents an unexploited profitable market for financial institutions. Evidence suggests that women have lower

default rates and thus require lower capital reserves. On average, loans would require 4 percent less capital due to nonperforming loans from women (CONAIF 2018).

Although informal savings have declined substantially, women tend to save more using informal channels, while men are more likely to use formal saving services. According to the 2018 ENIF, 31 percent of both men and women saved using informal channels, down from 47 percent and 49 percent in 2015, respectively (Figure 3.27, panel b). Women tend to use informal channels more frequently, including tandas (Mexican term for informal Rotating Savings and Credit Associations [ROSCAs]), “under-the-mattress” savings, family and friends, or buying assets. In contrast, men are more likely to use more formal savings mechanisms such as commercial bank deposits. Although empirical evidence shows that women tend to save more than men with respect to their income level (GBA 2015), the ENIF 2018 evidence from Mexico shows that only 15 percent of women save using formal channels.

FIGURE 3.27 Use of Formal and Informal Credit and Savings in Mexico, by Gender, 2018



Source: National Survey of Financial Inclusion (ENIF) 2018, National Institute of Statistics and Geography (INEGI) and the National Banking and Securities Commission (CNBV).

Note: “Use” refers to whether the person saved or had credit over the past year. The main sources of “informal” financial services include family, friends, tandas (Rotating Savings and Credit Associations, [ROSCAs]), savings associations, buying or selling assets, and pawn shops. Survey covers the adult population aged 18–70 years.

Barriers to Women’s Access to Financial Services

The expansion of financial services has opened economic opportunities for women, although not necessarily as entrepreneurs. The recent increase of access to financial services in Mexico has received attention from the academic literature, studying its impact on the labor market. Bruhn and Love (2011) study the effect on economic opportunities for the poor of a massive increase in banking services in Mexico due to the 2002 opening of Banco Azteca, which targets low-income households.²⁴

They find that greater access to the financial system for low-income men and women has had a positive, but differentiated, impact on employment. For women, it has increased the opportunity for salaried employment. For men, it has encouraged the creation of new businesses, mostly of an informal nature. Moreover, the expansion of financial services led to higher income levels for both men and women, but this increase was twofold higher for women than for men (about 9 percent for women and 4.8 percent for men). Fareed et al. (2017) find that financial inclusion (measured by a financial inclusion index) is positively linked with entrepreneurship and can open economic opportunities for female entrepreneurs. However, the positive relationship does not hold for women entrepreneurs working in the informal sector or for women working in the commerce sector, highlighting the entry barriers, including financial, and problems pertaining to financial literacy. This finding could be related to the fact, as discussed earlier, that many women are informal entrepreneurs “out of necessity” rather than in response to an economic opportunity.

In particular, only a small share of women own high-value assets that could serve as a collateral for a loan. Unequal access to credit is largely driven by inequalities in high-value assets, such as houses and land, that serve as collateral to secure loans (as shown in chapter 2, Figure 2.19).

However, new technologies such as data-driven lending can reduce heavy collateral requirements and increase financial inclusion of women. Financial institutions hold plenty of information on their customers that is barely used (business cash flow, assets, education, employment, and so on). This information could be used to construct an algorithm to predict the creditworthiness of new borrowers instead of relying on high collateral (Box 3.3). This technology could help to bridge the asymmetry between borrowers and lenders through credit scores that determine the probability of defaulting on a loan.

Despite a sharp increase in the availability of financial products and services as well as the increase of account ownership in recent years — particularly among women in rural areas — financial inclusion regarding the use of financial products remains a challenge. In 2018, only 41 percent of the women who declared having a bank account had used it in the past year, and 60 percent owning a debit card did not use it to purchase goods.²⁵ It is critical to go beyond access to foster the use of financial products and services. Expanding access to savings through one-time account openings through G2P transfers is not

enough to foster account use and affect welfare (Dupas et al. 2018).

It is important to raise awareness and educate the newly banked on financial literacy. Women are less financially literate than men on average and are less familiar with banking and financial terminology (OECD 2013). As financial products become more broadly available, financial capability is crucial in accelerating the financial inclusion of women.²⁶ Although the effectiveness of financial literacy programs remains inconclusive for the full population, they do have an impact on certain groups such as those with low initial levels of education and financial literacy (Cole, Sampson, and Zia 2011) or the youth (Bruhn et al. 2013). For instance, financial education sessions for rural farmers increased take-up rates for insurance in China (Cai, De Janvry, and Sadoulet 2013). Similarly, financial messages delivered through a popular soap opera in South Africa improved desirable financial behaviors such as borrowing from a formal financial institution instead of from other, higher-cost options (Berg and Zia 2013).

Beyond training, the new alternative forms of digital finance open a new set of services, channels, and value opportunities for women. Evidence has shown that digital payments increase security, privacy, and control over the funds received, especially for women (Docquier, Lowell, and Marfouk 2009; Duflo 2012; Dupas and Robinson 2009; Morawczynski and Pickens 2009). Similarly, the growth of the fintech industry could reduce the gender gap in financial inclusion thanks to a greater availability of digital technology (Box 3.3). The percentage of people who own a cell phone has increased rapidly between 2012 and 2016, particularly in rural areas. Rural women increased access to cell phones by 16.7 percentage points, whereas rural men had a slightly higher increase, of 17.5 percentage (Figure 3.28). Moreover, there are also important differences among women, with 80.3 percent of indigenous women having cell phones compared with 87.9 percent of nonindigenous women in 2016, although this gap has declined since 2012.²⁷ Despite women's greater access to mobile phones, men are more likely than women to use digital payments and mobile services. According to Global Index, the percentage of adult men (aged 15 years or more) with a mobile account increased from 4.1 percent in 2014 to 7.1 percent in 2017, while the percentage of adult women with a mobile account went from 2.8 percent to 4.2 percent over the same period, thus increasing the gender gap (by 1.6 percentage points) in 2017.²⁸ Moreover, a larger share of men than women use digital technology to make payments, pay bills, and

BOX 3.3 The Potential of Fintech to Close the Gender Gap in Financial Access

Innovation plays an important role for financial inclusion and reducing gender disparities by bridging underserved and hard-to-reach populations. Technology penetration is relatively high, and innovative financial technology (fintech) companies continue to emerge in Mexico, with 238 registered start-ups in 2017^a offering services including peer-to-peer lending, credit scoring, payments, crowdfunding, and digital currencies. Moreover, in Mexico there are currently 54.8 million smartphones and 44.4 million households with internet access.^b

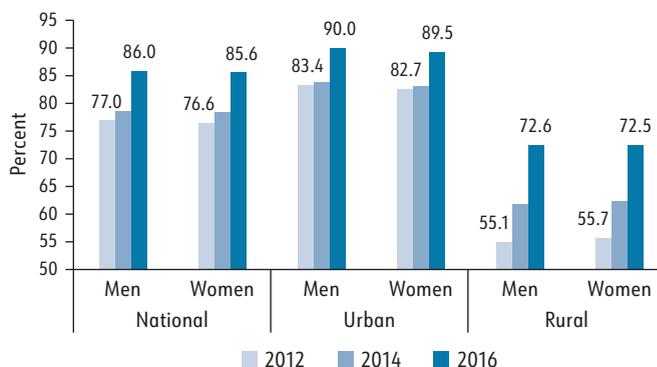
Fintech start-ups in Mexico are developing new technologies that could reduce gender gaps in financial access by using administrative or “Big Data” on borrowers that can replace traditional collateral. This would particularly benefit financially excluded women because they are less likely than men to own high-value assets that can be used as a collateral. For example, Konfío is an emerging fintech company in Mexico that offers microcredit at lower rates than traditional banks, using predictive algorithms that allow credit to be approved in just a few hours.

New technology can simplify procedures and reduce costs to comply with regulations. Old technology and tight regulations may reduce access to formal financial services for low-income individuals (including rural women, who often lack documentation) and impose additional processes that make financial services more expensive. Fintech simplifies operational processes and allow more detailed, less costly analytics that enhance transparency while also maintaining the personal privacy and security of the financial activity. In addition, fintech has changed cross-border and remittance payment services, offering better and cheaper services while lowering the cost to comply with regulations.

a. Fintech start-up data from Finnovista Fintech Radar México, <https://www.finnovista.com/>.

b. Technology access data from the National Survey on Availability and Use of Information Technologies in Households (ENDUTIH) 2016, National Institute of Statistics and Geography (INEGI): <https://datos.gob.mx/busca/dataset/encuesta-nacional-sobre-disponibilidad-y-uso-de-tic-en-hogares-endutih>.

FIGURE 3.28 Percentage of Mexican Population with a Cell Phone, by Gender and Area of Residence, 2012 – 16



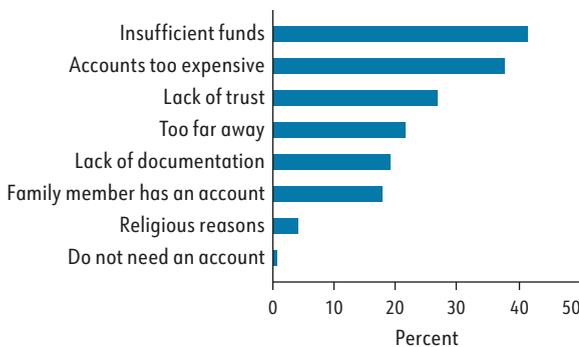
Source: National Household Income and Expenditure Survey (ENIGH) 2012 – 16, National Institute of Statistics and Geography (INEGI).

Note: Survey covers the population aged 12 years or more.

make online purchases (Figure 3.29). The largest service is digital payment, with 36 percent and 28 percent of men and women, respectively, having used this service over the last year.

Finally, more needs to be done to foster trust in the financial sector. Still one in four people in Mexico lack enough trust in the financial system to open an account, and about 18 percent of account holders do not trust mobile services. In 2017, 26.7 percent of the unbanked population (aged 15 years and older) declared the lack of trust in financial institutions as a barrier for owning an account in Mexico (Figure 3.30).²⁹ More recently, a 2018 survey showed that out of the 31.5 million people with a bank account (of whom 15.4 million are women), 73.4 percent (23.2 million) do not have cellular banking.³⁰ Of these, 18 percent declared this was because of a lack of trust (Figure 3.31).

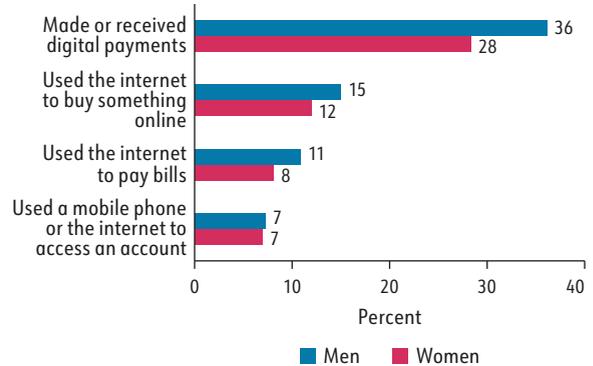
FIGURE 3.30 Reasons for Not Owning a Bank Account in Mexico, 2017



Source: Global Financial Inclusion Database (Global Findex) 2017, World Bank: <https://globalfindex.worldbank.org/>.

Note: Survey covers population aged 15 – 18 years who do not have a bank account.

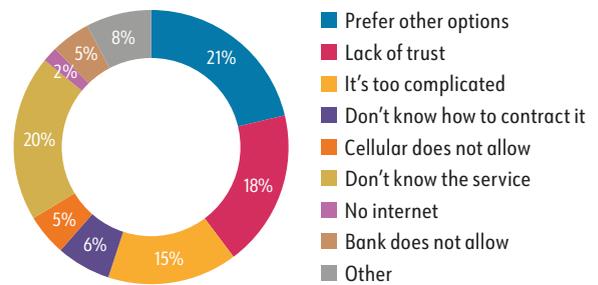
FIGURE 3.29 Use of Internet and Mobile-Phone Services in Mexico, by Gender, 2017



Source: Global Financial Inclusion Database (Global Findex), World Bank: <https://globalfindex.worldbank.org/>.

