

TOWARDS EQUAL? WOMEN IN CENTRAL AMERICA



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WOMEN
IN CENTRAL AMERICA



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- ▲ Photo cover: [up] Three women plant seeds in a farm in Chimaltenango, Guatemala. Photo: Maria Fleischmann / World Bank [dow] Haiti - Nonouche Rochambert works at the Truitier debris management site. She is one of 176 employees. They work in two shifts sorting the rubble - all that is left of hundreds of thousands of homes and buildings destroyed in the January 12, 2010 earthquake. Photo: Romel Simon / World Bank

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ABSTRACT

Central America lags the rest of Latin America in outcomes related to women. The countries of Central America (Costa Rica, El Salvador, Guatemala, Honduras, Nicaragua, and Panama) have taken important steps toward increasing the inclusion of women and improving their social and economic outcomes. This report takes stock of this progress as well as continuing challenges faced by women in the region. It assesses women's legal rights and protections, access to endowments and economic opportunities, and manifestations of agency. A crucial message of this report is that the persistence of gender norms that limit women's roles and voices remains a key obstacle to increasing economic and social inclusion.

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EXECUTIVE SUMMARY

Central America lags the rest of Latin America in outcomes related to women. The countries of Central America (Costa Rica, El Salvador, Guatemala, Honduras, Nicaragua, and Panama) have taken important steps toward increasing the inclusion of women and improving their social and economic outcomes. They have passed critical legal protections and made important investments in healthcare and education. Even so, challenges persist – these are particularly notable in women’s weak economic outcomes. A crucial message of this report is that the persistence of social norms that limit women’s roles and their influence on household decisions remain a key obstacle to increasing women’s economic inclusion in Central America.

Overall, the countries of Central America have made significant strides in setting in place the legal frameworks and formal institutions necessary to support the agency of women and girls. They are signatories to various landmark global agreements that protect women and girls and have, in many cases, passed legislation against some forms of gender discrimination. Although these efforts are important, additional steps are needed to successfully implement these mea-

asures. In addition, none of the six countries has laws protecting women against being paid less than men for work of equal value, discriminatory family law, especially regarding early marriage, and institutional weaknesses in combating human trafficking are areas that could and should be improved in the countries of Central America.

Two manifestations of agency (or the lack thereof) explored in this report illustrate the extent to which institutional and legal steps forward have led to important advancements for women in some areas but not in others. These are political representation on the one hand and violence against women on the other. In the area of political representation, some Central American countries are high achievers, with Nicaragua, in particular, standing out among the best performers globally in terms of female political participation. On the other hand, some countries in the region stand out for their high rates of violence against women. For those countries with available information, about one in three women reports having been exposed to violence by an intimate partner, a minority of whom seek institutional support or protection.

Substantial progress has been made in women's health and education outcomes, important endowments that promote the wellbeing and human capital of individuals. Most notably, Guatemala, Honduras, El Salvador, and Nicaragua have largely closed the gap between themselves and the rest of the Latin America and the Caribbean (LAC) region in terms of women's life expectancy, while Panama and Costa Rica continue to outperform the regional average. While Central America trails LAC in terms of general access to education, girls and women are more likely than boys and men to be enrolled in secondary and tertiary education, while primary education is all but universal for both genders in all countries. However, maternal mortality rates remain high, even in richer countries such as Panama, and especially so among the most vulnerable groups. Rural and indigenous women and those from a poorer socioeconomic background have lower access to basic services. Finally, teenage pregnancy rates are above the LAC average in all Central American countries except Costa Rica.

While Central America has made progress in terms of the legal frameworks and access to health and education, these improvements have not translated into significant economic opportunities for women. In particular, Central American women have low rates of labor force participation, higher rates of unemployment than men, and worse employment outcomes. Women living in rural areas in particular have low levels of participation, ranging from just one in three in Nicaragua and Guatemala to only half in Panama, the region's top performer. Fewer than half of all women aged 18 to 65 in Guatemala, Honduras, and Costa Rica were employed in 2014. Among those who were employed, most worked part time, with fewer than one in three women aged 18 to 65 in Guatemala and Honduras working full time. The best performer by this measure was Panama, where 40 percent of all women in this age group were employed full time as

of 2014. In most Central American countries, women are also disproportionately employed in microenterprises and self-employment, which are overwhelmingly likely to be informal and low-paying jobs.

Differences between men and women in labor supply and job outcomes translate into a large disadvantage for women in labor income. This is partially explained by the fact that women in Central America devote less time to employment activities than men. Taking into account other factors, including how women self-select into employment and key human capital and job characteristics, there is no statistical evidence of a wage gap between men and women in urban areas in Honduras and El Salvador. However, there are sizeable wage gaps in the other four countries. In those countries, men's hourly wages are, on average, 11 percent to 14 percent higher than those of women with similar characteristics.

There are, of course, significant differences between and within countries. Guatemala seems to struggle in essentially all of the dimensions analyzed in this report. It is the country with the fewest women in political positions in Central America, lower than the LAC average; the only country in the sub-region where girls are disadvantaged in all levels of education; and the country with the lowest female labor force participation. Across the region, however, even where progress has been achieved, not all women have benefitted equally from it. Gender outcomes vary significantly between urban and rural women, between indigenous and non-indigenous women, and among women from different socioeconomic groups.

Perceptions and aspirations as well as social norms are fundamental drivers of gender outcomes and are likely behind the trends observed, although data on them are scarce. The few existing perception surveys in the region show that a considerable share of the population expects women to have less power with-

in relationships than men. Attitudes and perceptions about certain aspects of gender equality are strongly correlated with specific outcomes, for instance, those related to women's role in the labor force or intimate-partner violence. Central American countries have among the highest rates of child marriage in the LAC region, which can have significant negative impacts on women's accumulation of endowments and their ability to take advantage of economic opportunities. Furthermore, the timing of first marriage and first birth has remained almost unchanged over the years. Finally, women bear the brunt of household and caregiving duties, limiting the time which can be devoted to economic engagement even while their overall workload tends to be higher than that of men.

Given these findings, there is a need for two approaches to policy intervention to increase the social and economic inclusion of women in Central America. First, there are concrete, short-term entry points that could jumpstart progress in narrowing specific gender gaps and ensure women and men benefit more equally from services, assets, and opportunities. Second, given the entrenched nature of the inequities and barriers, there is a need for policies focused on the long-term horizon.

Concrete entry points exist to further progress on the three areas necessary for fostering the inclusion of women: endowments, economic opportunities, and voice and agency. With regards to endowments, ensuring that all women have access to effective health-care such as skilled birth attendants, especially for underserved rural and indigenous areas, would help to reduce high maternal mortality rates. Reworking curriculums and raising teachers' awareness on gender bias could help to promote girls' interest in math and science and in occupations beyond those traditionally considered to be appropriate for women. To encourage more economic opportunities for women,

and taking into account the allocation of labor within households, it is important to consider interventions aimed at reducing the labor-intensity of household and caregiving tasks, such as access to improved stoves and to affordable and reliable childcare, which would allow more women to work outside the home. Furthermore, facilitating the process by which property is registered under the names of both husband and wife would give women more control over the family's assets, as would extending women's access to banking and credit. In the area of voice and agency, focusing on the support and protection of victims of domestic violence, including consistent legal enforcement are important and urgent measures to be taken. With regards to political participation, Guatemala could increase rates of women in politics by following the example of other countries in the region and introducing gender quotas.

In the longer term, increasing the social and economic inclusion of women will require fundamental changes in the prevailing norms about the appropriate roles women play in society. Policies that promote economic development in general can lead to fundamental changes as can increased access to communications technology. However, norms are persistent and many structural factors conspire towards inertia. Thus, dedicated policies and programs may be needed to effectively stimulate a change in the underlying root causes of the observed gender inequalities. Concretely, as norms favoring inequality may persist due to misinformation, exposure to new role models may help girls and women to update their aspirations and life plans and provide them with the necessary tools to implement those plans. Media can also play a key role in driving norms change. Exposure to new ideas and role models through television and soap operas have had quantifiable impact on women's autonomy, with an increase in their participation in household decision making and a decrease in the acceptability of do-

mestic violence. Social norms marketing (an effort in which messages are disseminated that aim to change attitudes and behaviors) can be effective in activating positive social norms and in discouraging negative attitudes and behaviors, particularly when combined with local interventions and engagements.

Finally, gender equality is about men and women and it benefits both: As such, engaging men as partners in changing gender norms will be crucial for success. Experience in the region, such as the Promundo-led 'Program H' in Brazil, can provide useful insight in how to engage men in addressing these complex topics.



INTRODUCTION

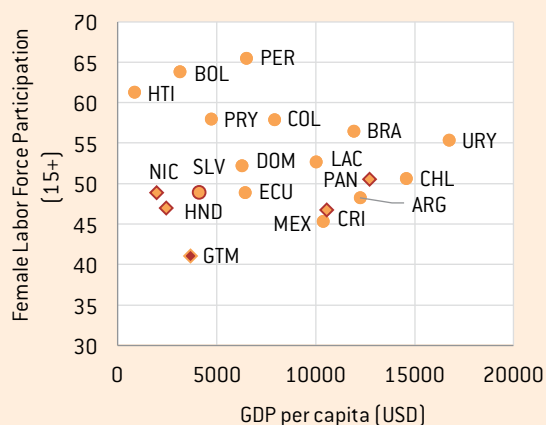
Central America lags the rest of Latin America when it comes to outcomes related to women. The countries of Central America (Costa Rica, El Salvador, Guatemala, Honduras, Nicaragua, and Panama) have taken important steps toward increasing the inclusion of women and improving their social and economic outcomes. They have passed critical legal protections and made important investments in healthcare and education. Even so, these countries continue trailing most of the other countries in Latin American and the Caribbean (LAC) region in crucial indicators related to women's outcomes, including economic participation (see Figure 1). Women's labor force participation averages 53 percent in the LAC region, but it is only 47 percent in Central America.¹ While there are significant differences across the per capita income levels of the countries of Central America, they all fall below the regional average when it comes to women's economic inclusion as measured by participation rates.

¹ Based on unweighted averages of national female labor force participation rates in 2014 as reported in the World Development Indicators (The World Bank).

Increasing women's economic activity is important for empowering women themselves, but it also has a strategic importance for Central America. Increasing women's empowerment fosters economic development (Agénor and Canuto, 2013), while higher female labor force participation can lead to higher rates of economic growth and greater macroeconomic stability (Loko and Diouf, 2009; Dollar and Gatti, 1999; and Stosky, 2006). Estimates have shown that, if women's labor income had not grown during the decade of the 2000s, extreme poverty in LAC would have been 30 percent higher in 2010 (World Bank, 2012b). This is a particularly important consideration for Central America where poverty reduction, like female economic inclusion, have lagged the rest of the region (Figure 2). Mateo-Diaz and Rodriguez-Chamussy (2016) estimate that increasing female labor force participation to the level of men would increase gross domestic product (GDP) in Honduras by 16.8 percent and in Costa Rica by 10.4 percent.

Women's inclusion also makes long-term contributions to development. Evidence shows that, when women have a say over household resources and

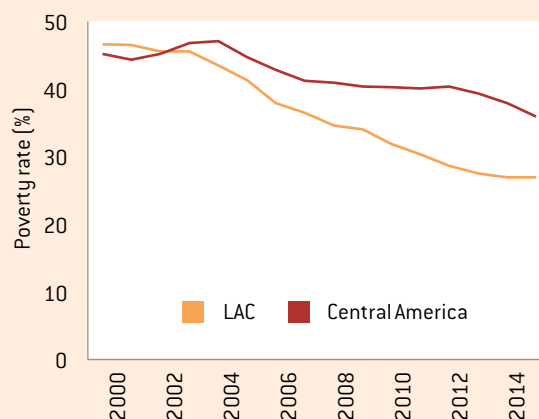
Figure 1: Female labor force participation rates (15+) and per capita GDP, LAC region, 2014



Source: Authors' tabulations using World Development Indicators (The World Bank).

Note: Female labor force participation rate is measured as the percentage of all women aged 15 and older who report being employed or actively searching for employment.

Figure 2: Poverty reduction in LAC and Central America since 2000



Source: LAC Equity Lab tabulations using SEDLAC (CEDLAS and the World Bank).

Note: Poverty is measured at the internationally comparable income line of \$5.50 (2011 PPP) per day per person.

spending patterns, this can lead to important improvements in the development outcomes of the next generation (World Bank 2012b). Maternal education is associated with reductions in risk factors such as infant or child malnutrition, low birth weight, and failure to vaccinate children as well as with an increased likelihood of positive outcomes such as using purified water and seeking healthcare. Improvements in the education of women are estimated to have saved the lives of approximately 2.1 million children under the age of 5 between 1990 and 2009 (UNESCO, 2014). In addition, greater gender equality and participation can lead to more representative institutions and policy choices to the benefit of the entire society. For instance, in India, giving power to women at the local level resulted in the provision of more public goods, such as water and sanitation (Beaman et al, 2011).

The importance of women's equality for development is reflected in its inclusion in the UN's Sustainable Development Goals (the achievement of gender equality and the empowerment of all women and girls).

The objective of this study is to provide an overview of outcomes for women in Central America across several dimensions, especially economic opportunities. The aim of this report is to provide policymakers and civil society in Central America with the information that they need to shape policies, programs, and gender-responsive actions to close those gaps in opportunity between men and women and, thus, to enhance growth and sustainability. We combine international knowledge and lessons learned from local interventions (Box 1) to identify both areas of progress in, as well as bottlenecks to, improving women's lives in the region.

Box 1: *In focus*: Lessons learned from interventions in the region

There are several knowledge gaps related to understanding gender equality and challenges for women's inclusion in Central America. Experiences from other interventions, including international and national projects, can also shed light on some of the challenges.

Throughout this volume, text boxes labeled "*In Focus*" will highlight projects and evaluations that have illuminated the challenges to women's inclusion in Central America. These projects, supported by or in partnership with the World Bank, range from women's access to land titles in Honduras to women's engagement in road construction in Nicaragua. While some boxes will highlight the findings of impact evaluations and qualitative analysis of these targeted interventions, other boxes will highlight how gender-related challenges were reflected in project outcomes.

FRAMEWORK AND ORGANIZATION OF THIS REPORT

Gender reflects socially constructed roles and socially learned behaviors and expectations for both men and women. At times, gender norms lead to the adoption of roles, expectations, and behaviors that put one gender at a disadvantage vis-à-vis the other. For many Central American men, for example, current gender norms are associated with lower completion rates of secondary education than for women and more risky behavior such as involvement in gangs and alcohol abuse. Yet, as shown in this study, Central American women face quantifiable disadvantages and exclusions in many more dimensions of social and economic life than their male counterparts.

The study is organized around a framework that posits the necessity of progress in three dimensions to achieve inclusion of women: (i) agency (outcomes related to the ability to make choices to achieve desired outcomes, including having a voice in decision-making); (ii) endowments (outcomes related to education, health, and physical assets); and (iii) economic op-

portunities (outcomes pertaining to jobs, production, technology, and market access).²

According to this framework, households are central to the connection between gender equality and growth. Formal institutions, informal institutions, and markets affect households while, conversely, household decisions affect the functioning and structure of markets and institutions. For example, families decide when to have children, how many children to have, and how to assign tasks inside and outside the household, but these decisions are influenced by market and institutional factors. In turn, these decisions also influence prevailing wages and labor supply by affecting population growth and women's time for market activities. The framework also posits that agency, endowments, and economic opportunities are mutually reinforcing in terms of the progress (or lack of progress) made in any one of these dimensions. Finally, it is important to keep in mind that barriers to gender equality often differ between groups with varying levels of power. In particular, limits on access and inclusion are often most severe among women who have multiple disadvantages, such as being a member

² This framework was introduced by the World Bank's World Development Report 2012: Gender and Development (World Bank, 2012a).

of an ethnic minority, having a disability, or being poor (Tas et al., 2013). The intersection of gender, age, ethnicity, and place of residence can result in sig-

nificantly worse outcomes than can gender alone can do as we will see in the course of this report (Box 2).

Box 2: Rural barriers or indigenous exclusion?

Indicators throughout this report paint a consistent picture of indigenous women experiencing worse outcomes than other women in Central America. Nearly 20 percent of Central America's population is indigenous, ranging from an estimated 40 percent of Guatemalans to less than 2 percent of El Salvador's population. In many cases, because of data limitations, it is impossible to determine the extent to which outcomes for this population reflect the exclusion of indigenous peoples as a whole or of indigenous women in particular rather than other characteristics that are correlated with being indigenous, such as low income or high rates of rural status.

The disproportionate rates of rurality among Central America's indigenous communities is a particular consideration. With the exception of El Salvador, where indigenous peoples are evenly split between rural and urban areas, a majority of Central America's indigenous population is rural (World Bank 2015a). Rural populations, in general, have lower access than urban residents to basic goods and services such as running water and improved sanitation and to have lower educational outcomes. To the extent that indigenous women are more likely to live in rural areas than other women in any given country, their less favorable outcomes may be partially explained by rural factors.

However, other research has found that even beyond rurality, outcomes for the IP are often worse, reflecting additional barriers. A study of indigenous people across Latin America (World Bank 2015a) found that "indigenous peoples fare worse on most accounts, independently from other factors such as level of education, age, urban or rural location, type of work, and characteristics of the household." Additionally, as noted in this volume, surveys from across the region have found evidence of discriminatory or culturally insensitive practices affecting, for example, health and education outcomes.

Source: (World Bank 2015a)

Chapters 1, 2, and 3 of this report measure outcomes in the three dimensions of gender equality laid out in the framework – agency, endowments, and economic opportunities. Chapter 1 analyzes improvements to the legal and institutional frameworks governing gender equality in each country, as well as outcomes in two particularly salient manifestations of agency: violence against women and political participation of women. Chapter 2 considers women's access to two key endowments: education and health. Chapter 3 tackles the issue of economic inclusion, particularly as relates to employment opportunities.

While the first two chapters identify real and positive change in Central America, the third highlights persistent challenges when it comes to economic inclusion. Following from this analysis, Chapter 4 explores the fundamental reasons for why improvements in some areas have not translated into increased economic opportunities for women. Finally, Chapter 5 offers a brief conclusion bringing together key results from the first four chapters and proposing a policy approach to tackle the complex mechanisms that determine women's outcomes in Central America.



CHAPTER 1

AGENCY

Agency is the ability of an individual to make choices to achieve desired outcomes. According to Sen (1999), a person with agency is “someone who acts and brings about change.” (Sen, 1999, p. 19). The idea of agency emphasizes that individuals are not passive recipients but active drivers in their own lives. Agency is also of instrumental value because it serves as a catalyst for other development outcomes:

“Instrumentally, agency matters because it has been hypothesized, and many times confirmed, that it can serve as a means to other development outcomes. The agency of women, for instance, has been shown to affect positively the wellbeing of all those around them” (Sen 1999).

Agency can be expressed in many ways—in personal relationships, in communities (autonomy in decision-making, participation in politics, and freedom of movement), and in an individual’s ability to accumulate endowments such as land or property, education, or health. Constraints to agency, for instance, in the form of social norms or institutional biases, often

underlie discriminatory practices that prevent both men and women from having equal access to endowments and economic opportunities. Agency plays a significant role in individual and social decisions about human capital investments and, ultimately, women’s chances to become active social and economic agents. It is, thus, a key factor in understanding the social and economic outcomes of women in Central America.

Equality of opportunity between sexes in all spheres of life can only exist on the grounds of equality before the law. When legal differences based on gender are prevalent, women’s capacity to exert decisions in all areas of life are constrained, with far-reaching implications throughout the lifecycle. As an example, if women’s opportunities in the labor market are not the same as men’s, families may decide not to invest as much in educating girls as in educating boys. However, it is not enough to have laws that recognize equality between men and women; these regulations need to be properly enforced. Often, legal equality coexists with high levels of gender inequality because of

poor enforcement or design or because of a lack of capacity.³

This chapter reviews the legal frameworks and institutional arrangements in each country related to gender equality and women's inclusion, including national laws and international agreements. The section also presents a global benchmarking of the countries in Central America, showing how they compare internationally. The second part of the chapter takes a closer look at two key dimensions of the manifestation of agency—political representation and rates of violence against women.

1.1. LEGAL FRAMEWORK AND INSTITUTIONAL ARRANGEMENTS

The countries of Central America have legal frameworks and national plans that prohibit gender discrimination and that are designed to reduce gender inequality. Provisions preventing discrimination on the basis of gender have been included in the constitutions of Honduras, Nicaragua, and Panama over the past two decades. In addition, Costa Rica, El Salvador, Honduras, Nicaragua, and Panama have passed specific legislation promoting gender equality. Men and women are granted equal rights and obligations within the family, including with regard to parental authority, in all six countries.

Each country is a signatory to the main international laws on gender equality, including the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW)⁴ and the Convention

on the Prevention, Punishment, and Eradication of Violence against Women (Belém do Pará Convention).⁵ Panama, Honduras, El Salvador, and Costa Rica have also adopted the Beijing Platform for Action⁶ while Panama and El Salvador participated in the Quito Consensus⁷ in 2007 and the Brasília Consensus⁸ in 2010.

Each of the six countries has passed laws to promote gender equity in employment by providing paid maternity leave and childcare. In all of the countries, childcare is subsidized or provided free of charge, and the dismissal of pregnant workers is prohibited. Maternal leave, at 100 percent of wages, is offered to formal sector workers, with benefits ranging from four months (120 days) in Costa Rica and 14 weeks (98 days) in Panama – both above the LAC average of 88 days – to 12 weeks in Guatemala, Honduras, El Salvador, and Nicaragua (Table 1.1). At the end of maternity leave, in all countries but Costa Rica, mothers are guaranteed an equivalent position as they had held before. Although paternity leave is increasingly

3 World Bank (2015a).

4 Adopted in 1979 by the UN General Assembly, is often described as an international bill of rights for women. By accepting the Convention, states commit themselves to undertaking a series of measures to end discrimination against women in all forms.

5 The Belém do Pará Convention entered into force on March 5, 1995 and was the world's first binding international treaty to recognize that violence against women constitutes a violation of human rights. As a legally binding treaty, the Belém do Pará Convention not only condemns violence against women as an assault on human dignity but also outlines states' obligations to eliminate it.

6 The Beijing Platform for Action, adopted at the UN's Fourth World Conference on Women (Beijing, China, 1995), flagged 12 key areas where urgent action was needed to ensure greater equality and opportunities for women and men and girls and boys. It also laid out concrete ways for countries to bring about change.

7 The Consensus followed the Tenth Regional Conference on Women in Latin America and the Caribbean held in Quito, Ecuador, in August 2007. The Consensus focused on two strategic issues: (i) political participation and gender parity in decision-making at all levels and (ii) the contribution of women to the economy and social protection, especially in relation to unpaid work. Representative governments established specific measures to overcome gender discrimination in political participation, employment, education, health, and the economy.

8 Government leaders agreed to facilitate women's access to new technologies, promote a democratic and non-discriminatory media, improve the health and sexual and reproductive rights of women, and promote international and regional cooperation for gender equity.

seen as an important tool to make the distribution of tasks and roles between men and women within the household more equitable,⁹ only half the countries in Central America make specific provisions for paternity leave and then for only three days in El Salvador, two days in Guatemala, and five days in Nicaragua.

Table 1.1: Length of paid maternity and paternity leave

	Maternity	Paternity
Costa Rica	120 days	0
Panama	98 days	0
Nicaragua	84 days	5 days
Guatemala	84 days	2 days
El Salvador	84 days	3 days
Honduras	84 days	0
LAC	88 days	

Source: Women, Business, and the Law (2016) database, World Bank Group.

Even so, legislative barriers to employment for women can be found throughout Central America. For example, none of the six countries mandates equal remuneration for work of equal value (the ILO standard), and only Honduras mandates non-discrimination based on gender in hiring. Additionally, in all countries except El Salvador, women's work is subject to different legal restrictions that do not apply to men. This is typical in many countries throughout the world: of the 173 economies included in the World Bank's *Women, Business and the Law* database, 100 restrict women from pursuing the same economic activities as men. Many of the restricted jobs are in

relatively high paying fields such as mining and manufacturing (World Bank, 2015b), thus contributing to high wage gaps between men and women. In Costa Rica, Guatemala, Honduras, and Panama, these restrictions take the form of preventing women from working in jobs that are deemed to be either morally or socially inappropriate, hazardous, or arduous. In addition, in Costa Rica, women cannot work after midnight, while in Nicaragua women cannot engage in jobs that require them to lift weights above a certain threshold.

Each country has also passed legislation that criminalizes acts of violence against women, including marital rape and abuse. Femicide, defined as the killing of women based on their sex, is a criminal offence in all countries. Guatemala introduced a law on femicide in 2008 and was also the first country in the world to create specialized courts as a direct judicial response to femicides.¹⁰ Additionally, all countries have specialized courts or procedures dealing with cases of intimate partner violence (IPV). While each country in Central America has taken steps to address human trafficking and forced labor, none fully meet the Trafficking Victim's Protection Act's minimum standards (USDS, 2017). Among Central American countries, the United States Department of State found that Nicaragua was doing the least to meet the minimum standards, including by not implementing a dedicated anti-trafficking fund.

While laws bar sexual harassment in some spheres of life, no country in Central America has legislation prohibiting sexual harassment on the streets and in

9 For example, Amin et al. (2016) found a significant positive relationship between the presence of mandated paternity leave in an economy and the share of women workers in a firm.

10 Specialized police (or judicial) institutions whose purpose is to increase women's access to justice have existed for several decades in LAC. The first Women's Police Station (WPS) in the region was inaugurated in São Paulo, Brazil in 1985. More than 400 WPS exist across Brazil, while in Latin America in general, more than 13 countries have some sort of specialized police and/or judicial service. The specific role and functions of the WPS differ by country (Jubb et al., 2008)

transportation. All countries in Central America except Guatemala have laws covering sexual harassment in employment. In addition, with the exception of Guatemala and Panama, laws protect women and girls from sexual harassment in schools. However, there are no laws against sexual harassment in the streets or on public transportation.

Concrete steps have been taken in each country to operationalize the promotion of gender equality through either overarching national policies or national plans (Annex 1.1). In most cases, these policies or plans are structured around thematic areas that include broad objectives and/or specific actions to promote gender equality in all areas of economic and social life. Most include employment, health, education, social protection, political representation, and gender-based violence.

In three out of the six countries, the public agency in charge of the promotion of gender equality has been elevated to ministerial rank. This is the case for the Institute for Women in both Costa Rica and Nicaragua and for the Presidential Secretariat for Women's Affairs in Guatemala. The National Institute for Women (INAM) in Honduras was at the ministerial level until 2014 when it was combined with the Ministry of Development and Social Inclusion. Panama's National Institute for Women (INAMU) is a division of the Ministry of Social Development, while the Institute for the Advancement of Women (ISDEMU) in El Salvador reports to a Board of Directors chaired by the Secretary of Social Inclusion and the first lady. These central institutions are responsible for the development and oversight of the national policies and action plans on gender equality, in some cases through local or sectoral implementation offices or units.

Given the legal framework and advances made on the institutional front, Central America fares better than the global average in terms of legal and institu-

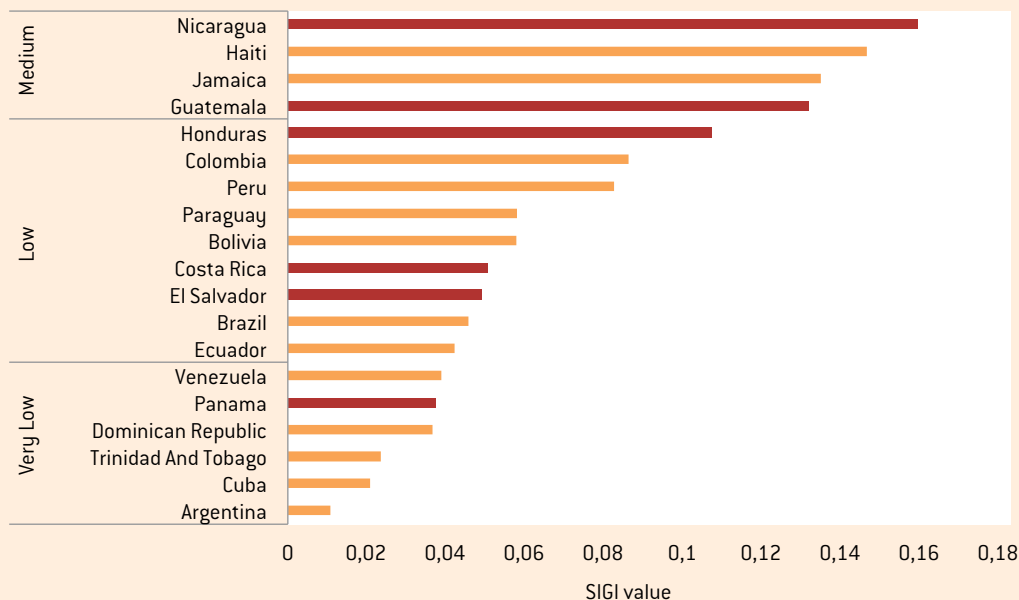
tional development in the area of gender equality. The OECD's Social Institutions and Gender Index (SIGI) categorizes most countries in the world into five categories based on the level of gender discrimination in social institutions: very low, low, medium, high, and very high (OECD, 2014).¹¹ Panama is the only country in Central America, and one of only six LAC countries, included in the very low gender discrimination category (Figure 1.1). These are the global best performers. At the other end of the spectrum, Nicaragua is the country in LAC with the lowest level of gender equality in social institutions and, along with Guatemala, is included in the medium category. No country in LAC is in the high or very high category. Costa Rica, El Salvador, and Honduras are in the low category.

The synthesis report for the 2014 SIGI found that discriminatory family codes – especially topics related to early marriage – were areas in which four countries in Central America were lagging behind (OECD, 2014).¹² Out of 159 countries, Nicaragua ranked 137 in discriminatory family codes, placing it in the very high category for this dimension. Guatemala, Honduras, and Costa Rica were in the medium category, ranked 95, 93, and 71 respectively. Among the key issues identified were high rates of marriage among women between the ages of 15 and 19, including 30 percent in Nicaragua and 25 percent in Honduras. An important deficit identified in this dimension were laws that allow for girls and boys to be married under the age of 18 with parental consent or judicial autho-

11 The SIGI classification clusters 108 countries into five levels of discrimination in social institutions: very low, low, medium, high and very high. These clusters are constructed using a methodology that reduces the variance within classes and maximizes the variance between classes. The ranking is based on indicators in the following areas: discriminatory family code, restricted physical integrity, favoring sons over daughters, restricted resources and assets, and restricted civil liberties.

12 In addition to early marriage, this indicator includes information on parental authority during marriage and after divorce and inheritance rights.

Figure 1.1: Levels of gender inequality in social institutions in Latin America, 2014



Source: Social Institutions and Gender Index 2014, OECD. <http://www.genderindex.org/ranking>

rization. While Nicaragua recently raised the minimum age of marriage with parental consent to 16, Costa Rica, Guatemala, and Panama recently raised the age requirement for both women and men to 18.

A key consideration is that making progress in the legal and institutional framework on its own is not enough as these legal protections must also be successfully implemented and enforced. For example, while laws related to parental authority and inheritance grant men and women the same rights in each of the

six countries, the SIGI 2014 found that customary or traditional practices discriminate against women in terms of parental rights in Costa Rica, Guatemala, Nicaragua and inheritance rights in Nicaragua and Honduras. Similarly, although the Law on Equal Opportunities for Women in Honduras stipulates that land can be registered under the name of both spouses, between 1983 and 2004 only a quarter of all plots were registered to women (CEDAW, 2006) (Box 1.1).

Box 1.1: *In focus: Access to land for women in Honduras*

Despite laws allowing for land ownership by women, an audit of the Honduras Land Administration Program's (PATH) first phase revealed that low institutional capacity and lack of knowledge about women's legal rights in land registries prevented women from claiming their property rights (World Bank 2012a). Initiated in 2003, PATH aimed to formalize property rights, including those of women. However, the audit showed that the registries lacked adequate legal procedural mechanisms to identify cases where joint titling should be encouraged and/or granted. Focus groups revealed that PATH officials and beneficiaries alike lacked awareness of women's legal rights. These mechanisms failed to guide women effectively through the joint titling process. As a result, many of the women who initiated the process failed to complete it and so never obtained the actual physical title.

Building on the lessons learned from the first PATH and its audit, the second phase of the PATH project was able to improve outcomes for women in part by increasing the inclusion of women in the project and promoting public awareness of women's legal rights (World Bank 2017a). The program's well designed and implemented gender strategy led to the inclusion of women in all phases of the regularization process. Among the concrete actions taken to increase the rates of women filing for joint ownership were: (i) addressing weaknesses in the legal framework; (ii) promoting public awareness of women's legal rights, both throughout the land regularization process as well as through large information campaigns targeting women; and (iii) improving the indicators used to monitor gender-differentiated targets throughout the life of the project. Initially a woman had to specifically request joint titling, but PATH is currently implementing a 2004 property law (*Ley de Propiedad, Decreto Legislativo 82-2004*) that facilitates joint titling.

Education and training are critical to the proper implementation of property rights. The training and education of officials in regional property registries and municipalities was critical to this process. The project hosted 13 workshops entitled "Ensuring Gender Equity and Equality in Land Access" for 11 target municipalities and La Moskitia, a largely indigenous region. The workshops increased the participants' understanding of legal rights and raised awareness of PATH's gender-responsive approach. The project developed a social communication campaign with materials appropriate for men and women of various ages. Female beneficiaries received clear messaging on how a land title could increase their economic opportunities. The campaign targeted radio outlets and developed a script for a radio program on "Gender and the Situation of Women in Indigenous Communities." The project promoted gender-specific strategies such as outreach activities to promote women's registration and increasing the participation of indigenous women in all aspects of intercommunity titling.

