

VI. Promoting Gender Equality and Empowering Women



VI. PROMOTING GENDER EQUALITY AND EMPOWERING WOMEN¹

1. INTRODUCTION

The Millennium Development Goals (MDGs) are a useful means of monitoring the progress and challenges of the region, in particular those relating to gender equality and women's well-being. The third MDG calls for *promoting gender equality and empowering women*. There are at least two compelling reasons that justify the importance of achieving gender equality in order to reach the human development targets established in the Millennium Development Goals. First, there is the equity argument, according to which equal levels of well-being between men and women, boys and girls is in itself a development goal.

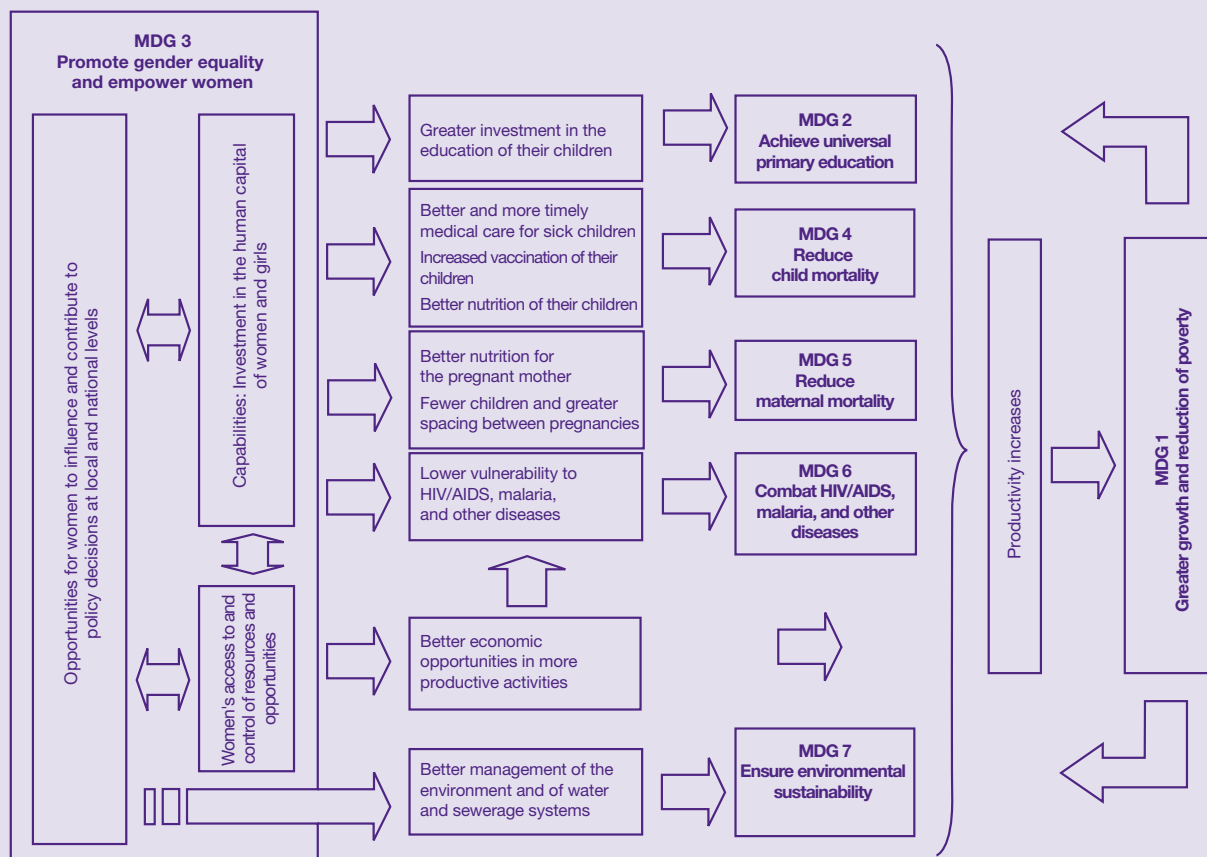
The second argument holds that it is strategically advantageous to invest in gender equality as an instrument for reaching the other human development targets. In this sense, there appear to be synergies between achieving gender equality and attaining the other MDGs (see box 1). There is a series of mechanisms through which the well-being, resources and decision-making power of women translate into improvements in the well-being of other household members, especially children. Some mechanisms are biological in nature, such as the relationship between the mother's nutritional state and the child's weight at birth, which in turn closely correlates with the infant mortality rate. Other mechanisms are of a social nature, as is the case of the direct relationship between the mother's level of education and the nutritional, health, and educational status of her children. The latter is one of the best-documented findings in the development literature, especially in low-income countries. Accordingly, a gender perspective in efforts aimed at achieving the other seven MDGs also supports the attainment of MDG 3.