Note: Survey covers the population aged 15 years or more who report using mobile money service in the past 12 months.

FIGURE 3.31 Reasons of Bank Account Holders in Mexico for Not Using Mobile Banking Services, 2018



Source: National Survey of Financial Inclusion (ENIF) 2018, National Institute of Statistics and Geography (INEGI) and the National Banking and Securities Commission (CNBV).

Note: Survey covers population aged 18 – 70 years who have a bank account but do not use mobile banking services.

NOTES

1. “Youth not in employment, education or training (NEET),” OECD database: <https://data.oecd.org/youthinac/youth-not-in-employment-education-or-training-neet.htm>. In Latin America, this population is alternatively referred to as “ninis” for “ni estudia ni trabaja.”
2. In Mexico the average usual weekly hours worked is 45.6, one of the highest among either OECD or all Latin America and Caribbean countries (OECD database, <http://stats.oecd.org>).
3. OECD Better Life Index: <http://www.oecdbetterlifeindex.org>.
4. Estimates based on data from the Labor and Social Co-Responsibility Survey (ELCOS) 2012, National Institute of Statistics and Geography (INEGI): <http://en.www.inegi.org.mx/programas/elcos/2012/default.html>.
5. The Estancias Infantiles program aimed to support working mothers and single parents through access to childcare and child services (“Children’s Residence Program to Support Working Mothers,” Actions and Programs, Welfare Secretariat website: <https://www.gob.mx/bienestar/acciones-y-programas/estancias-infantiles-para-apoyar-a-madres-trabajadoras>).
6. Employment, unemployment, and underemployment data from the National Survey of Occupation and Employment (ENOE), National Institute of Statistics and Geography (INEGI): <http://en.www.inegi.org.mx/proyectos/enchogares/regulares/enoe/>.
7. Estimates based on National Household Income and Expenditure Survey — New Series (ENIGH-NS) 2016,

- National Institute of Statistics and Geography (INEGI): <https://www.inegi.org.mx/programas/enigh/nc/2016/>.
8. Employment data from the National Survey of Occupation and Employment (ENOE) 2018Q3, National Institute of Statistics and Geography (INEGI), http://www.beta.inegi.org.mx/app/tmp/Infoenoe/Default_15mas.aspx.
 9. Wage gap estimate using World Bank–SEDLAC (Socio-Economic Database for Latin America and the Caribbean) harmonization based on the National Household Income and Expenditure Survey–New Series (ENIGH-NS) 2016, National Institute of Statistics and Geography (INEGI).
 10. Data on female employers from the National Survey of Occupation and Employment (ENOE) 2018Q3, National Institute of Statistics and Geography (INEGI): <http://en.www.inegi.org.mx/proyectos/enchogares/regulares/enoe/>.
 11. The High Impact Entrepreneurship Program, run by the National Institute of the Entrepreneur (INADEM) in the Ministry of the Economy, aims to support Mexican small and medium enterprises through a matching-grant scheme to potentialize their development and increase their ability to succeed. The targeted firms are start-ups and more-established but still young (“scale-up”) firms that offer an innovative product, service, or business model with high potential to compete globally and generate high impact in economic, social, and environmental outcomes.
 12. There is some international evidence that firms tend to hire female CEOs in times of crisis, such that firm performance is in part preestablished before women take over their management. Moreover, this negative selection in performance impinges on women, such that they are also more likely than men to be fired for the firm’s negative performance — a phenomenon called “glass-cliff effects” (Ellemers et al. 2012). However, no similar work has been conducted for Mexico.
 13. Definition from the National Survey of Enterprise Financing (ENAFIN) 2015, National Institute of Statistics and Geography (INEGI): <http://en.www.inegi.org.mx/programas/enafin/2015/>.
 14. Financial access data from the National Survey of Financial Inclusion (ENIF), conducted by the National Banking and Securities Commission (CNBV) and the National Institute of Statistics and Geography (INEGI): <http://en.www.inegi.org.mx/programas/enif/2018/default.html>.
 15. G2P is often considered as the first step in building the infrastructure and public-private partnership crucial to advancing financial inclusion (Cozzo 2013).
 16. Bansefi (Banco del Ahorro Nacional y Servicios Financieros) is a government bank created to increase savings and financial inclusion among underserved populations. With only 500 branches nationwide, however, many beneficiaries incurred large transaction costs. In 2016, 82 percent of Bansefi clients were women, and 63 percent were part of the CCT program.
 17. ENIF 2018.
 18. Group lending refers to loans, mostly targeted to a group of women, that do not require collateral but rather a joint liability of the group.
 19. ENIF 2018.
 20. Financial inclusion data from ENIF 2012 and 2018.
 21. Since 2002, Mexican banking authorities have supported legal changes to permit specialized banks, such as Banco Azteca and Banco Walmart, to operate from stores that have a strong physical presence throughout the country. Furthermore, in 2009, legislation was passed to provide an enabling framework for third parties (such as stores or pharmacies) to deliver banking services. See the law: http://dof.gob.mx/nota_detalle.php?codigo=5306829&fecha=16/07/2013.
 22. Data on access to sources of emergency funds from the 2017 Global Financial Inclusion Database (Global Findex), World Bank: <https://globalfindex.worldbank.org/>.
 23. Credit access and usage data from ENIF 2018.
 24. Banco Azteca, belonging to retail giant Grupo Electrica SA, opened its first branches inside chain stores. It opened 800 branches simultaneously in 2002 (Bruhn and Love 2011). Starting from this infrastructure, it was able to open a large number of branches at once. It now has independent bank branches in addition to the ones in stores.
 25. Data on financial services use from ENIF 2018.
 26. Financial capability is understood as the ability of consumers to make sound financial decisions and use financial products effectively and responsibly, as defined by Reddy, Bruhn, and Tan (2013).
 27. Estimates from the National Household Income and Expenditure Survey (ENIGH) 2012, 2014, and 2016, National Institute of Statistics and Geography (INEGI): <http://en.www.inegi.org.mx/programas/enigh/tradicional/2014/default.html>.
 28. Global Findex database 2017: <https://globalfindex.worldbank.org/>.
 29. Data on barriers to opening an account from the Global Findex database 2017.
 30. Data on mobile banking services use from ENIF 2018.

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Chapter 4

AGENCY

Women’s agency refers to their capacity to make choices free of constraints and to transform those choices into actions, so they can take advantage of the opportunities societies offer. Women’s constraints to agency, in the form of social norms or institutional biases, often underlie discriminatory practices that prevent their equal access to endowments and economic opportunities relative to men in all areas of life, and from the womb up to old age (World Bank 2012). Agency is thus the key basis for women to stand on an equal footing with men in society, because it will largely affect decisions on human capital investments and, ultimately, women’s chances to become active social and economic agents. This chapter first reviews the legal, institutional, and policy framework for gender equality in place in Mexico, as a key element of the enabling environment for agency by Mexican women. The chapter then explores the existing differences in agency between Mexican men and women in three areas: social and gender norms, violence against women, and political participation.

LEGAL AND INSTITUTIONAL FRAMEWORK FOR GENDER EQUALITY

The debate over the need for gender policies began in the late 1970s but was unstructured until the mid-1990s. In response to the resolutions of the First World Conference on Women held in Mexico City in 1975, as well as the demands of incipient social movements, a dialogue on women’s access to economic opportunities began. However, the movement stalled because of the severe economic crisis that hit the country throughout the 1980s. It would be more than a decade before women’s issues would become a matter of public policy requiring state intervention. The first efforts to structure such an intervention appeared during the Ernesto Zedillo administration (1994 – 2000) with the inception of the National Women’s Program 1995 – 2000 (Programa Nacional de la Mujer) and the establishment of the National Commission for Women.

The commission’s main purpose was to coordinate federal agencies under the objectives established by the National Program (a precursor to the National Institute for Women [INMUJERES], which was established during the Vicente Fox administration in January 2002).

National Legal Framework

Law for the Creation of INMUJERES

Beginning in 1991, four main pieces of legislation were approved, providing structure to the institutional framework for gender equality. The first was the Law of the National Institute of Women (LNIW), approved in January 2001, which established that all federal agencies, the federal legislature, and the federal judiciary must include a gender perspective in the planning and implementation of all policies, programs, and institutional actions.¹ This was the first effort to introduce gender mainstreaming in Mexican public administration (Box 4.1). The LNIW also determined that INMUJERES must oversee compliance with gender equality goals from all federal agencies, with the power to make observations and comments to the legislature and judiciary. The Law’s reach was solidified with the important mandate that INMUJERES draft the National Program for the Equality between Women and Men (PROIGUALDAD) as part of the national planning process (which occurs during the early stages of each presidential term).

INMUJERES’s main purpose is to promote government actions to prevent discrimination, create equal opportunity, and foster conditions that facilitate equal participation of women in the social, economic, and political realms. The LNIW determined 24 specific institutional responsibilities that cover everything from planning, budgeting, implementation, and evaluation to the direct oversight of policy interventions to abate gender disparities. The mandate of INMUJERES is twofold: The first is horizontal, involving the promotion of gender mainstreaming

BOX 4.1 National Planning for Gender Equality

Between 2001 (the year INMUJERES was founded) and 2018, Mexico’s National Program for the Equality between Women and Men had three components:

- National Program for Equal Opportunities and No Discrimination against Women (PROEQUIDAD), 2001 – 06^a
- National Program for the Equality between Women and Men, 2008 – 12^b
- National Program for Equal Opportunities and No Discrimination against Women, 2013 – 18.^c

These programs were important guiding documents for federal intervention and coordination and served as a reference for state and municipal governments, because they contained and developed general strategies, programs, and actions aimed to achieve gender equality. These programs also designated the federal agencies that would have a more prominent role in the implementation of policy interventions.

a. See http://cedoc.inmujeres.gob.mx/documentos_download/100517.pdf.

b. See http://www.hacienda.gob.mx/LASHCP/equidad/marco_legal/100919.pdf.

c. See http://www.dof.gob.mx/nota_detalle.php?codigo=5312418&fecha=30/08/2013.

across federal agencies (and the successful coordination between them). The second is vertical, involving the support of policy interventions with a gendered perspective and their corresponding institutional development at the state level. Since its inception, INMUJERES has been the central piece of Mexico’s institutional framework for the advancement of women as well as the coordination point for all federal government actions to promote and achieve gender equality. Two institutional traits of this agency deserve further emphasis: The first involves its unique design as a decentralized agency under the executive office (which facilitates its influence on policy making). Because it depends directly on the head of the

executive branch, its scope is broadly defined and covers all policy areas. The second trait involves its leadership structure, as an agency headed by a president who is elected by the executive from a short list of candidates elaborated by its Governing Board (the main administrative authority). The Governing Board is composed of most of the cabinet secretaries, representatives from the federal legislature and judiciary, and two advisory councils of representatives from civil society organizations and academia (Table 4.1).² Membership in the Governing Board of INMUJERES is noteworthy as it reflects the agency’s main purpose: (a) to coordinate all federal actions and (b) to promote national policy on gender issues.

TABLE 4.1 Participants in the Institutional Framework on Gender in Mexico, 2019

Participant	INMUJERES Governing Board	National System for the Equality between Women and Men	National System to Prevent and Eradicate Violence against Women
Executive power			
Inmujeres (president)		PRESIDENT	EXECUTIVE SECRETARY
Consejo Consultivo			
Consejo social			
Secretary of the Interior			PRESIDENT
Secretary of Foreign Affairs			
Secretary of National Defense			
Secretary of the Navy			
Secretary of Security and Citizen Protection			
Secretary of the Treasury and Public Credit			
Secretary of Welfare (Social Development)			
Secretary of Environment and Natural Resources			
Secretary of Energy			

Participant	INMUJERES Governing Board	National System for the Equality between Women and Men	National System to Prevent and Eradicate Violence against Women
Secretary of Economy			
Secretary of Agriculture, Livestock, Rural Development, Fisheries and Food			
Secretary of Communications and Transportation			
Secretary of Public Functions			
Secretary of Public Education			
Secretary of Health			
Secretary of Labor and Social Welfare			
Secretary of Agrarian Development			
Secretary of Culture			
Secretary of Tourism			
Executive Office of Legal Advice			
National Council to Prevent Discrimination			
National System for Comprehensive Family Development			
National Commission for Development of Indigenous People			
Executive's Office			
Energy Regulatory Agencies			
Autonomous organizations			
Attorney General			
National Commission for Human Rights			
National Institute of Elections			
Supreme Court of Justice			
Federal Judicial Council			
Chamber of Deputies			
Senate			
State level			
Mechanisms for the Advancement of Women in the States			

Sources: Law for the Creation of the National Institute of Women, General Law for the Equality between Women and Men, and the General Law of Access for Women to a Life Free of Violence.