The results for PATH II achieved every gender-specific indicator, including high satisfaction ratings from female participants and a large increase in land titling for women. Fifty-eight percent of the more than 50,000 titles issued by PATH II have a woman as beneficiary (48 percent as individuals and 10 percent via joint tenure in the case of a couple). Further analysis indicates that 96 percent of the households that received a land title through PATH II perceived that

they had more secure tenure and a reduced risk of being evicted or suffering a tenure conflict. Compared to the control group, owners with newly titled land felt that the value of their parcel had increased by 30 percent. With this added confidence, a fifth of these owners invested in improving their asset. Interestingly, women who received a title tended to build a new house more often than men.

Sources: World Bank (2012a and 2017a)

1.2. MANIFESTATIONS OF AGENCY

A legal framework promoting gender equality sets the stage for equality of opportunity between women and men.¹³ It prepares the playing field on which both women and men can exercise their agency. However, formal laws are not enough to address gender inequalities or reduce discriminatory social norms and practices. And more specifically, laws on paper do not necessarily translate into the lived experiences of women and men. Discriminatory social norms and practices as well as unbalanced power relations can significantly undermine the application of well-intentioned legal frameworks.

Agency is difficult to measure directly. Instead, we relied on proxies that represent manifestations of agency or the lack thereof. This section focuses on two specific areas: political participation and gender-based violence. The levels of political participation of women indicate the extent to which women access positions of power as well as the extent to which society is

willing to vote for female representatives. In contrast, violence against women is a negation of basic human rights. It prevents a woman from fully participating in society, and it violates her right to physical integrity, her right to physical and mental health, her right to liberty and security of the person, and several others.¹⁴

POLITICAL PARTICIPATION

The presence of more women in political power has been shown to yield important policy results. Countries with quotas for female legislators systematically have higher levels of spending on social services and welfare (World Bank, 2015b). Female legislators in Latin America have had an impact on policy, especially in areas such as contraceptive access, gender-based violence, and trafficking (Piscopo, 2015). With the aim of increasing women's levels of representation, nearly 40 percent of countries around the world have implemented gender quotas for representative bodies. The first of these was established in 1991 in Argentina, initially requiring that women constitute 30 percent of each party's nominees for the lower house

13 The IFC/World Bank's Women, Business, and the Law Project examined how, by differentiating between men and women, laws can affect women's opportunities and incentives to work. The regulations covered are working hours and industry restrictions, parental benefits, retirement ages, and legal rights in the workplace. Some of these legal differentiations may help women to work, while others may prevent it. <http://wbl.worldbank.org/>

14 From the 1992 General Recommendation 19 of the CEDAW Committee: "Gender-based violence, which impairs or nullifies the enjoyment by women of human rights and fundamental freedoms under general international law or under human rights conventions, is discrimination within the meaning of article 1 of the Convention." [see: <http://hrlibrary.umn.edu/gencomm/gen-er19.htm>].

Box 1.2: Different types of political quota

Essentially three types of gender quotas are used in politics: (i) reserved seats (constitutional and/or legislative); (ii) legal candidate quotas (constitutional and/or legislative); and (iii) political party quotas (voluntary).

While the first type (reserved seats) regulates the number of women elected, the other two (legal candidate quotas and political party quotas) set a minimum share of women that must be on the candidate lists, either as a legal requirement or a measure written into the statutes of individual political parties. While these are the main types of quota, there are many more forms. A particular detail, for instance, is whether or not the rank order of the candidates on the lists is regulated so that women candidates are not just placed at the bottom of the lists. Furthermore, it is also important to look at whether or not there are any sanctions for non-compliance in place. Quotas can be mandated in the Constitution, electoral law, or in the statutes of political parties.

Source: The Quota Project (International IDEA, Inter-Parliamentary Union and Stockholm University). <http://www.quotaproject.org/aboutQuotas.cfm>

of the national congress. Since then, all countries in Latin America, with the exception of Guatemala, have established some form of political quotas (see Box 1.2 for the different types of quota). Subsequent reforms to these quota laws have increased female inclusion, for example, by mandating gender-balanced candidate lists. These appear to result in more equitable representation of women in leadership and decision-making (IDEA International and IADB, 2010). Quotas also seem to help to change stereotypes and attitudes regarding women as leaders and increase women's overall engagement in politics and civic life.¹⁵

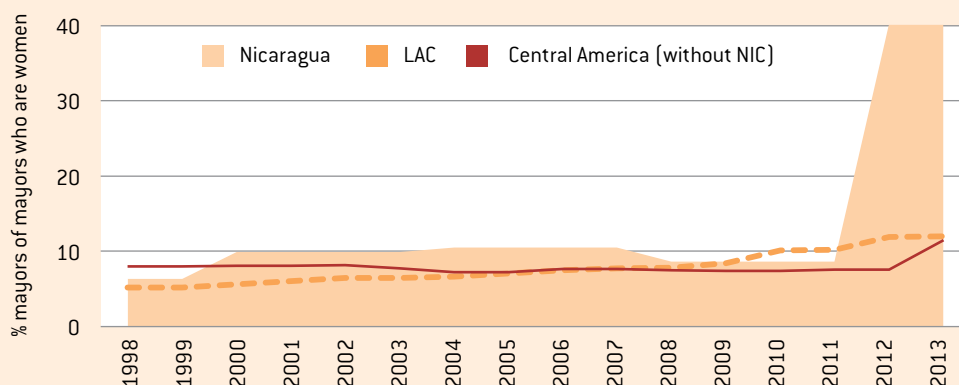
Legislation in each country in Central America except Guatemala establishes quotas for a minimum share of women to be included in candidates' lists for elected positions in national elections. The legal quota is 50 percent in Nicaragua, Panama, and Costa Rica, 40 percent in Honduras, and 30 percent in El Salvador. All countries except Panama and Guatemala also

have legal quotas for candidates' lists in local electoral processes (World Bank, 2015b). These quotas have resulted in some countries in Central America – particularly Nicaragua, and to a lesser degree, Costa Rica and Panama – performing relatively well on a global level when it comes to women participating in government.

Following a 2012 reform, Nicaragua has become among the best performers in terms of female political participation globally. Nicaragua's political inclusion laws aim to establish gender parity by specifying that men and women must be included in candidates lists in such a way that they are evenly distributed and alternately ranked for positions of mayor, deputy mayor, councilors and deputies (United Nations, 2014). What followed the passage of these laws was a significant increase in the number of women in both national and local positions. For example, in 2011, 14 percent of mayors in Nicaragua were women, close to the average in Central America. In 2012, this number jumped to 40 percent (Figure 1.2). In 2017, 52.9 percent of ministerial-level positions were held by wom-

15 For evidence of the impact of female quotas on a number of outcomes, including public service delivery, corruption, and on the aspirations of parents of girls, see Chattopadhyay and Dufló (2004), Beaman et al. (2010), and Iyer et al. (2012).

Figure 1.2: Percentage of mayors who are women in Nicaragua, Central America, and Latin America and the Caribbean, 1998-2013



Source: United Nations (2015)

en in Nicaragua – the highest rate in the world and tied with Bulgaria and France (Figure 1.3). Similarly, with 45.7 percent, Nicaragua has the highest proportion of seats in national parliaments held by women in Central America in 2017 and ranked fifth globally.

The presence of women among political appointees at the top executive level varies across the other Central American countries but is, in general, high by global standards. About 30 percent of ministerial positions in Costa Rica and Panama were held by women in 2017, a level followed closely by Honduras at 27.3 percent. These three countries rank relatively well at the global level in this dimension. Out of 174 countries, they ranked in the top 40. El Salvador and Guatemala, however, lag behind. As of January 2017, women represented 21.4 and 18.8 percent of all ministers respectively. While they lag behind the region, both countries were in the top half of the global ranking, meaning that more countries had worse outcomes than had better outcomes.

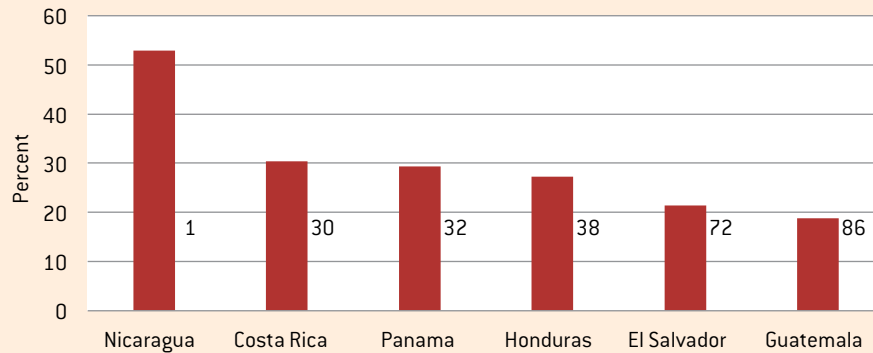
Panama and Guatemala have worse outcomes for the levels of female representation in parliament than for political appointees. In these two countries, 18.3

percent and 12.7 percent of parliament seats respectively are held by women. Out of 193 countries, Panama and Guatemala rank 107th and 139th, in contrast with how they were ranked on women in ministerial positions where both countries were in the top half of the ranking. The differences in rankings between these two indicators show that Panama and Guatemala have women in positions of power as appointees but lag behind in terms of the number of their elected female officials. On the other hand, about one-third of elected representatives in the Costa Rican and Salvadorian parliaments and a quarter of representatives in Honduras are women, with these countries ranking 27th, 36th, and 63rd globally.

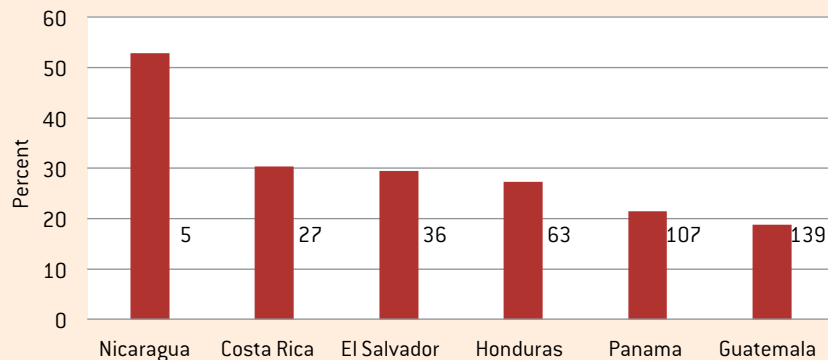
With the notable exception of Nicaragua, the countries of Central America have lost ground relative to the LAC region in terms of the share of mayors who are women. While in 2000 most Central American countries exceeded the rest of LAC in this respect, by 2013 only Nicaragua exceeded the regional average (Figure 1.4). In fact, Nicaragua is the only country in LAC where women represent more than 30 percent of mayors. In 2014, 40 percent of mayors were women

Figure 1.3: Global rankings of Central American female political representation

a) Proportion of women in ministerial-level positions, January 2017



b) Proportion of seats held by women in national parliaments, January 2017

Source: Inter-Parliamentary Union, www.ipu.org.

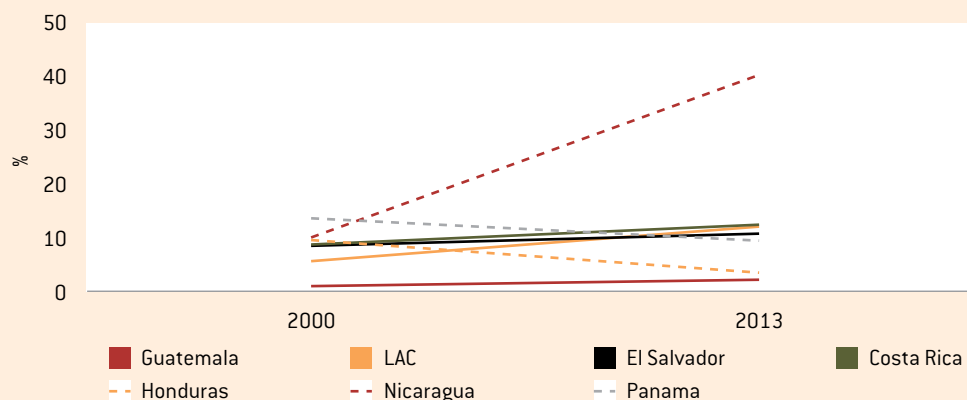
Note: The rankings are out of 174 countries for panel (a) and 193 countries for panel (b). The numbers next to the bar are the global rankings for each country.

– an increase of over 30 percentage points between 1998 and 2013.¹⁶ Costa Rica and El Salvador also perform better in this indicator than the other countries in Central America. At 12 percent in 2014, women's political participation at the local level in Costa Rica was on a par with the LAC average (ECLAC, 2014).

In El Salvador, almost 11 percent of mayors in 2014 were women, just below the regional average.

On the other hand, Honduras, Panama, and Guatemala have much lower levels of female representation in local government. Progress in Honduras was negative between 2000 and 2010 when the share of women holding mayoral positions fell from 10 percent to only 3 percent, but it had increased to 6.7 percent by 2014. In Panama, the number of female mayors decreased

¹⁶ The next two countries in the region in terms of share of mayors who were women in 2013 were Cuba and Jamaica at 29 percent (UN, 2015)

Figure 1.4: Percentage of mayors who are women, 2000 and 2014

Source: United Nations (2015)

from 13.5 percent in 2000 to 9.3 percent in 2013. As with national representation and political appointments, female political representation at the local level is the lowest in Guatemala with 2.1 percent.

While they have increased female participation in decision-making, it is unclear what the social impact of gender quotas has been in the region. It is important to evaluate whether the quotas that have increased women's participation in institutions have also benefitted women across the socioeconomic spectrum. Given the large differences in agency, endowments, and access to economic opportunity among women with different demographic and socioeconomic characteristics in the Central American countries, it is particularly important to assess the extent to which all groups are effectively represented in institutions. The existing evidence from Costa Rica suggests that, despite the remarkable progress that has been made towards gender equality in participation, disadvantaged groups, particularly indigenous women and women with disabilities, remain underrepresented in the political realm (CEDAW, 2011).

VIOLENCE AGAINST WOMEN

Violence against women is widespread in Central America.¹⁷ There are few sources of high quality data on the prevalence of violence against women, and those that do exist are not recent in many cases. The data that are available in the region show high rates of physical violence against women (Box 1.3).

While this section focuses on documenting violence against women in Central America, this topic is also evaluated in Chapter 4 within the larger context of social norms. Evidence shows that social norms and attitudes that husbands should have authority over their wives and women relatives are prevalent in Central American countries. Such beliefs, as well as

17 According to the 1993 United Nations Declaration on the Elimination of Violence Against Women, "Violence against Women and Girls" refers to any act of gender-based violence that results in, or is likely to result in, physical, sexual, or psychological harm or suffering to women or girls, including threats of such acts, coercion, or arbitrary deprivation of liberty, whether occurring in public or in private life. Violence against women and girls is also referred to as violence against women, gender-based violence, or sexual and gender-based violence. Both men and women can be victims or perpetrators of violence, but the characteristics of violence commonly committed against women and men differ; in particular, women are more likely to be physically assaulted or murdered by someone they know.

social justifications for wife-beating, create an environment in which not only is violence tolerated but also women themselves internalize their subordinate roles vis-à-vis men.

Box 1.3: Data availability and measurement challenges of gender-based violence

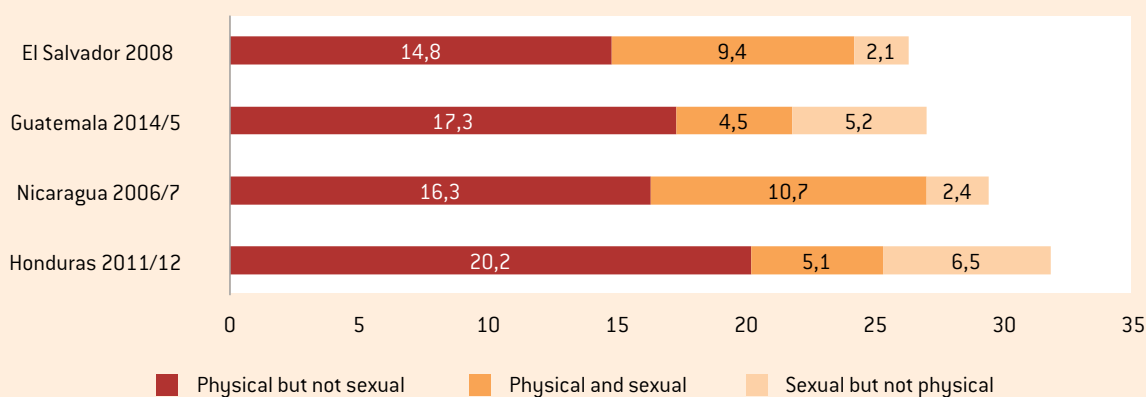
More and better data on violence against women (VAW), included data disaggregated across different groups of women, is needed to adequately measure and monitor VAW and the effectiveness of states' responses to the problem. The recommended approach for collecting prevalence data on VAW is through dedicated population-based surveys specifically designed to gather detailed information on different forms of violence against women (its incidence, prevalence, nature, severity, consequences, and the relation of the victim to the perpetrator). A key disadvantage of these specialized studies is their cost, which presents a challenge for repeating them on a regular basis. One cost-effective way to gather these data may be to add questions or modules concerning VAW to the numerous ongoing surveys. However, figures on violence are highly sensitive to interview methodology, and using the wrong one can result in poor data quality and - even more importantly - concerns about the safety of participants and interviewees. In all types of surveys, even when applying the standards as outlined in international guidelines (WHO, 2003 and United Nations, 2014a), prevalence rates are likely to be underestimated and not internationally comparable because victims can be reluctant to provide sensitive information during interviews.

Due to severe underreporting, administrative data cannot be used to estimate the prevalence of violence against women in the population. Administrative data is collected routinely through public and private agencies such as health centers, police stations, courts, and shelters that come into contact with women who have suffered violence. There may be few services available that specifically care for victims or violence against women may be an issue that is largely ignored by police, service staff, or society in general. In these situations, not only will survivors be more reluctant to come forward for support, but staff will also be less inclined to recognize and document these needs. In addition, the reliability and validity of data often varies considerably between service agencies as data collection is not their primary responsibility and hence they often do not apply standardized procedures in collecting information. Double counting is another common issue, whereby women seeking repeated services from the same agency or from more than one agency are counted more than once.

The optimal case for informed policymaking is achieved when policymakers can base their decisions on both outcome and process indicators. Ideally, this means survey data on prevalence of VAW combined with administrative data on service usage and protection mechanisms, which together can be used to improve monitoring and evaluation. While surveys are important for measuring the prevalence and trends of gender-based violence, administrative records are essential for monitoring and evaluating the effectiveness of government interventions and services. In order to improve data collection in this field, more and better services for victims and survivors of violence is required in parallel with a reduction in the stigma and discrimina-

tion faced by victims. For example, specialized training for service providers is required to sensitize them to the problem and to support general monitoring efforts. In an attempt to address this problem, Costa Rica is harmonizing the surveillance and measurement of gender-based violence through the Unified System for the Statistical Measurement of Gender-based Violence [*Sistema Unificado de Medición Estadística de la Violencia de Género en Costa Rica*].

Figure 1.5: Percentage of women ever married or in a union aged 15-49 who reported ever experiencing intimate partner violence by type of violence



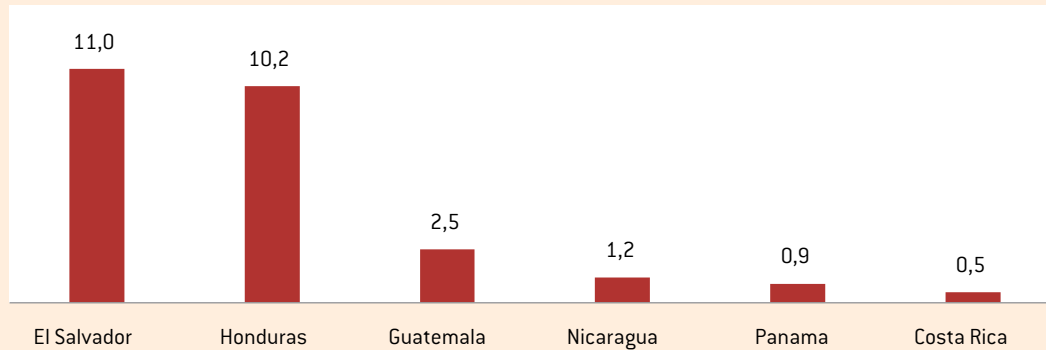
Source: Bott et al. [2012].

Notes: Surveys classified women as “ever married or in a union” if they had ever married or lived with a male sexual partner. Reproductive health surveys asked women about violence by any current or former partner in life. All Demographic and health surveys asked about violence by the current or (if no current partner) by the most recent partner only. A partner was defined as a husband or cohabiting male sexual partner.

Intimate partner violence is a persistent problem in the Central American countries for which quality prevalence data are available. In Honduras (in 2011/12), 31.8 percent of women reported having experienced physical, sexual, or both forms of violence from an intimate partner. The total rates of these different forms of violence combined are similar in the other countries for which this type of data is available. In El Salvador (2008) 26.1 percent of women, in Guatemala (2014/2015) 27 percent, and in Nicaragua (2006/2007) 29.4 percent reported being exposed during their lives to physical, sexual, or both forms of violence from an intimate partner (Figure 1.5).

As is the case globally, intimate partner violence is a significant factor in the observed high rates of violence against women in Central America. For example, about 60 percent of Honduran women who reported being the victims of some form of violence identified the main perpetrator being their current spouse/partner (35 percent) or their former spouse/partner (24 percent).¹⁸ In El Salvador, 26.3 percent of women reported being the victim of abuse by their current or former partners, and 7.7 percent of women reported

¹⁸ Estimates based on Honduras' Demographic and Health Survey [Encuesta Nacional de Demografía y Salud, ENDESA], 2011-2012.

Figure 1.6: Femicide rate in Central America, per 100,000 women, 2016

Source: Economic Commission for Latin America and the Caribbean, CEPALSTAT. http://estadisticas.cepal.org/cepalstat/WEB_CEPALSTAT/buscador.asp?idioma=i&string_busqueda=femicide

Note: LAC average calculated for the countries available in the CEPALSTAT database.

recent (in the previous 12 months) physical or sexual violence by their intimate partner (Bott et al., 2012).¹⁹ Domestic violence has significant implications for intergenerational violence. Girls exposed to violence in childhood are at higher risk of being victims of violence later in life. Nearly one in four (24 percent) Salvadorian women between the ages of 15 and 49 witnessed physical violence perpetrated by a man against a woman within the household, and 31 percent reported being a victim of violence before the age of 18.²⁰

The incidence of femicide is high in El Salvador, Honduras, and Guatemala (Figure 6). Femicide is generally understood to involve the murder of women because of their sex. Most cases of femicide are committed by partners or ex-partners and involve ongoing abuse in the home, threats or intimidation, sexual violence, or situations where women have less power or fewer resources than their partner (WHO and PAHO, 2012). This is known as intimate femicide and ac-

counts for about 38.6 percent of all female homicides globally and 40.5 percent in North and South America (Stockl et al., 2013). Stockl et al. (2013) also found that “across all countries where such data are collected, women’s main risk of homicide is from an intimate partner.” According to the Economic Commission for Latin America and the Caribbean (ECLAC) Observatory of Gender Equality, El Salvador was the country in LAC with the highest femicide rate in 2016 at 11.0 per 100,000 women, closely followed by Honduras with 10.2 per 100,000 (Figure 6). Guatemala had the fourth highest rate in the region at 2.5 per 100,000 (after the Dominican Republic, not shown). Nicaragua, Costa Rica, and Panama had lower femicide rates, with Costa Rica reporting the lowest rate in Central America at 0.5 per 100,000 and among the lowest in LAC. However, as with all international comparisons of crime statistics, these figures should be interpreted with caution given the obstacles to collecting accurate comparative data in this area.

The high rates of femicide observed in El Salvador, Honduras, and Guatemala may be explained in part by the high rates of violence observed in these countries

19 Pan-America Health Organization (PAHO) based on on El Salvador’s Reproductive Health Survey (Encuesta Nacional de Salud Familiar, FESAL), 2008.

20 Estimates based on El Salvador’s Reproductive Health Survey (Encuesta Nacional de Salud Familiar, FESAL), 2008.

Box 1.4: Violence in the Northern Triangle

The countries of the Northern Triangle - El Salvador, Honduras, and Guatemala - have very high homicide rates, due in large part to the presence of strong gangs, drug-trafficking, and organized crime such as human trafficking. In recent years, El Salvador and Honduras have had the highest homicide rates worldwide outside of active conflict zones. While the global average is about 5.3 homicides per 100,000, the official homicide rates were 81.2 per 100,000 in El Salvador and 59.0 per 100,000 in Honduras in 2016. Guatemala's homicide rate is also considered to be very high at 27.3 per 100,000. Although still above the global average, Costa Rica, Panama, and Nicaragua have substantially lower homicide rates (at 11.8, 9.3, and 7.0 per 100,000 people respectively).

Note: The global homicide rate is based on 2014 data in the UN Office on Drugs and Crime's International Homicide Statistics. Country-specific rates were collected by InSight Crime.

(Box 1.4). In general, as they are more likely to belong to gangs and be involved in organized crime, men are more likely to both be the perpetrators and victims of violent crime than women. Even so, El Salvador and Honduras reported the second and third highest rate of female homicides in the world between 2010 and 2015, after Lesotho.²¹ In particular, El Salvador, Honduras, and Guatemala averaged 13.5, 13.4, and 8.2 female homicides per 100,000 women between 2010 and 2015. Panama, Costa Rica, and Nicaragua averaged 2.4, 2.2, and 1.8 per 100,000 women respectively. As gangs have grown in some countries in the region, the number of women in gangs has also increased (Box 1.5).

Extremely low levels of convictions for all types of homicides, including femicides, mean that a majority of these crimes remain unpunished. Approximately 98 percent of femicide cases in Guatemala end in impunity (OECD, 2014). In El Salvador, during the five-year period between 2005 and 2010, only 5 percent of the cases of female homicides were taken to trial.²² Howev-

er, punishment and convictions are not the only measures that should be used to evaluate the efficacy of laws on violence against women; other outcomes like protection and service delivery are also important.

The percentage of female victims of violence who seek any type of help, particularly from an institution, is low throughout Central America. Across all countries for which information is available, the share of female victims of violence who sought institutional help was much lower than that of women who turned to family and friends. The fraction of women who seek institutional help or turn to family or friends when they experience IPV is relatively higher in El Salvador than in other LAC countries, but only 36 percent of women who reported experiencing IPV in the previous 12 months had sought institutional help (Bott et al., 2012). In Panama, only 5 percent of women who experienced physical violence sought institutional help, and only 8 percent of the women turned to family or friends after experiencing a violent episode.²³ Two-thirds of Guatemalan women received

21 Small Arms Survey Database. While in recent years there has been a concerted effort to improve data collection on this topic, the dearth and low quality of available data in many countries makes it very difficult to make comparisons between countries.

22 According to El Salvador's Office of the Prosecutor for the

Defense of Rights (PDDH, Procuraduría para la Defensa de los Derechos).

23 Estimates based on Panama's National Survey of Sexual and Reproductive Health (Encuesta Nacional de Salud Sexual y Reproductiva, ENASSER), 2009.

Box 1.5: Gender relations within gangs

A 2010 qualitative study of gender relations in the MS-13 and Barrio-18 gangs in El Salvador, Guatemala, and Honduras found that women join gangs for similar reasons as men: the need to belong to a group, search for protection and affection, the need for money, the desire for recognition, and escape from a family environment of conflict and violence (Interpeace, 2013). Female gang members typically become members through relationships with male members, though they may also need to undertake initiation rituals (for example, choosing between being raped or beaten by other gang members for a specific amount of time). Although female gang members are often required to engage in violence, which is the main component of the prevalent male identity within the group, they continue to fulfill traditional female roles within the gang such as being partners to male gang members, being caregivers, doing household tasks, and caring for the sick.

Gangs reproduce in an exacerbated or extreme way the existing social norms pertaining to male domination and women's roles within the group. Men permanently control and dominate women within gangs. This is manifested in different ways - for instance, even when a member is in jail, gangs have systems of control over the imprisoned gang member's partner(s). Sexual and physical abuse are widespread, but the female body is also used for transport and support in criminal activities where gender stereotypes may help them evade capture.

Source: Interpeace [2013]

some form of assistance to help them cope with or escape the situation of violence, but only half of these sought institutional help. Among indigenous women, this share was even lower (25 percent).²⁴ In Honduras, 29 percent of women who reported experiencing violence turned to family or friends after a violent episode, while the percentage of women who sought institutional help was much lower (19 percent).²⁵

Sadly, low rates of victims seeking support is a common phenomenon worldwide due to prevalent social norms and a distrust of institutions. Globally, very few abused women report violence to the police or to dedicated support services. Around the world, most female victims of violence do not seek institutional help. World Bank analysis of data from Demo-

graphic and Health Surveys (DHS) in 30 countries found that only 40 percent of survivors of intimate partner violence (IPV) had ever sought help from any formal or even informal source of support (Klugman et al., 2014). According to Palermo et al. (2014), only 14 percent of survivors in LAC made any formal disclosure of their experience of violence. Among those women who did seek help, the majority turned to family and friends, and only a small percentage sought assistance from the police (United Nations, 2015). The main factors explaining the low rates of women turning to institutions in all countries include a lack of knowledge of available services or barriers to accessing them such language barriers, fear of retaliation by their families, fear of reliving the experience, embarrassment and wanting to keep the issue private, or feeling that the institutions will not be able to help them (United Nations, 2015). In Guatemala and Panama, for instance, rape survivors frequently do not re-

24 Estimates based on Guatemala's Reproductive Health Survey (Encuesta Nacional de Salud Materno Infantil, ENSMI), 2008-09.

25 Estimates based on Honduras' Demographic and Health Survey (Encuesta Nacional de Demografía y Salud, ENDESA), 2011-2012.

Box 1.6: *In focus: Addressing violence against women through community-based interventions: Sasa! in Honduras*

Sasa!, an integrated and multi-level community-based approach to transforming gender relations, works to change attitudes about tolerance for and the acceptability of IPV and to promote collective action (<http://raisingvoices.org/sasa/>). First developed by Raising Voices in Uganda to address the root causes of violence against women, Sasa! is an exploration of power—what it is, who has it, how it is used, how it is abused, and how power dynamics between women and men can change for the better. It is organized into four phases designed to ensure that organizations can more effectively and systematically facilitate a process of change in the community. Sasa! means “now” in Kishwahili, but it is also an acronym for the phases of the approach: Start, Awareness, Support, and Action. Evaluations of Sasa! have shown reductions in physical (50 percent) and sexual (33 percent) intimate partner violence (World Bank, 2016a).

Adapting Sasa! to the Honduran context has involved revising posters, images, and messages to ensure they are culturally appropriate while still aligned with the original methodology. It has also involved providing in-depth training to community leaders and activists in each of the four phases under the guidance of a certified Sasa! trainer. The implementation has started in El Progreso, one of the three municipalities that are beneficiaries of the World Bank’s Safer Municipalities Project, where the local authorities have committed to continuing with the complete implementation of Sasa! throughout the four phases. While results are not yet available, this type of community-based approach is an important step towards reducing rates of IPV.

Source: World Bank (2016a)

port crimes due to social stigma, a lack of confidence in the justice system, and fear of retaliation.²⁶ In Honduras, female victims of violence also cited shame, fear of retaliation, not knowing where to go, and not believing that anyone would help them as reasons for not seeking help.²⁷ This hesitation among victims of domestic and sexual assault is likely to be exacerbated by a scarcity of female police officers (Meier and Nicholson-Crotty, 2006).

²⁶ USDS (2015), and ENASSER 2009.

²⁷ Reproductive Health Survey 2001.

ANNEX 1.1

Table A1.1: National policies and plans on gender equality

Country	Name	Years	Priorities
Costa Rica	National Policy for Gender Equality and Equity - <i>Política Nacional de la Igualdad y Equidad de Género – PIEG</i> . Made operational through two action plans (2008-2012 and 2012-2014).	2007-2017	Six strategic objectives: (1) care and social responsibility; (2) quality paid job and income generation; (3) education and health services in favor of equality; (4) effective protection of women's rights and eradication of all forms of violence; (5) increased political participation of women and achievement of gender parity; and (6) strengthening of the institutional framework for equality and gender equity.
Guatemala	National Policy for the Promotion and Comprehensive Development of Women (<i>Política Nacional de Promoción y Desarrollo Integral de La Mujer</i>)	2008-2023	Ten global pillars for intervention: (1) equity in socio-political participation; (2) cultural identity; (3) economic development; (4) the workforce; (5) natural resources, land, and housing; (6) justice; (7) the eradication of violence, discrimination, and racism against women; (8) holistic health services; (9) education with attention to gender and cultural identity; and (10) strengthening of institutional mechanisms for the advancement of women.
Honduras	Honduras, the Second Plan for Gender Equality (<i>II Plan de Igualdad y Equidad de Género en Honduras</i>)	2010-2022	Aimed at: (1) promotion and protection of the rights of women and adolescents to peace and a life free from violence; (2) promotion and protection of women's social and political participation rights as well as the right to exercise their citizenship; (3) promotion and protection of women's sexual and reproductive rights; (4) promotion and protection of women's right to education; (5) promotion and protection of the right to employment, access, use, and control of resources; and (6) gender, access, sustainable use and control of the biodiversity, and natural resources management risk.
Panama	The Plan for Equal Opportunities for Women – (<i>Plan de Igualdad de Oportunidades para las Mujeres</i>) operationalizes the National Policy for Equal Opportunities for Women 2012 – (<i>Política Nacional de Igualdad de Oportunidades para las Mujeres</i>) ²⁸	2015-2019	Seeks to implement structural changes to reduce gender inequalities in the economic, social, political, and cultural realms, the integration of a gender perspective in public policies and the inclusion of Panamanian women, youth and girls without discrimination.
El Salvador	The National Women's Policy – (<i>Política Nacional de la Mujer, PNM</i>) is made operational through the National Plan of Equality and Equity for the Women of El Salvador (<i>Plan Nacional de Igualdad y Equidad para las Mujeres Salvadoreñas, PNIEMS</i>).	2012-2017	Identifies six priority areas for gender equality: (1) economic autonomy; (2) a life free of violence; (3) inclusive education; (4) integral health; (5) care and social protection; and (6) citizen and political participation.