Clearly, the MDG of gender equality and empowerment of women cuts across other issues and must be included in all the goals. As a result, its attainment depends on the extent to which gender equality is taken into consideration in each of the other goals. Accordingly, if the third MDG is not achieved, none of the other goals will be fully attained. The purpose of specifically designating a goal for gender equality is to highlight its intrinsic value, in addition to its value as an instrument for attaining the other human development goals.

The only target set in the Millennium Declaration relating to the third MDG on gender equality and empowerment of women is *the elimination of gender disparities in primary and secondary education, preferably by 2005 and in all educational levels by 2015*. Even though education is extremely valuable for empowering women, gender equality also involves having the opportunities to use the skills acquired and participate fully in the economic and political sphere. Accordingly, the following four indicators were established to monitor the progress toward achieving the goal of gender equality:

1. This chapter was prepared by Claudia Piras and Gabriela Vega.

BOX 1.
GENDER EQUALITY AND EMPOWERMENT OF WOMEN AS TOOLS FOR ACHIEVING THE OTHER MILLENNIUM DEVELOPMENT GOALS (MDGs)



1. Ratio of girls to boys in primary, secondary, and tertiary education.
2. Ratio of illiterate women to men in the 15 to 24 year age group.
3. Share of women in wage employment in the nonagricultural sector.
4. Proportion of seats held by women in national parliaments.

These indicators are hardly limited to the target of equality in education, but are in fact much more closely related to the spirit of the third goal. This chapter will use the same definition of gender equality and empowerment of women as Working Group 3 of the Millennium Project,² which examines equality between men and women in the following three areas: *capabilities, access to resources and opportunities, and the ability to influence and contribute to development*. The Working Group has pointed out that among the major omissions in the indicators for attaining MDG 3

2. The Third Working Group on Primary Education and Gender Equality is one of the ten thematic Working Groups of the Millennium Project created by UN Secretary General Kofi Annan, to coordinate research projects that will make it possible to identify operating priorities and organizational mechanisms for the implementation and the financial structures needed to comply with the Millennium Development Goals.

is the absence of an indicator for women's health and reproductive rights as well as an indicator for domestic violence.

2. BACKGROUND AND DIAGNOSIS

Women's advances and challenges in Latin America and the Caribbean over the last 30 years accurately reflect the social progress of the region. For some women, there has been an expansion in capabilities, in access to resources and opportunities, and in the possibility of influencing decision-making. For other women, however, very little progress has been made.

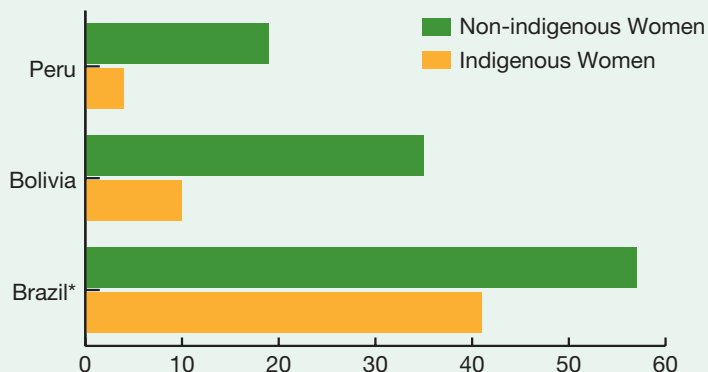
The region shows considerable advances in national averages for women as a whole; however, this conceals persistent problems that continue to afflict certain groups of women within these countries. Overall, women in Latin America and the Caribbean have made significant advances in their levels of education, health and nutrition, and in almost all other measurements of well-being that constitute human capital and determine women's skills. The increase in marketable skills is the result of major progress in education and health. Women have also witnessed an increase in opportunities to use their human capital, generate income, and participate in the social and political processes that define their future and that of others.