Note: Blue cells designate participation in a given gender framework.

General Law for the Equality between Women and Men

The second and probably most relevant legislation is the **General Law for the Equality between Women and Men (GLEWM)**, which was approved in August 2006.³ Several features of this legislation have a major impact on the institutional framework for gender equality. The Law's provisions are mandatory for all levels and branches of government — a feature that supports the

harmonization of guiding principles such as the standardization of definitions in affirmative action, discrimination against women, gender equality, substantive equality, gender perspective, and gender mainstreaming. It guides the basic coordination mechanisms between federal agencies, but more importantly, it strictly mandates clear execution frameworks for federal, state, and municipal governments. The Law also forced the federal executive branch to develop a National Policy for the Equality between Women and Men, which comprises two components:

(a) the National Program for the Equality between Women and Men, and (b) the National System for the Equality of Women and Men.⁴ A trusted institutional coordination system between and across branches of government (as well as at the federal level), the National System is the centerpiece of the National Policy (Table 4.2). Its principal goals are to promote equality and the advancement of women as well as to increase awareness and foster a change in the stereotypes responsible for gender violence.⁵ The GLEWM's reach does not remain at the federal level: the Law also mandates that all state governments must develop a system for gender equality and appropriate the necessary funds for any policy interventions needed to achieve those goals.⁶ Finally, the GLEWM grants full oversight authority to the National Commission of Human Rights.

General Law of Access for Women to a Life Free of Violence

The third important piece of legislation was the **General Law of Access for Women to a Life Free of Violence (GLAWLFV), approved in February 2007.**⁷ This Law's objective is to establish coordination guidelines for federal, state, and municipal governments to prevent, treat, punish, and eradicate violence against women. The GLAWLFV has several traits that make it unique among gender equality laws. It establishes a National System to Prevent, Treat, Punish and Eradicate Violence against Women to foster specific implementation mechanisms at not only the national level but also across state governments, as it directly mandates state "mechanisms for the advancement of women" (Table 4.1).⁸ Like the GLEWM, the GLAWLFV standardizes definitions (mainly of the types of violence against women), mandates the draft of a comprehensive program, and requires state governments to develop state-level systems. It also emphasizes the collection, management, and effective use of data for policy planning and implementation. Most importantly, the GLAWLFV establishes that the federal government must guarantee budget allocations to secure both the functioning of the National System and the implementation of the GLAWLFV National Program.

Federal Law on Budget and Fiscal Responsibility

The fourth critical piece of legislation is included in the **Federal Law on Budget and Fiscal Responsibility, with particular focus on the 2012 reforms that mandate the allocation of federal resources to policy programs**

TABLE 4.2 Roles in Institutional Framework for Gender Equality in Mexico, 2019

Role	Equality	Violence
Planning	National Institute for Women	Ministry of the Interior
	All federal agencies	National System to Prevent, Treat, Punish and Eradicate Violence against Women
Implementation	National System for the Equality of Women and Men	
	Subnational systems	Subnational systems
Oversight and evaluation ^a	National Institute for Women	Secretariat of the Interior
	National Commission for Human Rights	

Source: General Law of Access for Women to a Life Free of Violence (GLAWLFV): http://www.diputados.gob.mx/LeyesBiblio/pdf/LGAMVLV_130418.pdf.

a. Budget oversight also comes from the Supreme Auditing Institution, the Secretary of Public Functions, and for some programs, the National Council for the Evaluation of Social Policy.

and government actions aimed to reduce gender disparities, discrimination against women, and violence against women. These reforms prohibit the future reduction of those resources. The Federal Law on Budget and Fiscal Responsibility thus secured the incorporation of policy interventions in different areas of government to improve the status of women and in several ways specifically involved different agencies in developing policy interventions to reduce gender disparities. Beyond the policy interventions, the reforms secured financial resources to develop all strategies, actions, and public policies established in national programs — something that had been erratic in previous years despite the allocation of specific budget line items since 2008.

Subnational Institutional Framework for Gender Equality

At the subnational level, the development of an institutional framework advanced at a much slower pace.⁹ The first state-level institution for women was created in the southern state of Guerrero in 1987 (the Guerrero Secretariat for Women). Other states, however, did not follow suit until the late 1990s. In 1997, the state of Querétaro established the State Council for Women, and in 1998 the states of Colima, Sonora, and Quintana Roo created their respective state agencies. Between 1999 and

TABLE 4.3 Status of State-Level Institutions for Women in Mexico, 2019

State	Year of inception	Status as January 2019	State	Year of inception	Status as January 2019
Aguascalientes	2001	Decentralized agencies of the secretariat of social development	Morelos	2002	Decentralized agencies of the secretariat of government
Baja California	2001	Decentralized agencies of the secretariat of social development	Nayarit	2003	Decentralized agencies of the secretariat of social development
Baja California Sur	1999	Decentralized agencies of state public administration or the office of the governor	Nuevo León	2003	Decentralized agencies of state public administration or the office of the governor
Campeche	2001	Decentralized agencies of state public administration or the office of the governor	Oaxaca	2000	Decentralized agencies of state public administration or the office of the governor
Chihuahua	2002	Decentralized agencies of the secretariat of social development	Puebla	1999	Decentralized agencies of the secretariat of social development
Chiapas	2000	Secretariat of State	Querétaro	1997	Decentralized agencies of state public administration or the office of the governor
Coahuila	2001	Decentralized agencies of state public administration or the office of the governor	Quintana Roo	1998	Decentralized agencies of state public administration or the office of the governor
Colima	1998	Decentralized agencies of state public administration or the office of the governor	Sinaloa	2000	Decentralized agencies of state public administration or the office of the governor
Ciudad de México	2002	Secretariat of State	San Luis Potosí	2002	Decentralized agencies of state public administration or the office of the governor
Durango	2000	Decentralized agencies of the secretariat of social development	Sonora	1998	Decentralized agencies of the secretariat of government
Guerrero	1987	Secretariat of State	Tabasco	2001	Decentralized agencies of the secretariat of government
Guanajuato	2001	Decentralized agencies of the secretariat of social development	Tamaulipas	2005	Decentralized agencies of the secretariat of social development
Hidalgo	2002	Decentralized agencies of the secretariat of social development	Tlaxcala	1999	Dependent Offices
Jalisco	2001	Secretariat of State	Veracruz	2007	Decentralized agencies of the secretariat of government
Estado de México	2000	Decentralized agencies of the secretariat of social development	Yucatán	2002	Secretariat of State
Michoacán	1999	Secretariat of State	Zacatecas	1999	Secretariat of State

- Secretariat of State
- Decentralized agencies of state public administration or the office of the governor
- Decentralized agencies of the secretariat of government
- Decentralized agencies of the secretariat of social development
- Dependent Offices

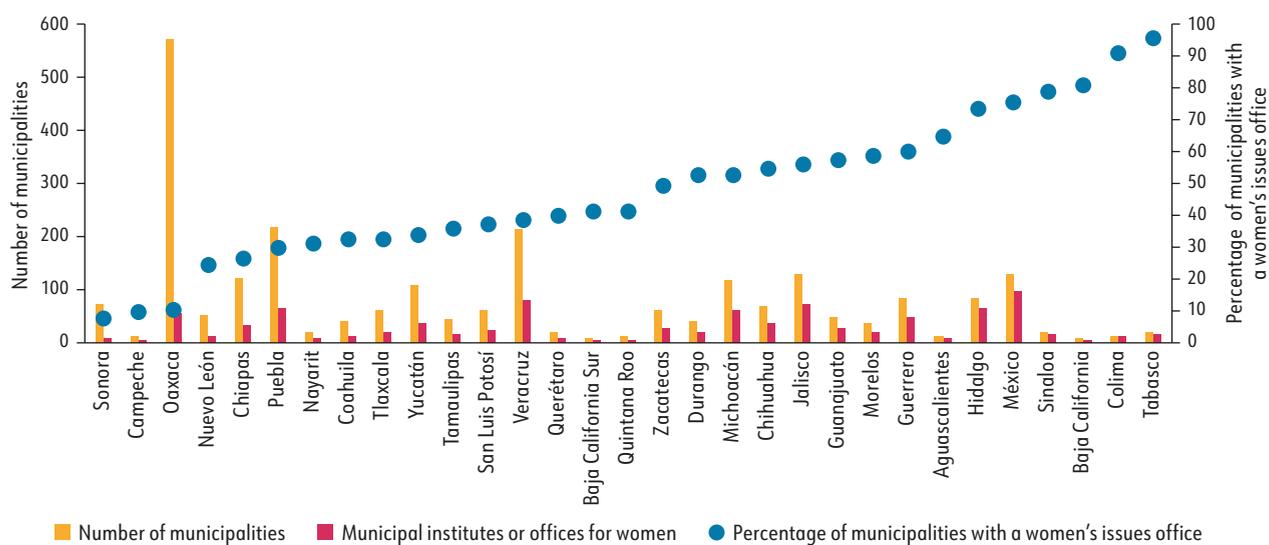
Source: Update of Ríos Cázares 2017.

2000, another 10 states created comparable institutions. In 2001 (the same year INMUJERES was founded), 7 more states created institutes for women. By 2007, all 31 states and the Federal District (now Mexico City) had developed institutions devoted to the advancement of women or women’s issues (Table 4.3). However, state institutions for women vary in their status within the state public administration hierarchy. There are 7 states that have a secretariat for women, 11 where the institute for women has the same administrative status as INMUJERES, and 12 where they operate as decentralized agencies under either the Secretariat of the Interior or the Social Development Secretariat. Only the Institute for Women in the state of Tlaxcala has a lower status, as a dependent agency under the governor’s office. In recent years the trend has shifted toward transforming these institutions into secretariats,

which theoretically would grant them a greater influence on policy.¹⁰

At the municipal level, there has also been progress toward institutional development. Mexico is composed of 2,457 municipal governments (not evenly distributed among states). The latest numbers from the National Institute of Statistics and Geography (INEGI) indicate that 35.6 percent of municipal governments have a women’s issues office.¹¹ Of course, there is ample disparity among states. For example, in the states of Colima and Tabasco, practically all municipal governments have an institute or office for women’s issues. On the opposite end of the spectrum, the states of Campeche, Oaxaca, and Sonora have similar institutions in fewer than 10 percent of their total municipalities (Figure 4.1).

FIGURE 4.1 Municipal Institutions for Women in Mexico, by Type and State, 2017



Source: National Census on Municipal and Delegational Governments 2017, Institute of Statistics and Geography (INEGI).

International Conventions

Mexico is a signatory to several international conventions that aim to eradicate gender discrimination and prevent violence against women:

- As a signatory to the United Nations (UN) Sustainable Development Goals (SDGs), Mexico is committed to gender equality in all its dimensions (SDG 5 on Gender Equality) along with other development goals, many of which will help to ensure that women have access to economic opportunities.¹² For instance, efforts to reduce poverty (SDG 1) and improve access to quality health (SDG 3) and education (SDG 4) will help to ensure that women can fully participate in economic life.
- As a signatory to the UN Convention on the Elimination of all Forms of Discrimination Against Women (CEDAW) since 1981,¹³ the state has committed to (a) incorporate the principle of equality of men and women in its legal system, abolish all discriminatory laws, and adopt appropriate ones prohibiting discrimination against women; (b) establish tribunals and other public institutions to ensure the effective protection of women against discrimination; and (c) ensure elimination of all acts of discrimination against women by persons, organizations, or enterprises.
- As a signatory to the Inter-American Convention on the Prevention, Punishment and Eradication of Violence against Women (Convention of Belém do Pará), the state is bound

to pursue, by all appropriate means and without delay, policies to prevent, punish, and eradicate such violence.¹⁴ This could include penal, civil, administrative, and any other type of domestic legislation provisions that may be needed to prevent, punish, and eradicate violence against women. The state is also bound to establish fair and effective legal procedures for women who have been subjected to violence, including, among other things, protective measures, a timely hearing, and effective access to such procedures. Finally, the state is bound to establish the necessary legal and administrative mechanisms to ensure that women subjected to violence have effective access to restitution, reparations, or other just and effective remedies.