28 Information on Panama's national policy comes from "Política Pública de Igualdad de Oportunidades para las Mujeres (PPIOM)" by the National Institute of Women (Instituto Nacional de la Mujer).



CHAPTER 2

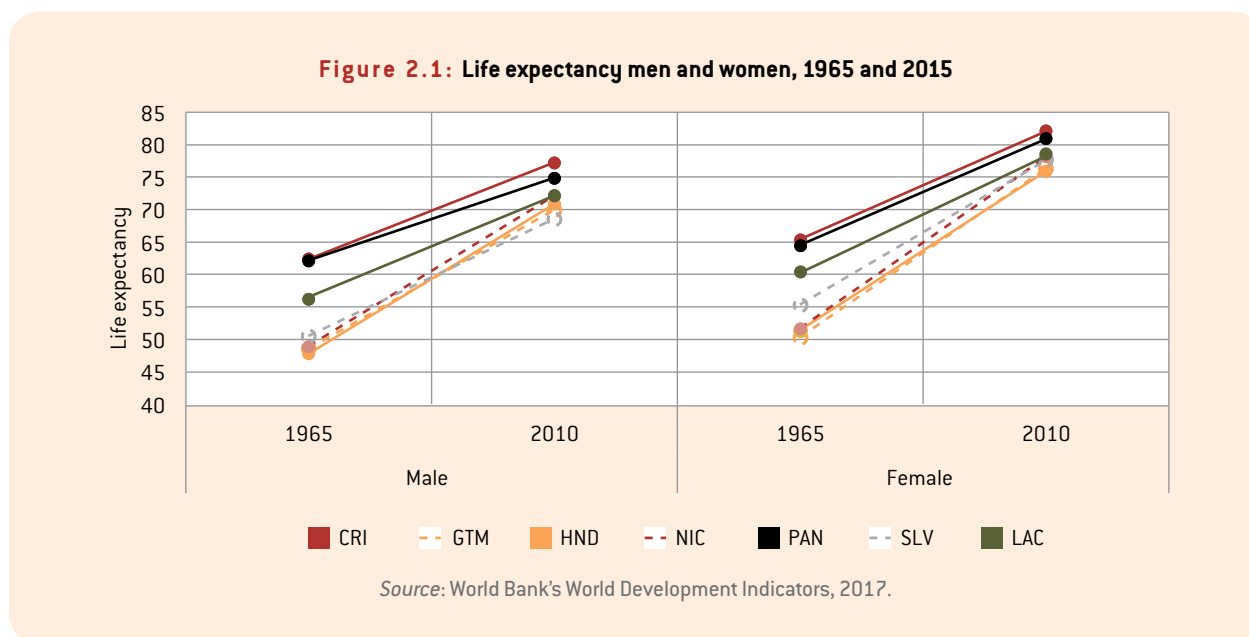
ENDOWMENTS

Investments in human capital are critical to enable individuals to benefit from opportunities and fulfill their potential as active members of society. Differences between men and women in access to, and the accumulation of, basic endowments such as health and education can thus lead to the perpetuation of unequal gender opportunities throughout the lifecycle. In addition, the persistence of such inequalities entails not only substantial losses for individuals and families but also economic and social costs for communities in the long term. Research also shows that these costs can play a significant role in the inter-generational transmission of gender inequalities (World Bank, 2012b).

Globally, access to education is correlated with increased agency for women, while the deprivation of agency is associated with a lack of education. Based on data from 54 countries, a World Bank study found that 90 percent of women with a primary education or less had experienced at least one of three ways of being deprived of agency: (i) a lack of control over

household resources; (ii) the acceptance of domestic violence; and (iii) child marriage (World Bank, 2014). Two-thirds had experienced all three deprivations. Women with a secondary education or higher, on the other hand, were far less likely to experience these deprivations, with 18 percent having faced one and only 5 percent having faced three deprivations.

Education is also an important protective factor from violence against women (VAW). In Honduras, Panama, Costa Rica, and Nicaragua, more education is correlated with lower exposure to violence (Bott et al., 2012). Honduran women with higher educational levels reported lower levels of all types of violence; for instance, 6.6 percent of women with a tertiary education reported having experienced physical violence from their intimate partner in the previous 12 months compared to 11 percent among women with no education. In Panama, 14.1 percent of women with only a primary education experienced violence compared to 4.8 percent of women with some tertiary education.



This chapter focuses on two types of endowments, health and education, and the extent to which women in Central America have access to these. These are the basic building blocks of human capital, with direct implications for the social and economic inclusion of women. The first section of the chapter focuses on health outcomes, in particular the region's high levels of maternal mortality and teenage pregnancy. The second section considers women's access to education throughout Central America.

2.1 HEALTH

Improved health outcomes in the region have led to important gains in life expectancy, especially for women, since 1965 (Figure 2.1). These gains have been particularly notable in Nicaragua, Guatemala, Honduras, and El Salvador, all of which in 1965 significantly trailed behind the LAC average life expectancy for both men and women. By 2015, this gap had largely closed, especially for women. Panama and Costa Rica, where women's life expectancy is over 80

years, continue to outperform the regional average for both men and women.

Women made larger gains in life expectancy than men over the past 50 years in five of six countries. The largest gains have been in Guatemala and Nicaragua, where women's life expectancy grew by more than 51 percent – totaling an additional 26 and 26.5 years of life respectively (Table 2.1). Men in these countries saw large gains as well, but, at 43.9 and 47.4 percent respectively, they did not keep up with the gains of women. The only country in which men's life expectancy grew more than that of women was Honduras. Even there, however, women's life expectancy had increased by 47.7 percent over 50 years, reaching 76 in 2015, while the life expectancy of Honduran men had grown by 48.3 percent, reaching 71.

Gender gaps in mortality are partially explained by the different health and lifestyle risks faced by men and women across countries. For example, alcohol use and related mortality and morbidity are particularly high for men compared to women in all countries in the sub-region (Monteiro 2007). And even though

Table 2.1: Growth in life expectancy, 1965 - 2015

	Female		Male	
	%	Years	%	Years
Guatemala	51.6%	26.0	43.9%	21.3
Nicaragua	51.2%	26.5	47.4%	23.2
Honduras	47.7%	24.5	48.3%	23.1
El Salvador	40.4%	22.3	35.7%	18.0
Latin America	29.8%	18.0	28.3%	15.9
Costa Rica	25.5%	16.7	23.7%	14.8
Panama	25.5%	16.4	20.4%	12.7

Source: World Bank's World Development Indicators, 2017

women have higher obesity rates, men are more likely to use tobacco products, putting them at higher risk of cardiovascular disease, respiratory problems, strokes, and various cancers. For example, in Panama men were more likely to have elevated blood pressure levels than women (33 percent and 23 percent respectively) and are more likely to use tobacco products of some form (23 percent of men and 4 percent of women).²⁹ As shown below, maternal mortality, including the risks associated with teenage pregnancy, continue to be a cause for concern in Central America in the context of women's health outcomes.

MATERNAL MORTALITY AND ACCESS TO HEALTH SERVICES

In Central America, fertility rates have declined in recent years but remain relatively high in Guatemala and above the replacement rate in three other countries for which data are available (Figure 2.2). As of 2015, the fertility rate was highest in Guatemala (3.2), followed by Honduras and Panama (both 2.4) and Nicaragua (2.3). These four countries were above the replacement rate of 2.1 in 2015, which was also the LAC

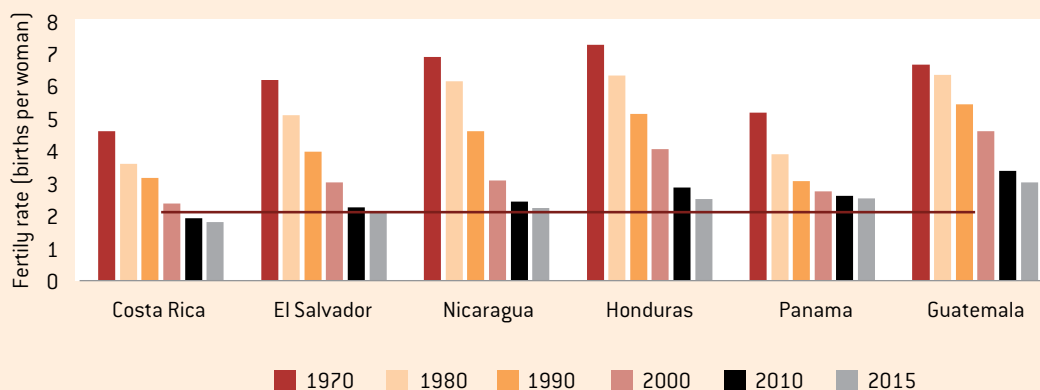
average. El Salvador and Costa Rica had the lowest rates (1.9 and 1.8 respectively). Each country has had important declines in fertility rates, but the drop has been largest in Honduras - falling by 4.9 births per women since 1970.

Fertility rates are higher among low-income women and women living in rural communities than for other women. In Guatemala, women in the lowest wealth quintile have, on average, 4.9 children, while among the wealthiest, fertility rates are only 1.9 children per woman. Fertility is also higher among indigenous women, who have on average 3.6 children compared to only 2.8 children for non-indigenous women. Similarly, women in rural areas have an average of 3.7 children each compared to only 2.5 for urban women.³⁰ In Nicaragua, fertility is higher in rural areas than urban areas, 2.9 compared to 2.1, although the urban-rural gap has narrowed in recent years (in 2007, the total fertility rate was 3.5 in rural areas compared to 2.2 in urban areas).³¹

30 Estimates based on Guatemala's Reproductive Health Survey [Encuesta Nacional de Salud Materno Infantil, ENSMI], 2014-2015.

31 Estimates based on Nicaragua's Demographic and Health Survey [Encuesta Nacional de Demografía y Salud, ENDESA], 2007 and 2012.

29 [WHO, 2014].

Figure 2.2: Fertility rates 1970-2015

Source: World Bank's World Development Indicators, 2017

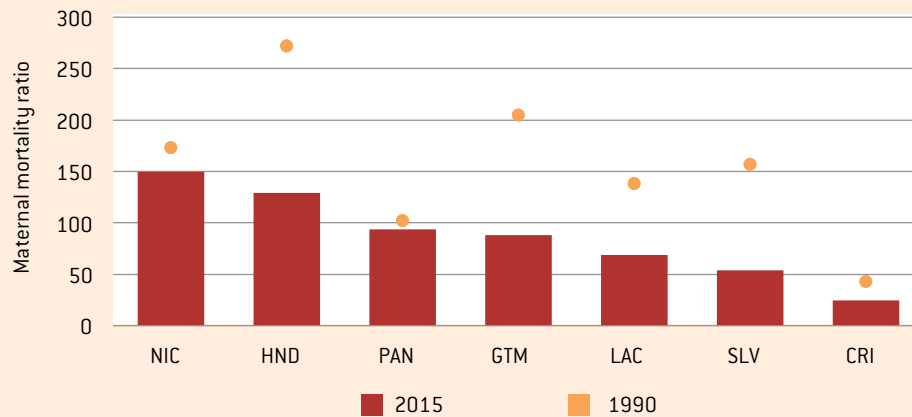
Note: The solid line represents the replacement rate.

Maternal mortality and complications related to pregnancy continue to represent significant health risks for women in Central America. Although maternal mortality rates (MMR) have decreased in all six countries, in most of Central America, they remain high relative to the LAC region and to developed economies (where the maternal mortality rate is 69 and 12 respectively) (Figure 2.2 and UNICEF 2014). This is especially the case in Nicaragua and Honduras with 150 and 129 maternal deaths per 100,000 live births respectively in 2015. Guatemala and Panama also have rates above the LAC average, at 94 and 88 respectively. At the other end of the spectrum, El Salvador and Costa Rica both have rates that are below the LAC average (54 and 25 respectively).

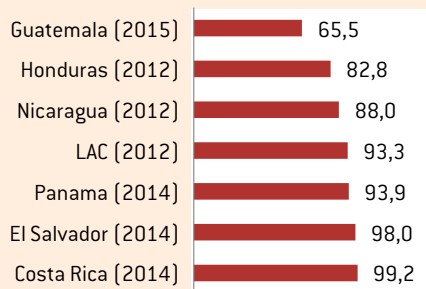
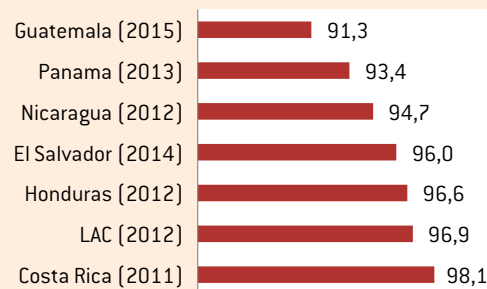
While Honduras, Guatemala, and El Salvador have all made significant progress in reducing maternal mortality, Nicaragua and Panama did not meet the Millennium Development Goal (5a) to reduce the MMR by three-quarters between 1990 and 2015 (WHO, 2015). While Nicaragua's and Panama's maternal mortality rates have improved only marginal-

ly since 1990, Honduras' and Guatemala's still high mortality rates represent significant gains since 1990. The estimated maternal mortality rates in Honduras and Guatemala in 1990 were 272 and 205 per 100,000 live births, the highest in Central America. El Salvador also made large gains, reducing MMR from 157 to 54.

To reduce maternal and infant mortality rates, the governments in the region have taken important institutional steps to broaden access to maternal health services. Between 2006 and 2013, the government of Nicaragua increased the number of health and maternity facilities with health facilities for women increasing from 116 to 143, and the number of dedicated maternity facilities (*Casas Maternas*) also increasing (United Nations, 2014b). In 2008, the Honduran government initiated a policy called the Accelerated Reduction of Maternal Mortality and Childhood 2008-2015 (RAMNI) to continue the development of integrated actions to improve maternal and child health. In 2011, Guatemala established the Multi-sectoral Committee for Safe Motherhood (*Comisión*

Figure 2.3: Maternal Mortality Rates, 1990 and 2015

Source: WHO (2015)

Figure 2.4: Share of births attended by skilled personnel (% of total)**Figure 2.5: Pregnant women receiving prenatal care (%)**

Source: World Bank's World Development Indicators, 2017; UNICEF's State of the World's Children, Childinfo, and Demographic and Health Surveys.

Note: The year of the most recent source survey is included in parentheses. Pregnant women receiving prenatal care are the percentage of women who were attended by skilled health personnel at least once during pregnancy for reasons related to the pregnancy.

Multisectorial para la Maternidad Saludable) with the objective of monitoring and evaluating a strategy to reduce maternal mortality (United Nations 2011).

Three of the six countries in Central America underperform the region in terms of the percentage of births attended by skilled personnel (Figure 2.4). While more recent data are unavailable, data from 2012-2015 show that Guatemala, Honduras, and Nicaragua trail behind the rest of the region. Guate-

mala is the worst performer with only 65.5 percent of births being attended by skilled personnel. In Honduras, the rate of 82.8 percent in 2012 was a significant increase (16 percentage points) over the number of attended births that occurred in the period 2001-2005.³² Nicaragua also trails the region with only 88.0

32 Estimates based on Guatemala's Demographic and Health Survey (Encuesta Nacional de Demografía y Salud, ENDESA), 2006 and 2012.

percent of births attended by skilled health staff. This indicator is almost universal in Costa Rica and El Salvador, with 99.2 percent and 98 percent respectively in 2014. Panama is in line with the regional average for LAC, where just over 93 percent of births are attended by medical personnel.

The countries of the region perform better in terms of access to prenatal care, with over 90 percent of pregnant women in each country benefitting from prenatal care (Figure 2.5). Yet only Costa Rica exceeds the regional average when it comes to the share of pregnant women who receive prenatal care, with 98.1 percent compared to an average of 97 percent in LAC. Honduras and El Salvador are on a par with the regional average. In both countries, this represents sizeable increases—14 percentage points since 2001 in Honduras and 10 percentage points since 2003 in El Salvador. In the other three countries, between 5 and 9 percent of pregnant women do not receive prenatal care.

Substantial differences in access to these key maternal health services exist depending on women's income and education levels. In Nicaragua, for example, while some departments have nearly universal access to such services, in the poorer regions (the North and South Atlantic Autonomous Regions), considerably fewer women have access to prenatal checkups (85.6 percent and 84.9 percent respectively).³³ In El Salvador, only 65 percent of women in the lowest wealth quintile had their first prenatal care in the first quarter of pregnancy compared to 88 percent of women in the highest wealth quintile (Samandari and Speizer, 2010). In Honduras, only 88 percent of women with no education received prenatal care compared to 99 percent of those with a tertiary education.³⁴ Similarly,

in Panama only 37.6 percent of births among women with no education were assisted by health staff compared to 99.7 percent of births among women with some college education.³⁵ In Costa Rica, 92 percent of women with a university education received prenatal care compared with only 77 percent of women with no education.³⁶ In addition, the share of women attended by skilled health staff at birth was 8 percentage points lower than the national average for those with only a primary education.³⁷

Evidence suggests that indigenous women and women in rural areas face higher rates of maternal mortality. Maternal deaths are higher among poor, rural women than among their urban counterparts (USDS, 2016). In Panama, for example, the proportion of births attended by skilled personnel was 93.5 percent in 2011 but just 51.3 percent for the *Ngäbe-Buglé* district or comarca and 44.6 percent for the *Embera* comarca.³⁸ The combination of limited prenatal care services, lower proportions of skilled birth attendance, and, a lack of a reliable rural referral network contributed to rural maternal mortality ratios that were six times higher (120 per 100,000) than those in urban areas (20 per 100,000). In Guatemala, indigenous women account for almost three-fourths of maternal deaths but only 42 percent of the population (Sanchez et al., 2016). In Nicaragua, a disproportionately high share (more than half) of maternal deaths in the first decade of the 2000s occurred in the Caribbean coast and the center-north regions, areas that are rural with larger shares of indigenous peoples (UNFPA, 2012a). A 2004 study in Honduras also found that the maternal mortality rate ranged

33 Estimates based on Nicaragua's Demographic and Health Survey (Encuesta Nacional de Demografía y Salud, ENDESA), 2012.

34 Estimates based on Honduras' Demographic and Health Survey (Encuesta Nacional de Demografía y Salud, ENDESA), 2011-2012.

35 Estimates based on Panama's National Survey of Sexual and Reproductive Health (Encuesta Nacional de Salud Sexual y Reproductiva, ENASSER), 2009.

36 Statistics published by the Ministry of Health. 2010. Costa Rica.

37 Statistics published by the Ministry of Health. 2010. Costa Rica.

38 Comarcas are administrative divisions in Panama home to indigenous peoples.

Box 2.1: Barriers to health services for indigenous women in Honduras and Guatemala

While data specific to indigenous and Afro-descendant women are scarce, there is evidence that cultural barriers reduce the efficacy of health care for some women. In the recent “Policy Agenda for Indigenous and Afro-Honduran Women” (SEDINAFROH, 2012-2013), women reported not only that there were an insufficient number and poor quality of health clinics and staff within indigenous communities but also discrimination and a lack of sensitivity among health staff to a world view that values the practice of holistic, traditional medicine. Government health centers do not recognize, certify, or resource midwives even though they are vital to prenatal care and births for indigenous and Afro-Honduran women. This constitutes a significant cultural barrier to improving maternal and reproductive health outcomes within these communities.

Even where indigenous women have physical access to services, they may refrain from availing themselves of the care that they need because they have experienced and/or anticipate experiencing discrimination. While this problem can be hard to quantify, there is evidence that substantial cultural and language barriers do exist. For example, indigenous women in Guatemala report that they have been subjected to comments about their perceived excessive fecundity from non-indigenous medical professionals. These discriminatory attitudes combined with the unavailability of culturally appropriate and accessible services often discourage indigenous women and girls from accessing health care services (United Nations, 2011). Human rights advocates have argued that there should be a comprehensive policy or international plan to address these issues regarding the provision of health care to indigenous peoples (UNHRC, 2010).

Source: United Nations (2011)

between 190 and 255 deaths per 100,000 live births in the departments that were home to the majority of indigenous populations (Colón, Copán, Intibucá, Lempira, and La Paz).

Access to maternal health services is especially low among rural and indigenous women. In Honduras, for instance, women in urban areas are more likely to receive prenatal care (99 percent) than women in rural and indigenous areas (95.9 and 76.9 percent respectively). Similarly, 99.1 percent of births in urban areas were assisted by skilled health personnel, while the share decreased to 83.3 percent in rural areas and to less than half (43.7 percent) in indigenous areas.³⁹

39 Estimates based on Honduras’ Demographic and Health Survey [Encuesta Nacional de Demografía y Salud, ENDESA], 2011-2012.

Maternal mortality rates in Honduran departments with larger indigenous populations are significantly above the national average (ECLAC/OPS/UNFPA, 2010). Similarly, in Guatemala, there are wide differences by ethnicity with regard to the share of births attended by skilled staff—81.3 percent of non-indigenous women compared to only 46.5 of indigenous women.⁴⁰ Not only is access to health facilities much lower for those rural populations, but discriminatory practices and lack of cultural sensitivity have also been reported (see Box 2.1). High fertility rates, little access to and low quality of care, and gender and cultural

40 Estimates based on Guatemala’s Reproductive Health Survey [Encuesta Nacional de Salud Materno Infantil, ENSMI], 2014-2015.

Table 2.2: Share of women ages 15-49 who use modern contraceptives (%)

	circa 2000	circa 2015
Guatemala	30.9 (1999)	48.9 (2015)
Panama	48.8 (2009)	60.1 (2013)
Honduras	50.9 (2001)	63.8 (2012)
El Salvador	61.7 (2003)	68.0 (2014)
Nicaragua	66.1 (2001)	76.5 (2012)
Costa Rica	71.5 (1999)	74.7 (2011)

Source: World Bank's World Development Indicators, 2017

Notes: This indicator reports the percentage of women who are married or in a union and aged 15 to 49 who are currently using, or whose sexual partner is using, at least one modern method of contraception such as female and male sterilization, oral hormonal pills, the intra-uterine device (IUD), the male condom, injectables, the implant (including Norplant), vaginal barrier methods, the female condom, and emergency contraception. Panama's ENASER 2009 survey reported this indicator at the level of 59.4 percent. <http://www.contraloria.gob.pa/inec/Aplicaciones/ENASER/EnasserInformeFinal.pdf>

barriers to services reduce gains in maternal health for indigenous and Afro-descendant women.

There has been a noticeable increase in modern contraceptive uptake across Central America since the early 2000s. Researchers estimate that, as of 2010, use of contraceptives had reduced maternal mortality by almost 44 percent globally. In Central America, the proportion of maternal deaths averted by contraceptives ranged from 40.6 percent in Guatemala to 67.5 percent in Costa Rica (Ahmed et al., 2012). However, only a minority of Guatemalan women who are married or cohabiting have reported using some form of modern contraceptive as have fewer than two-thirds of Panamanian and Honduran women (Table 2.2). The highest rates of uptake are in Nicaragua (with 76.5 percent) and Costa Rica (with 74.7 percent). In general, rates of contraceptive uptake are higher among urban women and those with more schooling.

Most women in Central America who want to use contraceptives report having access to them. In line with the high rates of uptake of modern contracep-

tives, fewer than 10 percent of women in Costa Rica and Nicaragua who wanted to use contraceptives have reported not being able to access them (United Nations, 2017). Women in Guatemala, the country with the lowest contraceptive uptake, have nearly universal knowledge of contraceptive methods, and few have reported having an unmet need.⁴¹ Instead, among the most common reasons they cited for not using contraceptives were because they did not have sexual relations or not very frequently (22 percent), they were breastfeeding (11 percent), they were concerned about potential negative side effects (7 percent), or they had moral or religious reasons (7 percent). The country where women reported the highest rates of unmet need for contraceptives was Panama.⁴² Overall one in five (21 percent) women reported having an unmet need for contraceptives. This was particularly the case for young women (including 55 percent of

41 Estimates based on Guatemala's Reproductive Health Survey (Encuesta Nacional de Salud Materno Infantil, ENSMI), 2014-15.

42 Estimates based on Panama's Multiple Indicator Cluster Survey (Encuesta de Indicadores Múltiples por Conglomerado, MICS), 2013.

those aged 15-19 and 33 percent of those aged 20-24), lower-income women (35 percent of those in the poorest quintile), and nearly half (47 percent) of all indigenous women.

Abortion is restricted in all countries in Central America and is prohibited under all circumstances with no exceptions for the health or life of the mother in El Salvador, Honduras, and Nicaragua. International research suggests that restrictive abortion laws are not associated with lower abortion rates; rather they translate into a greater number of unsafe abortions (Sedgh et al, 2012). Unsafe abortions accounted for approximately 13 percent of maternal deaths worldwide in 2008 (WHO, 2011) and are considered a leading cause of maternal mortality by the United Nations' Convention on the Elimination of All Forms of Discrimination Against Women. Despite the legal restrictions that are in place, an estimated 1.1 million abortions were carried out in Central America in 2008 (Sedgh et al., 2012). This suggests that many Central American women are undergoing unsafe illegal abortions. There are also concerns regarding the way in which these laws are applied. For example, the concluding observations of the UN's 2017 CEDAW report on El Salvador noted the "disproportionate criminal penalties applied to women seeking abortion... [and] to women having had a miscarriage"⁴³ and called for changes in the law to allow abortion "at least in cases of rape or incest, threats to the life and/or health of the mother, and severe fetal impairment" (CEDAW, 2017). Costa Rica is the only Central American country that permits abortion when the mental health, not just physical health, of the mother is threatened.⁴⁴

43 Cases have been reported of women who suffered miscarriages being investigated and charged with abortion-related crimes.

44 In Panama, abortion is permitted when the health of the mother is at risk and in cases of rape or incest. The legislation in Guatemala allows it in cases where the woman's life is in danger.

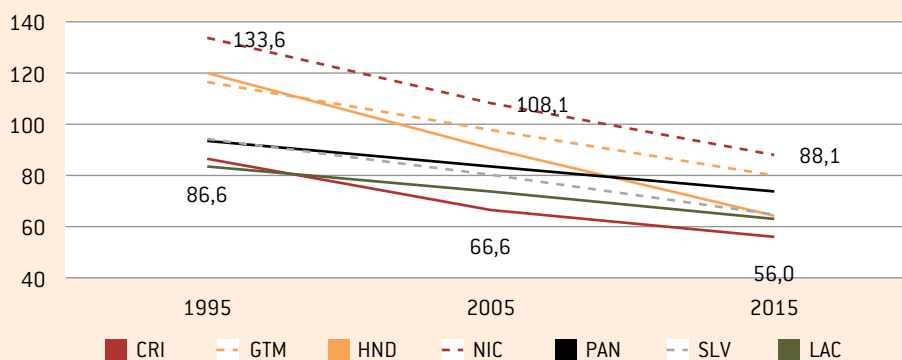
TEENAGE PREGNANCY

Teenage pregnancy and early childbearing is a serious challenge in Latin America, including the countries of Central America. Recent studies have found a strong link between early motherhood, lower educational attainment, and poor employment outcomes for women. Azevedo et al (2012) have shown that teenage pregnancy can also have potential long-term negative implications for the child, the father, and the family of the teenage mother. A regional study of LAC, for instance, found that teenage motherhood had a clear negative effect on maternal outcomes and on the child, even when controlling for unobservable confounding factors. In addition, it provided evidence of a higher risk of maternal mortality, fetal death, infant mortality, and the suicide of the mothers.

Teenage pregnancy rates in most of Central America surpass those of the LAC region. With the exception of Costa Rica, in 2015 the countries of Central America had adolescent fertility rates (births per 1,000 women aged 15-19) that were higher than the LAC average (63.7). While rates in El Salvador and Honduras were only marginally higher than the regional average, Guatemala, Panama, and in particular Nicaragua had substantially higher rates. Rates were highest in Nicaragua (88.1) followed by Guatemala (80) and Panama (73.7). Although these rates are high, they represent significant improvements. Honduras has been the most successful in reducing the rate between 1995 and 2015 (from 120.1 to 64.3). Guatemala and Nicaragua also made substantial gains over those 20 years (Figure 2.6).

In all countries in the region, teenage pregnancy rates tend to be higher among rural and indigenous women as well as among those with lower educational and income levels (Azevedo et al, 2012). For example, nearly a quarter (24 percent) of Guatemalan teenage

Figure 2.6: Adolescent fertility rates per 1,000 women ages 15-19, 1995, 2005, and 2015



Source: World Bank's Development Indicators 2017

girls in rural areas experienced a pregnancy compared to 16 percent of those in urban areas.⁴⁵ This rate was similar for indigenous and non-indigenous girls (21.7 percent and 19.9 percent respectively). These rates were seven times higher for girls with no education compared to those with higher education and three times higher for girls in the lowest income quintile than for those in the highest quintile. In Panama, teenage birth rates are higher in indigenous areas (32.4 percent) and rural areas (24 percent), while teenage pregnancy rates for women who have at least started secondary education are half of those for women with no secondary education. In El Salvador, the highest percentages of teenagers who are pregnant or are already mothers are women with no education (48.8 percent) or with primary education (39.8 percent). Furthermore, women living in rural areas are more likely to have been teenage mothers than women in urban areas (27.4 and 18.6 percent respectively).⁴⁶

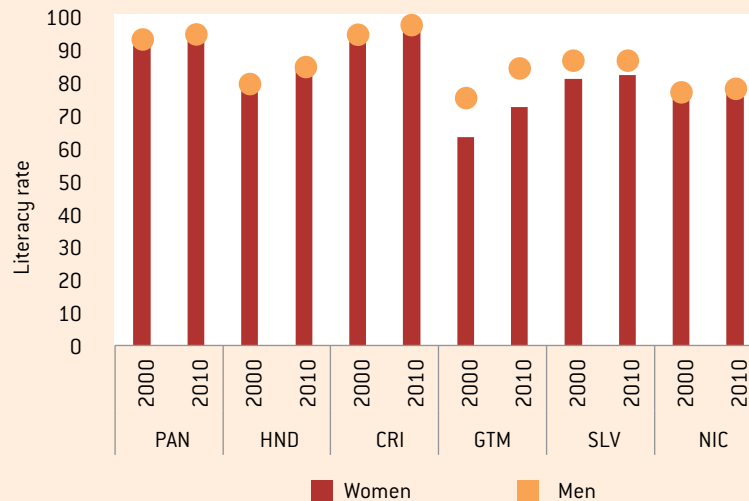
45 Estimates based on Guatemala's National Survey of Maternal and Infant Health (Encuesta Nacional de Salud Materno Infantil, ENSMI), 2014-2015.

46 Estimates based on El Salvador's Reproductive Health Survey (Encuesta Nacional de Salud Familiar, FESAL), 2002-2003 and 2008.

A variety of factors are associated with teenage pregnancy. Azevedo et al (2012) found that in LAC inequality seems to be correlated more with the high incidence of teenage pregnancy than with per capita GDP. Kearney and Levine (2011) showed that income inequality across states in the US can explain partially the geographic variation in teenage pregnancy rates in the country. A study of Demographic and Health Survey data also showed that household wealth and education are negatively correlated with teenage pregnancy (Azevedo et al, 2012). Furthermore, as discussed in more detail in Chapter 4, aspirations, agency, and social norms are likely to play a significant role as they can lead either to planned pregnancies or to a lack of action to prevent pregnancies. Similarly, Näslund-Hadley and Binstock (2010) found that adolescents with high aspirations in life are more likely to have children later in life. Those with fewer aspirations lack any incentive to prevent pregnancy and may plan to get pregnant.

2.2 EDUCATION

In general, most indicators suggest that girls and women in Central America do not face disproportion-

Figure 2.7: Adult literacy rate (%), 2000 and 2010

Source: World Bank's World Development Indicators, 2017

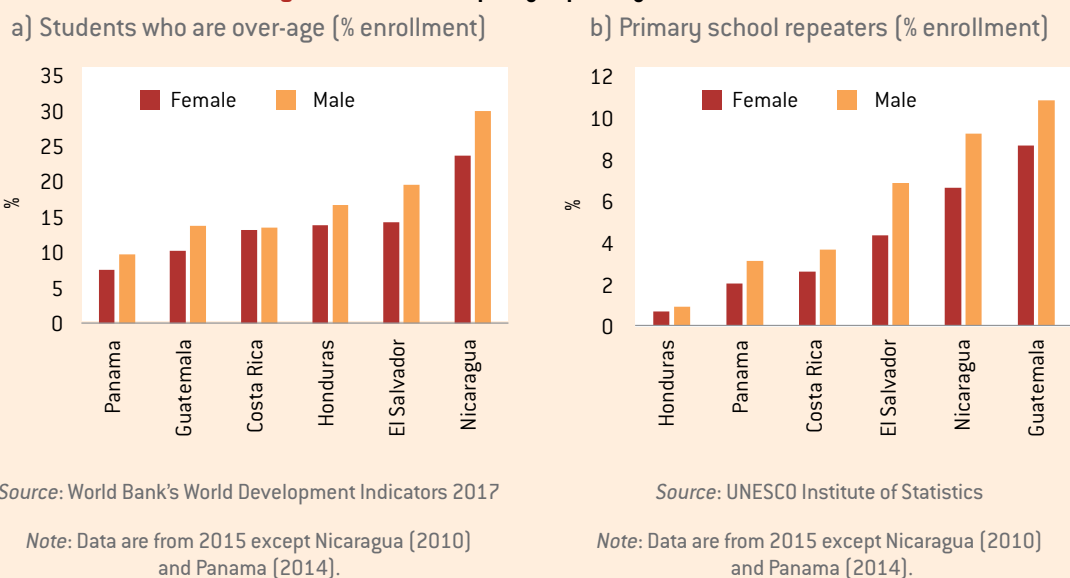
Note: Adult literacy rate is the percentage of people ages 15 and above who can both read and write with understanding a short simple statement about their everyday life.

ate barriers in accessing education. In fact, according to many indicators, they seem to outperform boys. In many of these indicators, however, Guatemala is an outlier where girls and women trail behind their male counterparts in rates of completion of primary and secondary education. These results in Guatemala may in part be driven by indigenous girls having lower rates of access to education than both non-indigenous girls and all boys.