In terms of marketable skills, indicators of the status of women in some Latin American and Caribbean countries are rapidly approaching levels in North America or Europe. The ratio of girls to boys enrolled in secondary school exceeds one in 19 countries. Grade repetition and dropout rates for girls are below those of boys and, consequently, the rate of promotion to higher educational levels for girls exceeds that of boys. This educational lag of boys is a new challenge for the region and is now beginning to be addressed in a number of countries, particularly in the Caribbean. Nonetheless, in other countries, health, education, nutrition and other indicators are still very far from reaching developed country levels. Furthermore, there are enormous disparities within countries. The most obvious differences are between women of different income levels, between women who live in urban and rural areas, and between women of different ethnic or racial origin. In countries such as Guatemala, Bolivia and Mexico, the education and health levels of indigenous women are much lower than those of non-indigenous women. The maternal mortality rate in the Guatemalan Altiplano, for example, is 446 per 100,000, compared with a national average of 190. In the Mexican states of Oaxaca, Chiapas and Puebla, where the highest percentage of the indigenous population lives, the proportion of women over 15 years old without schooling is 60 percent higher than that of men. No such gender gaps exist in states with a relatively low indigenous population. These differences are evidence of the unequal distribution of the benefits of economic growth in the region.

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Gender gaps in access to resources and productive opportunities are closing as women gain ground in the labor markets. In virtually all countries, women's participation in the labor market has increased, now representing 40 percent of paid nonagricultural work. In some countries, such as Costa Rica and Uruguay, the hourly wage of women is 90 percent that of men. While this is still below par with men, it should be noted that there has been sustained growth in the last decades. Despite the fact that women's labor force participation has increased, they experience higher rates of unemployment than men and a high proportion of women, especially indigenous women and women of African descent (see figure 1), are employed in the informal economy and in low-productivity jobs.

FIGURE 1. PROPORTION OF FEMALE WORKERS WHOSE JOBS PROVIDE SOCIAL SECURITY BENEFITS



*The comparison refers to Afro-Brazilian vs. white women

Source: S. Duryea, *Measuring Social Exclusion*, Research Department, IDB, 2001.

The last 15 years have seen an explosion in women's participation in the political life of the region. Women have greatly increased their participation in decision-making at high levels of government, through their growing role in top political positions; through their participation in political parties, Congress and presidential candidacies; and in government, where there has been an obvious increase in the number of women presidents, vice presidents, ministers and, in general, in high-level officials in all areas of public policy. About 25 women have run for the presidency in 13 countries in Latin America and the Caribbean, with 3 of them being elected president by popular vote while another 4 became president as the result of political circumstances in their respective countries. Between 1940 and mid-2002, 325 Latin American women were appointed ministers, 75 percent of them were appointed in the last 15 years. According to Iturbe (2003) there were 317 women ministers in the Caribbean during the same period. Four countries (Trinidad and Tobago, Venezuela, Colombia, and Guyana) are among the 20 countries in the world with the most women ministers. The participation of

women in political and representative positions is also reflected by increases in the number of women in Congress, on municipal councils and in provincial government. Likewise, the percentage of women in national parliaments has continued to increase significantly in recent years. Women occupied 15 percent of the parliamentary seats in the region in 2003, compared to 9 percent in 1990.

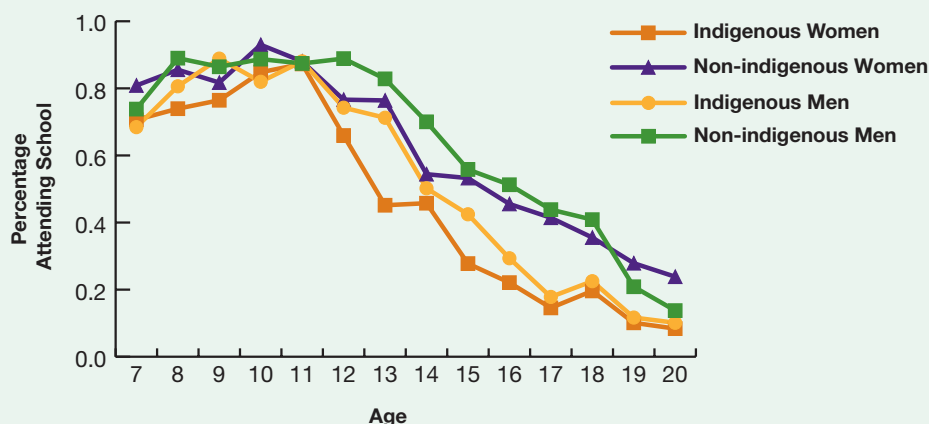
Can Latin America and the Caribbean Reach the Target?