Despite advances in institutional coordination, there are financial and capacity constraints that continue to pose barriers to effective implementation. Legislation in Mexico has anchored advanced mechanisms of institutional coordination to solve problems of gender discrimination and gender violence against women. Moreover, there is secondary legislation that secures funds for policy interventions that pursue similar goals. There are, however, two major challenges to this institutional coordination: First, most of the institutes for women at the federal and state levels face serious constraints on financial and human resources. Second, at the subnational level, there are serious doubts about the institutions' capacity to influence public policy, because their limited resources tend to force them to focus on specific issues — mainly, prevention and attention to the female victims of gender-related violence.

Moreover, there are concerns over the effectiveness of efforts toward gender mainstreaming and oversight. At the federal level, it is unclear whether INMUJERES has been successful in the evaluation and oversight of gender mainstreaming across federal agencies. Recent research shows that there is no consensus among federal agencies regarding the scope, reach, and mechanisms to make gender mainstreaming a basic rationale for government and policy decisions (Martínez Medina 2019). A final challenge is that the allocation of funds to specific projects lacks effective oversight instruments, which makes unclear whether federal agencies have indeed adopted gender mainstreaming (CELIG 2018).

ASSESSING THE INSTITUTIONAL FRAMEWORK

International benchmarking is useful to assess the effectiveness of the existing institutional framework. Legal gender differences can decrease female labor force participation and undermine gross domestic product (GDP) growth (Gonzales et al. 2015). For some economies, a large fraction of country differences in output per capita can be attributed to gender inequality, and many countries can increase such output by discouraging gender barriers in

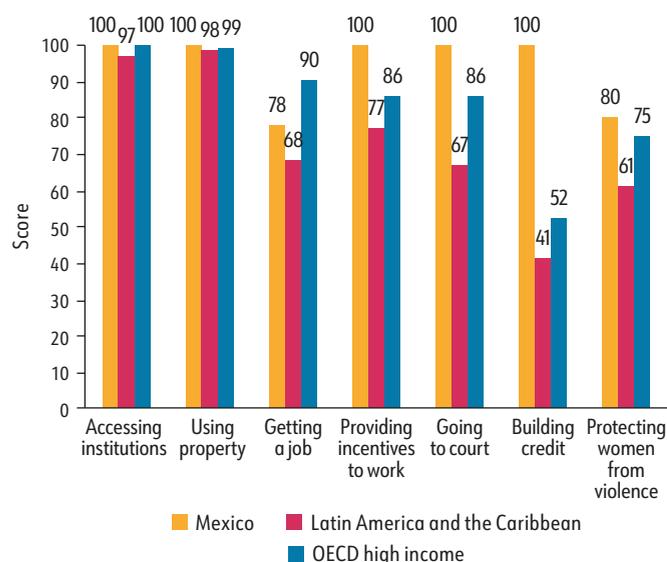
the labor market (Calvalcanti and Tavares 2016). To understand where laws facilitate or impede women's economic participation, the World Bank's *Women, Business and the Law 2018* identifies barriers to women's economic participation and encourages the reform of gender-differentiated laws across seven indicators (World Bank 2018d). Based on these indicators, this work provides scores across 189 economies including Mexico (Figure 4.2).¹⁵ Scores are obtained by calculating the unweighted average of scored questions within that indicator and scaling the result to 100, where 100 indicates a perfect score. Scores for Mexico show that despite progress toward gender equality, legal barriers to women's employment and entrepreneurship in some areas persist.

Assessing Institutions and Using Property

Mexico's legal and institutional framework promotes gender equality in many respects, including ensuring women's ability to access institutions and property. The principles of gender equality and nondiscrimination are enshrined in the Mexican Constitution.¹⁶ The Federal Civil Code gives married and unmarried men and women equal ownership rights to property and inheritance. Women are also eligible to land rights in the *Ejido* system (Box 4.2), but men receive more family property through inheritances than women do (Almeida 2012). Further, the law recognizes women's nonmonetary contributions within marriage, which may positively affect women's access to property.

Mexico has also adopted legislation to promote women's political representation. The laws in Mexico establish a 50 percent quota for women on candidate lists in elections for national and state parliaments¹⁷ and municipal councils.¹⁸ The same laws establish sanctions for noncompliance with these quotas. However, there are no reserved seat quotas for women in national parliaments or in municipal councils. Nor are there any financial incentives for increasing women's representation on candidate lists. The principle of equality is at the core of arguments in favor of gender quotas. One area where Mexico could enhance women's leadership in the private sector is through quotas for women on corporate boards. Gender quotas can help increase female representation at the highest levels of government and the private sector. However, only 11 economies worldwide have gender quotas on corporate boards. Such diversity has been linked to better company performance, including in areas such as greater returns on sales and assets (World Bank 2018d).

FIGURE 4.2 Legal Barriers to Women's Economic Participation in Mexico and Other Country Groups, 2018



Source: World Bank 2018d.

Note: OECD = Organisation for Economic Co-operation and Development. Scores are obtained by calculating the unweighted average of scored questions within each indicator and scaling the result to 100 (a perfect score indicating no limitation).

BOX 4.2 The *Ejid*os and *Comunidades* System

Mexico has a unique land tenure system: the communal property system of *ejidos* and *comunidades*.^a This structure includes different types of property: public property, private property, and communal property. Fifty-three percent of Mexico's total land is communal property comprising 29,441 *ejidos* and 2,344 *comunidades* (communities). In addition, 62 percent of Mexico's forests are under a communal property structure (the remaining 32 percent belongs to small private owners, and 6 percent is public property in the form of forest reserves) (World Bank 2018b).

*Ejid*os are societies made up of peasants who were handed land by the state through the Agrarian Reform introduced after the Mexican Revolution with the Constitution of 1917 (Article 27). Within a single *ejido*, no community member (*ejidatario*) may own a parcel greater than the equivalent of 5 percent of *ejidal* or community lands. If an *ejido* member dies, parcel rights are transmitted via a succession list, including names and the order of inheritance preference. Where such a list does not exist, first the spouse or domestic partner, then a child, parent, or other person who depends economically on the parcel will be granted land rights. In the case of *comunidades*, the community member can also assign ownership or usage rights to relatives and residents recognized by the communal commissariat.

In 1927, women were deemed eligible to have land rights, conditional on their status as single or widowed with a family in their charge. The Agrarian Law reform of 1971 granted women (a) the right to own land under the same conditions as men, (b) the right to speak and vote in assemblies, and (c) the right to be eligible for representation positions under the same conditions as men. Furthermore, the 1971 reform established that every community must have an "Agricultural and Industrial Unit for Women," known as "parcels of women" (*parcelas de la mujer*), exclusively for the productive use of women. (However, in 1992, the new Agrarian Law eliminated this obligation.) Nevertheless, today only 19 percent of community land corresponds to these parcels (most of them in Yucatán, and the fewest in Chiapas). Many of these parcels are either far away from the households (thus impeding women from using them daily), are tilled by men, or are used for agricultural purposes (like cattle) that traditionally are not women's duties.

In 1992, constitutional reforms ended the agrarian partition and introduced changes to the social property regime, giving legal certainty to owners, establishing limits in the extension of the grounds, and granting community members the right to purchase, sell, or lease their lands and to hire labor to work in the plot.

Land tenure is rare for women. The 1992 land reform introduced a de facto asymmetry in land possession, given that women had less in economic resources to acquire land. Of the 4.2 million Mexican *ejidatarios* or community members with land titles, only 19.8 percent were women in 2015, which negatively affects their right to vote in assemblies and decision-making power. Twenty-three percent are property owners but do not have rights over common resources, and 42 percent are "settlers," meaning they are inhabitants recognized by the Assembly without private property rights or common use and without voting rights (Almeida 2009). Furthermore, only 12.5 percent of the 350,000 representatives, incumbents, and alternates in management positions in local assemblies and governing bodies are women. Land tenure is linked to a vote in assemblies and decision-making power (World Bank 2018c).

When men are absent because of migration, separation, death, or illness, women are not automatically granted legal land tenure to become landowners (*ejidatarías* or *comuneras*). Only through inheritance or a specific legal land-title change can a woman become a landowner of a parcel owned by her husband (although, many times, the husband decides to bequeath the land to his son). This explains the low rate of women who have decision and land rights in Mexico (19.8 percent) and why most of these women are aged 63 years or more and widowed (Aguilar, Siles, and Castañeda 2014). At the same time, the plots women own are smaller than those of men, measuring 2.8 hectares on average compared with 5–10 hectares (World Bank 2018c).

Sources: Agrarian Law of 1992; Serna de la Garza 2007.

a. *Comunidades* are nuclei of populations with juridical personality and holders of agrarian rights, integrated by people who claimed land, and who had titles on the land of which they had been stripped in the past.

Getting a Job and Providing Incentives to Work

Mexican legislation also provides measures that allow women to work and build credit. Legislation includes measures to support childcare (including tax deductions for childcare payments), and working mothers are guaranteed an equivalent position when they come back from maternity leave. Additionally, the law in Mexico makes both preschool and primary education free and compulsory. Mexico's legal framework further includes a nondiscrimination provision based on gender and marital status

in access to credit. Women can also leverage repayment histories of utilities and retail transactions to access credit. Given the aging population, Mexico could improve its laws by ensuring that employers provide leave for employees to care for sick relatives. Such provisions can ensure that women and men who increasingly have to balance employment with care responsibilities for children, sick relatives, and the elderly can continue to work.

However, legal barriers to women's employment and entrepreneurship in Mexico persist. Among the Women, Business and the Law 2018 indicators, Mexico scores 78

on legal barriers to getting a job, as shown earlier in figure 4.2 (World Bank 2018d). According to Mexico's GLAWLFV (Article 11), any type of gender discrimination is considered a form of violence in the world of work. Additionally, the Federal Labor Law (Article 133) prohibits employers or their representatives from refusing employment because of gender and explicitly prohibits the dismissal of pregnant workers.¹⁹ Moreover, it entitles nursing mothers to have break time for nursing at work. However, the law does not explicitly prohibit prospective employers from asking a woman about her family status during the hiring process, and parents are not entitled to flexible work arrangements — arrangements that could benefit both businesses and employees by reducing operational costs and turnover expenses and improving productivity and work-life balance. Similarly, although Mexico's Federal Labor law (Article 86) mandates equal wages for equal work, it does not establish the broader principle of equal remuneration for men and women for work of equal value in accordance with the International Labour Organization (ILO) standard.²⁰ In Latin America and the Caribbean, such laws exist in Argentina, Bolivia, Ecuador, Grenada, Guyana, Paraguay, Peru, and St. Lucia. Legally mandating and enforcing laws that ensure that men and women receive equal remuneration for work of equal value is critical to ensure that women's time and talents are valued equally to those of men. Mexico provides 84 days of paid maternity leave²¹ and also grants new fathers 5 days of paid paternity leave.²² However, it does not mandate paid parental leave, which can provide more time off for both mothers and fathers to care for their children. Such policies have the potential to enable greater sharing of childcare and family responsibilities between the parents and have the potential to reduce discrimination against hiring women who are of reproductive age, given that they have the potential to equalize the cost of hiring women relative to hiring men.