The countries of Central America have achieved near universal primary school enrollment for recent cohorts of students. Adult literacy rates, which reflect the accumulation of education over time and hence can reveal gender biases in earlier cohorts, suggest that women in two countries – Guatemala and El Salvador – had less access to basic education than men (Figure 2.6). In the other countries, literacy rates are the same for men and women. Guatemalan women's literacy rate was 12 percentage points lower than men's

in 2010, a gap double that of El Salvador. Although literacy rates increased between 2000 and 2010 in Guatemala, the gender gap remained intact.

Girls are more likely to finish primary school than boys in all countries except Guatemala. Completion rates are near universal for both boys and girls in El Salvador, Costa Rica, and Panama. Yet in line with the rates of school repeaters and students who are over-age and following the LAC trend, boys have higher drop-out rates from primary school than girls in both Nicaragua and Honduras. In Nicaragua, 89 percent of girls completed primary school compared to 82 percent for boys in 2014, and in 2013 in Honduras, 97 percent of girls reached the last grade of primary education compared to 92 percent of boys. The gap in both countries was larger than the average for the LAC region where 93 percent of girls reached the last grade of primary education compared to 89 percent of boys in 2014. In Guatemala, however, completion rates are slightly

Figure 2.8: Gender parity in primary education, 2015

lower for girls than for boys --- 88 percent compared to 85 percent among girls.

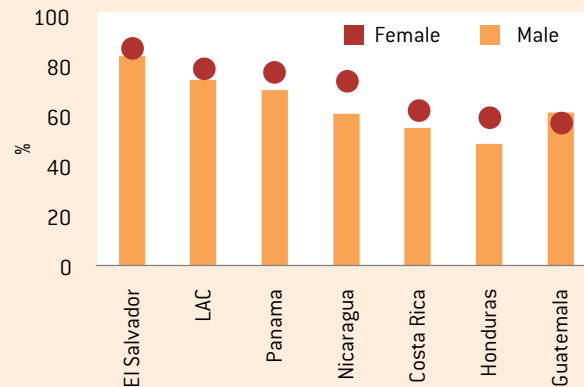
Low school quality remains a concern, but girls appear to be faring better in primary school than boys. Gross enrollment rates for primary school are above 100 percent for both boys and girls in the six countries.⁴⁷ Gross enrollment rates exceeding 100 percent are the result of children in primary school who are either under- or over-aged for the grades. With the exception of Panama, more than 10 percent of boys and girls in primary school in each country is over-age (Figure 2.7a). This often reflects children entering school late or grade repetition. In these measures, girls are outperforming boys in primary school; in each country, both over-age and repetition rates are higher for boys than girls (Figure 2.7b). High repetition rates suggest that students have unmet educational needs. Repetition also increases the likelihood that a child

will drop out or not be allowed to continue in school (Kabay, 2016).

Lower secondary education completion rates are higher for girls than boys in all countries except Guatemala (Figure 2.8). In this case, El Salvador is the country with the highest completion rates for both sexes, above the LAC average, and the smallest gap between them. The largest gaps to the advantage of girls are again in Nicaragua (13 percentage points) and Honduras (11 percentage points). Guatemala is once more the only country where boys' rates are higher than those of girls. This gap in Guatemala is driven by differences in completion rates in rural areas. While in urban areas, the secondary education completion rate is 48 percent among girls compared to only 46 percent among boys, in rural areas only 24 percent of boys and 22 percent of girls complete secondary education.⁴⁸

⁴⁷ World Bank's World Development Indicators 2017

⁴⁸ Estimates based on data from Guatemala's National Survey of Living Conditions [Encuesta Nacional sobre Condiciones de Vida, ENCOVI] 2014.

Figure 2.9: Secondary education completion rates, 2014

In Source: World Bank's World Development Indicators 2017

Note: All data are from 2014 except or Nicaragua (2010), Honduras (2013), and LAC (2013).

While a quarter (25 percent) of Central American youths leave the education system by the age of 15, the reasons for dropping out of school differ between boys and girls. In both lower and upper secondary school, dropout rates in Central America are similar between boys and girls (Adelman and Szekely, 2016). The largest difference is among upper secondary students in Nicaragua where boys are 5 percentage points more likely to drop out.

In terms of reasons for dropping out, a lack of interest was a common reason given by both genders. However, boys were more likely than girls to report dropping out for economic reasons while girls were more likely to cite personal reasons, including needing to help with domestic chores at home (Adelman and Szekely, 2016). According to the 2014 Nicaragua Household Survey, boys between the ages of 13 and 18 reported dropping out to conduct farm work (46 percent), because of a lack of interest (25 percent), or because of financial constraints (11 percent). Girls, on the other hand, were more likely to mention the importance of leading household work (26 percent), a lack of interest (18 percent), or pregnancy and/or

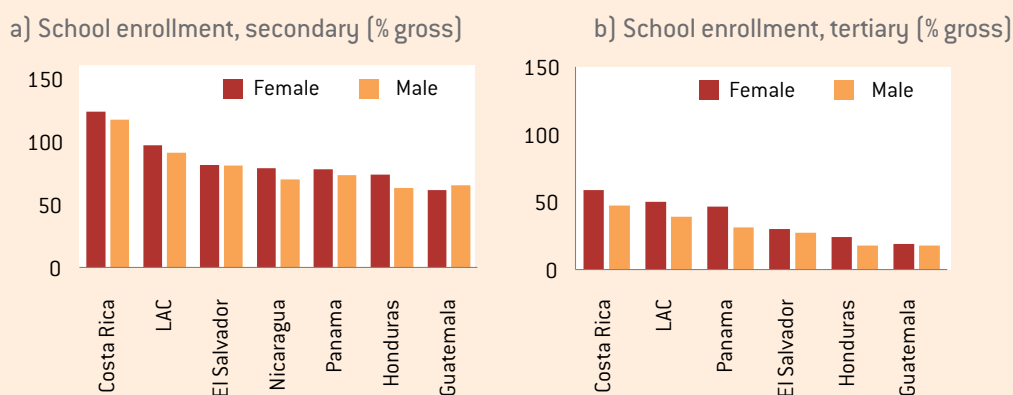
carrying for children (12 percent). Among Guatemalan girls ages 13 to 24 who were not enrolled in education, one-third reported that the main reason was their household responsibilities (World Bank, 2012b). In El Salvador, the need to do household work was cited as a top reason by a high share of girls who had dropped out of school, and over 80 percent of female *ninis* (neither in work nor studying) reported being responsible for household work (see Box 3.3). As girls reach secondary school age, the decision to stay at home is often a result of pregnancy, the decision being either voluntary or imposed by the school. Other factors, such as not having running water and proper sanitation in schools can also play a role in limiting girls' school attendance and enrolment (Box 2.2).

Although Central America trails behind the rest of LAC in access to secondary and tertiary education, girls and women are more likely than boys and men to continue in school after primary education in all countries except Guatemala. Only Costa Rica's enrollment rates are above the regional average (Figure 2.10a). The gender gap in secondary school is most pronounced in Honduras and Nicaragua (where it

Box 2.2: In focus: Lack of sanitation and girls' attendance in Panama

A lack of water and sanitation services in schools can decrease school attendance of girls due to the “menstruation hypothesis.” This is a testable hypothesis: girls' school attendance (and not that of boys) will be influenced after (and not before) menarche by whether or not schools have water and sanitation services. Using information from the Third Regional Comparative and Explanatory Study (TERCE) on the school attendance of boys and girls in the third grade and in the sixth grade, Almeida and Oosterbeek (2017) confirmed that girls in sixth grade were more likely to be absent from school than both younger girls and sixth grade boys. With schools with inadequate sanitation, the results are large: girls in sixth grade were 6 to 10 percentage points (relative to a base of 0.65) more likely to have missed at least one day of school during the previous six months than both boys in sixth grade and girls in third grade.

Figure 2.10: Gender parity in secondary and tertiary school enrollment



Source: World Bank's World Development Indicators 2017

Note: All data are from 2014 except for Nicaragua (2010) and Panama (2013). The gross enrollment rate in tertiary education includes all women and men enrolled at that level (ISCED 5 to 8) regardless of age, expressed as a percentage of the total population of the five-year age group following on from secondary school leaving.

amounts to 10 and 9 percentage points respectively). It is the smallest in El Salvador where approximately 81 percent of both girls and boys are in secondary education. The poorest performer in secondary school enrollment, and the only country in which girls are less likely to be in school than boys, is Guatemala where only 61.5 percent of girls and 65.5 of boys are enrolled in secondary schools. Panama and Costa Rica,

the countries with the highest enrollment rates for both men and women also have the largest gaps to the advantage of women: 17 and 11 percentage points. El Salvador and Guatemala, the countries with the lowest enrollment ratios, are also the two with the lowest gender gaps and with a gender parity index closer to 1.

Tests scores show that, while outperforming boys in language and writing, girls in Central America fall

behind in math and science. A large body of international work has identified expectations and social support as important factors in the gender gaps in achievements in math and science. Studies have found that one's individual views, as well as those of their mothers and peers on gender equality explain some of these differences (for example, Leaper et al, 2012). According to national test data from Honduras, girls performed better than boys in both Spanish and Math at every grade level in primary school. Data from the Trends in International Mathematics and Science Study (TIMSS) show small gaps in math and science favoring boys in grades 7 through 9, which widen in both subjects for ninth-grade level students. The results for Honduras in the Progress in International Reading Study (PIRLS), which measures reading comprehension, showed girls significantly outperforming boys in Honduras. Costa Rican trends were similar, with girls outperforming boys in reading by 15 points in the 2015 Program for International Student Assessment (PISA) while boys outperformed girls in mathematics and science with a statistical difference of 16 and 18 points respectively. The 2013 Third Regional Comparative and Explanatory Study (TERCE) results for Costa Rica, Nicaragua, and Guatemala also showed boys outperforming girls in mathematics in both 3rd and 6th grade, although both genders had similar results in reading (UNESCO, 2016). In contrast, girls in Panama outperform boys in reading and have similar results to boys in mathematics.

Differences in test scores in secondary school may be contributing to differences in the choices made by young men and women about which subjects to study at the university level. Women represent a disproportionate share of graduates in education and health and welfare, while men are more likely to graduate in information and communication technologies and engineering, manufacturing, and construction (Table 2.3). The field of education is particularly important

for women in Guatemala where it accounts for half of all female tertiary graduates. Education is the top area of study for women in three out of the five countries for which data are available for 2015, followed closely by business, administration, and law and by health and welfare. These three areas account for the vast majority of female tertiary graduates in all Central American countries – ranging from 80 percent in Costa Rica, Guatemala, and Honduras to 64 percent in Panama. For men, these three areas account for between 66 percent (in Guatemala) to 47 percent (in El Salvador) of graduates. In line with global trends, women remain a minority of university students graduating with STEM degrees. Only between 3.3 (El Salvador) and 8.4 (Panama) percent of female tertiary graduates complete a degree in engineering, science, or mathematics. As has been noted in many studies of wage and job opportunities in STEM versus other careers, these differences in subjects studied can have serious implications for young people's occupational choice and future earnings.

The evidence from the region suggests that the intersection between gender and indigenous status is associated with lower educational outcomes. Throughout the LAC region, indigenous women tend to have higher levels of illiteracy and school dropout rates, which undermine their capacity to take advantage of economic opportunities (World Bank, 2015a). While this association is only marginal in Nicaragua, it is significant in Guatemala. As of 2014, the average non-indigenous woman in Nicaragua had 6.5 years of schooling, compared to 5.9 years among men, while in indigenous communities, women had an average of 6.3 years of schooling compared to 5.7 among men. On the other hand, in Guatemala, school enrollment, retention, and transition rates are consistently lower among indigenous girls than among non-indigenous girls, indigenous boys, and non-indigenous boys (Sanchez et al, 2016). Indigenous women had an average

Table 2.3: Area of study in tertiary education, by gender (2015)

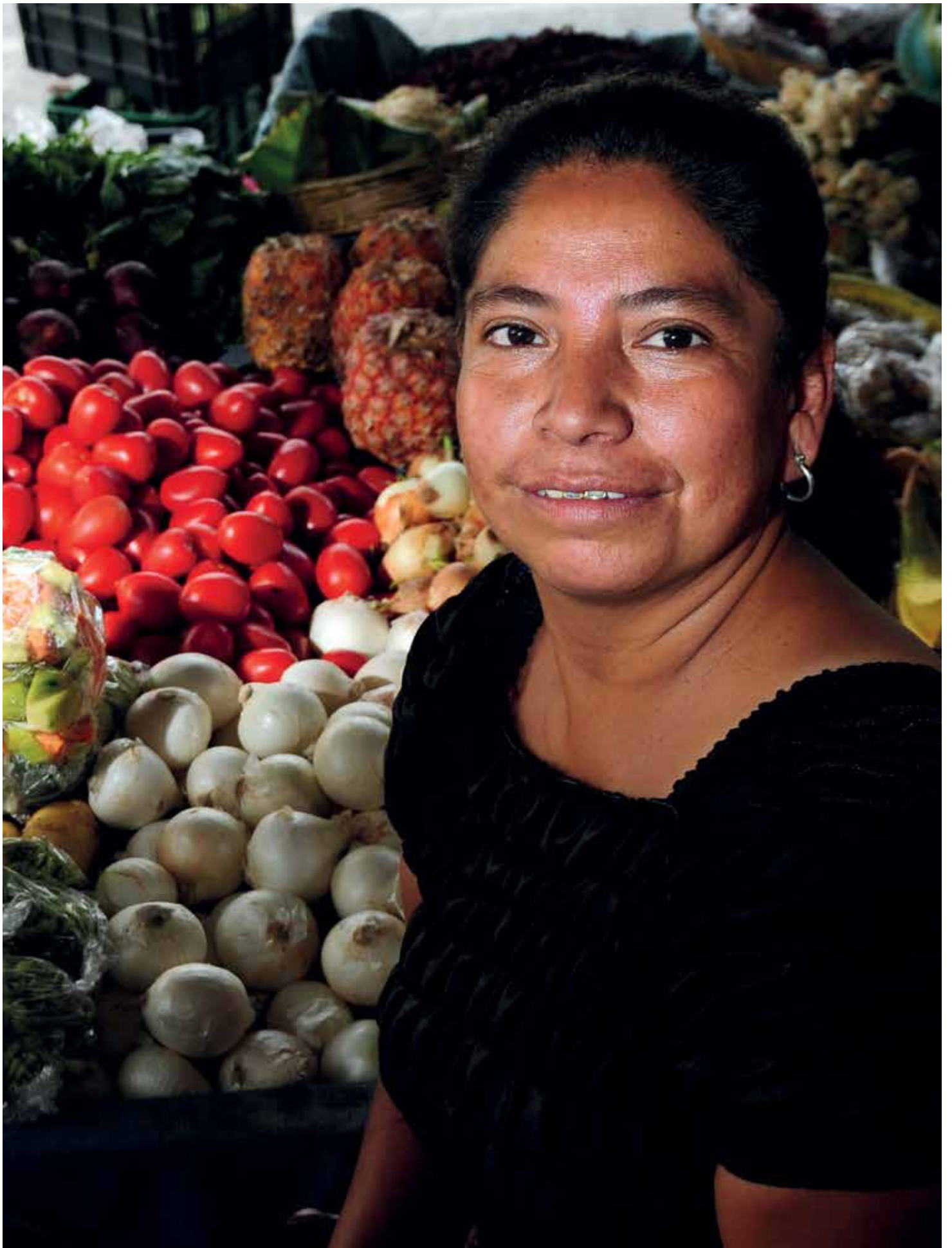
University area of study	Gender	CRI	SLV	GTM	HND	PAN
Business, Administration, and Law	Men	37.5	25.2	25.0	29.4	30.1
	Women	34.0	29.1	18.3	28.7	27.3
Education	Men	16.2	12.0	32.8	22.9	18.4
	Women	27.2	19.5	49.4	39.0	28.2
Health and Welfare	Men	9.8	9.6	8.2	8.0	6.2
	Women	19.3	23.6	11.8	12.5	8.6
Engineering, Manufacturing, and Construction	Men	12.7	18.5	11.5	18.5	14.9
	Women	3.8	3.3	3.7	5.9	8.4
Information and Communication Technologies	Men	10.1	18.3	3.0	6.6	7.3
	Women	1.9	6.1	0.5	1.6	4.1
Natural Sciences, Mathematics, and Statistics	Men	1.0	0.9	2.4	0.9	4.7
	Women	0.7	0.8	1.2	1.1	7.2
Other	Men	12.7	15.6	17.1	13.7	18.5
	Women	13.1	17.5	15.1	11.3	16.2

Source: Authors' tabulations using World Bank Education Statistics from UNESCO's Institute for Statistics.

Note: No data are available for Nicaragua. Data for Costa Rica, El Salvador, Guatemala, and Honduras are from 2015, and the latest available data for Panama are from 2011.

of 2.8 years of schooling, one year less than indigenous men (3.8 years), with larger gaps in younger cohorts (Hallman et al, 2006). In Honduras, indigenous and Afro-Honduran women's groups cite teacher absenteeism, too few schools, a culturally insensitive curriculum and schedules, and gender norms as significant barriers to education.⁴⁹

49 Secretaría de Estado para el Desarrollo de los Pueblos Indígenas y Afrohondureños (SEDINAFRO), UNCHR, UNWomen, UNDP, Cooperación Suiza. *Agenda Política de las Mujeres Indígenas y Afro-hondureñas: Caminando juntas, del diálogo a la propuesta*, 2012-2013.



CHAPTER 3

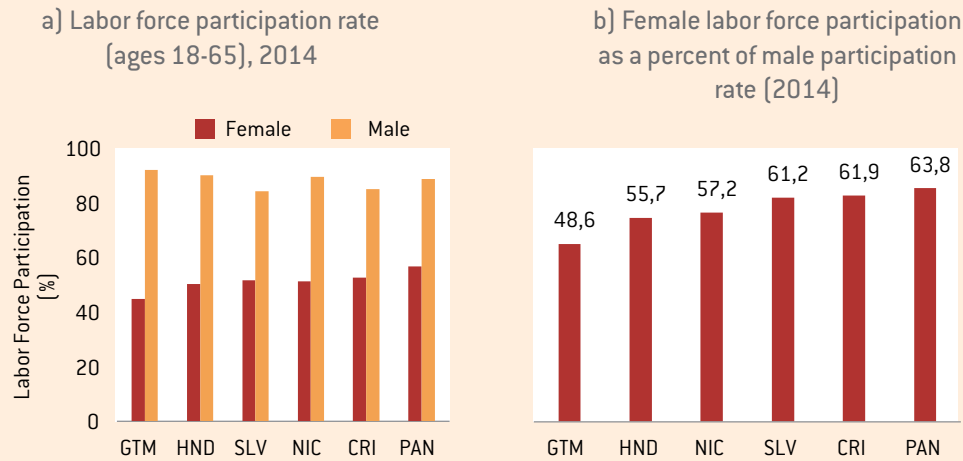
ECONOMIC OPPORTUNITIES

When women are not included in economic activities, this leads to substantial losses, not only for women and their families through foregone income but also in aggregate growth (World Bank, 2012a). This chapter examines women's access to economic opportunities through labor market inclusion and entrepreneurship, including access to finance. While outcomes vary across the countries and, importantly, across skill and urban groups, overall it is clear that economic opportunities for women in Central America are limited.

The chapter begins by quantifying the rates of female economic participation in each country – in particular, labor force participation, unemployment, and employment. The second section considers different measures of the quality of economic engagement, including hours worked, sectors of employment, and wages. It closes by considering entrepreneurship and access to capital and credit, which are key indicators of economic inclusion beyond the labor market. The third section concludes.

3.1 ECONOMIC PARTICIPATION

While female labor force participation rates are low throughout Central America, the size of the gender gap in this key indicator varies significantly across the six countries. For women of prime working age (18-65), the labor force participation rate (the percentage of women who are either employed or searching for employment) ranges from 44.7 percent in Guatemala to over 50 percent of women in each of the other countries, up to 56.6 percent in Panama (Figure 3.1a). Guatemala's low female participation rate is particularly striking as it has the region's highest male labor force participation at 92.0 percent, meaning that Guatemala's female participation rate is less than half that of men's (48.6 percent). The region's best performer in this measure is Panama where women's participation rate is almost two-thirds that of men's (63.8 percent) (Figure 3.1b).

Figure 3.1: Female labor force participation in Central America

Source: Authors' tabulations using the Socioeconomic Database for Latin America and the Caribbean or SEDLAC (World Bank and CEDLAS).

Women living in rural areas are significantly less likely to be in the labor force than those living in urban areas (Figure 3.2a). Just one in three rural women in Nicaragua and Guatemala was in the labor force in 2014. Even in Panama, the region's top performer, only half of all rural women were in the labor force. Participation rates for rural women ranged from 40 percent to 44 percent in El Salvador, Honduras, and Costa Rica. Similarly, in each of the six countries, the gap between female and male labor force participation rate was significantly higher for rural population; female participation rates ranged from one-third to just over a half of male participation rates (Figure 3.2b).

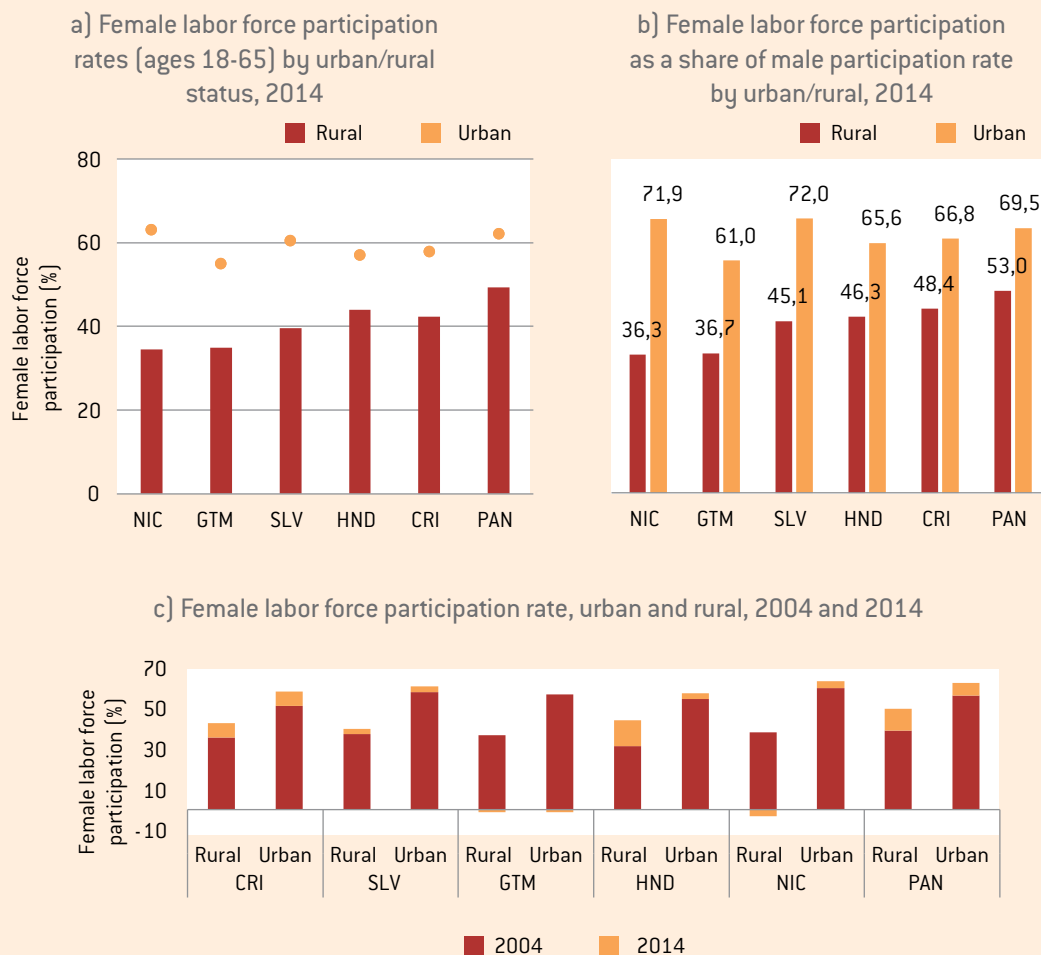
Rural female labor force participation has increased since 2004 in Costa Rica, Honduras, and Panama. Between 2004 and 2014, rural women in Honduras increased their participation rate by 41 percent compared to only 5 percent for women in urban areas. In Costa Rica and Panama, rural labor force

participation rates among women increased by 20 and 27 percent respectively, still significantly higher than for urban women (14 and 11 percent). On the other hand, in Nicaragua and Guatemala, female labor force participation decreased by 9 and 4 percent respectively in rural areas.

Could Central America's limited urbanization combined with the low participation rates of rural women explain the region's low female participation rates compared to the rest of LAC? Figure 3.3 shows that only two of Central America's countries have higher than average female labor force participation in urban areas – Nicaragua and Panama.⁵⁰ The other four countries fall below average in both urban and rural female participation rates and all six countries have below average female rural labor force partici-

⁵⁰ Average participation rates are calculated as the unweighted average of the 16 countries in LAC with sufficient data for this exercise.

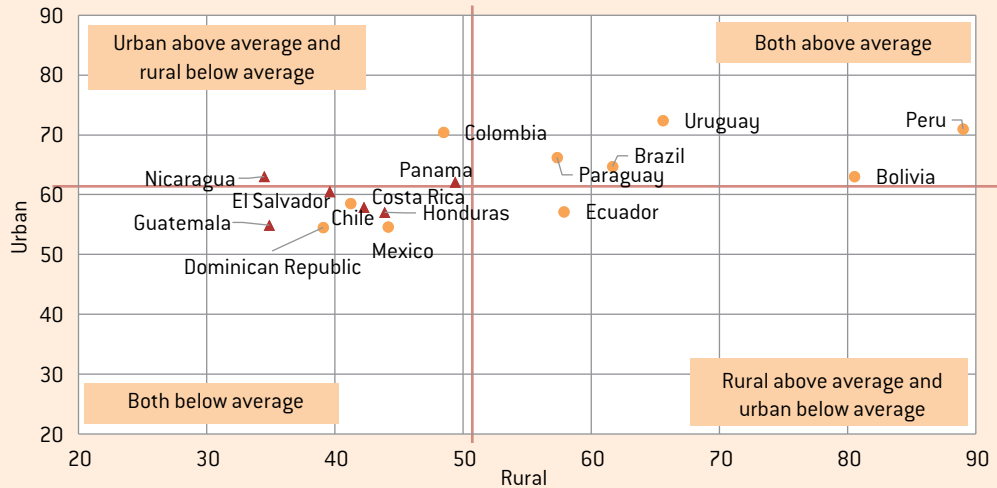
Figure 3.2: Rural female labor force participation in Central America



Source: Authors' tabulations using SEDLAC (World Bank and CEDLAS).
The area of the bar labeled "2014" represents the change between 2004 and 2014.

participation. Countries like Bolivia and Paraguay, which also have sizeable rural populations, have significantly higher levels of female participation in both rural and urban areas. This suggests that the relatively large rural populations can explain only some of the differences in national female labor force participation rates between Central America and the rest of Latin America.

Although urban women have higher participation rates than rural women, these are still significantly lower than male participation rates. Urban female participation rates vary from 55 percent in Guatemala to 63 percent in Nicaragua. Nicaragua and El Salvador have the region's highest gender parity in urban participation rates. In these two countries, female participation rates are 72 percent of male participation rates.

Figure 3.3: Female labor force participation and rural population, 2014

Source: Authors' tabulations using SEDLAC (CEDLAS and the World Bank). Green horizontal and diagonal lines represent the unweighted average of urban and rural female labor force participation among the 16 LAC countries in the analysis, respectively.

A U-shaped relationship between economic development and married women's labor force participation has been well documented in the literature (for example, Boserup 1970; Durand 1975; Psacharopoulos and Tzannatos 1989; Goldin 1995; and Mammen and Paxson 2000). In other words, when a country is poor, women participate in the labor force out of necessity. As a country grows and develops, economic activity moves towards the industrial sector, which increases wages, especially for men. At this stage, according to the theory, women no longer need to work outside of the home for survival, hence women's labor force participation drops. As countries develop even further, education for women increases, fertility decreases, and women find more opportunities to work and encounter less stigma about working, particularly in the service sector (Goldin, 1995 and Verick, 2014). This theory may explain differences in women's labor force participation within a country, for example,

between urban and rural married women (Chioda, 2016). This suggests that the growing shares of female labor force participation in urban areas observed in Central America not only reflect the greater opportunities available to women in urban areas but probably also changing norms.

OBSTACLES TO ECONOMIC PARTICIPATION

There are different explanations for the low female labor force participation in the region. It may partially be explained by an undermeasurement of female economic activity (Box 3.1). A second likely factor is the high labor-intensity of household tasks, especially in areas with low access to basic services such as running water and modern energy sources. This lack of access to these services imply more time is needed to accomplish necessary household tasks typically allocated to women: for example, having to fetch water and collect

firewood from outside the home, and engage in slower cooking methods due to the use of wood fires. A recent survey in rural Honduras found that many women reported spending hours weekly grinding corn and

making tortillas as a key daily activity (World Bank 2018). Rural women spend more time than urban women and men in household work, mainly because of a lack of access to basic services (UNDP, 2011).

Box 3.1: In focus: Measuring female labor force participation

Only about one in five Central American women in rural areas report working in agriculture. However, as rural households grow items for their own consumption in addition to market crops, it may be that household labor allocated to own consumption is underreported in surveys.⁵¹ To the extent that production activities that are directed for household consumption are more likely to be carried out by women, the undercount of these activities can lead to a misleadingly low measurement of female participation. Another element at play is the non-reporting of family workers in household enterprises, particularly agricultural activities in which many family members contribute. Earlier research suggests that this is indeed happening; Dewalt et al. (1985) and Colverson (1995) found that low labor force participation rates among Honduran women are due, in part, to the underreporting of women's involvement in agricultural production and food processing and distribution. This suggests that household surveys are undermeasuring female economic production, particularly in rural areas, and that the contribution to women to household income is being underestimated within households.

A 2018 qualitative survey (World Bank 2018) in Honduras aimed to better understand the low labor force participation rates among rural women.⁵² The interview began with the same questions as those used by the official household survey to measure labor force participation: “during the past week, did you spend an hour or more on any work or activity with payment in cash or in kind, or did you earn any income?”. Most women said they did not work, though follow-up questions identified that they often participated in both market and non-market activities in the previous week. When asked about crops and livestock for own consumption, most reported being responsible for these though they did not consider it work.

“We do have hens and orchards. There are pigs but I take care of them for my grandfather. I don't get paid for that. In the orchard I have plantain, it isn't much, they haven't grown. I don't sell the plantain because it isn't much. If I had enough, I would even sell hens.”

Woman Participant, Palo Marcado, Honduras

While women were often responsible for crops and livestock grown near the home, the men of the households were often responsible for market crops or staples (such as corn) grown further from the home. Even so, women often contributed to the production of the crops grown further from home.

51 New International Labour Organization standards for employment measurement will begin excluding production for auto-consumption from the definition of labor market employment. The surveys included in this analysis predate this change in methodology, including subsistence farming (carried out by men and women) as employment.

52 The study covered four rural communities across the country and interviewed 36 women, 21 men and conducted 6 focal groups with women.

“I plant squash and beans in a small plot of land in the house. He sows corn, I help him bring water, move corn, shuck and thresh it.”

Woman Participant, Las Crucitas, Honduras

“I help him. Everything he does, I do it as well. I help him cut the vegetables, peel.”

Woman Participant, Palo Marcado, Honduras

Source: World Bank (2018)

Low access to early childhood education and childcare limit the amount of time women can dedicate to market activities outside the home. Indeed, a large number of women between the ages of 15 and 24 cite the lack of childcare options as their main reason for not being in the labor force in Nicaragua (World Bank, 2012a). In Costa Rica, women are still considered to be the primary caregiver, and most women face the double burden of employment and domestic work (see section 3.1.4). Finally, social norms regarding women’s and men’s roles in society and their division of (paid and unpaid) work are drivers behind their participation in labor markets. For instance, in four out of the six Central American countries, most people believe that women should work only if the husband does not earn enough money, as discussed in Chapter 4.