An evaluation of the likelihood that Latin America and the Caribbean will be able to reach the target set for *eliminating gender disparities in primary and secondary education, preferably by 2005 and at all educational levels by 2015*, would conclude that the region has a very high probability of success, or even that a large number of countries have already reached the target, since gender gaps in education have closed in the last years in almost all countries in the region. The first indicator for this MDG refers to the ratio of girls to boys at the three education levels. The average ratio of girls to boys in primary education stands at 0.95 in Latin America and the Caribbean. In the case of secondary education, 15 out of 24 countries have already reached the target. At the tertiary level, 12 out of 15 countries for which information is available have already reached it. The second indicator, namely the ratio of illiterate women to men, has also been largely reached. The average ratio of illiterate women to men in 25 of countries is one. The third indicator refers to the participation of women in paid nonagricultural employment; this share currently stands at 40 percent. Finally, the last indicator, which deals with women's participation in national parliaments, averages 15 percent for the region.³

This brief analysis leads to the conclusion that, on average, the region has succeeded in improving the education of girls and women to the point of reaching equality with boys and men. Nonetheless, in spite of the progress, major challenges remain with regard to women's opportunities in the labor market and in the political arena. Participation of women in the labor market in many of the countries of the region continues to be low; the high rates of unemployment which the region is experiencing are still higher for women than for men; the gender gap in job pay and benefits remains in all countries; and lastly, the labor markets continue to be highly gender-segregated, which not only restricts economic opportunities for women, but also reduces overall economic efficiency. With regard to women's influence on political decisions, even the current 15 percent participation rate in the Lower or Single Legislative Chamber is very far from achieving gender equality in this area. In addition, national averages conceal inequities in race, ethnicity, income or geography which combine with gender inequalities to produce some very worrisome results in some cases, such as education gaps for indigenous girls in Guatemala (see figure 2) or vulnerability to HIV/AIDS for Afro-Brazilian women. These inequities are also highly noticeable in the conditions under which poor or excluded women participate in the labor market and in politics.

3. www.ipu.org. Average for 23 countries in Latin America and the Caribbean.

FIGURE 2. GUATEMALA: SCHOOL ATTENDANCE BY AGE, SEX, AND ETHNICITY



Source: S. Duryea, *Measuring Social Exclusion*, IDB, 2001.

3. CHALLENGES FOR LATIN AMERICA AND THE CARIBBEAN

Compliance with all the Millennium Development Goals requires an understanding of the relevance of the goals, the quality of information for monitoring progress toward those goals, and acceptance by governments and civil society of the need to attain them and invest in them. All these issues assume a special importance in the case of attaining the goal to promote gender equality and empower women.

Analyzing the gender dimensions in all the MDGs. Gender equality is not just a target in and of itself. It is also important for achieving the other seven Millennium Development Goals. Empirical evidence shows that giving both women and men equal access to skills, resources, opportunities and a voice increases productivity, accelerates economic growth, makes reducing poverty a more attainable goal, and improves the well-being of children, women and men.

Using suitable indicators, establishing appropriate targets, and disaggregating information to obtain relevancy. In the case of Latin America and the Caribbean, the MDG 3 monitoring indicators are not necessarily the most suitable or relevant for measuring equality between men and women in the three areas of capabilities, access to resources and opportunities, and the ability to influence and contribute to the results of development. The education indicators should measure graduation rates, not just enrollment. Another indicator should measure segregation by gender in tertiary education. The indicators of access to resources and quality of employment could include unemployment rates for men and women, the income gap and occupational segregation. The political empowerment indicators should expand the measurement of women's participation in the legislatures to include women's participation in the executive branch, local government, and in executive positions in the private sector.

Two other important indicators for empowering women, not included in the MDGs but without which gender equality would be difficult to achieve, are an indicator of reproductive health and an indicator for the prevention and treatment of domestic violence.

Additionally, the diagnostic information shows that while some indicators appear positive at the national level, disparities become evident when the information is disaggregated by sex, geographic areas, economic levels, or ethnic origin. The relevance of the goals in Latin America and the Caribbean depends on using this disaggregated data effectively so that attainment of the Millennium Development Goals becomes a reality for all men and women in the region.