Going to Court

Mexico's legislation ensures that women have access to justice, as it mandates legal aid in civil or family matters and in criminal matters.²³ Mexico's Law of the National Human Rights Commission establishes an anti-discrimination commission that can receive complaints of gender discrimination by both public and private actors.²⁴ Such commissions exist in 41 percent of economies in the Latin America and Caribbean region and in 60 percent of high-income Organisation for Economic Co-operation and Development (OECD) member economies. Laws in Mexico establish access to a small claims court or fast-track procedures, which tend to be faster

and less expensive and can benefit women in the process of accessing legal remedies.²⁵ Mexican law also establishes the Family Courts to deal with cases of marriage or divorce, child custody, and requests for protection from violence.²⁶ Further, women's access to justice can be hindered by limits on their voice and representation in judicial institutions. In Mexico, only 2 of the 11 justices on the Supreme Court are women, none of whom is the chief justice.²⁷ The average percentage of female justices on constitutional courts globally is just 24 percent, and only 32 economies have female chief justices, including for the first time Australia, Kosovo, Norway, Poland, and the Seychelles (World Bank 2018d).

Protecting Women from Violence

Mexico has strong legislation overall to protect women from violence, but there are no laws specifically protecting women and girls from sexual harassment in public places. Violence against women both reflects and reinforces inequalities between women and men and undermines women's economic empowerment by limiting their ability to exercise agency and make choices. In addition to negative psychological and health impacts, it can prevent employment and block access to financial resources. Mexico's Federal Penal Code and the GLAWLFV establish comprehensive legal protection for women against different forms of violence, including domestic violence. The legislation offers protection for spouses and family members, as well as for former spouses and unmarried intimate partners, from physical, sexual, economic, and emotional abuse, and it has established specialized procedures for dealing with domestic violence cases, including protection orders for victims that enable removing the perpetrator from the home and prohibiting contact on request of the victim. Additionally, Mexico explicitly criminalizes domestic violence and marital rape.²⁸ Moreover, the laws in Mexico criminalize sexual harassment in employment, including in the context of education.²⁹ However, the law does not provide for civil remedies for employees affected by such cases, which can provide for compensation or the recovery of monetary damages for victims of sexual harassment.

Even so, there are often large differences between the existing laws and their implementation. Despite strong existing legislation protecting women's rights and preventing violence against women, enforcement varies widely and largely depends on social norms, as discussed in the rest of this chapter, pointing to potential gaps between the de jure laws and the de facto practices.

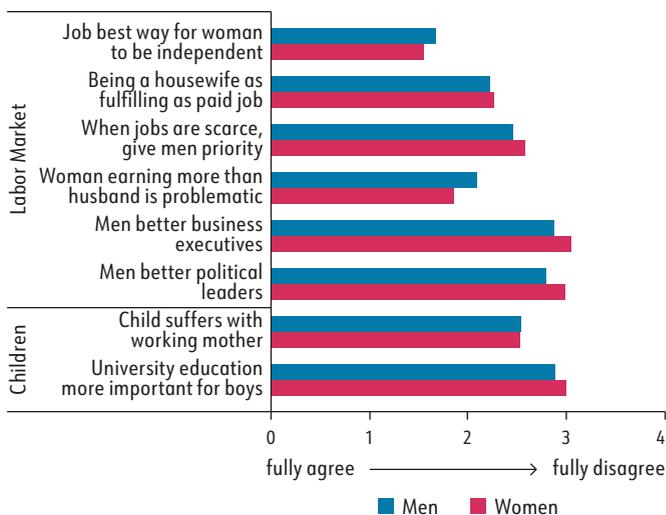
SOCIAL NORMS

Beyond the legal norms, social norms can have important impacts on the ability of women to choose freely. Social norms determine socially acceptable behavior (Sunstein 1996) and are defined as “a deviation from rationality, whereby individuals’ actions are not purely motivated by a desired outcome, but rather confounded by what others are doing” (Elster 1989). Social norms can alter individuals’ behavior or preferences through feelings of shame, exclusion, anxiety, or guilt (Elster 1989; Ostrom 2000). For example, contraceptive use can be discouraged by local norms related to family size and wives’ obligations to provide children (Rutenberg and Watkins 1997). Social norms not only influence how others treat women and what they expect from them but also influence women’s self-concept by defining how they should act within their social group. Fear of sanctions and stigma often leads women to abide by social norms, thus reinforcing gender bias by perpetuating a stereotype of the ideal woman. Stereotypes continue to exist because acting or thinking differently from the stereotype breaks a social norm. As social individuals, breaking the social norm is something that carries a heavy cost (Bohnet 2016).

Views about women’s economic participation remain mixed not only among Mexican men but also, although to a lesser extent, among women. Men and women alike agree with the importance of a university education for boys and girls, and they largely agree that women can be as effective as men as business executives and political leaders, although in all cases men’s agreement lags slightly behind that of women (Figure 4.3). In 2012, most Mexicans agreed that “having a job is the best way for a woman to be an independent person” (65 percent of women and 57 percent of men).³⁰ Similarly, 75 percent of women and 67 percent of men disagreed with the idea that “men should be given priority over women in times of job scarcity,” although this belief could be tested during times of economic hardship (as further discussed below and shown in Figure 4.6). However, when it comes to household responsibilities, as many as 43 percent of men and 44 percent of women still believe that children suffer when a mother works for pay.

However, some societal views of the role of women have evolved toward gender-equality principles. For instance, a lower share of the population than in the past believes that university education is more important for boys than for girls, or that men are better political leaders (Figure 4.4). Similarly, 76 percent of the population surveyed in 1990 agreed that preschool children suffer

FIGURE 4.3 Indicators of Agreement with Gender-Related Statements, by Gender, 2012

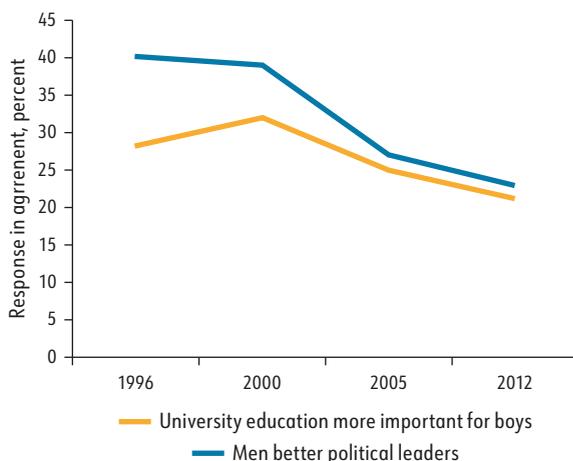


Source: World Bank calculations from World Values Survey Association 2012.

Note: Figure shows the mean value of responses to each indicator. Survey covers adults aged 18 years and older.

when a mother works for pay, but this fell to 44 percent of those surveyed in 2012 (wvs Association 2012). A progressive transformation is more evident when examining responses by age group, because younger generations’ views are more likely to conform to gender-equality principles. For instance, younger people are the most likely to disagree with the statement that “children suffer with a working mother” or that “being a housewife is as fulfilling

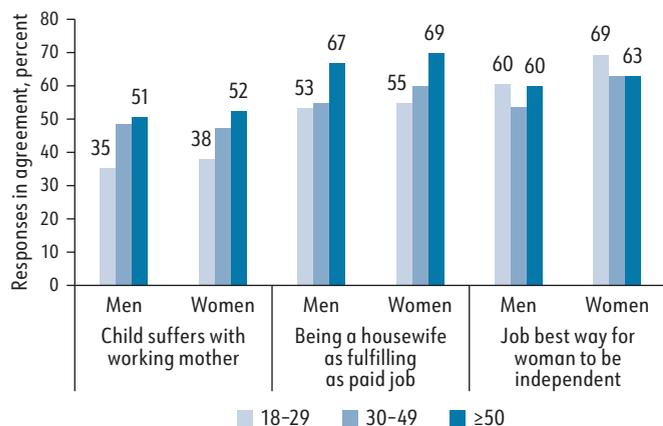
FIGURE 4.4 Change in Agreement with Selected Gender-Related Statements, Mexico, 1996–2012



Source: World Bank calculations from World Values Survey Association 2012.

Note: Figure shows the mean value of responses to each indicator. Survey of adults aged 18 years and older.

FIGURE 4.5 Agreement with Selected Gender-Related Statements, by Gender and Age Group, Mexico, 2012



Source: World Bank calculations from World Values Survey Association 2012.

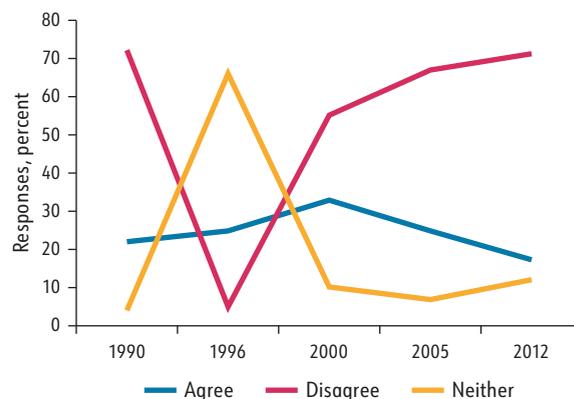
Note: Figure shows the mean value of responses to each indicator. Survey of adults aged 18 years and older.

as a paid job.” Consistently, agreement with the statement that “a job is the best way for women’s independence” declines with age (Figure 4.5).

Changing norms are transmitted from generation to generation. Campos-Vázquez and Vélez-Grajales (2014) show that women married to men who had working mothers have a higher probability of participating in the labor market than women married to men who had stay-at-home mothers. They also find that having a working mother-in-law increases female labor force participation by 15 percentage points. Their regressions control for the labor participation of the wife’s mother and hence somehow control for the wife’s own preferences. They also find that having a working mother changes men’s gender preference toward a more egalitarian division of resources for schooling and chores within the household among his children. Hence, living with a working mother changes the social norms regarding gender roles, and these changes are reflected in the next generation of households.

However, when there is economic strain, social norms can revert to traditional values. For instance, 71 percent of the population disagreed with the statement that “when jobs are scarce, men should have priority” when surveyed in 2012, similar to the levels observed in 1990. But in the 1996 survey round, which coincided with an economic crisis, only 5 percent disagreed with the same statement (Figure 4.6). Similarly, a larger share of the population agreed with the statement that “university is more important for a boy than a girl” during the 1996 round (32 percent) than during the 1990 round (28 percent) or the 2012 round (21 percent).

FIGURE 4.6 Change in Agreement that Men Should Have Priority for Jobs When Scarce, Mexico, 1990–2012



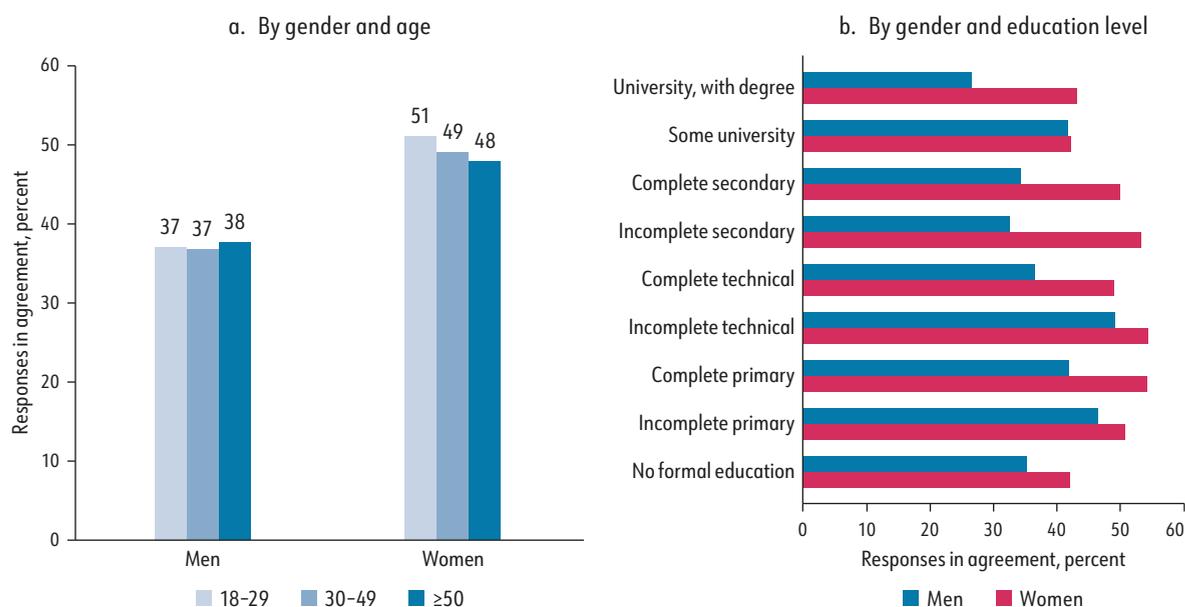
Source: World Values Survey 1990, 1996, 2000, 2005, and 2012.