A key predictor of women’s labor force participation is education. Throughout Central America, women with higher levels of schooling are significantly more likely to be in the labor force than those with lower levels. In Costa Rica, for example, women who completed secondary school and those who completed tertiary education were 22 percent and 44 percent more likely respectively to be in the labor force than women who did not complete primary schooling. Panama, the country with the highest female participation rate in Central America, has the smallest effect of schooling on participation rates. Even there, women who com-

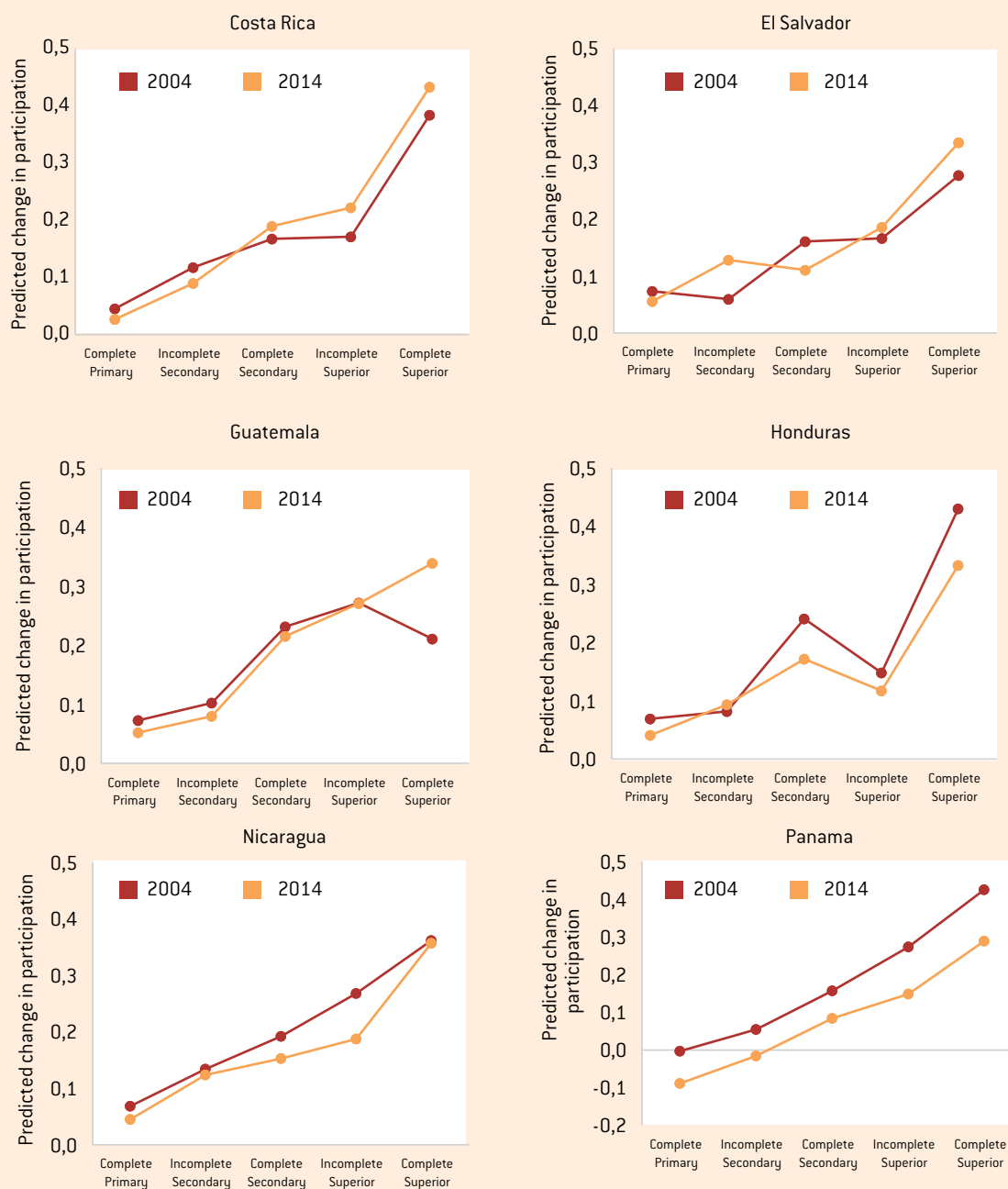
pleted tertiary school are about 29 percent more likely to be in the labor force than those with incomplete primary school. In most countries, the relationship between additional schooling and labor force participation did not change substantially between 2004 and 2014. However, it weakened in Panama and for some levels of schooling in Honduras and Nicaragua. On the other hand, the relative likelihood of Guatemalan women with university education participating increased significantly between 2004 and 2014, from 21 percent to 34 percent more likely that women with incomplete primary education.

UNEMPLOYMENT

When they join the labor force, women are more likely to be unemployed than men (Figure 3.5). The only exception is El Salvador, where female unemployment is lower than male unemployment (3.8 percent versus 6.4 percent), and Guatemala, where the unemployment rate is 2.7 percent for both men and women. At 10.2 percent, Costa Rica has the highest female unemployment rate with a rate higher than that of men (7.3 percent).

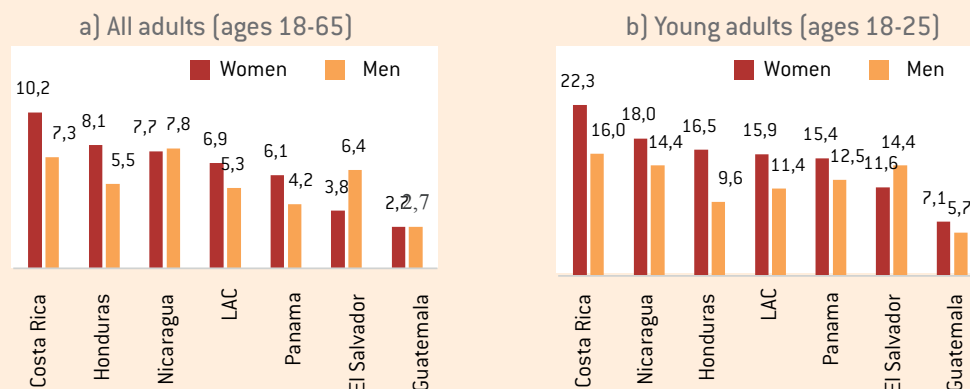
Young women have especially high rates of unemployment, which suggests that they have particularly weak job prospects. In Costa Rica, 22.3 percent of young women (aged 18-25) in the labor force are unemployed. Young Honduran women face more disproportionate unemployment rates, with female un-

Figure 3.4: Probability of women being in the labor force by highest level of schooling completed compared to women with less than a primary education, 2004 and 2014



Source: Authors' tabulations using SEDLAC (World Bank and CEDLAS).

Note: These figures report the conditional marginal probability of being in the labor force for women in relation to a similar woman who did not complete primary education. The estimates are conditional on the following characteristics: age and its square, region, urban, current school enrollment, and the number of children in the household under the age of 5 and between the ages of 5 and 14. The sample is limited to women age 18 to 65. See Annex 3.1 for logit results.

Figure 3.5: Urban unemployment rates, by gender and age, 2014

Source: Authors' tabulations using SEDLAC (World Bank and CEDLAS).

Note: Unemployment is defined as actively searching for employment and not currently working. This definition varies between countries. LAC unemployment rates are calculated as the unweighted average for 17 countries.

Box 3.2: In focus: Female *Ninis* in Central America

One out of every three Central American women aged 15-24 are out of school and not working (*ninis*). Between 2004 and 2014, the share of female *ninis* increased from 34 to 37 percent, well above the LAC average of 28 percent. The proportion of female *ninis* varies greatly across the Central American countries, ranging from 23 percent of young women in Costa Rica to 43 percent in Honduras and 47 percent in Guatemala. Moreover, the incidence of young *ninis* is higher among poorer households, exacerbating existing inequalities and hindering social mobility and poverty reduction in the long run.

Source: De Hoyos et al (2016)

employment at 16.5 percent compared to 9.6 percent for young men. High unemployment rates, along with a probable discouraged worker effect, are related to the *nini* phenomenon in Central America (Box 3.2). The share of youths who are not in education or employment (*ninis*) has historically been higher in Central America among women than men (44 percent of women aged 19–24 years, compared with 10 percent of men in 2014). Guatemala has the highest share of female *ninis* at 54 percent, whereas Costa Rica has the

lowest (28 percent).⁵³ The long-term negative labor market outcomes among youths contributes to the persistence of gender inequalities and low incomes, which hinder social mobility and poverty reduction (Ferreira et al, 2013).

Underemployment is likely to be prevalent across countries in the sub-region, as hidden or invisible underemployment appears to have increased. Underem-

53 See section 2.2 for further details on *ninis* in Central America.

Figure 3.6: Employment rates (18-65), 2014

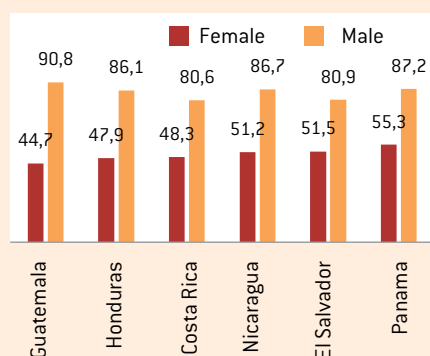
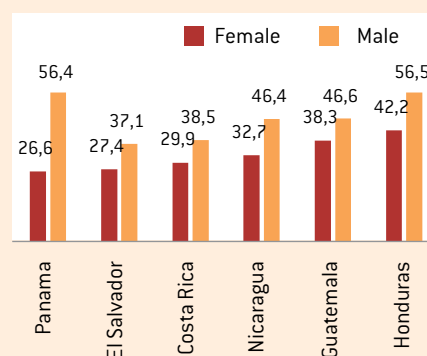


Figure 3.7: Part-time employment rates among women (18-65), 2014



Source: Authors' tabulations using the World Bank's World Development Indicators

ployment is defined as the share of employed individuals who would like to work more hours than they are presently working. However, data in this regard are only available for Panama and Honduras, and it is not clear whether this phenomenon has any gender implications. In Panama, rural male workers have high levels of invisible underemployment, with 20.2 percent working less than full time at less than minimum wage in 2013.⁵⁴ The rates are even higher in indigenous areas. Both visible and invisible underemployment has increased in Honduras since the 2009 crisis.⁵⁵

3.2 EMPLOYMENT OUTCOMES

The combination of low female labor force participation rates and high unemployment rates results in

only half of Central American women of working age being employed. Fewer than half of all adult women in three countries – Guatemala, Honduras, and Costa Rica – are employed (Figure 3.6). In the other three countries, only a slight majority are working, from 51.2 percent in Nicaragua to 55.3 percent in Panama. For comparison, employment rates for men of the same age range from a low of almost 81 percent in Costa Rica and El Salvador to a high of 90.8 percent in Guatemala.

More than one in four employed women in each country in Central America works part-time, including most employed rural women in Panama and Guatemala (Figure 3.7).⁵⁶ In other words, the already low employment rates hide even deeper disparities in female economic inclusion. Overall, only 27 percent of women in Honduras and Guatemala, about 34 percent of women in Costa Rica and Nicaragua, 37 percent of women in El Salvador and 41 percent of women in Panama work full time. With the exception of Panama, full-time employment rates

54 Statistics published by the National Institute of Statistics and Census (*Instituto Nacional de Estadísticas y Censo, INEC*). 2013. Panama.

55 Estimates based on Honduras' National Multi-purpose Household Survey (*Encuesta Permanente de Hogares de Propósitos Múltiples, EPHPM*) 2009 and 2013.

56 Part-time employment is defined as working fewer than 35 hours at the primary job.

for women are less than 90 percent those of men in all countries. The lowest part-time employment rates for women are in Panama at 26.6 percent. This disguises a significant disparity between urban and rural women; only 16.8 percent of employed urban women work part time compared to 56.4 percent in rural areas. The highest part-time employment rates are in Honduras; 42.2 percent of Honduran employed

women worked fewer than 35 hours, including 56.5 percent of employed women in rural areas. Women tend to be restricted to occupations with flexible or few working hours, which inevitably diminishes their income and limits their work experience and human capital accumulation. This is likely to increase the concentration of women in low-paid jobs (Tenjo et al, 2004) (Box 3.3).

Box 3.3: *In focus: Increasing economic opportunities for women through public works and training: The Temporary Income Support Program (PATI) in El Salvador*

El Salvador's Temporary Income Support Program (PATI) was initiated by the authorities in 2010 as a response to the country's 2009 crisis, which had raised unemployment and poverty, particularly in urban areas that lacked any other form of safety net. PATI was aimed at cities with the highest poverty rates and targeted to groups with the highest unemployment rates, meaning young people and female-headed households. As a result, 70 percent of the participants were women. PATI went beyond its name, addressing not only traditional short-term vulnerability with income support but also long-term employability. Beneficiaries received US\$100 per month for a period of six months, conditional on them participating in training and community projects and registering at the employment office.

Three lessons learned during the implementation of this project revealed the barriers to employment faced by women in El Salvador:

- *Occupational segregation:* The first cycle of projects focused on traditional urban infrastructure, such as construction work, road rehabilitation, and waste management. These types of projects did not elicit enough interest among unemployed women. The program subsequently responded by including an alternative menu of projects such as urban agriculture, the rehabilitation of historic buildings, and community events that attracted more women to participate.
- *Childcare:* A lack of childcare services was a critical constraint for women. Once the implementing agency (the Social Investment Fund for Local Development, FISDL) realized this, daycare assistance was added as part of the projects funded by PATI. This enabled women not only to participate in the program but also to work in daycare activities as part of the PATI program.
- *Household work burden:* Many women were not looking for fulltime employment but were instead interested in flexible home-based work. In response, the program added such courses in, for example, cooking, cosmetology, and tailoring.

Quantitative and qualitative evaluations of the project found that, for women in particular, PATI increased their economic activity and engagement in the labor market. Many women participants said that they felt more prepared to find a job or start a business. Women also increased their participation in community organizations and took on more leadership roles in their communities. However, men were better able to translate their participation in PATI into higher earnings (higher than the income support that they received under PATI), whereas the evaluations found no impact on women's earnings after their graduation from PATI.

Source: FUSADES (2014 and 2015).

JOB QUALITY

In all dimensions of job quality, female employment lags behind that of male employment in Central America. Jobs can be classified into four types: (i) workers who are employed by another entity (wage workers); (ii) the self-employed; (iii) those who employ others (employer); and (iv) workers who are unremunerated. This last category, unpaid workers, often work in family-run enterprises or farms. Self-employment is

more precarious than wage work and involves access to fewer benefits. Young and small firms are typically more volatile, gaining and shedding jobs at higher rates than larger and older firms. Furthermore, the quality of jobs is often related to the size of the firm. Larger firms are also significantly more likely to be in the formal sector. Jobs in the formal sector are better quality as they typically provide access to safety nets, such as unemployment insurance and pensions, as well as more worker protections.

Table 3.1: Type of employment by gender, 2004 and 2014

		Female				Male			
		Wage earners	Self-employed	Employer	Unpaid	Wage earners	Self-employed	Employer	Unpaid
Costa Rica	2004	70.5	21.6	3.9	4.0	69.8	19.5	9.4	1.3
	2014	78.9	16.9	2.6	1.6	75.2	19.2	4.9	0.7
El Salvador	2004	52.7	38.8	2.5	6.0	69.1	20.8	4.8	5.3
	2014	53.9	35.5	3.0	7.6	66.9	22.3	4.6	6.2
Guatemala	2004	40.0	40.8	2.7	16.5	54.2	32.9	6.4	6.4
	2014	50.9	34.2	1.8	13.1	67.6	22.5	3.3	6.6
Honduras	2004	48.9	38.7	5.7	6.6	52.7	24.8	15.1	7.4
	2014	44.3	40.2	5.7	9.8	54.1	25.5	15.5	4.9
Nicaragua	2004	47.5	37.3	2.7	12.5	54.2	29.7	5.7	10.3
	2014	53.8	43.1	2.7	0.4	64.0	27.3	8.0	0.7
Panama	2004	65.5	26.4	1.5	6.7	59.1	33.6	4.0	3.3
	2014	66.0	23.6	1.4	9.0	65.5	28.4	3.3	2.8

Source: Authors' tabulations using SEDLAC (World Bank and CEDLAS).

In El Salvador, Guatemala, Honduras, and Nicaragua, women are less likely than men to be employed as wage workers and more likely to be self-employed or unpaid workers (Table 3.1). For both men and women, there has been an increase in the likelihood of being a wage worker and a decrease in the likelihood of being self-employed between 2004 and 2014. A little over half of the economically active women in Guatemala, El Salvador, and Nicaragua were wage workers in 2014. This type of employment accounted for about two-thirds of male employment. On the other hand, self-employment accounted for one-third of women's jobs in Guatemala and El Salvador (34.2 percent and 35.5 percent respectively) and less than a quarter of men's jobs (22.5 percent and 22.3 percent). In Honduras and Nicaragua, self-employment accounted for over 40 percent of female employment and just about a quarter of male employment.

In Costa Rica and Panama, on the other hand, women were more likely than men to be employed as wage workers. Wage work accounted for 78.9 percent and 66.0 percent of female employment in Costa Rica

and Panama respectively in 2014. In that same year, this type of employment accounted for 75.2 percent and 65.5 percent of male employment respectively. Instead, in these two countries, men were more likely to be self-employed than women.

Unpaid work is particularly common among rural women in Panama, Nicaragua and Guatemala. Interestingly, throughout most of Central America, unpaid work is almost as common for young women as it is for young men. The low gender differential among young workers reflects the importance of family-owned enterprises for the employment of young people of both genders in Central America. Gender differences appear later in life when men are more likely to be employed while women are more likely to remain in unpaid occupations. In Honduras and Panama, even young men are less likely to be unpaid workers, though this gap is significantly lower than among all adults (Figure 3.8 and Figure 3.9).

Even among wage workers, in most countries, women tend to be employed in microenterprises. While microenterprises (firms with five employees or

Figure 3.8: Unpaid work among rural workers, by gender, 2014

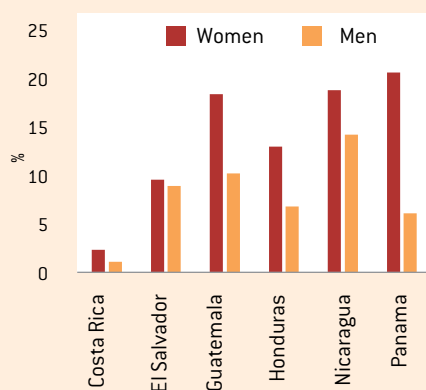
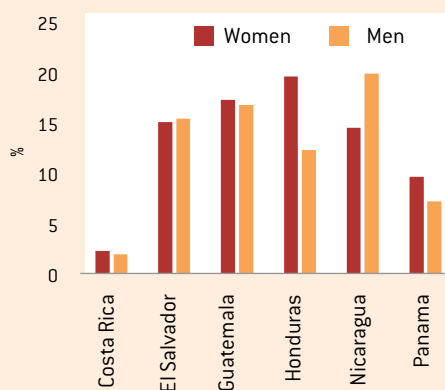
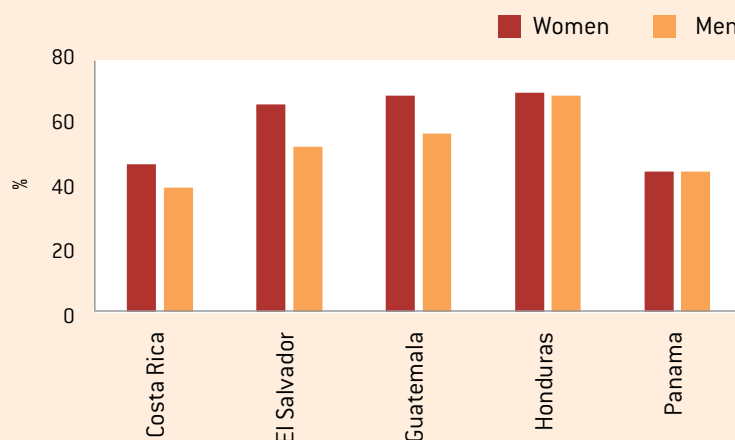


Figure 3.9: Unpaid work among young people (18-25), 2014



Source: Authors' tabulations using SEDLAC (World Bank and CEDLAS)

Figure 3.10: Share of wage workers in microenterprises, by gender 2014

Source: Authors' tabulations using SEDLAC (World Bank and CEDLAS). Information on firm size is unavailable for Nicaragua.

less) generate necessary jobs, these workers often lack social protection, have irregular and casual contracts, and are paid lower wages than in larger firms. In Honduras and Panama, an equal share of wage-employed men and women work in microenterprises. However, in the rest of the countries, women are more likely to work in microenterprises. In Costa Rica, more female wage workers than male wage workers work in microenterprises (47 percent versus 39.5 percent). In El Salvador, microenterprises account for two-thirds of all female wage employment and just over half of male wage employment (52.4 percent) (Figure 3.10). No information is available for Nicaragua.

Sector and occupational segregation by gender is high in Central America. Research has found that occupational segregation can limit growth: Cuberes and Teignier-Baqué (2011) estimate that eliminating barriers to women working in certain sectors or occupations could increase output by as much as 25 percent in some countries. Occupational segregation can also lead to worse wage and employment outcomes for women. For example, Deutsch et al (2005) found that

persistent levels of occupational segregation explained a portion of earnings differentials between men and women in Costa Rica. Some key sectors for men, such as agriculture, employ few women. Agriculture, which is particularly important in countries other than Costa Rica and Panama, represents between 25.5 percent of all male employment (El Salvador) to 40.6 percent (Guatemala). Possibly due to measurement issues referenced in Box 3.1, such as cultural definitions of “work” that may not include women’s contributions to agriculture, it accounts for a maximum of 12.1 percent of female employment (in Guatemala) and only 3.7 percent in El Salvador. Instead, the overwhelming majority of working women are employed in the services sector, with commerce playing a particularly important role. In every country in Central America, commerce is the largest sector of female employment, ranging from 19.4 percent in Costa Rica to 29.0 percent in El Salvador. While commerce is also an important sector of employment for men, in every country it accounts for less male employment than female employment.

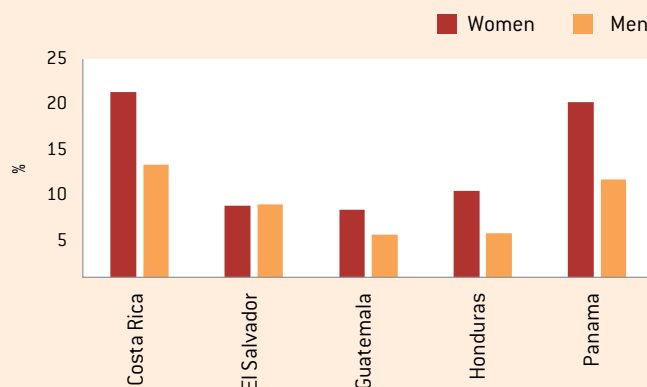
Box 3.4: In focus: Getting women into non-traditional jobs in the roads sector: The Nicaragua rural roads project

A community-based development approach for the construction of cobblestone roads, known as the Community Modules for Cobblestones (*Módulos Comunitarios de Adoquinado* or MCA), has made important strides in including women in what is traditionally seen as “men’s work.” The Nicaraguan government with the support of the World Bank-financed Third Road Rehabilitation and Maintenance Project first introduced this approach in 2004 by piloting the use of 32 MCAs to pave 28 kilometers with cobblestones (or *adoquines*), which are concrete-like paving blocks made of cement, fine aggregates, coarse aggregates, filler, and water. The MCAs were legally constituted and accredited by the municipal authorities, who were co-responsible for the execution of the work. Each MCA was selected local participants living in the vicinity of these roads to pave a section of up to 3 kilometers of a rural road. To do this, each had to hire its own local labor for construction work, including women. This labor-intensive method has generated important social benefits, including short-term employment opportunities with over 280 MCAs having been formed and over 9,500 jobs created to date, technology transfer and technical skills building, and community empowerment and ownership of the roads within communities.

Since 2007, the proportion of women employees in MCAs has increased from 10 percent to 46 percent. Women have been involved mainly in leadership, technical, and administrative positions, which has increased their income, built their skills, and given them more agency. This work experience has enabled female participants to make effective choices and transform these choices into desired outcomes. Apart from employment, Casabonne et al (2015) found that these experiences have had profound psychological and human development effects in addressing gender gaps, such as increasing women’s self-esteem and autonomy, changing intra-household bargaining and social norms, exposing women to wider social networks, and giving them opportunities to develop leadership skills.

While the results have been positive, the study found that women still face some barriers and challenges to participating in the MCAs, such as feeling unprepared for these jobs, childcare constraints, and a lack of information. To address some of these, the next iteration of the project (the Rural and Urban Access Improvement Project) is supporting the following activities: (i) technical and gender-sensitization training for MCA staff to diversify tasks and, to encourage women’s agency, giving them the choice of which tasks to do; (ii) a gender-sensitive recruitment strategy to provide women with more information about the MCA in various ways such as community radio and the distribution of fliers; and (iii) the provision of childcare to women employed by the MCAs in coordination between Ministry of Transportation, the Ministry of Family, and the participating municipalities. Women from the former MCAs will also be encouraged to participate in the cooperatives tasked with the routine maintenance of these roads, which will provide them with additional employment opportunities in the longer term.

Source: Casabonne et al (2015)

Figure 3.11: Share of wage workers in public sector, by gender 2014

Source: Authors' tabulations using SEDLAC (World Bank and CEDLAS). Information on firm type is unavailable for Nicaragua.

The public sector is an important source of jobs for women. Public sector employment accounts for more wage employment among women than men, especially in Costa Rica, Honduras, and Panama. Public sector employment usually provides secure earnings with employment benefits and protections (Figure 3.11). Nonetheless, Panizza and Qiang (2005) found that women are paid less than men in both the private and public sectors, although the private sector gap appears to be larger on average. For Costa Rica and El Salvador, the authors found a premium of more than 10 percent associated with working in the public sector, although this does not compensate for the wide overall gender earnings gap.

Other sectors are also highly gendered – in particular, construction work, which remains almost exclusively male, and domestic work, which remains almost exclusively female (Table 3.2). Domestic work accounts for 15 percent of all jobs held by women in Costa Rica and between 8 to 12 percent in the rest of the Central American countries. Among other services, women are more likely to be involved in teaching, social and health services, and other community

services. This reflects the high concentration of women studying these areas in university as discussed in Chapter 2. These sectors include high rates of public sector employment. The sectors that, on average, are equally important for both female and male employment are public administration and defense and manufacturing.

Manufacturing is increasingly becoming a sector of economic opportunity for women. Potentially due to the expansion of *maquilas* and low-skilled manufacturing, especially in the northern countries of Central America, manufacturing accounts for more female employment than male employment. The majority of workers in Central American *maquilas* are women. In Honduras, manufacturing accounts for 22.3 percent of female employment and 12.9 percent of male employment. Jobs in *maquilas* are associated with smaller wage gaps. De Hoyos et al (2012) found that the Honduran *maquila* sector had a gender wage gap that was 16 percentage points smaller than other industries. At the same time, it is important to note that some *maquilas* have been cited for exploitative and dangerous labor conditions.

Table 3.2: Gender segregation by sector of employment, 2014

	CRI	SLV	GTM	HND	NIC	PAN
Construction	0.08	0.03	0.02	0.09	0.04	0.11
Transportation and communication	0.27	0.20	0.11	0.12	0.22	0.28
Agriculture	0.22	0.14	0.30	0.22	0.14	0.39
Electricity, gas, and water	0.30	0.25	0.17	0.29	0.37	0.56
Real estate and business activities	0.81	0.47	0.68	0.70	0.61	0.99
Public administration and defense	1.12	0.52	0.58	1.41	0.93	1.29
Manufacturing industries	0.71	1.31	1.54	1.73	1.11	0.95
Commerce	1.11	1.60	1.68	1.50	1.92	1.39
Financial intermediation	1.18	2.03	1.66	1.62	1.54	2.37
Other community services	1.23	1.65	1.72	2.40	3.76	1.45
Teaching	3.27	2.24	3.71	3.60	3.78	3.42
Social and health services	2.84	2.92	3.31	2.84	3.66	4.69
Hotels and restaurants	1.73	4.83	5.23	4.69	4.10	1.97
Domestic service	14.45	19.70	15.11	7.27	8.07	10.37

Source: Authors' tabulations using SEDLAC (CEDLAS and the World Bank).

Note: This table reports the differences in the distribution of employment by gender across sectors of employment. It is calculated as the ratio between female employment in sector x as a share of all female employment and male employment in sector x as a share of all male employment. A ratio of less than 1 represents sectors that are more important for male employment. A ratio greater than 1 represents sectors that are more important for female employment.

LABOR EARNINGS

Men have higher labor earnings than women in all six Central American countries. Because of the difficulty of measuring labor earnings in agriculture, this analysis of earnings is limited to urban workers. As of 2014, women's average monthly earnings ranged from about 70 percent of those of men in Guatemala and Nicaragua to 89 percent in El Salvador (Figure 3.12). In all countries except for Nicaragua, this gender gap in monthly earnings was an improvement over 2004 (Figure 3.13). The reduction in this gap was particularly notable in Honduras, El Salvador,

and Guatemala where it fell by between 0.07 and 0.08 percentage points.

The monthly earnings differential between men and women can be partially explained by the fact that men often work more hours and have higher rates of full time employment. Average hourly wages for women in El Salvador and Honduras were about the same as those of men. In the other countries, the average wage of women was between 87 percent and 94 percent that of men. With the exception of Costa Rica and Panama, the gender gap in hourly wages improved in all Central American countries between 2014 and 2004. In Panama, women earned an average

Figure 3.12: Ratio of women's earnings to men's earnings, monthly and hourly in 2014

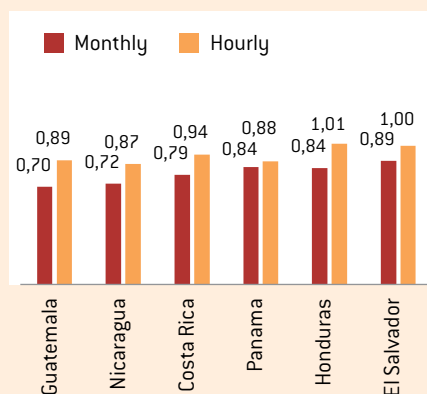
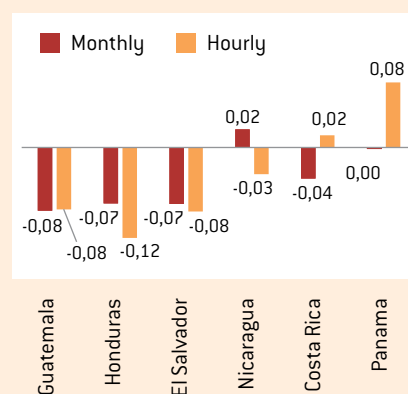


Figure 3.13: Change in gender earnings gap, 2004 to 2014



Source: Authors' tabulations using SEDLAC (World Bank and CEDLAS)

Note: The analysis is limited to employed adults ages 18-65 living in urban areas and excludes unpaid workers.

of 97 percent of men's hourly wages in 2004, but this had fallen to 88 percent in 2014. The gains were particularly notable in Honduras where the gap in hourly wages fell by 12 percentage points.

However, because of the differences in selection into employment between men and women, the average wages for men and women represent a range of different types of work. As seen above, educational attainment is a more significant factor in explaining labor force participation for women than for men. In addition, the selection into employment is very different for men and for women so the two groups of workers may differ in more than just the characteristics that are observable. These differences need to be taken into consideration when studying earnings gaps.

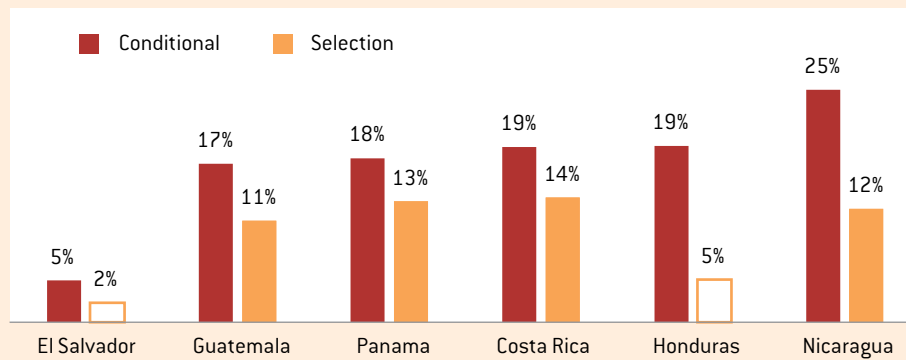
In fact, our conditional estimates found no urban gender wage gap in Honduras and El Salvador once other differences were taken into consideration (Figure 3.14). However, in the remaining four countries, men's wages were between 11 and 14 percent higher than women's. Specifically, we made econometric

adjustments for individual characteristics that also influence earnings, such as age, education, employment type, and, to account for intensity of home production, the number of children in the household. When these adjustments were made, men in urban areas had wages that were between 5 percent (in El Salvador) and 25 percent (in Nicaragua) higher than those of women. Adjusting for selection into employment reduces the wage gap significantly.⁵⁷

ENTREPRENEURSHIP AND ACCESS TO FINANCE

Entrepreneurship often gives women the flexibility to tend to household chores and childcare duties while offering an opportunity for professional growth and advancement not always found in the formal sector. In Honduras, half of all owners of microenterprises (defined as those with fewer than 5 employees) are

⁵⁷ A Heckman selection model was used. Full regression results are included in Annex 3.2.