Improving the availability, quality and analysis of information. Latin America and the Caribbean, however, have yet to make efforts to gather quality information with the frequency needed for defining and monitoring socioeconomic policies. Often the available information is not disaggregated by sex, or the information that is disaggregated is not processed in a way that provides policymakers with useful information to understand existing gender gaps and the measures necessary to correct them. In addition, the indicators should be comparable across countries in the region so that progress can be adequately monitored and compared.

Encouraging adoption of the MDGs by governments and civil society. There must be consensus on development targets among the governments and groups involved. From the standpoint of gender equality, this means that adoption of the gender perspective and its contributions to the development of countries must be encouraged. To accomplish this, it is necessary to strengthen the national mechanisms for the advancement of women and to integrate the gender dimension in policy-making processes and in public investment.

4. BEST PRACTICES

Latin America and the Caribbean have made great progress in the three areas of indicators for measuring gender equality and empowering women: equality in capabilities, equality in economic opportunities, and equality in the ability to influence policy decisions. Below we will describe some practices that have yielded results in the region.

Equality in Skills: Educational Opportunities, Particularly for Indigenous Girls

In Latin America and the Caribbean, families and governments seem to invest equally in the education of girls and boys. In fact, in the primary, secondary and post-secondary levels, girls attend and complete school at a slightly higher rate than boys. Nonetheless, this aggregated information conceals significant interregional differences, particularly among countries with large indigenous populations. In Bolivia, for example, the indigenous population has an average of seven years less schooling than the general population. In Brazil, Guatemala and Peru, the gap is smaller, but is still quite wide. In Bolivia, the probability that an indigenous woman will be illiterate is higher than that for an indigenous

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man. In Bolivia, Guatemala and Peru fewer indigenous girls attend school than indigenous boys (Duryea, 2003). These figures indicate that although girls' educational achievements are considerable, efforts must be made to ensure that educational benefits are equally distributed throughout the region. In addition, the great concern with respect to the quality of the education systems and their relevance to the labor market present specific challenges in the area of gender. Teaching practices and educational materials continue to project gender behaviors that limit the capabilities and opportunities of women. Consequently, women and girls drop out of the educational system to enter low-paying jobs.

Best practices for gender equality in the area of education seek to boost the enrollment, retention and graduation of girls and the quality and relevance of the education received. As regards the education of indigenous girls, the best practices relate to a set of coordinated interventions that seek to influence teachers, schools, the curriculum and the community (box 2).

BOX 2.
SUCCESSFUL MEASURES FOR INCREASING SCHOOL ACCESS, RETENTION, AND ACHIEVEMENT OF GIRLS*

Teachers

- Pedagogic training of teachers
- Training in class management
- Improvement of working conditions of teachers

Curriculum

- Bilingual education**
- Cultural relevancy and gender revision of curriculum
- Sex education
- Iterative learning***

Community

- Community management
- Community mentoring
- Scholarships****
- Provision of child care
- Sensitivity programs for fathers and the community

Schools

- Increase in number of basic schools
- Flexibility of school schedule/calendar

*Selection of measures relevant for Latin America from a group of measures that have produced positive results in achieving the objectives of increasing enrollment, retention and graduation of girls in 17 selected projects.

The interventions marked with asterisks have achieved statistically significant results in three programs assessed in Guatemala: **PRONEBI, ***BEST, ****AGES.

Source: Kane, E. and K. Yoder, 1998. The Girls Education Literature Review. Girls' and Women's Education Activity. American Institutes for Research.

Equality of Access to Resources and Opportunities: Economic Empowerment of Women

All efforts aimed at improving women's access to economic resources and employment contribute to their autonomy and economic empowerment. Generally speaking, women have fewer capitalizable resources they can use for economic activity compared with men. In the job market, women have higher rates of unemployment, are on the disadvantaged side of the income gap, and tend to be segregated in areas of employment that result in lower pay, lower status, and greater limitations on opportunities for advancement. In general, women do not always derive full benefit from the sources of transfers from social protection programs intended to improve the well-being of families and communities, such as in the case of opportunities for paid employment that are created by social investment programs. Finally, women encounter serious time and organizational limitations on their participation in the job market, owing to their responsibilities to their families and communities.