Note: Figure shows the mean value of responses. Survey of adults aged 18 years and older.

Moreover, the country continues to combine egalitarian views in some areas with unequal views in others. Patriarchal and conservative values are still prevalent in Mexican society. For instance, as described in chapter 3, women limit their labor supply because of their caregiving responsibilities, and some women report that they do not work because they do not have permission from their spouse, or some other relative, to engage in work for pay (Arceo-Gómez and Santillán 2018).

In fact, male control over household resources remains the social norm and can be a source of conflict. Half of Mexican women agree with the statement that “women earning more than their husbands is problematic,” while only 37 percent of men agree (Figure 4.3), hinting at potential reasons for domestic violence (as further discussed in the next section). Large differences between male and female views on this persist across age and level of education, with this view being slightly more prevalent among younger and less educated women (Figure 4.7). In addition, there is some heterogeneity across regions in Mexico: in the state of Hidalgo, only 16 percent agree that women earning more than their husbands would be problematic, but this rises to as many as 70 percent in Colima and Nayarit (wvs Association 2012). Varley (2010) argues that women have a “secondary relationship to property” that stems from the sexual division of labor. According to this cultural norm, men are in charge of providing sustenance and housing, and hence all deeds to productive assets and homes should be in the man’s name. The households in her qualitative study seldom contested this notion.

FIGURE 4.7 Agreement that Women Earning More than Husbands Is Problematic, Mexico, 2012



Source: World Bank calculations from World Values Survey Association 2012.

Note: Figures show the mean value of responses to each indicator. Survey of adults aged 18 years and older.

VIOLENCE AGAINST WOMEN, FEMICIDES, AND SEXUAL HARASSMENT

Despite the existing legal protections, gender-based violence is recognized by government and nongovernment actors as an area where urgent action is needed. Although Mexico (as well as 18 other countries in the region) have specialized legislation on femicide (ECLAC 2018) — the killing of a woman or girl, in particular by a man and on account of her gender — impunity and lack of adequate enforcement of laws still represent challenges in urgent need of action. Gender-related killings are often the last in a series of violent acts that go unrecognized and unaddressed. In most countries, the proportion of women who, having experienced violence, sought help of any sort does not reach 40 percent (World Bank, forthcoming).

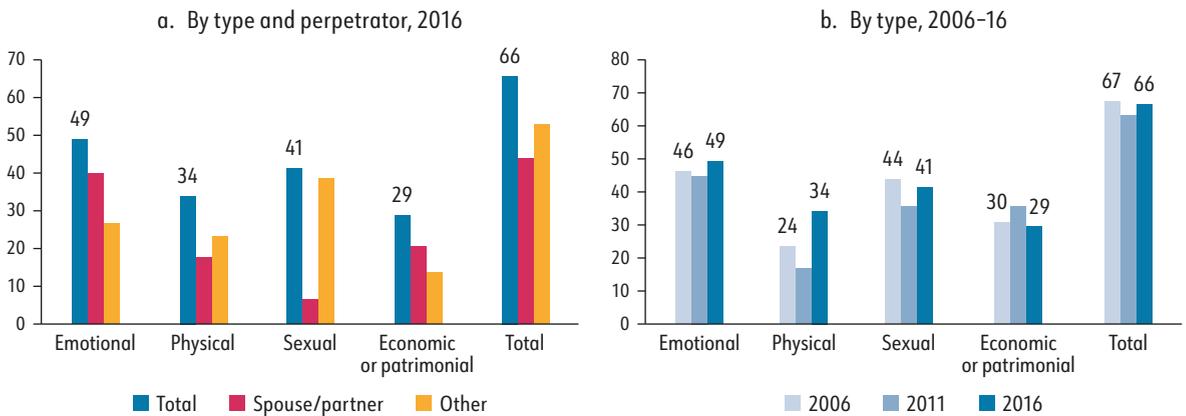
Intimate Partner Violence

Intimate Partner Violence (IPV) is the most common form of gender violence in Mexico, although the most recent information available shows that the incidence of violence from other aggressors has increased. Among women aged 15 years or older, 66 percent have experienced at least one violent incident, 44 percent have suffered IPV, and 34 percent of women have experienced sexual

violence in a public space.³¹ Data from the National Survey on the Dynamics of Household Relationships (ENDIREH) on the prevalence of gender violence show that the overall reported violence fluctuated from 66 percent in 2006 to 67 percent in 2016 (Figure 4.8).

Domestic violence not only hurts women but also has consequences for children’s cognitive behaviors and health as adults and entails important economy-wide costs. Exposure to IPV has been linked with a multitude of adverse health outcomes for women, including acute injuries, chronic pain, gastrointestinal illness, gynecological problems, depression, and substance abuse (Campbell 2002; Coker et al. 2008). Mental health consequences for women include increased risk of depression, post-traumatic stress disorder, and substance abuse (Devries et al. 2013; Ellsberg et al. 2008; Taft and Watson 2008). Women exposed to IPV also have higher work absenteeism, lower productivity, and lower earnings than working women who are not beaten (Duvvury, Minh, and Carney 2012; Vyas 2013). Moreover, children whose mothers experience IPV suffer important health effects compared with children who do not, such as higher infant mortality rates (Jejeebhoy 1998), lower vaccination rates (Kishor and Johnson 2004), and lower birth weight (Campbell 2002). And children exposed to violence at home show impaired socioemotional functioning and educational outcomes in adolescence as well as lower job performance,

FIGURE 4.8 Lifetime Prevalence of Violence against Women Aged 15 Years and Older in Mexico



Source: National Survey on the Dynamics of Household Relationships (ENDIREH) 2006, 2011, and 2016, National Institute of Statistics and Geography (INEGI).

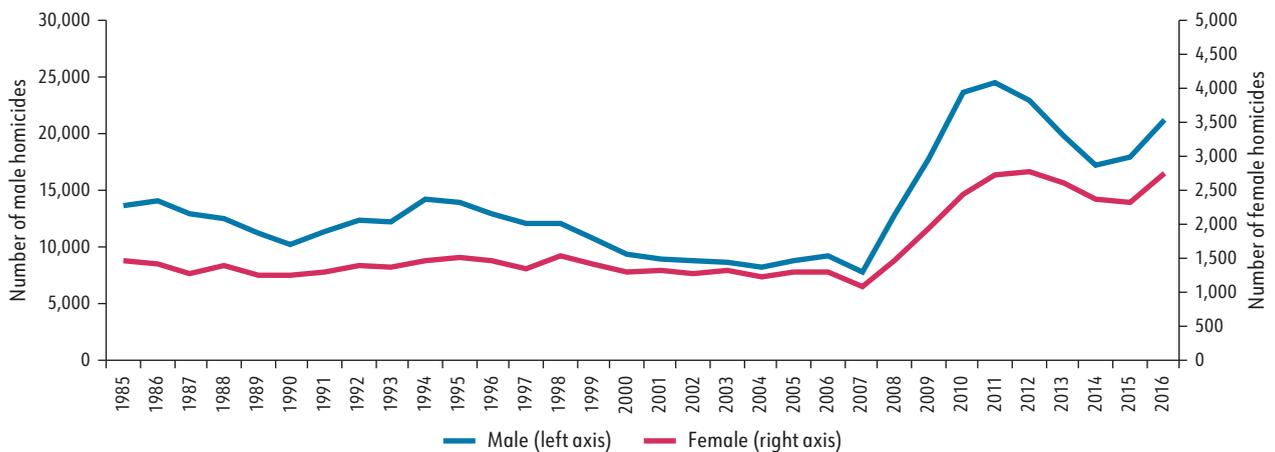
job stability, and earnings into adulthood (Holt, Buckley, and Whelan 2008). In addition, medical research from high-income countries has established a link between exposure to domestic violence as a child and health problems as an adult: men and women who experienced violence in the home as children are 2–3 times more likely than those who did not to suffer from cancer, a stroke, or cardiovascular problems, and they are 5–10 times more likely to use alcohol or illegal drugs (Felitti et al. 1998). Numerous studies also document how experiencing violence between parents as a child is a risk factor for women experiencing violence from their own partners as adults as well as for men perpetrating violence against their partners (Hindin, Kishor, and Ansara 2008; Jeyaseelan et al. 2007; Kishor and Johnson 2004; Koenig et al. 2006). Indeed, in the context of Mexico, Sánchez Argüelles (2018) found that women whose mothers and grandmothers

experienced domestic violence are more likely to experience domestic violence themselves. Beyond the human costs, violence incurs major economywide costs, including higher expenditures on health service provision, forgone income for women and their families, decreased productivity, and negative effects on human capital formation (Klugman et al. 2014).

Femicides

The prevalence of femicides in Mexico has shifted over time, in line with broader violence, but there are large differences across federal entities. The number of homicides among males is much higher than among females, but the trends follow the same pattern (Figure 4.9). Along with male homicides, female homicides have increased

FIGURE 4.9 Homicides in Mexico, by Gender, 1985–2016



Source: ONU Mujeres, SEGOB, and INMUJERES 2017.

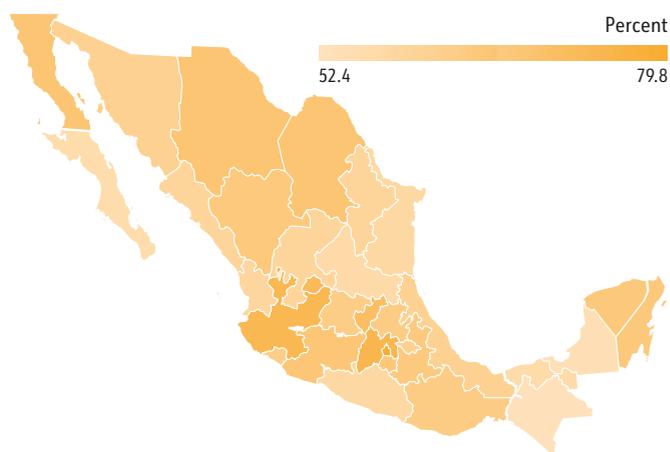
since 2007 when a crackdown against Mexican drug cartels began. However, there is wide heterogeneity across states. In 2011, the lowest reported prevalence of at least a single incident of violence against a woman by her spouse or partner was in Chiapas, Campeche, and Baja California Sur; the highest prevalence was reported in Mexico City and the states of Mexico, Jalisco, and Aguascalientes (Map 4.1). In 2010, the ratio between the highest female homicide rates (in Chihuahua) and the lowest (in Yucatán) was 108.³² By 2012, this ratio decreased to 18.1. The most recent data show that in 2016, the ratio between the state with the highest rate of female homicides (Colima) and the lowest (Aguascalientes) has increased again, reaching 27.3. Large differences in femicide rates across states could respond to differentiated policies and implementation efforts across states, pointing to potential lessons learned that could be helpful in reducing violence against women.

Gender-Based Violence and Improvements in Women's Economic Conditions

Women's economic status — as measured by female labor force participation or their potential earnings relative to men — may have an impact on gender violence. The effect of women's employment on gender violence is ambiguous.³³ On the one hand, the marital dependency theory establishes that working women are less dependent on their partners and thus are less likely to tolerate IPV (Rodriguez-Menes and Safranoff 2012). On the other hand, the resource theory posits that violence is a result of inequality of resources. Thus, men who cannot derive power from their economic resources will resort to violence as a dominance mechanism in the relationship (Atkinson, Greenstein, and Lang 2005). Feminist theories also predict that working women will experience more violence, given that men may perceive their masculinity as threatened by their weaker relative economic status within the household (Larsen 2016).