Figure 3.14: Gender hourly wage gaps, 2014

Source: Authors' tabulations using the World Bank's World Development Indicators

Note: This figure reports the coefficients on being a man using two different econometric specifications of the natural log of wages in urban areas. The first, labeled Conditional, is an OLS model that controls for observable characteristics. The second, labeled Selection, is a Heckman selection model that controls for observable characteristics as well as the differential selection into the labor force of men and women. Each bar represents a coefficient from a separate regression. The gender wage gap is not statistically different from 0 at the 95 percent confidence interval for Honduras and El Salvador. Regression results are reported in Annex 3.2.

women compared to 24 percent of small firm owners (defined as having 5 to 10 employees), and 23 percent of medium-sized firm owners (defined as having more than 10 employees) (World Bank, 2010). Therefore, it is clear that women are more likely than men to run smaller businesses.

This is also the case in El Salvador, where 64 percent of the owners of micro businesses are women. For small and medium-sized firms, female ownership falls to 24 percent, and among large firms, female ownership is a low 10 percent. Many female owners of microenterprises are of necessity entrepreneurs. Pines, Lerner, and Schwartz (2010) noted that barriers to entering the labor market push women into becoming entrepreneurs. This suggests that women's entrepreneurship is usually a matter of necessity (push) rather than opportunity (pull). Female-owned micro businesses employ fewer people than male-owned firms, they focus primarily on neighborhood customers, and they have less than half of the sales of male-owned

firms. The available data suggest that barriers to starting a business are gender-specific. For instance, men and women in El Salvador rely on different sources of funding, with men being more likely to get loans from banks, while women are more likely to use remittances to fund their businesses (CONAMYPE and ISDEMU, 2013).

With regard to women as owners and managers of firms, Nicaragua fares better than other countries in the region – and even compared to other lower-middle-income countries – in terms of women having access to leadership positions in business.⁵⁸ Almost one-third (32.3 percent) of firms in Nicaragua have a female top manager, while in the LAC region as a whole and in other lower-middle-income countries, only a fifth (20.8 percent) of companies do. However,

⁵⁸ The data in this paragraph come from the World Bank's Enterprise Survey Database. The Enterprise Surveys collect information from a representative sample of the non-agricultural formal private economy. The latest year for which data are available is 2010.

there is a clear concentration of female business leadership among small enterprises. While 36.8 percent of small firms have a female top manager, the share of female managers drops to 28.3 percent for medium-sized firms and to 8.5 percent for large firms.⁵⁹ A similar picture emerges with regard to female participation in the ownership of firms. More than half (61.9 percent) of Nicaraguan firms has at least one female owner -- 66.5 percent of small firms, 58.7 percent of medium-sized firms, and 32.6 percent of large companies. The average for the LAC region as a whole

is only 42.7 percent while the average for lower-middle-income countries is only 37.6 percent.

Women's limited access to capital remains a significant obstacle, but progress has been made. Although information on entrepreneurship and women in the region is limited, the evidence suggests that a combination of advancements in women's rights in the region, the limited labor options for women in the formal sector, and the need to supplement household income has created an enabling environment for women to become entrepreneurs (Box 3.5). The "feminization of agriculture" in Guatemala is an example of what positive developments can happen when women have access to land and capital (in the form of remittances) (Box 3.6).

59 Small firms are defined as those with an average number of employees between 1 and 19, medium-sized firms have between 20 and 99 employees, and firms with more than 99 employees are considered large (Business Enterprise Survey Data 2010).

Box 3.5: *In focus*: Economic empowerment of indigenous women in Panama: A snapshot of challenges & opportunities

"Work we have, but training programs to help us grow we don't have." A Ngäbé woman in the Comarca Ngäbé-Buglé, a member of a women's handicraft and cultural association, the Cultural and Artisan Organization of Besiko.

The economic empowerment of indigenous women in Panama is crucial to combatting the deep poverty in Panama's indigenous people's territories where poverty is above 70 percent and extreme poverty above 40 percent (World Bank, 2016b). Indigenous men earn on average 57 percent less than non-indigenous men, while indigenous women earn about 70 percent less than non-indigenous women (World Bank, 2015a). Indigenous women's primary sources of income in Panama are the conditional cash transfer program, handicrafts, tourism, and some small-scale agriculture.

A recent World Bank assessment done in partnership with two indigenous women's organizations in Panama (World Bank, 2016b) has identified key barriers faced by indigenous women for improving their income-generating activities. With the Network of Indigenous Women and Biodiversity (RMIB) and the National Coordinator of Indigenous Women in Panama (CONAMUIP), the study found that the barriers included: (i) a lack of self-esteem among indigenous people; (ii) machismo combined with discrimination against indigenous peoples; (iii) a lack of knowledge among indigenous people in the areas of resource management, quality control, business plan development, leadership, and marketing; and (iv) a lack of access to capital, markets, and contacts among indigenous people. Another finding was the importance of involving other key actors who are part of the "ecosystem" critical for supporting women in their productive activities.

Existing programs for microentrepreneurs in Panama have largely bypassed indigenous women. As of 2017, no programs in Panama have specifically supported or targeted indigenous women's economic development. Existing programs have not been designed to take into account indigenous women's concerns and ignore issues such as their cultural beliefs about living with the land and sharing with community members and their lack of access to modern technology. While a few programs do exist that target women entrepreneurs, one of which is expanding its outreach to indigenous women, the majority of the classes and activities that it offers take place in Panama City or online. Few indigenous women have either electricity or access to the internet or cell phones. With regard to access to finance, one NGO is supporting the establishment of community banks but only in those communities that are accessible by road. None of these programs have directly addressed the additional barriers faced by indigenous women such as discrimination and the lack of access to markets and capital caused both by high levels of poverty and the remoteness of their communities.

Box 3.6: *In focus: Guatemala: Women in agriculture: The impact of male out-migration on women's agency, household welfare, and agricultural productivity*

Migration is transforming rural economies, landscapes, and, potentially, gender relations. More than 70 percent of Guatemalan migrants are young males. Migration is one of the drivers of the so-called "feminization of agriculture" in Latin America (Deere and León de Leal, 2001).

A recent mixed-methods study (World Bank, 2015c) interviewed three groups:

- Type 1: Women whose male partners are currently migrants.
- Type 2: Women in households where both the male and female heads are present (independent of any possible migration history).
- Type 3: Single female-headed households.

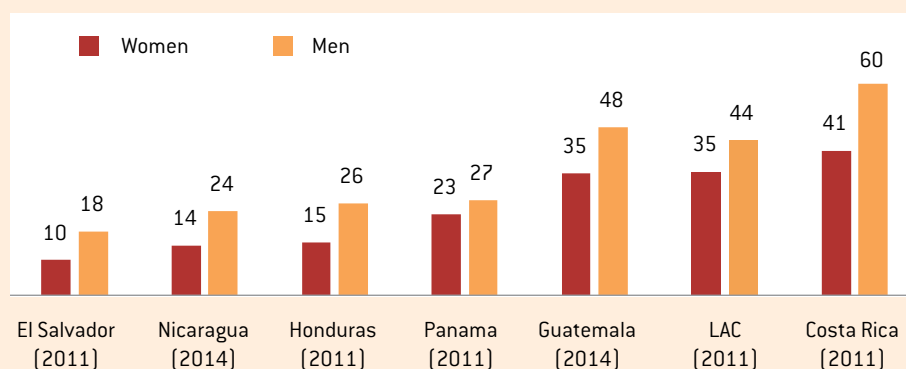
Five key findings of interest from the study are as follows:

- Contrary to the popular belief held by local officials, policymakers, and researchers alike, the clear majority of households remain in agriculture even when the male head of household migrates.
- The continuation of agriculture as a household livelihood strategy is characterized by the transformation and expansion of the role of married women in agricultural production. As men in southeastern Guatemala now migrate for years at a time, their partners face greater responsibilities in agricultural production, both in decision-making and in production itself.
- These households, where the male partner has migrated, are more likely than other types of households to employ non-household members or paid workers for agricultural labor. This gap persists even when controlling for the dependency ratio and household size.

- As agriculture is still seen as a traditionally male endeavor, women reported, not only needing to take on farming, but also needing to learn how to farm once their husbands migrated. However, extension services and technical assistance generally fail to reach women in rural areas.
- Households with a male partner who has migrated have the highest levels of food security and food diversity compared to other households. Given the high level of remittances received by these households and the fact that remittances tend to go directly to women, this result is in line with literature showing that money controlled by women is more likely to be spent on family nutrition than money controlled by men (Thomas, 1990).

Source: Deere and León de Leal (2001), Thomas (1990), and World Bank (2015c)

Figure 3.15: Share of adults with a bank account



Source: Authors' tabulations using the World Bank's World Development Indicators. Year of data is included in parentheses.

In all countries in Central America, women are less likely to have a bank account than men (Figure 3.15). The percentage of women holding an account at a formal financial institution in most countries in Central America is below the average in the LAC region, except in Costa Rica. The lowest rate for both women and men is in El Salvador where only 10 percent of women and 18 percent of men had an account in 2011. In Costa Rica, on the other hand, 60 percent of men and 41 percent of women had an account. Rates for both sexes fall below LAC averages (35 and 44 per-

cent of women and men respectively) in the other five countries.

The percentage of women using their accounts for business purposes is much lower than that among men.⁶⁰ In 2011, only 2 percent of Panamanian and Costa Rican women used their account for business purposes compared to 4 percent and 7 percent of men from each of the two countries, respectively. This gap in business financing is somewhat larger than in sim-

⁶⁰ Unless otherwise stated, statistics about financing are from the World Bank's Gender Statistics Database for the latest year available.

ilar countries: the gap is 4 and 7 percent of women and men respectively in LAC, and 3 and 5 percent of women and men respectively in upper-middle-income countries. Very few men and women used accounts for business purposes in Honduras and El Salvador: only 1 percent of Honduran women, 2 percent of Honduran men, 0 percent of Salvadoran women, and 1 percent of Salvadoran men. This is significantly lower than in the LAC region and in lower-middle-income countries - 2 and 6 percent for women and men respectively.

While data are limited, the available evidence suggest that women are more credit-constrained than men in all of the countries. In Panama, for example, 12 percent of men and 9 percent of women held a credit card in 2011. In 2014, around 33 percent of women in Nicaragua and 40 percent in Guatemala reported that it was not possible for them to come up with emergency funds compared to 22 and 29 percent of men respectively, (Demirguc-Kunt et al. 2015). In the same year, 39 percent of women and 46 percent of men borrowed money in Nicaragua. Interestingly, a higher share of women than men made use of a financial institution rather than resorting to informal sources when borrowing -- 16 percent compared to 13 percent of men. Women also make up the majority of borrowers from microfinance institutions in Nicaragua -- 55 percent in 2014.⁶¹

61 Tabulations from MIX (2014).

ANNEX 3.1

Table A.1: Estimating the effect of education on female labor force participation

	Costa Rica		El Salvador		Guatemala	
	2004	2014	2004	2014	2004	2014
Complete Primary	0.264*** (0.007)	0.177*** (0.006)	0.309*** (0.005)	0.243*** (0.005)	0.287*** (0.004)	0.216*** (0.003)
Incomplete Secondary	0.544*** (0.007)	0.431*** (0.007)	0.254*** (0.008)	0.514*** (0.007)	0.329*** (0.005)	0.332*** (0.003)
Complete Secondary	0.753*** (0.008)	0.841*** (0.007)	0.613*** (0.005)	0.406*** (0.005)	0.802*** (0.004)	0.798*** (0.003)
Incomplete Superior	0.738*** (0.010)	0.970*** (0.007)	0.685*** (0.009)	0.722*** (0.007)	1.040*** (0.010)	1.073*** (0.007)
Complete Superior	1.747*** (0.009)	2.137*** (0.009)	1.157*** (0.008)	1.494*** (0.009)	0.703*** (0.009)	1.362*** (0.008)
Age	0.279*** (0.001)	0.303*** (0.001)	0.211*** (0.001)	0.218*** (0.001)	0.198*** (0.001)	0.194*** (0.001)
Age-squared	-0.004*** (0.000)	-0.004*** (0.000)	-0.003*** (0.000)	-0.003*** (0.000)	-0.003*** (0.000)	-0.002*** (0.000)
Urban	0.320*** (0.005)	0.317*** (0.004)	0.557*** (0.004)	0.644*** (0.004)	0.601*** (0.003)	0.734*** (0.003)
Enrolled	-0.294*** (0.008)	-0.624*** (0.006)	-1.477*** (0.009)	-1.730*** (0.009)	-0.859*** (0.006)	-0.768*** (0.006)
Married	-1.224*** (0.005)	-0.956*** (0.004)	-0.767*** (0.003)	-0.770*** (0.003)	-1.067*** (0.003)	-1.099*** (0.002)
Children under 5	-0.130*** (0.005)	-0.236*** (0.004)	-0.244*** (0.003)	-0.336*** (0.004)	-0.163*** (0.003)	-0.149*** (0.002)
Children 5-14	-0.218*** (0.004)	-0.269*** (0.004)	0.091*** (0.003)	0.065*** (0.003)	-0.021*** (0.003)	0.104*** (0.002)
Regional FE	X	X	X	X	X	X
Constant	-4.528*** (0.023)	-4.885*** (0.021)	-3.677*** (0.017)	-3.811*** (0.016)	-3.190*** (0.012)	-3.534*** (0.011)
Observations	12,391	12,567	18,885	24,278	16,856	14,996
Pseudo R-squared	0.136	0.152	0.117	0.122	0.0973	0.106

Source: Authors' tabulations using SEDLAC (World Bank and CEDLAS).

Notes: This table reports the results of logit regression models. The dependent variable is a binary variable indicating whether the individual is in the labor force. The analysis is limited to women between the ages of 18 and 65. Standard errors in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table A.1: Estimating the effect of education on female labor force participation (continued)

	Honduras		Nicaragua		Panama	
	2004	2014	2004	2014	2004	2014
Complete Primary	0.297*** (0.004)	0.158*** (0.004)	0.295*** (0.006)	0.176*** (0.005)	0.038*** (0.009)	-0.358*** (0.009)
Incomplete Secondary	0.327*** (0.006)	0.352*** (0.004)	0.533*** (0.006)	0.496*** (0.005)	0.264*** (0.009)	-0.068*** (0.008)
Complete Secondary	0.932*** (0.006)	0.627*** (0.005)	0.699*** (0.007)	0.557*** (0.006)	0.646*** (0.009)	0.308*** (0.009)
Incomplete Superior	0.530*** (0.010)	0.370*** (0.007)	1.032*** (0.009)	0.686*** (0.007)	1.129*** (0.010)	0.592*** (0.009)
Complete Superior	1.883*** (0.015)	1.421*** (0.008)	1.490*** (0.010)	1.471*** (0.007)	1.909*** (0.012)	1.337*** (0.010)
Age	0.172*** (0.001)	0.215*** (0.001)	0.209*** (0.001)	0.284*** (0.001)	0.261*** (0.001)	0.252*** (0.001)
Age-squared	-0.002*** (0.000)	-0.003*** (0.000)	-0.003*** (0.000)	-0.003*** (0.000)	-0.003*** (0.000)	-0.003*** (0.000)
Urban	0.631*** (0.004)	0.298*** (0.003)	0.497*** (0.004)	0.697*** (0.004)	0.224*** (0.006)	0.060*** (0.006)
Enrolled	-0.297*** (0.008)	-0.408*** (0.006)	-0.664*** (0.007)	-0.362*** (0.007)	-0.670*** (0.009)	-0.776*** (0.008)
Married	-0.918*** (0.004)	-0.821*** (0.003)	-0.721*** (0.004)	-0.777*** (0.004)	-0.838*** (0.005)	-0.677*** (0.005)
Children under 5	-0.135*** (0.004)	-0.072*** (0.003)	-0.159*** (0.004)	-0.333*** (0.003)	-0.152*** (0.005)	-0.191*** (0.005)
Children 5-14	-0.031*** (0.004)	0.125*** (0.003)	0.090*** (0.004)	-0.001 (0.004)	-0.062*** (0.005)	-0.132*** (0.004)
Regional FE	X	X	X	X	X	X
Constant	-3.221*** (0.017)	-3.869*** (0.014)	-3.729*** (0.019)	-5.127*** (0.018)	-3.620*** (0.031)	-3.559*** (0.028)
Observations	9,180	6,924	9,252	8,779	15,049	12,563
Pseudo R-squared	0.106	0.0806	0.105	0.151	0.133	0.115

Source: Authors' tabulations using SEDLAC (World Bank and CEDLAS).

Notes: This table reports the results of logit regression models. The dependent variable is a binary variable indicating whether the individual is in the labor force. The analysis is limited to women between the ages of 18 and 65. Standard errors in parentheses. *** p<0.01, ** p<0.05, * p<0.1

ANNEX 3.2

Table A.2: Estimating gender wage gaps, OLS and Heckman specifications

	Nicaragua		Panama		El Salvador	
	I	II	I	II	I	II
Male	0.252*** (0.016)	0.123*** (0.022)	0.178*** (0.011)	0.131*** (0.016)	0.045*** (0.009)	0.021* (0.012)
Age	0.036*** (0.004)	0.018*** (0.006)	0.019*** (0.003)	0.013*** (0.004)	0.028*** (0.003)	0.019*** (0.003)
Age-squared	-0.000*** (0.000)	-0.000** (0.000)	-0.000*** (0.000)	-0.000* (0.000)	-0.000*** (0.000)	-0.000*** (0.000)
Years of education	-0.002 (0.006)	-0.006 (0.006)	-0.031*** (0.006)	-0.033*** (0.006)	-0.032*** (0.003)	-0.033*** (0.003)
Years of education squared	0.004*** (0.000)	0.003*** (0.000)	0.005*** (0.000)	0.005*** (0.000)	0.005*** (0.000)	0.005*** (0.000)
Married	-0.002 (0.010)	0.004 (0.009)	-0.003 (0.003)	-0.001 (0.003)	0.002 (0.002)	0.004 (0.002)
Enrolled	-0.008 (0.006)	-0.011* (0.006)	-0.002 (0.001)	-0.001 (0.001)	0.003** (0.001)	0.003** (0.001)
Part time	0.417*** (0.022)	0.507*** (0.023)	0.426*** (0.017)	0.475*** (0.019)	0.321*** (0.013)	0.332*** (0.013)
Constant	2.042*** (0.088)	3.268*** (0.142)	0.169* (0.092)	0.808*** (0.119)	-0.420*** (0.054)	0.242*** (0.083)
Observations	9,078	13,305	9,435	13,522	11,605	19,711
Pseudo R-squared	0.180		0.325		0.321	
Cens		4228		4087		8186
Rho		-0.372		-0.235		-0.211
Sigma		0.748		0.528		0.468
Lambda		-0.278		-0.124		-0.0987

Source: Authors' tabulations using SEDLAC (World Bank and CEDLAS).

Notes: This table reports the results of OLS (column I) and Heckman selection (column II) models. The dependent variable is the natural log of wages. The analysis is limited to urban workers with positive wages between the ages of 18 and 65. The regressions also control for the number of children in the household (ages 0-4 and ages 5-14), as well as regional and employment type fixed effects. The Heckman selection model also includes household head status and school enrollment status. Standard errors in parentheses. *** p<0.01, ** p<0.05, * p<0.1

Table A.2: (continued)

	Honduras		Costa Rica		Guatemala	
	I	II	I	II	I	II
Male	0.191*** (0.024)	0.046 (0.045)	0.190*** (0.018)	0.135*** (0.027)	0.172*** (0.017)	0.119*** (0.026)
Age	0.038*** (0.006)	0.022** (0.009)	0.034*** (0.005)	0.022*** (0.007)	0.061*** (0.004)	0.061*** (0.005)
Age-squared	-0.000*** (0.000)	-0.000 (0.000)	-0.000*** (0.000)	-0.000** (0.000)	-0.001*** (0.000)	-0.001*** (0.000)
Years of education	0.019** (0.009)	0.019** (0.009)	0.002 (0.009)	0.001 (0.009)	0.031*** (0.005)	0.029*** (0.005)
Years of education squared	0.004*** (0.000)	0.004*** (0.000)	0.006*** (0.000)	0.005*** (0.000)	0.004*** (0.000)	0.003*** (0.000)
Married	-0.004 (0.005)	-0.002 (0.005)	0.006 (0.004)	0.006 (0.004)	-0.004 (0.004)	-0.001 (0.004)
Enrolled	-0.003 (0.003)	-0.002 (0.003)	-0.002 (0.002)	-0.002 (0.002)	-0.001 (0.002)	-0.001 (0.002)
Part time	0.399*** (0.030)	0.546*** (0.032)	0.275*** (0.024)	0.398*** (0.024)	0.334*** (0.022)	0.394*** (0.022)
Constant	1.893*** (0.130)	2.443*** (0.240)	5.944*** (0.113)	6.654*** (0.180)	0.691*** (0.084)	1.329*** (0.122)
Observations	4,241	6,738	7,390	11,797	8,085	12,010
Pseudo R-squared	0.310		0.329		0.311	
Cens		2497		4411		3925
Rho		-0.367		-0.260		-0.0856
Sigma		0.746		0.725		0.678
Lambda		-0.274		-0.188		-0.0580

Source: Authors' tabulations using SEDLAC (World Bank and CEDLAS).

Notes: This table reports the results of OLS (column I) and Heckman selection (column II) models. The dependent variable is the natural log of wages. The analysis is limited to urban workers with positive wages between the ages of 18 and 65. The regressions also control for the number of children in the household (ages 0-4 and ages 5-14), as well as regional and employment type fixed effects. The Heckman selection model also includes household head status and school enrollment status. Standard errors in parentheses. *** p<0.01, ** p<0.05, * p<0.1



CHAPTER 4

UNDERLYING DRIVERS: GENDER ROLES AND SOCIAL NORMS

The previous chapters have highlighted key areas of progress in gender equality in the Central American countries but have also pointed to continuing challenges. Progress has been made mainly in terms of improving legal and institutional frameworks as well as in increasing access to education and health. However, while these are necessary conditions for increasing gender equality, they do not automatically translate into the sphere of employment and jobs. This chapter explores one of the factors that may be underlying this apparent disconnect between progress in some areas and stagnation in others -- social norms regarding the roles of women.

This chapter argues that a common driver underlies the outcomes described in the previous chapters, which is that social norms about the roles played by women are evolving only slowly in Central America.

Social norms are “powerful prescriptions of acceptable behavior and they are reflected both in formal structures of society and in its informal rules, beliefs, and attitudes” (Muñoz Boudet et al, 2012). Gender norms can play a determinant role in shaping the legal, institutional, and policy framework and, what is more, its effective enforcement. In addition, they can also be key drivers of decisions about human capital investments and of behavior that favors or deters access to economic opportunities for women.

These norms may not only trigger discrimination from others but are often internalized by women themselves and negatively affect their agency. Individual decision-making is influenced by context, networks, and social norms. Together, these factors influence what individuals perceive as desirable and what they perceive as possible for them. At the same

time, individual preferences do not develop in a vacuum; they are constrained or enabled by broader mental models and social structures and norms in society. These mental models and social norms can fundamentally restrict individuals' abilities to choose and decide freely, leading people to favor the adoption of "common" or pre-existing behavior. Sociological and anthropological literature has shown how people's attitudes and beliefs are shaped by the social groups to which they feel they belong (Bourdieu, 1977 and Kleinman, 2006). This can be seen, for instance, when women adapt their aspirations to what they perceive is achievable and possible for them.

Households are the crucial link between gender norms and outcomes for women. The framework introduced in the World Development Report 2012 (World Bank, 2012b) shows that, while market and formal and informal institutions all influence gender outcomes in several different ways, the influence of each is channeled through households. People's preferences are shaped by social norms, and those, in turn, influence the decisions of household members. These are the decisions that set the stage for the possibilities and opportunities available to women in practice in specific societies. Norms shape the division of labor within the household and assign specific roles to each member. In short, social norms and the way in which they are channeled through the household can have a strong impact on the development outcomes of each individual member of the household.

The prevailing social norms regarding the role of women in society vis-à-vis that of men potentially may be the underlying driver of gender gaps in all areas of economic and social life. Therefore, policymakers need to understand what the predominant social and gender norms are in the countries of Central America, how they are perpetuated, and the ways in which they shape women's outcomes and access to opportuni-

ties vis-à-vis men's. This chapter considers the role of gender norms from three angles. The first assesses the links between norms, aspirations, and outcomes. The second delves into key household decisions, in particular household formation and labor allocation, which have enormous implications for gender parity in Central America. The third section emphasizes that this story is not monolithic – rather, there are significant differences in progress and outcomes among Central American women.

4.1 GENDER NORMS, ASPIRATIONS, AND OUTCOMES

Social norms have an impact on both opportunities and aspirations. By prescribing gender roles regarding the division of power, labor force participation, activities, and spaces to occupy within a society, social norms may limit the opportunities that are available to women (Muñoz Boudet et al, 2012). Furthermore, men's and women's choices are framed within their specific contexts, –meaning that individuals adapt their preferences to the opportunity structure available to them (Elster, 1983). Living in conditions of poverty or social and economic exclusion, for example, affects individuals' attitudes about themselves and their aspirations. Poverty can lead to lower aspirations and lower self-confidence, reducing an individual's likelihood and ability to deliberately plan for the future (Appadurai, 2004 and World Bank, 2015d). In the absence of a real exercise of agency, there is no real choice either but merely a "simulacrum of choice"⁶² (Nussbaum, 2000, pg. 53).

62 From the Latin: 'simulacrum': "likeness, similarity" – here, emphasizing the idea of the imitation of a choice but the absence of a real choice.

In this way, women and men shape their own preferences based on the choices that they perceive as available to them. Because they may adapt to what they deem to be possible for themselves, the absence of choice and equality of opportunity may affect the individual's capacity to aspire (Appadurai, 2004). If women's preferences adapt in this way to their context, they may be caught in an "inequality trap (..) because of a context that affects their ability to see the pathway to achieve their desired goals" (Muñoz Boudet et al, 2012, pg. 24). Agency is important in this context since it is a necessary requirement when trying to challenge social norms. "Increased agency allows women to move from enduring complete compliance to constraining and unequal gender norms, to questioning those norms in face of potential opportunities, to changing their aspirations, as well as their ability to seek and achieve desired outcomes" (Muñoz Boudet et al 2012, pg. 14).

Norms permeate beliefs and behaviors and are reinforced through the expectations of what others will do (Bicchieri, 2006). An individual's action depends both on what he or she believes other people are doing, and on what he or she thinks others expect of her/him. Hence, individual choices affect and are affected by those of others. According to Bicchieri, individual choices are constructed out of beliefs (both normative and empirical beliefs), expectations (both normative and empirical), and material constraints.

The result is a feedback loop between gender norms, the aspirations of women, and outcomes that can stretch across generations. In this section, two examples of this feedback loop are explored using data from perception surveys⁶³ -- tolerance towards inti-

mate partner violence and the desirability of women working outside of the home.

Based on the existing data, large shares of women in Central America agree with statements that place husbands as authoritative figures over wives. The statements reflect the hierarchical power and decision-making structure between the sexes and show that a significant share of women believe that men should be the main decision-makers and hold power within their household. As an example, in 2006, 43 and 40 percent of Nicaraguan women agreed with the statements that "a wife should obey her husband" and "a man needs to show his wife that he is the boss" respectively.⁶⁴ Similarly, in El Salvador in 2008, 43 percent of women reported that women should obey their husbands, even if they do not agree with them.⁶⁵ In 2006/07, around 50 percent of Guatemalan women agreed with the statement that "the man should demonstrate that he is the one in charge in the household" and 29 percent of women who were ever married or in a union (15-49) agreed that a wife has an obligation to have sexual intercourse with her husband, even if she doesn't want to.⁶⁶

These beliefs of a hierarchy between spouses in some cases translates into support for violence against women among women themselves. The share of women who agree with the statement that wife-beating is justifiable under certain circumstances is particularly

changes over time often cannot be tracked. The next wave of the World Values Survey (WVS wave 7 - 2016-2017) will include Panama, Costa Rica, and Guatemala and will yield an additional wealth of information on the existing gender norms in other areas including political and economic life.

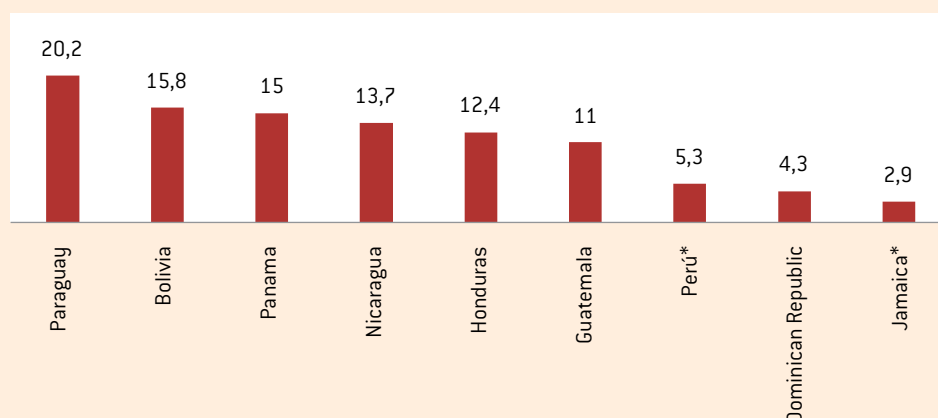
63 Social norms and beliefs about appropriate behaviors for women and men are reflected in perception surveys and attitudes of the general population with regard to different aspects of gender equality and women's and men's roles in society. However, data on these topics are limited. Perception data are not available for all countries, they are unavailable on a number of topics, and

64 Estimates based on Nicaragua's Demographic and Health Survey [Encuesta Nacional de Demografía y Salud, ENDESA] 2006/2007.

65 Estimates based on El Salvador's Reproductive Health Survey [Encuesta Nacional de Salud Familiar, FESAL], 2008.

66 Estimates based on Guatemala's Reproductive Health Survey [Encuesta Nacional de Salud Materno Infantil, ENSMI], 2006/2007.

Figure 4.1: Agreement that wife-beating is justified in certain situations, among women



Source: Bott et al. (2012). The data for each country come from the following surveys: Jamaica = 2008/9 Reproductive Health Survey (RHS), Guatemala = 2014/15 Demographic and Health Survey (DHS), Bolivia = 2008 DHS, Nicaragua = 2006/07 RHS, Dominican Republic = 2007 DHS, Peru = 2007/8 DHS, Paraguay = 2008 RHS, Honduras = 2011/12 DHS, and Panama = National Survey of Sexual and Reproductive Health (Encuesta Nacional de Salud Sexual y Reproductiva, ENASSER), 2009.

Notes: * Among women ever married or in union aged 15-49.

revealing (Figure 4.1).⁶⁷ In the four Central American countries with data on this question, more than one out of ten women agreed with this statement. In Honduras and Nicaragua 12 and 14 percent of women respectively reported that wife-beating is justified for at least one reason.⁶⁸ In Panama, the share of both women and men who reported that wife-beating was justifiable reached 15 percent. The share of women who agree, at 11 percent, was lowest in Guatemala.

As seen in Chapter 1, intimate partner violence is a serious issue in Central America. The perception that beating one's wife is justified in certain situations

coincides with the reality of high rates of violence against women. Figure 4.1 also reflects that women themselves have internalized the belief that wives can “misbehave” and hence IPV can at times be justified. This rationalization may also help to explain why so few women seek out institutional or social support when they are victims of IPV because even if a woman herself does not agree with this belief, she knows that others around her may. These beliefs may also influence the development of formal institutions to combat IPV, thus limiting the availability of institutional support for victims of IPV. Furthermore, those in charge of service delivery (if services are available) may also be guided by such beliefs and may not provide the best possible assistance to victims if they do agree with statements that justify violence. Indeed, social norms shape the design (and enforcement) of laws. This can be particularly crucial in the case of gender-based violence. For instance, Klugman (2017) shows that in Guatemala, where a law against violence was enact-

67 According to Bott et al. (2012), Demographic and Health Surveys and Reproductive and Health surveys asked about different but overlapping sets of reasons, including circumstances in which the wife: (i) neglects the children or housework; (ii) refuses sexual intercourse; (iii) goes out without telling her husband; (iv) is or is suspected of being unfaithful; (v) disobeys or argues with husband; or (vi) burns the food.

68 Estimates based on Nicaragua's Demographic and Health Survey (Encuesta Nacional de Demografía y Salud, ENDESA) 2006/2007 and Honduras' Demographic and Health Survey (Encuesta Nacional de Demografía y Salud, ENDESA), 2011-2012.

ed in 2008, thousands of cases go to court (only in 2011, there were more than 20, 000) but less than 3% resulted in judgement in 2011 (and often resulting in small fines). According to Musalo and Bookey (2014), this has been attributed to gender biases and stereotypes which prejudice proper investigation and prosecution.

Social norms play an important role in the relation between women's agency and the opportunities available to them in that they can facilitate or hinder individuals from taking advantage of available opportunities. Specifically, recent research has shown a strong link between social norms and female labor force participation (Fortin, 2005; Goldin, 2006; and Fernán-

dez and Fogli, 2006). This research suggests that more traditional views negatively correlate with female labor force participation (and the gender wage gap). For instance, Fortin (2005) analyzing data from the World Values Survey dataset for a number of OECD countries shows that past agreement rates with the statement "When jobs are scarce, men should have more right to a job than women" are strong predictors of women's future employment rates. Furthermore, the perception of women as homemakers, measured as agreement with the statement "being a housewife is just as fulfilling as working for pay" is also strongly associated with negative female labor market outcomes (Box 4.1).

Box 4.1: *In focus:* Roads to agency – barriers and effects of integrating women into non-traditional sectors

The Roads to Agency study (Casabonne et al, 2015) looked at factors that enable and constrain women's participation in road works and ancillary productive activities and at the challenges faced by women during their participation in the program. One of the case studies was on the Nicaragua Fourth Roads Rehabilitation and Maintenance Project, a project effective since May 2006, and the subsequent Rural Roads Infrastructure Improvement Project, referred to as the Fifth Roads Project, approved in December 2011.