Programs to modernize labor markets, like the programs focused on technical training and technological innovation, help improve economic opportunities for women. Women's skill base can be upgraded through human capital investments in health, education, and technology (see the chapters on these topics). Women's access to economic resources is strengthened through programs that support their access to assets such as real estate, through housing programs, urban improvement, land titling and legalization of informal settlements. Their access to financial resources can likewise be increased by granting loans for microenterprises and programs to finance housing (see IDB efforts in this area in the chapter on Goal 7). Finally, investments in support services for early childhood development and daycare centers as well as cash transfers to mothers allow women to participate in economic and job training activities.

The best practices for achieving the autonomy and economic empowerment of women comprise an integrated set of interventions aimed at improving their resources and incomes, and facilitating their participation in the economy. In this section, we will discuss three innovative interventions for increasing women's economic resources through access to microcredit and cash transfers, through social protection programs, and through access to childcare programs in order to facilitate their ability to carry out economic activities.

Microenterprise Development

According to the Economic Commission for Latin America and the Caribbean (ECLAC),⁴ in 1999 women represented, on average, 22 percent of employers and 42 percent of independent workers in the region's urban areas. According to one study, between one quarter and one third of microenterprises and small and medium enterprises in Latin America were owned by women. The same study shows that 19 percent of a country's

4. ECLAC/CEPAL, <http://www.cepal.org/mujer/projectors/perfiles/documentos/trabajo13.xls>

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economic growth in 1995 could be attributed to the participation of women in business ownership (Weeks and Seller, 2001). It is therefore critical that support for microenterprises offer financial services and technologies designed to reach women.

BOX 3. DOMINICAN ASSOCIATION FOR WOMEN'S DEVELOPMENT (ADOPEM)

In November 2001, the IDB, in recognition of ADOPEM's continuous efforts and excellent results, awarded it a prize for being the most important unregulated financial institution in Latin America. ADOPEM was established in 1982 and is a subsidiary of the Women's World Banking (WWB) network. Its mission consists in incorporating women and their families into the economic and financial system through the extension of credit and training, and in strengthening their position as owners of micro, small, and medium enterprises. Ninety-five percent of ADOPEM's customers are women who operate microenterprises and small businesses in the Dominican Republic's vast informal sector. In 2000, the IDB granted ADOPEM resources to support its transformation into an institution regulated by the Superintendency of Banks, thus providing its management and professional staff with the training and skills needed to assume the responsibilities of a regulated institution. These MIF resources were used to achieve the conditions necessary to attract private investment with a view to increasing the amount and coverage of services provided to the microenterprise and small business sector.

Conditional Transfers

Latin America has begun a new generation of poverty reduction projects that provide cash transfers to low-income families on the condition that pre-established goals are met. The goals generally relate to the education and basic health of their children. A key factor in the success of these programs is that the cash transfers are channeled to the family through the mothers. This approach is based on empirical evidence showing that when resources are controlled by mothers instead of fathers, there is a greater probability that the well-being of the children and family as a whole will be greatly improved.

By empowering women, these cash transfer programs positively affect the patterns of consumption and allocation of resources in households, thereby creating incentives for investment in human capital. By making mothers the exclusive recipients of the cash benefits, these programs also reinforce their negotiating power within the family. Additionally, when poor women participate in collective health and nutrition programs they are able to create informal support networks, share information on problems and discuss possible solutions.

PROGRESA, a Mexican program that combines incentives and conditions for its beneficiaries, has considerably influenced the design of conditional cash transfer programs promoted by the IDB. Box 4 presents an evaluation of this program.

BOX 4.
MEXICO: RESULTS OF THE PROGRESA EVALUATION*

A rigorous evaluation of PROGRESA concluded that the program, by making women the recipients of the cash transfers, has empowered poor women by offering them the possibility of increasing their negotiating power at home. Over time this reduces the probability that the men in the beneficiary families will make all the decisions themselves, especially those relating to the children. Women tend to become the only ones to decide how the additional income will be used, changing the patterns of household consumption and resource allocation, increasing the overall acquisition of food by the family, and tending to improve the quality of the family's diet, as opposed to caloric intake.

Another PROGRESA aspect that will strengthen women's role in the future is the incentive for increasing girls' education. Since it has been shown that girls in poor households drop out of school earlier and more frequently than boys, the education subsidies are tailored so that the cash transfers are greater for girls than for boys in secondary school. The evaluation shows that the program has very significantly helped increase school enrollment for girls.