The empirical evidence is not clear regarding whether greater female employment and labor income reduce gender-based violence. Using data from the National Survey on the Dynamics of Household Relationships (ENDIREH) 2003, Villareal (2007) found that female labor force participation reduces IPV. Similarly, Rojas Estrada (2018) estimates that a decrease in the gender wage gap³⁴ is associated with a decrease in female homicides in urban areas. In other words, as women's opportunities improve relative to men, they are less likely to experience fatal gender violence. In contrast, Hackett (2018) finds

MAP 4.1 Prevalence of Domestic Violence Reported against Women in Mexico, by State, 2011



Source: National Survey on the Dynamics of Household Relationships (ENDIREH) 2016, National Institute of Statistics and Geography (INEGI). See http://gaia.inegi.org.mx/atlas_genero/.

Note: Map shows the percentage of married or cohabitating women aged 15 years or older who report having experienced physical or sexual violence by their partner in the last 12 months.

no effect between higher female labor force participation and domestic violence as measured by female homicides. However, she does find an increase in domestic violence against women of low socioeconomic status; in other words, an improvement in female economic status leads to an increase in violence against women of low socioeconomic status. Similarly, Terrazas-Carrillo and McWhirter (2015) find a positive correlation with age, education, husband's employment status, children birthed, and gender role attitudes and a negative correlation with a history of physical and emotional abuse. Their main result is that woman's employment status has no explanatory power once they include a measure of coercive control in the regression. As such, they conclude that the mediating factor behind the positive correlation of women's employment status and violence is the ability of men to exert coercive control over working women. More research needs to be done to disentangle the effect of the economic status of women on gender violence.

Cash-transfer programs may empower women by increasing their command over household income, hence reducing physical violence, but they can also lead to greater coercive behavior and emotional violence. Angelucci (2008) exploits the change in women's nonlabor income from their participation in Mexico's Progresas/Oportunidades conditional cash transfer program to analyze changes in household consumption patterns. She finds a 15 percent decrease in the husbands' alcohol abuse, but the program has heterogeneous effects on husbands'

aggressive behavior: whereas those in households that received small transfers decreased violence by 37 percent, those in households that received large transfers and had traditional gender preferences (reflected by a larger age gap between husband and wife and lower educational attainment) increased their aggressive behavior. In the latter case, husbands may perceive that their identity as providers is being threatened by the enhanced economic status of their wives. Bobonis, González-Brenes, and Castro (2013) revisit the effect of Oportunidades on domestic violence and find that women who receive the program have a 40 percent less chance of physical domestic violence but are more likely to be victims of emotional violence. The authors explain that their findings could be a result of the use of threats as a coercive means to extract rents from their wives. Finally, Balmori de la Miyar (2018) studies how Oportunidades changed the reporting of domestic violence to the police. First, he reports, only 20 percent of IPV victims reported this crime to the authorities in 2006. He attributes the low reporting rate to social norms such as “shame, family rejection, children’s future, and personal disregard to women’s rights” (Balmori de la Miyar 2018, 74). Using the 2006 ENDIREH, he finds an increase of 30 percent in the reports of IPV to the police relative to those who did not receive Oportunidades. He explores the mechanisms behind this result and finds that it is a combination of assimilation of female rights and a changed equilibrium in the marriage market (more divorces and fewer reconciliations).

Finally, there is some evidence that the change in divorce laws have led to an increase in IPV. García-Ramos (2019) estimates the effect of a divorce law change on IPV in Mexico. To estimate the causal effect, she exploits the state variation in the introduction of unilateral and no-fault divorce laws, which decrease the cost of marital dissolutions. Using three waves of ENDIREH (2003, 2006, and 2011) and a difference-in-differences strategy, she focuses on the change in divorce laws that took effect in Mexico City in 2008, followed by Hidalgo in 2011. She finds that sexual, emotional, and economic violence decreased but only when they are unrelated to physical violence. Overall, she finds an increase in physical violence from these law changes. She explains that her findings are consistent with a male backlash from the threat to their dominance or control over the marriage.

International experience shows that it is possible to prevent violence against women and girls. The most successful programs not only challenge the acceptability of violence but also address the underlying risk factors for violence, including norms for gender dynamics and

women’s economic dependence on men (Ellsberg et al. 2015). For instance, programs in Kenya and Uganda sought to empower adolescent girls through training in life skills, self-defense, and vocational training. Findings from randomized controlled trials showed large reductions in coerced sex (in Kenya, a 60 percent decrease in sexual assaults of girls in the intervention group compared with those in the control group) and improved knowledge of reproductive health (Bandiera et al. 2012; Sarnquist et al. 2014). Group-based relationship-level interventions working with males and females are also promising. For instance, at two years after the Stepping Stones intervention in South Africa, men’s self-reported perpetration of physical and sexual IPV was significantly lower than that of men in control villages (Jewkes et al. 2008).³⁵ There are also potential benefits from integration of violence prevention into existing development platforms. For instance, the IMAGE intervention in South Africa combined micro-finance with 10 participatory training and skills-building sessions on the human immunodeficiency virus (HIV), cultural beliefs, communication, and violence. After two years, a cluster-randomized trial showed a 55 percent reduction in reports from women of physical or sexual partner violence, with economic assessments that suggested the intervention is cost-effective (Kim et al. 2007).³⁶ This program is being scaled up in South Africa and is being expanded to Peru and Tanzania (Ellsberg et al. 2015). In addition, in terms of the potential preventive effect of response mechanisms, there is fair evidence to recommend comprehensive police and justice sector interventions that start with a robust legislative framework and include interventions such as protection orders (Kelly et al. 2013) along with proactive arrest, specialized courts, paralegal or lay support, and training for police and the judiciary (Jewkes et al. 2015). Finally, there is evidence that shelters (Cesario et al. 2014) combined with gender and economic empowerment interventions are also promising (Jewkes et al. 2015).

WOMEN’S POLITICAL PARTICIPATION

Finally, a key test for women’s agency is their participation in politics and their ability to voice their views. As noted earlier, the 2014 General Law on Institutions and Electoral Procedures establishes a 50 percent quota for women on candidate lists in elections for national and state congresses as well as for municipal councils.³⁷ Since these quotas have been in place, there has been important progress in the number of women elected to the federal

Chamber of Deputies and cabinet positions, but women are still underrepresented in the public sphere at the sub-national level. The federal Congress consists of 50 percent women, in line with quotas recently implemented, and for the first time in history, women fill 8 out of 19 ministerial cabinet positions. This is no small change. In fact, Mexico now has the world's fourth largest share of women in parliament.³⁸ Meanwhile, the proportion of women elected mayors and chief of delegation increased from 3.5 percent in 2005 to 14 percent in 2017. Although this is a significant increase, it still seems low in comparison with the progress achieved in the federal parliament.

Mexico is achieving gender parity in political life thanks to quotas recently being enforced, but there is a risk that women are marginalized rather than exerting real influence, at least in the short run. Zetterberg (2008) analyzes whether women who got their seats through a quota are more likely to be tokenized, marginalized, or invisible. He compared two states — Zacatecas (with gender quotas) and Michoacán (with no gender quotas) — and finds no difference in female roles within the legislatures. However, because candidates are selected based on connections and loyalty to the party leaders, and not through a politically competitive process, women end up being treated the same way with or without quotas, as the parties

in the legislatures tend to move according to what the party leader demands. As a result, Zetterberg (2008) alerts us to the dangers of these undemocratic nominations: “quota” women may be more likely to be seen as tokens and less likely to push political agendas concerning their rights and well-being, given that these women are just inserted into a male-dominated political process with rules instituted by men (Baldez 2006). An expression of this tokenism and marginalization was recently described in the Washington Post (Hinojosa and Piscopo 2018). After the 2002 quota, the parties let women run in districts that they knew they were going to lose. There was also a phenomenon known as *Juanitas*: female legislators on the ballot who resigned in favor of a male substitute. There was a subsequent pushback by female politicians, who brought about the increase of the quota in 2009 to 40 percent, and in 2014 to 50 percent. Although the federal Congress is balanced, women are left out of powerful positions in the legislature's commissions. Beer and Camp (2016) find that, to be nominated, women need more legislative and party experience than male senators. However, they also find that since the implementation of gender quotas, more women from different backgrounds have gained access to senate seats, that discrimination against women decreased, and that women do not rely more on political connections to gain power.

NOTES

1. The LNIW was reformed in April 2012, June 2015, and February 2018. See Article 30 of LNIW: http://www.diputados.gob.mx/LeyesBiblio/pdf/88_160218.pdf.
2. This Governing Board is composed of the secretaries of the following secretariats: Interior, Foreign Affairs, Treasury and Public Credit, Social Development, Environment and Natural Resources, Economy, Agriculture, Livestock, Rural Development, Fisheries and Food, Public Education, Public Functions, Health, Labor and Social Welfare, and Agrarian Development. It also includes the Attorney General, the National Institute of Indigenous People, and the National System for the Integral Development of the Family. Additionally, this board includes 16 members from an advisory council and a social council. The board also includes 2 representatives from the Supreme Court of Justice, 2 representatives from the Federal Judicial Council, 6 members from the legislative branch, 3 representatives from the political parties with highest representation, and 1 representative from the rest of the political parties with representation in the upper and lower Chambers.
3. The GLEWM has been amended nine times through March 2019. See http://www.diputados.gob.mx/LeyesBiblio/pdf/LGIMH_140618.pdf.
4. GLEWM, Article 18.
5. GLEWM, Article 26.
6. GLEWM, Article 15.
7. The GLAWLFV has been amended 11 times through March 2019. See http://www.diputados.gob.mx/LeyesBiblio/pdf/LGAMVLV_130418.pdf.
8. GLAWLFV, Article 36-XIII.
9. This paragraph is based on Ríos Cázares (2014).
10. Despite this trend, there are reforms that could be considered setbacks, such as the conversion of the State of Mexico Institute for Women (IMM) into the State Council for Women and Social Welfare. This reform changed the focus of the institution by adding the task of monitoring the state policy for the elderly.
11. Data on municipal-level institutions for women from the National Census on Municipal and Delegational Governments 2017, Institute of Statistics and Geography (INEGI): <http://www.beta.inegi.org.mx/programas/cngmd/2017/>.
12. “Sustainable Development Goal 5: Achieve Gender Equality and Empower All Women and Girls,” Sustainable Development Knowledge Platform, United Nations: <https://sustainabledevelopment.un.org/sdg5>.
13. For more information and CEDAW-related documents, see “Convention on the Elimination of All Forms of Discrimination against Women,” UN Women website: <https://www.un.org/womenwatch/daw/cedaw/>.
14. For more information and related documents, see “About the Belém do Pará Convention,” Organization of