In each country studied (Argentina, Peru, and Nicaragua), the most cited factors that encouraged women's participation in these activities was economic need and their desire to make a contribution to the community. A key barrier to women's participation was their inability to find childcare. In Nicaragua, women who did not participate often cited a lack of information and their perception of bias in the selection process.

Even among those who participated, there were initial concerns about potentially not being able to perform as well as the men.

"When I found out about the road work job opportunity, I got nervous about being surrounded by men, I was afraid of making mistakes of being scolded and telling me 'this is not how it is.' I was afraid that they would tell me that it is better for me to leave."

Woman MCA participant, Los Angeles- Nicaragua, 43 years old

Women participants in the road works also mentioned several challenges during program participation. Among these challenges was shouldering the double-burden resulting from working outside the home and bearing the bulk of the household responsibilities, as well as

the hard work conditions. In Nicaragua, women specifically expressed their frustration about the gender-segregation of the road work tasks.

Participating in the road works had strong effects on women's agency. Women that were employed in road works and participated in productive activities related to the newly rehabilitated roads reported not only having more control over their economic resources but also enhanced self-esteem, confidence in themselves, and increased aspirations in terms of their life plans as well. The acquisition of skills and know-how, the pride of making a contribution to the community, and the acquisition of leadership skills were also positive outcomes mentioned by the interviewees.

"I liked it very much because I used to bring my own money to the household and I did not depend on him. I could buy what I wanted, that is what I liked the most. Feeling fulfilled as a woman."

Woman MCA participant, Moyogalpa-Nicaragua, 36 years old

"This work really strengthened my self-esteem, I can now move on, not only in that job, but also in other tasks."

Woman MCA participant, El Námbaro-Nicaragua, 43 years old

The projects were also instrumental in broadening women's networks through their participation in the community-run road work organizations. The participants' greater physical mobility and resulting social networks gave women increased access to peers, social support, and information.

The study showed how barriers limiting women's agency can (slowly) be deconstructed by increasing women's participation in the public sphere (work or community participation) and by their taking on non-traditional roles, such as working in road construction and maintenance. While their husbands and community members might have had initial doubts, concerns, or even resistance to these new roles, the projects offered an opportunity for women to step into non-traditional roles and demonstrate the advantages of this to skeptics.

Like every Nicaraguan, I was very machista. I thought that the wife should stay at home, even if I met my wife when we worked together. I thought that she should stay at home. Now my viewpoint has changed 180 degrees. Now, I think it is something positive for her to have a job and generate income for the household."

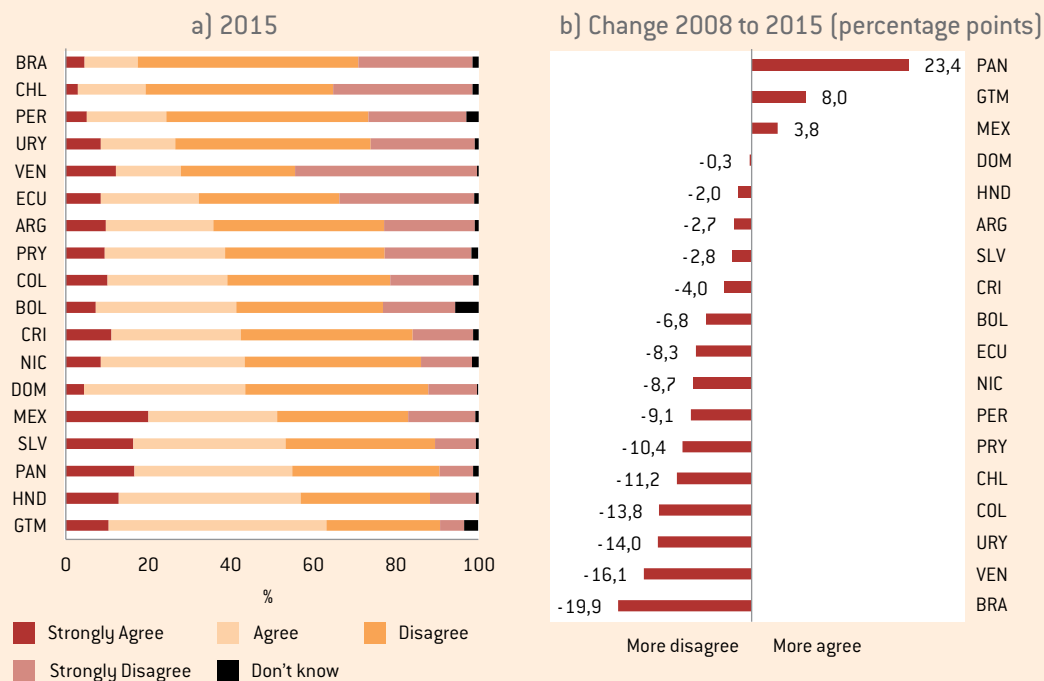
Nicaragua, husband of MCA woman participant

Seeing women perform and perform well challenged traditional gender stereotypes. While everyone might not have immediately agreed with these new roles, initiatives such as these are a small step in changing gender norms and increasing gender equality. Women's husbands reported feeling more respect for their wives and valued them more after they became income earners, which indicates that the women's bargaining power within the household had increased.

At the community level, interviewees reported that the new roads brought many economic and social benefits and a shift in the perception of gender norms. Women's entry into non-traditional work challenged prevailing social norms on women's roles, abilities, and participation in the public sphere.

The study's findings provide a powerful rationale for including ways to enhance women's agency when creating employment opportunities in infrastructure projects and similar economic empowerment projects.

Figure 4.2: Women should only work if the partner does not earn enough



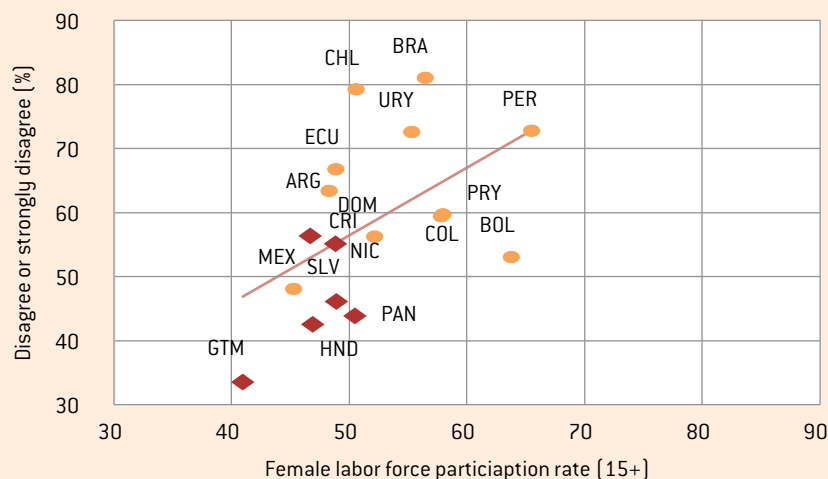
Source: 2015 data of Latinobarómetro Database, Latinobarómetro Corporation, Santiago, Chile, <http://www.latinobarometro.org/latContents.jsp>.

Note: Panel b reports the change between 2008 and 2015 in the share of respondents who strongly agree or agree that women should only work if their partner does not earn enough

Strikingly, in four out of the six Central American countries, most people believe that women should work only if the husband does not earn enough money. The exceptions are Costa Rica and Nicaragua

(Figure 4.2a). Yet even in Costa Rica, the country in Central America with the lowest share of adults agreeing, more than two out of five (42 percent) agree. In Guatemala, at the other extreme, nearly two out of

Figure 4.3: Correlation between female labor force participation rates and views of women's work



Source: World Development Indicators and 2015 data of Latinobarómetro Database

Note: The x-axis reports the labor force participation rate is for all women ages 15+ in 2014; The Y-axis reports the share of adults who disagree or strongly disagree that women should only work if the partner does not earn enough.

three (63 percent) respondents agree. These beliefs are indicative of the gender division of roles and responsibilities that seems to prevail in the sub-region.

In most countries in LAC, the share of adults who believe that women should only work if the husband does not earn enough has been falling, but this change seems to be slower in Central America (Figure 4.2b). Among the six countries of Central America, the change has been most notable in Nicaragua where the share who agreed fell by nearly 9 percentage points between 2008 and 2015. Seven countries in LAC had larger changes during the same period, including Brazil in which the share of adults who agreed fell by nearly 20 percentage points. However, Panama and Guatemala bucked the regional trend. In 2015, half of all Panamanians (51 percent) believed that women should work only if her partner does not earn enough; this is compared to less than one-third (31 percent) in 2008. Such convictions and beliefs present women

with yet more challenges in their attempt to enter the labor market. Not only do they lower women's aspirations to work but they also put pressure on husbands to discourage their wives from working as it could reflect poorly on them.

Attitudes to women's work in Central America are strikingly different to those in South America. The countries of Central America, along with neighboring Mexico and the Dominican Republic, have the highest share of respondents in all LAC countries who agree that women should only work when their husbands do not earn enough income. The countries of South America, on the other hand, report large majorities disagreeing with that premise, including more than 80 percent of respondents in Brazil and Chile.

Importantly, these attitudes show some relation to each country's female labor force participation rate (Figure 4.3). The countries with the lowest share of adults disagreeing that women should only work

when their husbands do not earn enough are also the countries where labor force participation of women is lowest. A simple linear regression analysis shows that 22 percent of the difference in participation rates across countries can be explained by differences in attitudes. While some factors no doubt influence perceptions and others influence participation and many factors influence both perceptions and participation, these two indicators support a link between outcome and perception when it comes to women working in Central America.

As shown in the two examples above, the relationship between gender roles and gender outcomes is

complex. A clear causal link between outcomes and perceptions cannot be established. Gender norms influence women's aspirations and the types of jobs that they seek or even whether they seek employment at all. Evidence suggests that role models and women's leadership can promote the aspirations and agency of other women around them (see Box 4.2). At the same time, gender norms may reduce opportunities for women, for example, by influencing the beliefs of employers and family about women's professional capabilities, or through legal restrictions on jobs for women, as noted in Chapter 1.

Box 4.2: Social interactions with leaders matter: Changing households' investment and aspirations through social interactions: Evidence from a randomized transfer program

Low aspirations can limit households' investments and contribute to their sustained poverty. Alternately, increased aspirations can lead to investment and upward mobility. Yet how aspirations are formed is not always well understood. Macours and Vakis (2014) analyzed the role of social interactions in determining aspirations in the context of a program aimed at increasing households' investments.

Atencion a Crisis was a one-year pilot program implemented between November 2005 and December 2006 by the Ministry of the Family in Nicaragua. It was implemented in the aftermath of a severe drought and had two objectives. First, it aimed to serve as a short-run safety net by reducing the impact of the aggregate shock on human and physical capital investments. Second, it was intended to promote long-run upward mobility and reduce poverty by enhancing households' asset base and their ability to diversify their income.

Households were randomly assigned to three different intervention groups within randomly selected treatment communities. The three interventions were: (i) a basic conditional cash transfer (CCT); (ii) the basic CCT plus a scholarship for occupational training; and (iii) the basic CCT plus a grant for productive investment. Community leaders were also randomly allocated to one of these three interventions.

The impact evaluation found that social interactions between the leaders and the women who participated in the intervention affected attitudes toward the future and amplified the program's positive impact on investments in human capital and productive activities. The empirical evidence indicates that when women interact with motivated and successful leaders, this can give them higher aspirations and cause them to make similar investment decisions. The participants who lived near leaders substantially increased their human capital investment and income diversification and had more hopeful attitudes towards the future. The increased

aspirations of the participants were driven by their increased communication with and motivation from female leaders. The effects were particularly large when participants and leaders participated in the same intervention. These effects continued two years after the program ended.

Sources: Macours and Vakis (2014 and 2016)

Box 4.3: In focus: Alliance for education quality in Nicaragua

A growing body of evidence suggests that boosting the socioemotional skills of young people can have a positive impact on their education, health, and labor market outcomes in the short and long terms (Gimenez et al, 2015; Cunningham and Villaseñor, 2014). For example, adolescent aspirations and expectations about the future can influence the probability of teenage pregnancy (Plotnick 1992, 1993, 2007; Azevedo et al. 2012; Cater and Coleman 2006). Such skills have been proven not only to improve economic outcomes but also to lower the incidence of teenage pregnancy.

The Alliance for Education Quality Project supports gender-sensitive classroom practices and the strengthening of students' socioemotional skills. Promoting gender-sensitive classroom practices can help to ensure that girls and boys benefit from education equally and help them to feel empowered to achieve their aspirations. International experience shows that promoting gender sensitivity in classrooms can build more supportive school environments and prepare teachers to challenge gender discrimination, avoid gender stereotypes, and proactively address issues such as gender-based violence, early marriage, or teenage motherhood in the classroom.

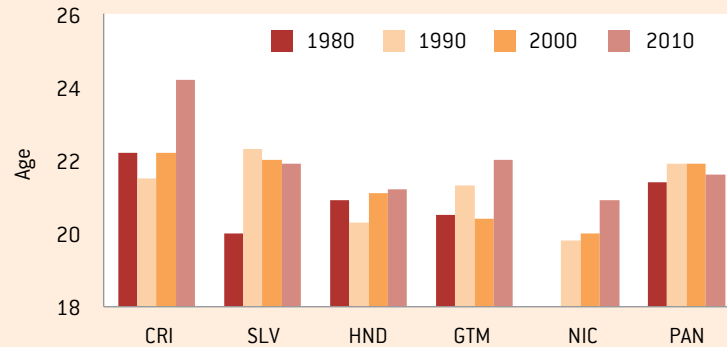
Source: World Bank (2017b)

4.2 THE ROLE OF HOUSEHOLDS IN GENDER OUTCOMES

Analyzing and understanding decisions taken within households and how these are influenced by gender norms is crucial to understanding the progress, or lack thereof, of gender equality in Central America. For example, decisions about time allocations between household work and paid employment are taken within the household. The outcomes of those decisions depend on gender roles, women's own preferences, the opportunities available in the labor market, and the

value placed on each household member's contribution to the well-being of the household as a whole. Beyond women's economic activity, households also make decisions about whether and how to invest in girls' education and health care.

Expectations about women's and men's roles within the home and in society more broadly have an impact on how individuals see themselves and how they construct their life goals. Specifically, beliefs about motherhood can have a strong impact on if and when women decide to have children. Furthermore, they can have consequences for how women fill their role as mothers. For instance, if motherhood is essential-

Figure 4.4: Age at first marriage, female, 1980-2010

Source: United Nations, Department of Economic and Social Affairs, Population Division. World Marriage Data

ly the main role that girls see for themselves in their adult lives and if motherhood is socially read as the main marker of adulthood for women, then young women will opt to become mothers earlier in life. On the other hand, if there are competing roles available to women in a given society, if women are expected to have a professional career, to fulfill certain objectives and milestones before becoming a mother, then they will first opt to achieve those competing roles and objectives before actively choosing motherhood.

At the same time, gender norms and aspirations can also influence household creation in such a way that the household reinforces gender norms. Therefore, analyzing the trends in family formation, such as age at first marriage and first birth as well as overall fertility patterns, are indicative of shifts (or the absence thereof) in women's roles in society. As shown below, in Central America declining fertility rates have not been accompanied by changes in the timing of marriage or first births. Rather, young marriage, including child marriage, is still common. Age at marriage has direct implications for women's educational attainment and economic activity.

TIMING OF MARRIAGE AND OF FIRST BIRTHS

Changes in fertility rates have not been accompanied by any major changes in the timing of family formation, including age at first marriage. The average ages at first marriage and at first births are surprisingly stable in all Central American countries. This continuity is an indicator of the strong and continuous values placed on the family and on the centrality of motherhood and family formation for women. As shown in Chapter 2, early childbirth is unlikely to be due to a lack of access to contraception. Rather, in Central American countries, age at first marriage remains below the average for Latin America. In Latin America as a whole, average age at first marriage for women increased from 21 years in the 1970s to over 23 years in the early 2000s (Chioda, 2016). In Central America, age at first marriage increased at a much slower pace in those countries for which data is available (Figure 4.4). The average age at first marriage remained almost unchanged in Panama (21.4 in 1980 to 21.6 years in 2010) and Honduras (20.9 in 1980 to 21.2 in 2010) and was the lowest in Nicaragua (20.9 years in 2010,

up from 19.8 in 1990). Costa Rica and El Salvador experienced the biggest changes, increasing from 22.2 to 24.2 years and from 20 to 21.9 respectively during the same period. Among rural women, average age at first marriage remains below 19 years for Honduras and Guatemala, the two countries for which data after 2010 are available.⁶⁹

Those countries in Central America for which data are available have experienced only marginal increases in age at first birth. For instance, in Guatemala women are having children a year later in their lives in 2015 than in 1995 (21.2 years versus 20.2 years).⁷⁰ In Honduras, on the other hand, the median age at first birth remained approximately the same between 2006 and 2012 at 20.0 (2005/2006) and 20.4 (20011/2012). Education and socioeconomic status remain positively correlated with age at first birth, with women with no education being more likely to have a child earlier in life than those with a secondary education or those with a higher socioeconomic status. For instance, in 2015, in Guatemala, the median age at first birth was 19.3 among women with no education compared with 23.1 years for those with a secondary education or higher.

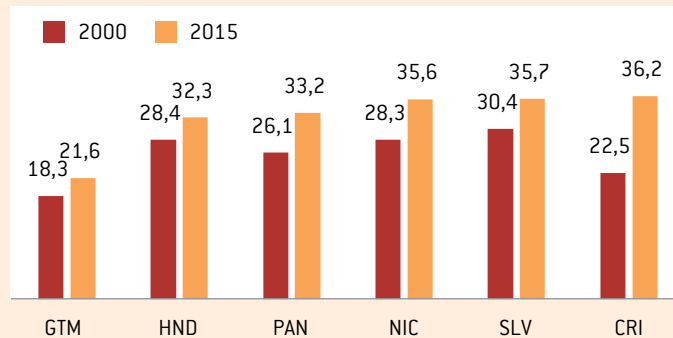
The centrality of marriage, motherhood, and caring domestic roles can essentially frame the place that women occupy in society and, hence, the way in which women plan and envision their lives. Economic activity and financial independence may not play a central role in these visions. On the other hand, the smaller the role that caregiving plays in women's lives, the greater the time available to women to allocate to other activities such as education, paid labor, and political or civic engagement. Research has shown that marriage significantly increases the time that women

devote to housework but not men. Furthermore, having children significantly increases the time spent on care by both men and women but more so for women. Specifically, the presence of children under 5 years of age in the household is associated with an additional 1.0 to 2.8 hours of care a day for women for women and between 0.1 to 1.0 hours a day for men depending on the country (Berniell and Sánchez-Páramo, 2011). Family formation patterns and the role of women in unpaid work are crucial factors in understanding women's participation in the labor market. As Chioda (2016) has summarized, the literature essentially lists five main factors that explain increases in female labor force participation rates: (i) rising education levels; (ii) urbanization; (iii) changes in the sectoral structure of the economy; (iv) increases in the use of labor-saving household technology; and (v) changes in marriage patterns and declining fertility.

Even though the average age of marriage and first births has not changed much in Central America, a significant shift has been observed in the composition of households. The share of households headed by women has increased in all countries, ranging from an increase of 3.3 percentage points in Guatemala to 13.7 percentage points in Costa Rica. In all countries except Guatemala, about one in three households are headed by women (Figure 4.5). In earlier literature on poverty in Latin America, female-headed households were associated with higher levels of poverty and the "feminization of poverty" (Buvinic and Gupta, 1997 and Pearce, 1978). However, more recent work has shown that the picture has become more nuanced, indicating that female-headed households in Latin America do not necessarily fare worse in terms of poverty than male-headed households and that they may actually be a result of the increased emancipation or economic power of women due to their capacity to earn their own income (Liu, Esteve, and Trevino, 2017).

69 Estimates based on Demographic and Health Survey (DHS) data from www.statcompiler.com.

70 Data on age at first birth for all countries in this paragraph are DHS data from www.statcompiler.com.

Figure 4.5: Rates of female-headed households

Source: Authors' tabulations based on SEDLAC [CEDLAS and the World Bank].

CHILD MARRIAGE

The Latin America region has alarmingly high rates of child marriage, and furthermore, it is the only region in the world where child marriage is not on the decline. No significant change has been observed in its prevalence over the last 30 years.⁷¹ Child marriage is defined as a marriage or union taking place before the age of 18. The threshold of 18 years to define child marriage is used in conventions, treaties, and international agreements, including the Convention on the Rights of the Child, the Convention on the Elimination of All Forms of Discrimination Against Women, and the Universal Declaration of Human Rights.

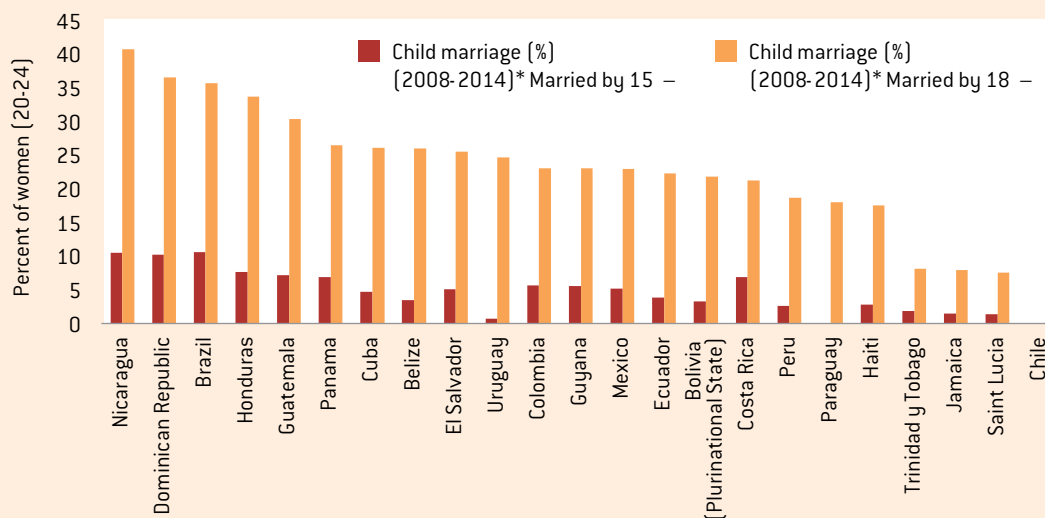
Within the Latin America region, Central American countries have some of the highest rates of child marriage.⁷² Figure 4.6 shows that all Central American countries have child marriage rates above 20 percent. Furthermore, Panama, Guatemala, Honduras, and Nicaragua are in the top six Latin American countries in terms of the highest prevalence of child marriage. More than one third (43 percent) of all women aged 20-24 married before the age of 18 in Nicaragua. The

latest ENDESA (2011/12) showed that sexual initiation in Nicaragua is happening at a younger age. A young age of sexual initiation and early marriage are well-documented correlates of teenage motherhood. In all countries in Central America, girls face higher risks than boys of child marriage.

Poverty, lack of educational and employment opportunities for girls, and prevailing social norms are factors that contribute to this phenomenon. Gender roles that assign women to the domestic space and to caregiving roles combined with poverty and lack of opportunities leave few options for girls to choose from other than becoming a mother and a wife. Not only is the prevalence of early marriage higher among the poor, but they may also suffer more from its consequences because of the various constraints facing those living in poverty (such as barriers to accessing health and education services). Gender roles and norms are extremely important in the context of child marriage as also reflected in several recent reviews on the topic (Vogelstein, 2013; UNFPA, 2012b; UNICEF, 2014; and Klugman et al, 2014; as well as Wodon et al, 2017 for a review of the literature).

⁷¹ Source: UNICEF data reported by www.girlsnotbrides.org.

⁷² Source: UNICEF data reported by www.girlsnotbrides.org.

Figure 4.6: Rates of child marriage, 2008-2014

Source: UNICEF, Global database

Note: This figure reports the percentage of women aged 20 to 24 years who were first married or in a union before the ages of 15 and 18.

While on the one hand child marriage is a manifestation of disadvantage in several dimensions, it can itself contribute to a lack of agency and perpetuate gender inequality in other dimensions even further. For example, Wodon et al (2017) found that, globally, child marriage is likely to be the cause of at least 84 percent of births to mothers younger than 18. Evidence shows that delays in marriage are associated with greater education, earnings, and health-seeking behavior (Field and Ambrus, 2008 and Pezzini, 2005). Field and Ambrus (2008), using data from rural Bangladesh, showed that each additional year that marriage is delayed is associated with 0.22 additional year of schooling and 5.6 percent higher literacy. Child marriage also negatively affects the education of the children born to these mothers because a mother's educational attainment is one of the key factors that affect her children's educational attainment. While Wodon et al (2017) found that child marriage may not affect labor force participation once other factors

are considered, women who married as children have expected earnings (actual or imputed) in adulthood that are lower than women who married after the age of 18 (the average loss in earnings is 9 percent). Furthermore, child marriage is often associated with losses in agency and decision-making for women later in life. It may increase the control of their husbands⁷³ and in-laws over their lives, thus limiting women's aspirations and their ability to make decisions, including those about accessing health care during pregnancy and delivery.

Several studies have also found a link between child marriage and an increased risk of intimate partner violence (Clark et al, 2006; Carbone-Lopez, 2006; Solotaroff and Pande, 2014; and Hong et al, 2014). In Guatemala for instance, 34 percent of women who

⁷³ A study of 29 countries in Africa and Latin America revealed that girls who marry at young ages have husbands who are five to fourteen years older on average, which can create an insurmountable power differential and preclude autonomous decision-making (Clark et al, 2006).

entered their first relationship before the age of 15 reported having experienced physical violence at some point in their life compared to a much lower incidence among women whose first relationship happened later in life (15.2 percent, for instance, for those who got married after 25 and 19.7 percent among those married between 20 and 24 years old) (Bott et al., 2012).

Child marriage is a factor in the high rates of women aged 15-24 who are out of school and not working (*ninis*) in Central America who were discussed in Chapters 2 and 3. The most important risk factors that cause young women to exit the labor force and drop out of school are marriage before the age of 18 followed by teenage pregnancy (De Hoyos, Rogers, and Székely, 2016). One of the most common paths to becoming a *nini* is through early school dropout followed by unemployment. In Central America, a substantial share of school dropouts happen in lower or upper-secondary school; on average, nearly a quarter of youths have left the education system by the age of 15. Similarly, in El Salvador, female *ninis* often mention the need to do household work as their main reason for dropping out of school, and 45 percent of them are either married or living with a partner compared to only 10 percent of male *ninis* (Calvo-Gonzalez and Lopez, 2015). Throughout Central America, the *nini* phenomenon may be keeping the sub-region from fully benefitting from its demographic dividend.

HOUSEHOLDS, CARE WORK, AND ECONOMIC OUTCOMES

Family formation patterns affect labor force participation. Changes to family formation (such as having fewer children and delaying the age of first marriage) – as well as increased female education – can explain almost two-thirds of the increase in women’s labor force participation in 10 Latin American countries in

the past two decades (Chioda, 2016).⁷⁴ This is because decisions about labor market participation are intertwined with decisions about marital status and fertility. This is partly because of the greater responsibility for domestic and care work placed on women, which limits the amount of time they can devote to working outside the home.

Charmes (2015) finds that women in all Central American countries tend to bear the brunt of domestic and care work and have a higher overall workload than men.⁷⁵ Independent of the exact differences, the report found a consistent pattern of women devoting significantly more time to domestic tasks – cleaning, cooking, child care, and care of the elderly – than men, ranging from 5.3 times as much in El Salvador (2010) to 3.7 times as much in Costa Rica (2004) and 2.4 times as much in urban Panama (2011). When both paid and unpaid labor is considered, women also work consistently more hours every week than men (Table 4.1). Therefore, women in Central America carry a “double burden” of employment and unpaid care work and thus end up with more overall hours of work than men. They are not only largely in charge of unpaid care or domestic work, but they also spend less time in paid work than men. This is important since women’s non-remunerated work puts them in a position of being economically dependent on others.

Given that women are commonly assigned care responsibilities, a lack of childcare can be a key barrier to their labor force participation. Although many different policies will be needed to overcome the barriers that women face to entering the labor market, access to childcare seems to be the policy that has the

⁷⁴ Chioda [2016] estimated that changes in family formation explain between 18 and 31 percent of the changes in female labor force participation between the 1960s and the 2000s in Latin America.

⁷⁵ The data for Costa Rica and El Salvador come from a dedicated module in the household survey, while the data for Panama (urban) come from a dedicated time use survey.

Table 4.1: Average time spent by women in unpaid and paid work (in minutes per day)

	Costa Rica, 2004		Panama (urban), 2011		El Salvador, 2010	
	Women	Men	Women	Men	Women	Men
Unpaid work	385	105	286	120	228	43
Paid work	122	352	201	311	192	346
TOTAL	507	457	487	431	420	389

Source: Charmes (2015).

most consistent positive effects on female labor force participation (Busso and Romero Fonseca, 2015). Existing evidence on access to childcare and female labor supply suggests that, as the price of childcare falls, maternal labor force participation increases (Blau and Currie, 2006 and Bick, 2015). Similarly, most literature finds that informal childcare arrangements have a positive effect on female labor force participation (Posadas and Vidal-Fernandez, 2012; Arpino et al., 2010; and Dimova and Wolff, 2011).

Informal care arrangements are used more frequently than formal childcare in Latin America, especially for younger children. The rate of enrollment in formal childcare programs is below 30 percent for children aged 0-3 in Latin America and ranges from 10-75 percent for children aged 3-5. Countries in Central America have the lowest rates of formal childcare use in the region. Enrollment rates are below 5 percent for children aged 0-3 and below 30 percent for children aged 3-5 in Costa Rica, El Salvador, Guatemala, Honduras, and Nicaragua. The majority of formal childcare users send their children to public facilities. In Guatemala, Honduras, Nicaragua, and El Salvador, over 70 percent of children aged 0-5 attend public childcare centers. Approximately 30 percent of users in El Salvador, Honduras, and Nicaragua use private childcare services, while Guatemala has the

smallest share of users of private services (Mateo Dias and Rodriguez-Chamussy, 2016).

Childcare costs, including fees and transportation, can be a vital factor in women's decisions to enter the labor force and use non-parental childcare. Among households that pay for private childcare, the average out-of-pocket expenditure ranges from 14 percent of household per capita income in Nicaragua to 31 percent in Honduras. In fact, use of these services by households in the richest quintile is more than double that of households in the poorest quintile in El Salvador and Honduras. In Nicaragua, use of formal childcare services is also higher among wealthier households though the gap between the top and bottom quintiles is smaller. Although available information is limited on the frequency and intensity of use of childcare, evidence from Honduras indicates formal arrangements are used 3.6 hours a day, suggesting that mothers who work full-time need to combine formal care with other arrangements (Mateo Dias and Rodriguez-Chamussy, 2016). Similarly, in Honduras and Nicaragua, most households that use formal childcare walk to the facilities. Thus, the distance to the childcare center appears to be a crucial element in the decision to enroll kids in these programs.

Box 4.4: *In focus*: The positive effect of targeted productive transfers on intra-household bargaining

A recent World Bank study analyzed a program operated by the Women and Community Development Foundation (*Fundación Mujer y Desarrollo Comunitario* or FUMDEC), a local NGO with multi-year experience in rural Nicaragua on productive transfers and gender. In 2009, the World Bank and FUMDEC partnered to launch a program the objective of which was to design, implement, and evaluate the impact of productive transfers on income generation and women's empowerment. The intervention was targeted to women in rural communities within the municipality of Santa Maria de Pantasma in the department of Jinotega, located in the north of Nicaragua. The program offered households with at least one adult female member a package of benefits that included: (i) training on community organization and gender awareness; (ii) training in technical or business skills to develop or expand small-scale household enterprises, livestock farming, or agricultural activities; (iii) capital transfers in the form of cash, seeds, or livestock; and (iv) follow-up technical assistance. An experimental impact evaluation design was integrated into the project in order to learn from the intervention and to inform any potential scale-up as well as ongoing productive programs targeting poor rural women in Nicaragua. As a result, eligible communities were randomly assigned to treatment and control groups.

The experiment was designed to evaluate the impact of the program both on economic empowerment (including such indicators as income generation, labor market participation, and asset ownership) and on intra-household bargaining empowerment. The relationship between economic empowerment and gender equality more broadly is the question behind this experiment: Are initiatives that aim to improve women's economic empowerment successful in also changing their overall empowerment (within the couple and within the communities or societies in which they live)? In theory, productive interventions targeted to women have the potential to generate economic gains and empowerment effects that are mutually reinforcing. Giving more control over resources to women can increase their intra-household bargaining power, which may in turn alter household resource allocations and increase returns to additional household investments.

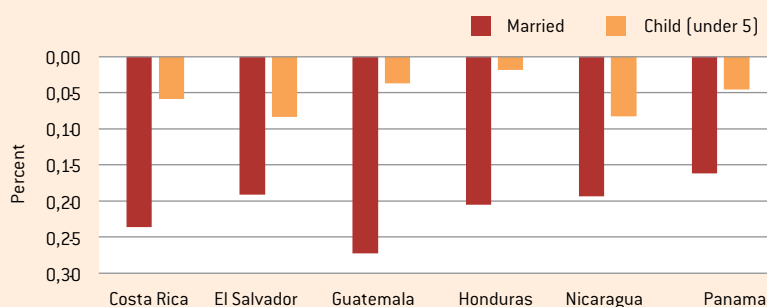
The experiment tested whether a productive transfer intervention providing a package of capital and skills to women in poor rural Nicaraguan communities affected their empowerment. The intervention resulted in increased employment rates and earnings for the main women beneficiaries but no increase in overall household-level employment, income, or consumption. Women's private goods constituted a larger share of household non-food expenditures after the intervention. The intervention also increased the intra-household bargaining power of the women beneficiaries. Decision-making in the household became more participatory and spousal relationships also appear to improve.