Sources: Adato, M., B. de la Brière, D. Mindek, and A. Quisumbing, 2000. Final Report: The Impact of PROGRESA on Women's Status and Intra-household Relations. International Food Policy Research Institute, Washington, D.C. Rubalvaca, L., Teruel, G., and Thomas, D. 2000. Welfare Design, Women's Empowerment and Income Pooling. Draft.

(*) The Mexican Government financed PROGRESA's first phase to which the evaluation refers. Subsequently, the IDB financed Phase II of this program in January 2002, which was renamed OPORTUNIDADES.

Early Childhood Care and Development

Child developmental services for preschool boys and girls is a critical component of the investment in human capital, which accumulates throughout the life of an individual and adds to the value of investments made later in life. It is also a way of breaking a link in the intergenerational chain of poverty. For mothers, it is a strategic investment that facilitates their ability to join the labor market, given that domestic responsibilities, in particular the care of small children, constitute a source of vulnerability for women by limiting their mobility and autonomy in the labor market. Many of the interventions dealing with labor markets and job training include childcare requirements in order to increase the participation of women in the programs.

BOX 5.
NICARAGUA: COMPREHENSIVE CHILD CARE PROGRAM, PHASE 2

This government program, which receives IDB support, promotes continuous and integrated child care for children in vulnerable situations by better identifying beneficiaries and strengthening the institutional framework for financing and overseeing child care programs. Pregnant women who participate in the program are referred for prenatal medical care. The purpose of the instruction and treatment offered to them is to ensure that they give birth to healthy children. It is anticipated that the project will improve the economic situation of families by enabling the beneficiary women to enter the work force, by offering them training, by delaying the age at which they become pregnant for the first time, and by increasing school attendance among girls through counseling and training activities for young adults.

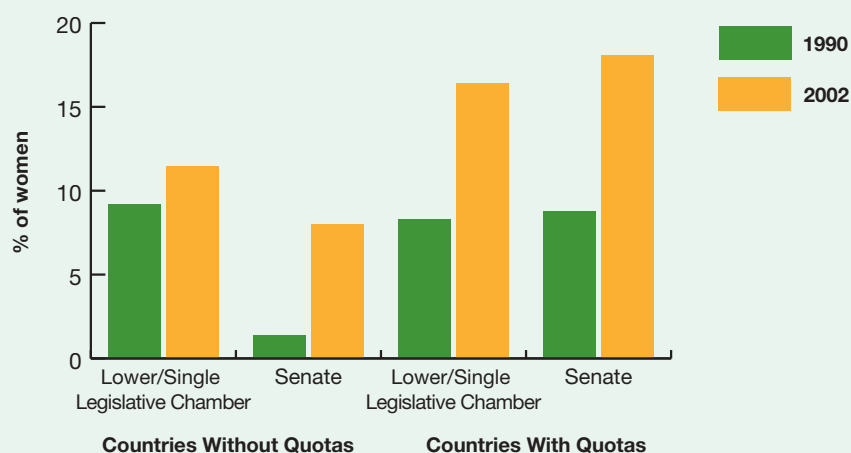
Equality in the Ability to Influence and Contribute to Development: Quota Laws for Political Participation of Women

Despite the fact that in Latin America women have more input into public policies and decision-making power than they did a decade ago, participation by women is still far from reaching the equality levels set forth in Goal 3, whether in the executive branch (15 percent of ministers are women), the legislative branch (13 percent of parliamentarians in the Lower or Single Legislative Chamber), or local government (6 percent of mayors). In Latin America, no measure has been more effective than quota laws to promote the participation of women in political life and demonstrate the desirability of the political inclusion of women.