- American States (OAS) website: <http://www.oas.org/en/mesecvi/convention.asp>.
15. Women, Business and the Law looks at the legal framework applicable to the main business city of each economy. In Mexico, the legislation examined is that applicable to Mexico City. Fifty questions are scored within the seven indicators. The scored questions fall into three categories: (a) those with explicit gender-based differences affecting women's entrepreneurship or employment, (b) those reflecting the absence of laws protecting women, and (c) those examining institutions or processes that are likely to help women. Project data are also available for an additional 116 questions that were not scored. More information on the scoring and scored questions can be found in World Bank (2018c, 2 – 3 and box 1.1), and details on the methodology and scoring of each question are available in the "Data Notes" chapter (World Bank 2018c, 42 – 57).
 16. Political Constitution of the United Mexican States (February 5, 1917): <http://www.sct.gob.mx/JURE/doc/cpeum.pdf>. Article 1: "[...] Any discrimination based on ethnic or national origin, gender, age, disability, social condition, health conditions, religion, opinions, sexual preferences, marital status or any other that threatens human dignity and has the purpose of nullifying or undermining the rights and freedoms of individuals is prohibited." Article 4: "A man and a woman are equal before the law. It will protect the organization and development of the family."
 17. See the 2014 General Law on Institutions and Electoral Procedures, Articles 232–234: http://www.diputados.gob.mx/LeyesBiblio/pdf/LGIPE_270117.pdf.
 18. See the 2010 Code of Electoral Institutions and Procedures of the Federal District, Articles 292 and 296: http://www.infodf.org.mx/nueva_ley/14/1/doctos/CIPEDF.pdf.
 19. Federal Labor Law (April 1, 1970; last amended June 22, 2018): http://www.diputados.gob.mx/LeyesBiblio/pdf/125_220618.pdf.
 20. Established by the Equal Remuneration Convention, 1951 (No. 100), Article 2(1). For more information, see the ILO supervisory comments on Mexico's compliance with the Convention: https://www.ilo.org/dyn/normlex/en/f?p=NORMLEXPUB:13100:0::NO::P13100_COMMENT_ID:3296225.
 21. Federal Labor Law, Article 170. Note that this is below the standard recommended by the ILO's Maternity Protection Convention of 2000 (No. 183), entered into force on February 7, 2002: https://www.ilo.org/dyn/normlex/en/f?p=1000:12100:0::NO::P12100_ILO_CODE:C183.
 22. Federal Labor Law, Article 132(XXVII Bis).
 23. Federal Public Defense Law, Articles 1, 4(I), and 4(II): http://www.diputados.gob.mx/LeyesBiblio/pdf/106_170616.pdf.
 24. Law of the National Human Rights Commission (1992; last amended June 25, 2018): http://www.cndh.org.mx/sites/all/doc/normatividad/Ley_CNDH.pdf.
 25. Organic Law of the Superior Court of Justice, Article 71: <http://www.aldf.gob.mx/archivo-5e3d020a6a72b8aa0d75a5f7aee6f66f.pdf>. Also see Commercial Code, Article 1340: https://www.profeco.gob.mx/juridico/pdf/c_comercio.pdf.
 26. Organic Law of the Superior Court of Justice, Article 52.
 27. "Meet the Court," Supreme Court of Justice of the Nation: <https://www.scjn.gob.mx/conoce-la-corte>.
 28. Respectively, Federal Penal Code (Articles 343 Bis. – 343 Ter.) and Federal Penal Code (Articles 265 and 265 Bis.): http://www.diputados.gob.mx/LeyesBiblio/pdf/9_051118.pdf.
 29. GLAWLFV, Article 13: http://www.diputados.gob.mx/LeyesBiblio/pdf/LGAMVLV_130418.pdf. Código Penal Federal, Art. 259 bis
 30. Responses from the World Values Survey 2010 – 14, Wave 6 (WVS Association 2012). The survey measures the beliefs, values, and motivations of respondents selected in nationally representative samples, while also collecting socioeconomic data from those respondents. Estimations include average weights and consolidated categories for analysis (education level and scaled responses).
 31. Partner violence data from the National Survey on the Dynamics of Household Relationships (ENDIREH) 2016, National Institute of Statistics and Geography (INEGI): <http://en.www.inegi.org.mx/programas/endireh/2016/>.
 32. Data on homicides of females from the National Population Council (CONAPO) data sets: <https://catalogo.datos.gob.mx/dataset/proyecciones-de-la-poblacion-de-mexico> and <https://datos.gob.mx/busca/dataset/proyecciones-de-la-poblacion-de-mexico-y-de-las-entidades-federativas-2016-2050>.
 33. See the literature cited in Villareal (2007).
 34. The gender wage gap is a measure of the relative economic status of women and sends a signal of the potential relative status that women could achieve if they worked.
 35. Stepping Stones is a participatory HIV prevention program that aims to improve sexual health through building stronger, more gender equitable relationships (Jewkes et al. 2008).
 36. The IMAGE Project is a community-based HIV and gender-based violence prevention program. See <http://www.image-sa.co.za/>.
 37. General Law on Institutions and Electoral Procedures, Articles 232 – 234: http://www.diputados.gob.mx/LeyesBiblio/pdf/LGIPE_270117.pdf. Code of Electoral Institutions and Procedures of the Federal District, Articles 292 and 296: http://www.infodf.org.mx/nueva_ley/14/1/doctos/CIPEDF.pdf.
 38. "Women in National Parliaments" data set as of November 1, 2018, Inter-Parliamentary Union (IPU): <http://archive.ipu.org/wmn-e/classif.htm>.

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Chapter 5

CONCLUSIONS AND POLICY

Mexico has made great strides in reducing gender inequalities, but differences in endowments, low female labor force participation, low productivity, and gender-based violence are still of concern. This assessment highlights a few priorities for gender equality in Mexico. Teenage pregnancy, high levels of obesity and diabetes, and high maternal mortality rates in some regions limit women's health endowments. Similarly, low learning outcomes in math and science and highly gender-segregated fields of study are of concern for educational endowments. Low earnings and low productivity reduce the incentives for women to participate in the labor market and reflect systematic constraints and barriers that require decisive policy actions. Moreover, high levels of violence against women continue to reflect important constraints to women's agency. The following policy tools may be helpful in strengthening gender equality and overcoming multiple barriers that women face to access economic opportunities.

ELIMINATE DIFFERENCES IN ENDOWMENTS

- **Ensure that women receive health care regardless of where they live.** Despite advances in the coverages and public spending on health, Mexico continues to face important challenges in ensuring equitable access to quality health services. The geographic distribution of public health resources does not reflect the needs of the population because transfers to states, despite improvements, fall short in equalizing local resource availability and spending needs. In addition, financial management capacity varies across states and is especially low in the poorest regions. A strong and well-integrated primary health care system is critical. To improve equitable access to health, it is important to strengthen a primary-care-based model where local entities responsible for managing care have clearly defined roles.
- **Provide reproductive education to teenage boys and girls, particularly in rural areas and among indigenous populations.** Strong cross-sectoral systems with built capacity among implementers and solid backing from a legal framework and its implementation are needed. For instance, changing educational curricula while also making contraceptives more available and affordable would require close coordination across sectors. In addition, exposure to positive role models and information on the consequences of early pregnancy — including the role of men and boys in any potential solution — could help. One potential way of doing this is through educational entertainment.
- **Promote healthy lifestyles and physical activity to reduce risk of diabetes.** More can be done to promote healthy eating and exercise habits and to diagnose diabetes and treat symptoms early. Efforts to evaluate existing programs could help to improve healthy lifestyles, including actions to promote physical activity and nutritional education. Special attention is especially needed in rural areas and among adolescent women. There may be room for further raising excise taxes on sugary beverages and junk food. Moreover, efficient regulation of junk-food marketing directed at children and front-of-pack interpretive labels, such as traffic light labels, could be most effective in increasing the selection of healthier options.
- **Facilitate the transition from school to work with job and life skills training.** This could include encouraging women to enter nontraditional fields of study and providing them with information on what their lives could look like under alternative choices. These kinds of programs could be coupled with internships, mentoring programs, network building, and other activities that may be part of active labor market policies.
- **Improve women's access to productive resources.** Ensuring that women have access to land and other physical assets will ensure that they have economic opportunities. This involves ensuring that social norms do not

preclude women from accessing property. This could include access to new digital technologies. For instance, greater telework opportunities and access to information and communication technology (ICT) could improve female labor force participation.

NARROW WAGE AND PRODUCTIVITY GAPS BETWEEN WOMEN AND MEN

- **Expand access to affordable, quality childcare and after-school or full-time school programs.** Robust evidence in low- and middle-income countries as well as high-income countries demonstrates that investing in early childhood education has a significant impact on children’s development and their long-term labor and income outcomes. Affordable childcare reduces women’s home-care burden and increases the opportunity cost of leaving the labor force.
- **Promote gender-neutral parental leave policies and flexible work arrangements.** The legal framework provides measures that allow women to work, but more could be done to provide flexible work arrangements that ensure that women can meet their household responsibilities. For example, Nordic countries have directed their family policies to support working parents of small children through expansion of childcare facilities and reliance on short but generously paid parental leave, including quotas to encourage fathers to share childcare duties. To reduce gender wage gaps, formal legislation that ensures equal pay for equal work must be accompanied by efforts to ensure that the cost of hiring women is not higher than the cost of hiring men. This includes allowing for parental leave policies, telework policies, and retirement policies that are gender neutral.
- **Provide soft and hard skills training for women entrepreneurs.** Traditional business training may not have any significant effect on any business outcomes, while soft-skills training, such as to encourage taking personal initiative, could increase business profits. Focusing support on high-potential entrepreneurs may also be warranted while also helping women who lead low-productivity enterprises to realize they may be better off closing their businesses if not sufficiently profitable. Apart from training, consideration could

also be given to mentoring programs and networking platforms.

- **Greater access to mobile banking and new financial instruments could improve financial inclusion for women.** New technologies such as data-driven lending can reduce heavy collateral requirements and increase financial inclusion of women. Evidence has shown that digital payments increase the security, privacy, and control over the funds received, especially for women.

DIMINISH GENDER DIFFERENCES IN HOUSEHOLD AND SOCIETAL VOICE

- **Addressing a “continuum” of gender-based violence that goes from discrimination to domestic violence and femicides requires a multifold policy approach combining social and situational prevention with effective implementation of criminal justice.** The most successful programs not only challenge the acceptability of violence but also address the underlying risk factors for violence, including norms for gender dynamics and women’s economic dependence on men. Group-based, relationship-level interventions that work with males and females are also promising, as are programs that integrate violence prevention into existing development platforms.
- **Reducing gender-based violence requires ensuring access to efficient and effective judicial systems.** Prevention programs need to be combined with enforcement of the law. This includes enabling women to request protection orders with proactive arrest, along with providing access to specialized courts and paralegal or lay support. In addition, training for police and the judiciary could help. Finally, specialized shelters combined with gender and economic empowerment programs can help ensure that women are willing to come forward and ask for help.
- **Monitor and address areas where men and boys are at a disadvantage.** In some areas, men and boys are at a disadvantage or risk becoming disadvantaged. Two key areas are the lower rates of enrollment in higher education among the younger generations and the higher homicide risk. It is important to monitor these rising inequalities and address their underlying causes.

APPENDIX A

DATABASES

TABLE A.1 Databases Used in the Mexico Gender Assessment

Abbreviation	Name	Period of reference
ANUIES	National Association of Universities and Higher Education Institutions, http://www.anuies.mx/	2017/18
Census	General Census of Population and Housing ^a	1990, 2000, 2010
CNGMD	National Census of Municipal and Delegational Governments ^a	2017
ELCOS	Labor and Social Co-responsibility Survey ^a	2012
ENADID	National Survey of Demographic Dynamics ^a	2014
ENDIREH	National Survey on the Dynamics of Household Relationships ^a	2006, 2011, 2016
ENIGH-NS	National Household Income and Expenditure Survey (New Series) ^a	2016
ENIF	National Survey of Financial Inclusion ^b	2012, 2015, 2018
ENOE	National Survey of Occupation and Employment ^a	2005–18
ENUT	National Survey on Time Use ^a	2014
World Bank–SEDLAC	Socio-Economic Database for Latin America and the Caribbean, https://datacatalog.worldbank.org	circa 2016
Global Findex	Global Financial Inclusion Database, World Bank, https://globalfindex.worldbank.org/	2017
Intercensal Survey	Intercensal Survey ^a	2015
OECD Data	Organisation for Economic Co-operation and Development, https://data.oecd.org/	2018
OECD Family Database	Organisation for Economic Co-operation and Development Family Database, http://www.oecd.org/social/family/database.htm	2016
OMM	Observatory of Maternal Mortality in Mexico, http://omm.org.mx	2018
PISA	Programme for International Student Assessment ^c	2003–15
WVS	World Values Survey, http://www.worldvaluessurvey.org/wvs.jsp	1990, 1996, 2000, 2005, 2012
WDI	World Development Indicators, http://wdi.worldbank.org	2015
World Bank Gender Statistics	World Bank Gender Statistics, http://datatopics.worldbank.org/gender/	2016
World Bank Education Statistics	World Bank Education Statistics, http://datatopics.worldbank.org/education/	2016

a. Database is produced by the National Institute of Statistics and Geography (INEGI), <https://www.inegi.org.mx/>.

b. ENIF is jointly produced by INEGI and the National Banking and Securities Commission (CNBV).

c. PISA a program of the Organisation for Economic Co-operation and Development (OECD), <http://www.oecd.org/pisa/data/>.

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