Source: Hatzimasoura, Premand, and Vakis [2017]

Importantly, marital status has a larger impact on women's labor force participation than having young children. In Central America, women with young children in the household are significantly less likely to be in the labor force (Figure 4.7). In 2014, each

additional child in the household between the ages of 0 and 4 decreased the mother's likelihood of being in the labor force by approximately 5 percent in Costa Rica and Panama, and 8 percent in El Salvador and Nicaragua. The negative correlation was slightly

Figure 4.7: Predicted change in female labor force participation based on number of young children in the household and marital status, 2014



Source: Authors' tabulations using SEDLAC (World Bank and CEDLAS).

Notes: This figure reports the conditional marginal probability of being in the labor force for women relative to a similar woman who is not married or who does not have a child under 5 in the household. The estimates are conditional on the following characteristics: age and its square, educational attainment, region, urban, current school enrollment, and the numbers of children in the household under the age of 5 and between 5 and 14. The sample is limited to adults age 18 to 65. See Annex 3.1 for logit results.

smaller in Honduras and Guatemala, where participation fell by 2 and 4 percent for each young child. However, even after taking into account the presence of children in the household, along with other key factors, being married had a larger negative effect on the labor force participation of women in each country. Married women in Costa Rica, El Salvador, Honduras, and Nicaragua were about 20 percent less likely to be in the labor force than similar women who were not married. The effect was smallest for married women in Panama (16 percent) and highest for married women in Guatemala (27 percent).

Strict gender roles and familial and household obligations associated with marriage reduce female labor force participation. In line with the results presented in Figure 4.7, Hernandez Ore, Sousa and Lopez (2016) found that, while a married woman is less likely to be in the labor force than an unmarried woman regardless of whether she has children, the reverse is true for men. Married men both in rural and urban areas are more likely to be in the labor force than sim-

ilar unmarried men. This suggests that, beyond the “external” barriers to women entering the labor force such as the absence of childcare facilities, their labor force participation is already reduced by the role of being a wife. Marriage itself, to the extent that it assigns complementary yet distinct roles and responsibilities within the household based on gender, can be a barrier to female labor force participation.

4.3 DIFFERENCES BETWEEN GROUPS

Disaggregating data by geographic, socioeconomic, and demographic background wherever possible reveals that behind the large overall gaps observed between men and women in some crucial areas lie substantial differences between specific groups, with more vulnerable women facing more barriers. Little information is available on indigenous women, as noted throughout the previous chapters, the data that are available usually indicate that this group fac-

es substantial and specific barriers that require adapted responses. More disaggregated data and analysis are needed to fully understand how women from different backgrounds are systematically left out or have their rights bypassed and violated in the countries of the sub-region. This analysis will be crucial to help policymakers to design effective targeted responses to improve their situation in the future (see also the “intersectionality” approach put forward in Tas et al., 2013).

In perception surveys, the share of respondents who say that they do not experience gender equality is much higher among the rural and the poor population in those countries where data are available. The available data indicate that traditional gender norms may be more common among rural and/or indigenous women. Indeed, evidence from across the region shows that agreement with the survey statement that “a good wife should obey her husband” and that “a man needs to show his wife that he is the boss” was significantly higher among rural women than urban women (Bott et al., 2012). The share of indigenous women in Guatemala who supported the statement that “the man should demonstrate that he is the one in charge in the household” was almost 20 percent higher than among non-indigenous women (50 and 60 percent). In Panama, 45.1 percent of indigenous women agreed that physical violence was justified for one or more of the reasons provided – compared to only 15 percent among all women.⁷⁶ In Nicaragua, 19.8 percent of rural women agreed that wife beating is justified for certain reasons compared to 9.4 percent in urban areas, and more than half of the rural inter-

viewees thought that wives need to obey their husband compared to 32 percent in urban areas.⁷⁷

The higher the education and income level of women, the less likely they are to believe that their husbands should control the household and are justified in resorting to violence. In Guatemala, while a high 73.8 percent of women without any education agreed that the man should be the one in charge, the share among women with tertiary education was only 6.5 percent. A sizeable share of those in the lowest quintile (73.6 percent) also agreed with that statement compared to only 16.6 percent of women in the highest quintile. Similarly, 12.1 percent of women in the lowest quintile found wife beating justifiable in certain situations compared to only 1.1 percent of those in the wealthiest quintile.⁷⁸

It is important to note that change seems possible – and improvements are happening for some women. While the trends differ somewhat between countries, two consistent characteristics are evident. As shown in Chapter 3, in general, women with more schooling are substantially more likely to be in the labor force, conditional on individual and household characteristics. What is important to note is that this relationship between education and economic participation does not exist for men. In each of the six countries, the participation rates of men with a primary education or higher differ very little with higher levels of schooling even as there is a clear positive relationship between education and participation for women.

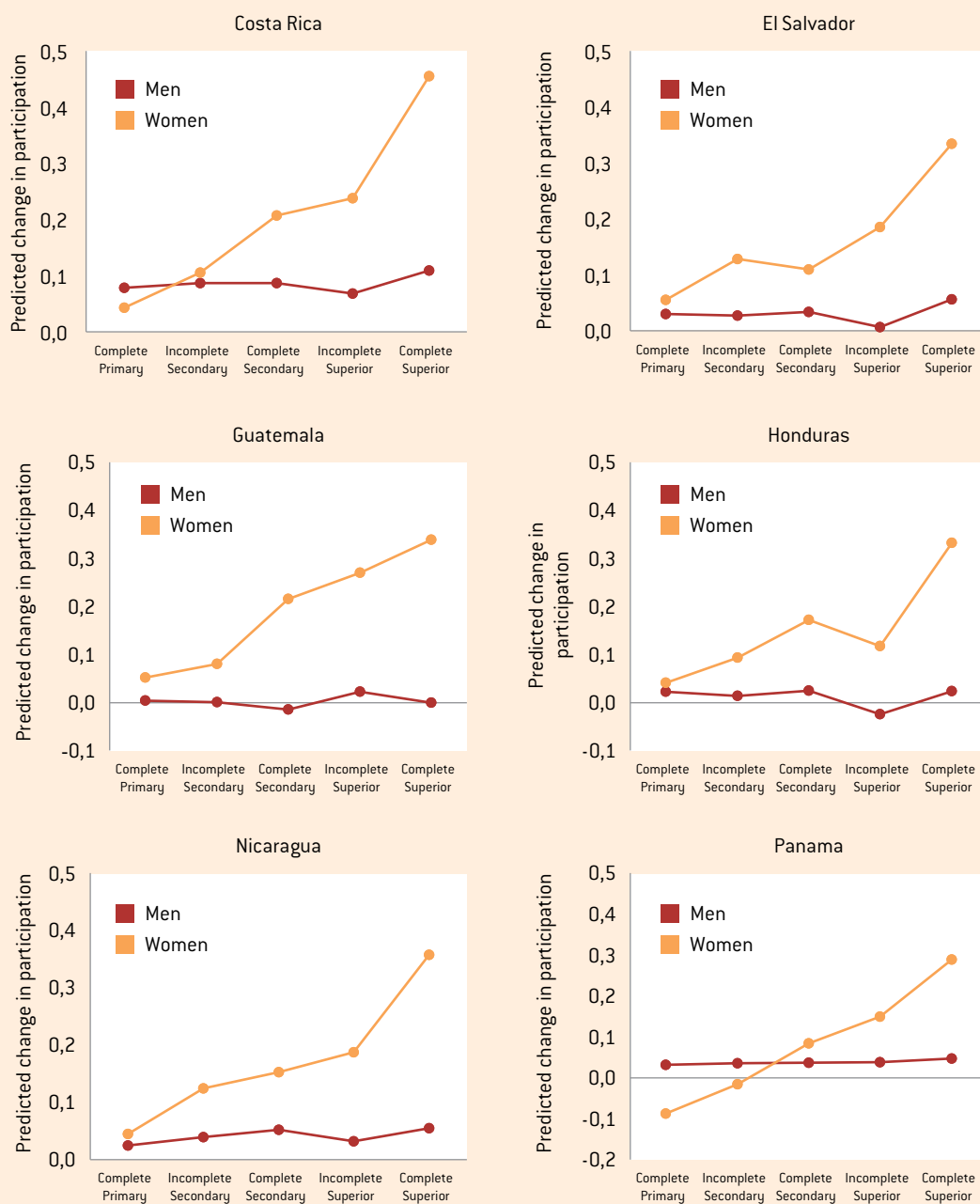
In recent years, women and girls from El Salvador and Honduras have closed the gender gap in migration. Figure 4.9 shows the changes in the gender composition of the cohorts arriving in the United States

⁷⁶ The reasons given in the survey questionnaire were: (i) she burned food; (ii) she argued with her husband; (iii) she left the house without informing the man; (iv) she did not properly care for the children; (v) she lacked respect for her husband; (vi) she was unfaithful to her husband; and (vii) she refused to have sex with him.

⁷⁷ Estimates based on Nicaragua’s Reproductive Health Survey (Encuesta Nicaragüense de Demografía y Salud, ENDESA), 2006/2007.

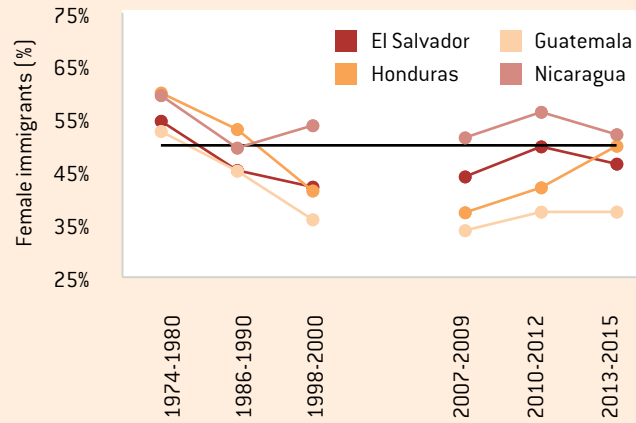
⁷⁸ Estimates based on Guatemala’s Reproductive Health Survey (Encuesta Nacional de Salud Materno Infantil, ENSMI), 2008-09.

Figure 4.8: Probability of being in the labor force by highest level of schooling completed relative to adults with no schooling, 2014



Source: Authors' tabulations using SEDLAC (The World Bank and CEDLAS).

Note: This figure reports the conditional marginal probability of being in the labor force relative to a similar adult with no schooling. The estimates are conditional on the following characteristics: age and its square, region, urban, current school enrollment, and the numbers of children in the household under the age of 5 and between 5 and 14. The sample is limited to adults aged 18 to 65. See Annex 3.1 for logit results for women and Annex 4.1 for logit results for men.

Figure 4.9: Gender parity in migration to the US by year of arrival cohort

Source: Author's calculations using US Census data and the American Community Survey.

from the four Central American countries with large migration flows. The United States is the primary destination for immigration from the countries of the Northern Triangle and the second destination, after Costa Rica, for immigration from Nicaragua. While early cohorts, when migration flows were smaller, had a higher share of women and girls than men and boys, cohorts from around 2000 through to 2010 were mainly male from the countries of the Northern Triangle. After a significant drop in the share of migrants who were women and girls during the 2000s, recent cohorts of migrants from El Salvador and Honduras have been approaching gender parity. Among Guatemalan emigrants, however, women and girls account for only one out of every three emigrants to the US.⁷⁹

For some women, migration may mean increased access to economic opportunities. Women who have emigrated from El Salvador and Guatemala to the United States are more likely to be employed than similar women who have not migrated. Using data from household surveys in the United States and the

country of birth, it is possible to estimate the change in the likelihood of employment associated with migration among women with similar characteristics (specifically, the same education, age, and marital status). The results for the Northern Triangle show that Salvadoran women who migrated are about 6 percent more likely to be employed than those who did not.⁸⁰ Guatemalan women are nearly 3 percent more likely. No difference was found between Honduran women who migrated and those who did not.

⁷⁹ There is a sizeable flow of female migrants to Mexico from Guatemala.

⁸⁰ Authors' estimates based on logit analysis of combined SEDLAC and American Community Survey data. The analysis is based on data from 2014, limiting the immigrant sample to those who had immigrated fewer than 10 years ago and immigrated as adults.

ANNEX 4.1

Table A.1: Estimating the effect of education on male labor force participation

	Costa Rica	El Salvador	Guatemala	Honduras	Nicaragua	Panama
Complete Primary	0.870*** (0.011)	0.310*** (0.009)	0.144*** (0.008)	0.402*** (0.009)	0.349*** (0.012)	0.507*** (0.017)
Incomplete Secondary	1.029*** (0.011)	0.269*** (0.010)	0.078*** (0.008)	0.207*** (0.009)	0.589*** (0.010)	0.540*** (0.017)
Complete Secondary	1.015*** (0.011)	0.387*** (0.008)	-0.243*** (0.008)	0.516*** (0.011)	0.943*** (0.014)	0.566*** (0.017)
Incomplete Superior	0.718*** (0.012)	0.090*** (0.010)	0.854*** (0.012)	-0.285*** (0.011)	0.466*** (0.013)	0.623*** (0.019)
Complete Superior	1.537*** (0.016)	0.743*** (0.015)	0.164*** (0.013)	0.478*** (0.015)	1.018*** (0.016)	0.848*** (0.020)
Age	0.412*** (0.002)	0.239*** (0.001)	0.214*** (0.001)	0.234*** (0.001)	0.216*** (0.002)	0.373*** (0.002)
Age-squared	-0.005*** (0.000)	-0.003*** (0.000)	-0.003*** (0.000)	-0.003*** (0.000)	-0.003*** (0.000)	-0.005*** (0.000)
Urban	-0.112*** (0.008)	-0.214*** (0.006)	-0.550*** (0.006)	-0.489*** (0.007)	-0.681*** (0.008)	-0.646*** (0.012)
Enrolled	-1.777*** (0.007)	-2.056*** (0.010)	-2.376*** (0.007)	-1.340*** (0.009)	-2.129*** (0.010)	-2.147*** (0.010)
Married	1.072*** (0.008)	1.194*** (0.007)	1.329*** (0.006)	1.276*** (0.007)	1.720*** (0.008)	1.053*** (0.010)
Children under 5	0.438*** (0.010)	0.196*** (0.007)	0.092*** (0.005)	0.380*** (0.007)	-0.113*** (0.007)	0.347*** (0.011)
Children 5-14	0.063*** (0.007)	-0.073*** (0.005)	0.081*** (0.004)	-0.026*** (0.006)	0.018*** (0.007)	0.049*** (0.009)
Regional FE	X	X	X	X	X	X
Constant	-5.230*** (0.028)	-2.010*** (0.024)	-0.537*** (0.019)	-2.046*** (0.025)	-1.109*** (0.029)	-2.869*** (0.056)
Observations	11923	20422	13260	5811	7549	11855
Pseudo R-squared	0.272	0.247	0.234	0.229	0.274	0.284

Source: Authors' tabulations using SEDLAC (World Bank and CEDLAS).

Notes: This table reports the results of logit regression models. The dependent variable is a binary variable indicating whether the individual is in the labor force. The analysis is limited to men between the ages of 18 and 65. Standard errors in parentheses. *** p<0.01, ** p<0.05, * p<0.1



CHAPTER 5

TAKING STOCK

To understand the challenges that women in Central America face in accessing social and economic opportunities, this report applies the framework devised by the World Bank's World Development Report (WDR) 2012: Gender and Development (World Bank, 2012a). This framework posits that progress in the inclusion of women is the result of gains in three dimensions—(i) agency (the ability to make choices to achieve desired outcomes, including having a voice in decision-making); (ii) endowments (outcomes related to education, health, and physical assets); and (iii) economic opportunities (outcomes pertaining to jobs, production, technology, or market access). As the framework showcases, gender outcomes are not fully determined by external factors such as markets and formal institutions. They are also significantly driven by informal institutions – or norms – and many are channeled through households. The analysis in this study suggests that norms and aspirations are playing a determinant role in the outcomes of Central American women in the social, political, and economic spheres.

5.1 OVERVIEW OF OUTCOMES

AGENCY

In terms of building the legal frameworks necessary for supporting the agency of women, the analysis shows that countries in the region have made important strides. However, gaps in the legal framework remain. Discriminatory family codes –especially those related to early marriage – are causing four countries in Central America to lag behind other countries in international comparisons. As discussed in Chapter 4, early marriage remains an important obstacle limiting women's economic potential in Central America. Similarly, none of the six countries protects women against being paid less than men for work of equal value, and only one country bans gender discrimination in hiring. In addition, while human trafficking is an unfortunate reality in Central America, none of

the countries are taking the minimum recommended steps to protect potential victims.

The six countries vary significantly in terms of the steps that they have taken to ensure gender equality and of the outcomes that women in these countries have been able to accomplish. Guatemala, in particular, trails behind its neighbors in several important dimensions: it is the only country in Latin America without any type of gender quota in political representation even though it has the fewest women in political positions in Central America and a lower rate than the LAC average. While it has internationally recognized comprehensive femicide laws, it is the only country in the region with no laws against sexual harassment in the workplace. Similarly, although Nicaragua is a global leader in terms of its share of representatives and mayors who are women, it has the most unfavorable family law in Central America (including a minimum age of marriage with parental consent at 16 years of age, the lowest among all six countries).

Overall, the countries of Central America compare favorably with global outcomes when it comes to inclusion of women in the political sphere, including elected office. Following a 2012 reform, Nicaragua has become among the best performers in terms of female political participation globally. Legislation in each country in Central America except Guatemala establishes quotas for a minimum share of women to be included in candidates' lists for elected positions in national elections. However, at local levels, women have not fared as well, with Nicaragua being the top performer when it comes to female mayors at 40 percent. Women have also been included in non-elected positions: over half of ministerial positions in Nicaragua are held by women along with about 30 percent of those in Costa Rica and Panama and 27 percent in Honduras.

However, levels of violence against women across Central America remain high. About one in three women reports having been exposed to physical, sexual, or both forms of violence by an intimate partner in those countries for which quality data are available. El Salvador and Honduras also have the highest rates of femicide in LAC at 11.0 per 100,000 women and 10.2 per 100,000 respectively. Extremely low levels of convictions for all types of homicides, including femicides, mean that a majority of these crimes remain unpunished: only 5 percent of female homicide cases between 2005 and 2010 in El Salvador were taken to trial. Help and support for victims of violence is limited. Across all countries for which information is available, the share of female victims of violence who sought institutional help was much lower than that of women who turned to family and friends.

ENDOWMENTS

While challenges persist and Central America lags behind the LAC region in key health and education outcomes, there have also been undeniable gains in terms of women's endowments. Most of the countries of Central America were lagging behind the rest of the region in terms of women's life expectancy in 1965, yet by 2010 they had closed the gap with Panama and Costa Rica continuing to outperform the regional average. Maternal mortality rates in Honduras, Guatemala, and El Salvador have fallen significantly since 1990 as over 90 percent of pregnant women in each country now receive some prenatal care. The governments in Central America have also taken important institutional steps to broaden access to maternal health services.

In most measures, women in Central America are outperforming men in educational attainment. Girls and women are more likely to be enrolled in secondary and tertiary education than boys and men in all

countries. Girls also have lower dropout rates in primary and lower secondary school than boys. The only exception is Guatemala where girls and women are less likely to finish primary or lower secondary school than boys and are less likely to be enrolled in secondary school.

Despite these gains, in some areas the women of Central America continue to face challenges in acquiring health and education. Four of the six countries have higher maternal mortality rates than the LAC average, including Panama, one of the fastest growing economies in the region. In addition, teenage pregnancy is particularly high in Central America, with only Costa Rica falling below the regional average.

Challenges in educational outcomes for women continue. The reasons for leaving school differ between men and women, with women being more likely to cite household responsibilities as their reason for leaving school. Similarly, teenage pregnancy leads to many girls dropping out. Some evidence also suggests that lack of running water and sanitation in schools discourages girls from attending school. While outperforming boys in language and writing, girls in Central America have worse test scores than boys in math and science. Similarly, female university students are underrepresented in STEM fields.

While there has been substantial progress in terms of access to health and education, some of it has bypassed rural and indigenous women and those from the poorest income groups. Indigenous women and rural women have worse educational and health outcomes than other women, reflecting a lack of access. The lower rates of enrollment in school for girls than those for boys in Guatemala, for example, are entirely driven by a large deficit in enrollment among rural girls. Among the barriers to access faced by indigenous women in access to health services is a lack of culturally appropriate options and perceived discrimi-

nation. In each of the six countries, teenage pregnancy rates are higher among rural and indigenous women, as well as among those with lower educational and income levels.

ECONOMIC OPPORTUNITIES

Women's gains in legal and political agency as well as access to endowments have translated into only modest gains in economic inclusion. As a result of low female labor force participation rates and high female unemployment rates, only half of Central American women of working age are employed. The employment rate for women surpasses 50 percent in only three countries in the region, topping out at 55 percent in Panama. The only country in the region where unemployment rates are not higher for women than for men is El Salvador. At 12 percent, female unemployment in Costa Rica is the highest in the region. Unemployment rates are particularly high for young women, a factor strongly related to the high rates of ninis in the region.

More striking still is that more than one in four employed women in each country works part time. In other words, women who work full-time represent fewer than one in three women in Guatemala and Honduras and fewer than two out of five women in Panama. This significant underuse of female labor represents an important lost opportunity for the economies of the region. Labor force participation rates are particularly low for women in rural areas and for women with low levels of schooling. This may be a result of the disproportionate engagement of women in labor-intensive home production activities as well as the few opportunities for employment available to women.

In general, women with more schooling are substantially more likely to be in the labor force. In Costa Rica, for example, women who completed secondary

school and those who completed tertiary education were 20 percent and 46 percent more likely respectively to be in the labor force than women with no schooling. However, the increased access to schooling shown in the previous chapter has not necessarily translated into increased labor force participation.

In all dimensions of job quality, female employment lags that of male employment in Central America. In El Salvador, Guatemala, Honduras, and Nicaragua, women are less likely to be employed as wage workers and more likely to be self-employed or unpaid workers than men. Even among wage employed workers, in most countries women's employment is associated with lower quality microenterprises. Gender segregation by sector and occupation is also widespread in Central America, with commerce playing a particularly important role, being the largest sector of female employment. While there are positive signs regarding female entrepreneurship in the region, women's lack of access to formal banking and credit is a significant obstacle to female entrepreneurship and to the growth of female-owned enterprises.

Women's monthly labor income is lower than men's in every country in the region, although the gap has been decreasing in most countries. Differences in earnings are mostly explained by men working more hours – hence average hourly wage differences are smaller between men and women than monthly income differences. Even so, gaps persist. However, once other factors are taken into account, including how women self-select into employment and key human capital and job characteristics, there is no statistical wage gap between men and women in urban areas in Honduras and El Salvador. However, there are sizeable wage gaps in the other four countries. In these countries, men's hourly wages are, on average, 11 percent to 14 percent higher than those of women with similar characteristics.

ASPIRATIONS AND NORMS

Underlying these outcomes is the central role of social norms, which affect women's aspirations, opportunities, and agency. Through a feedback loop process, gender norms can affect what aspirations women have and hence the outcomes that they can achieve. Constrained aspirations can hinder individuals from taking advantage of available opportunities. For instance, women (and men) believing that men should have priority rights to a job is negatively correlated with women's actual participation in the labor force. Also, high rates of agreement with men having control over women and with the justification of wife beating are accompanied by high rates of intimate partner violence against women in Central America. Hence, social norms and gender roles play an important role in the relation between women's agency, the opportunities available to them, and the actual outcomes that they are able to achieve.

Large shares of women in Central America agree with statements that place husbands as authoritative figures over wives and as the main economic earner. In 2006, four in ten Nicaraguan women agreed with the statements that “a wife should obey her husband” and “a man needs to show his wife that he is the boss” while similar shares of Salvadoran women in 2008 agreed that women should obey their husbands, even if they do not agree with them. In 2006/07, around 50 percent of Guatemalan women agreed with the statement that “the man should demonstrate that he is the one in charge in the household.” In the four Central American countries with data on the justification of wife-beating, more than one out of ten women agreed that it was justified in some cases. On the topic of employment, in four out of the six Central American countries, most people believe that women should work only if the husband does not earn enough mon-

ey. These attitudes correlate with outcomes of violence against women and women's economic inclusion.

Social norms and gender roles are strongly reflected in family formation patterns – and in the role that women play in the work force. Central America has high rates of child marriage and surprisingly stable ages at first birth. More than a quarter of girls and women between the ages of 15 and 19 in Honduras and Nicaragua (27 percent and 31 percent respectively) had already married. When family formation is initiated at very early ages, especially in childhood, not only are the rights of girls undermined but this also affects other individual-level development outcomes such as the accumulation of human endowments and women's empowerment to make decisions. Overall, family formation patterns affect women's economic outcomes and, specifically, their labor force participation. Furthermore, the traditional role played by women within the family mean that their work is largely unremunerated, leaving them economically dependent on others. This, in turn, limits their agency and hence their human capital development.

DIFFERENCES IN OUTCOMES

It is important to emphasize that Central American women are not a homogenous group with homogeneous and static development outcomes. As this report has shown, there are differences in women's outcomes and circumstances between countries, within countries, and between different groups of women.

First, there are differences between countries. For instance, while Guatemala seems to struggle in essentially all dimensions analyzed in this report, some of the other countries are positive outliers – even by regional standards - in specific dimensions. All of the countries have made significant progress in the legal and institutional preparation of a level playing field between men and women. At the same time, this

process cannot be described as “achieved” since legal initiatives are still needed in several dimensions, for instance, the family law in Nicaragua that allows very young marriages referenced earlier. In other cases, the legal framework is either not conducive to women's well-being (for example, a lack of access to legal abortion even in cases where the life of the mother is at risk) or is not being implemented and, hence, has not been translated into de facto law. When it comes to the manifestations of agency, Guatemala, in particular, lags behind its neighbors in several important dimensions. Specifically, it is the only country in Latin America without any type of gender quota and has the lowest rate of women in political positions in Central America, which is also lower than the LAC average. However, Nicaragua is a global leader in terms of its share of female political representatives, particularly at the local level. When it comes to intimate partner violence, rates are stubbornly high among all of the countries under review, with roughly one-third of all women having suffered from physical or sexual violence at some point in their lives.

Second there are significant differences within countries. In almost all of the indicators analyzed, rural women and indigenous women fare significantly worse than their urban and non-indigenous peers, including in those dimensions of gender equality where there has generally been some progress. For instance, access to maternal health services and contraceptive use is especially deficient among indigenous women. The same applies to education. In Nicaragua for instance, rural women rarely complete primary education, whereas the majority of those living in urban areas have at least an incomplete secondary education. And in Guatemala, school enrollment and retention rates are lower for indigenous girls than for non-indigenous girls and for both indigenous and non-indigenous boys. When it comes to female labor force participation, rural women are significantly less likely

to be in the labor force than urban women. Just one in three rural women in Nicaragua and Guatemala were in the labor force in 2014. Similarly, in each of the six countries, the gap between female and male labor force participation rate is significantly higher for the rural population; female participation rates range from one-third to just over a half of male participation rates.

Third, change is happening for some women in some parts of these countries. Norms, roles, and aspirations –key drivers of change - are more progressive among urban and among better educated women. Consistently, two characteristics remain stable across countries: women with more schooling are substantially more likely to be in the labor force, conditional on individual and household characteristics. Also, traditional gender norms seem to be more common among less educated and rural women. For instance, the higher the education and income level of women, the less likely they are to believe that their husbands should control the household and are justified in resorting to violence.

5.2 POLICY DISCUSSION

Leveling the playing field between men and women is not only a matter of social justice and fairness but is also smart economic and social policy. When women are excluded from employment opportunities, their human capital is underused and undervalued. Our analysis shows that social norms about women's roles are the key driver behind the discrepancy between women's high rates of education but consistently low labor market outcomes. Most remarkably, in some key social indicators, the role of women seems not to have changed significantly over the past decades.

The results suggest two levels of policies to increase the social and economic inclusion of women in Cen-

tral America. In the short term, there are concrete entry-points across different sectors to narrow specific gender gaps in those sectors and ensure women and men benefit more equally from services, assets and opportunities. In the longer term, increasing the social and economic inclusion of women will require fundamental changes in the prevailing norms about the appropriate roles for women to play in society. Policies designed to do this will require an enduring commitment and appreciation of the difficulty of effecting change.

In the short-term, there are immediately identifiable areas that require attention. For example, it is important to increase resources for support and protection of victims of domestic violence, including more enforcement actions against perpetrators. In terms of political participation, Guatemala could increase rates of women in politics by following the example of other countries in the region and introducing gender quotas. More resources for maternal health, especially for underserved rural and indigenous areas, would reduce maternal mortality in the region. Training teachers to address gender biases in math and science might lead to higher achievement of girls and women in STEM occupations. Simplifying procedures for joint property rights and access to banking for married couples could lead to women having more access to assets. Passing and enforcing legislation banning gender discrimination in pay and hiring is another area important for the region.

There are also important knowledge gaps that need to be addressed in order to inform better policy. Understanding the drivers and factors that contribute to gender-based violence is crucial to effectively address this problem. More thorough research is needed on how different characteristics (such as the legal or institutional context and women's economic conditions) combine to increase or diminish the vulnerability of

women to violence or their empowerment to report it to inform the design of effective interventions. Better understanding of local attitudes and expectations that may condone or legitimize IPV and other forms of violence against women is also important to target interventions successfully. At the same time, more research into discrimination of women in the workplace and in access to credit is needed. The limited information available on women in entrepreneurship suggests that women often engage in informal small businesses out of necessity, which may indicate the existence of discrimination or additional constraints. While a lack of access to credit is the key constraint to more female entrepreneurship, in rural areas, a lack of access to land may also be a factor limiting female self-employment.

The second set of policies, those targeted towards the underlying root causes of gender inequality, particularly gender norms, require long term and multifaceted approaches. First, it is worth noting that broad drivers of change, such as economic development or increase in access to communications technology, may themselves impact gender norms. For instance, Seguíno (2007) finds that, overall, economic development is associated with a shift towards more egalitarian gender norms, although there are exceptions such as in high-income Gulf states. That is, continuing to undertake policies necessary for economic development can itself lead to more egalitarian attitudes towards gender.

Similarly, exposure to greater economic opportunities can provide women with broader networks and enhance their sources of information and support (World Bank 2012b, Casabonne et al. 2015). Social norms are often shaped in one's personal context. Therefore, exposure to alternative ideas and practices through exposure to role models may be effective. The World Bank (2012b) argues that expanding hu-

man capital and economic opportunities for women and girl can affect private household decisions, even in contexts where social norms overall are changing slowly.

Updating the aspirations of girls and women is important so that education can be a catalyst for increased gender equality. World Bank (2012b) argues that social norms favoring inequality may persist due to misinformation. Following that assumption, providing more information is the key to shifting norms. As a growing share of women in Central America take on the same roles and take advantage of the same opportunities that are available to men, it is important to ensure that other women and girls get exposure and opportunities to participate in these changed realities. Together with targeted efforts to increase women's endowments, opportunities, and voice, being exposed to these changed realities can lead women to have greater aspirations for themselves and are likely to improve outcomes for both men and women beyond those pockets where change has happened up until now. Building on work that has already been done (La Ferrara et al., 2012 and Jensen and Oster, 2009), it will be important going forward to identify what proactive steps can be taken to change gender norms more rapidly in the countries of Central America.

Media can also be a very effective entry-point and a driver of change. Social norms marketing is one measure within the scope of the media, an effort in which messages are produced and disseminated that carry information or attempt to change perceptions of social norms, of attitudes and behaviors that are considered acceptable or normal. Social norms marketing tries to both activate positive social norms and to discourage certain negative attitudes by communicating the idea that those are not considered typical or desirable (Paluck and Ball 2010). For instance, Jensen and Oster (2007) find the introduction of cable tele-

vision in rural India associated with increases in women's autonomy (such as their ability to go out without permission), with an increase in their participation in household decision making and with a decrease in the acceptability of domestic violence. Beyond those changes in attitude, increases in girls' school enrolment as well as decreased fertility were also observed. Relatedly, Ferrera et al. (2012) explore the role of television soap operas on fertility patterns in Brazil. The portrayal of a middle and upper-middle class model of the family with none or few children in the soap operas of Rede Globo seems to have stimulated a preference for fewer children and contributed to shifting norms around ideal (smaller) family size.

Edutainment is a related approach in which popular characters that the target group can identify with deliver the messages. Paluck and Ball (2010) discuss findings from three evaluations of respective programs (in South Africa, Nicaragua and Brazil) and conclude that awareness messages should be accompanied by strong injunctive norms messages communicating that an influential or relevant social group does not approve of the behavior.

Local social engagement is also important. Based on a thorough review of respective evidence, Marcus et al. (2014) argue that enhancing mass media programs with discussion groups at the community level can turn into particularly effective transmission channels for new values and norms, especially in rural sites (Marcus et al, 2014). In addition, Bicchieri (2015) suggests that the role of the reference group is a very important driver behind individuals' motivation to adopt new practices. Following this argument, community based norm change interventions seem promising.

Finally, women's inclusion cannot be treated as only an issue about women. Pulerwitz et al. (2010) emphasize the importance of engaging men as part-

ners in order to change gender norms. For instance, in Brazil, The Promundo-led 'Program H' combined group education sessions (including role-plays, discussion and individual reflection) with a social marketing campaign in order to encourage young men to reflect on how they act as men. In India, a modified version of the intervention led to a significant reduction in support for inequitable gender norms.



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