In 1991, Argentina became the first country in the world to approve a law that required the use of quotas for the participation of women in legislative elections. With an electoral system that stipulates a fixed slate of candidates and a requirement that women be placed in eligible posts on that slate, the quota requirement virtually guaranteed the election of enough women to the Chamber of Deputies that they reach a 30 percent participation rate. By 2002, twelve Latin American countries had laws that established a minimum percentage (between 20 and 40 percent) for the participation of women in the Lower or Single Legislative Chamber. In the case of Colombia, the law established that a minimum of 30 percent of the decision-making positions in the public administration had to be filled by women. In addition to incorporating women into the political process and showing that other political options existed for women, the quotas increased the absolute number and percentage of women elected. The regional average increased from 8 to 15 percent as a result of the enactment of these laws. In several countries, the impact was enormous, as in the case of Costa Rica, where women now comprise 35 percent of legislators. Similarly, in Argentina, the proportion of women in the Chamber of Deputies rose from 5 percent in 1990 to 31 percent in 2001. More recently, in 2001, women occupied 33 percent of the seats in the Senate. In other countries, however, no substantial change has been noted. To a large extent, the effectiveness of these laws depends on the electoral system in force and the enforcement of and compliance with these laws. Nevertheless, the quotas have been

an efficient mechanism for increasing the political voice of women by promoting their participation throughout the region (see box). The quotas have ensured the inclusion of women in the political process and, in many other circles, proved that there are political options available to women. As can be seen in figure 3, the countries that established quotas increased the political participation of women in a deeper, more accelerated way than in countries without quotas.

FIGURE 3. IMPACT OF QUOTA LAWS ON WOMEN'S PARTICIPATION IN LATIN AMERICAN LEGISLATURES



Sources: Inter-Parliamentary Union. *Women and Power in the Americas: A Report Card*. Washington, DC: *Inter-American Dialogue*. April 2001. *Mujeres latinoamericanas en cifras*. Chile: FLASCO, 1995. CFEMEA. Brazil, 2003

5. IDB SUPPORT FOR THE MILLENNIUM DEVELOPMENT GOALS

Over the years, the Bank has contributed to gender equality and empowering women by supporting governments in the region with loans and grants. Between 1998 and 2001, the IDB financed loans for over US\$9.4 billion (i.e., 29 percent of the total financing extended by the Bank) for programs that benefit women by reinforcing social protection and social investment; promoting health and education of women; preventing domestic violence; strengthening women's rights through legal reform; promoting the political participation of women; promoting the economic empowerment of women in the labor markets by providing job training services, information and communication technology and micro-financing; broadening access by women and their families to key services and resources in urban areas; promoting increased productivity of rural women; and guaranteeing them access to local natural resources.

During the same period, the Bank used its own equity funds as well as trust funds (from Norway and other Nordic countries, Canada, the European Union, Switzerland, Japan, Netherlands and Italy) to channel another US\$24 million for gender issues, through grants or nonreimbursable technical cooperation programs.

TABLE 1.
QUOTA LAWS IN LATIN AMERICA

| Country | Year of adoption | Legislative body | Quota % | % of women (before the law) | % of women (after the law) | % of women (last elections) |
|-------------------------|------------------|-------------------------------------|---------|-----------------------------|----------------------------|-----------------------------|
| Argentina | 1991 | Chamber of Deputies | 30 | 6 | 27 | 31 |
| | 2000 | Senate | | 3 | 33 | 33 |
| Bolivia | 1997 | Chamber of Deputies | 30 | 11 | 12 | 19 |
| | | Senate | 25 | 4 | 4 | 15 |
| Brazil | 1997 | Chamber of Deputies | 25/30 | 7 | 6 | 9 |
| Colombia | 2000 | n/a – decision-makers in Government | | | | |
| Costa Rica | 1997 | Chamber of Deputies | 40 | 14 | 19 | 35 |
| Dominican Republic | 1997 | Chamber of Deputies | 25 | 12 | 16 | 17 |
| Ecuador | 1997 | Chamber of Deputies | 20 | 4 | 15 | 16 |
| Mexico | 1996 | Chamber of Deputies | 30 | 17 | 16 | 23 |
| | | Senate | 30 | 15 | 16 | 16 |
| Panama | 1997 | Chamber of Deputies | 30 | 8 | 10 | 10 |
| Paraguay | 1996 | Chamber of Deputies | 20 | 3 | 3 | 9 |
| | | Senate | 20 | 11 | 18 | 9 |
| Peru | 1997 | Chamber of Deputies | 25 | 11 | 20 | 18 |
| Venezuela (before 2000) | 1998 | Chamber of Deputies | 30 | 6 | 13 | 10 |
| | | Senate | 30 | 8 | 9 | |

Sources: Inter-Parliamentary Union. *Women and Power in the Americas: A Report Card*. Washington, DC: *Inter-American Dialogue*. April 2001. *Mujeres latinoamericanas en cifras*. Chile: FLACSO, 1995. CFEMEA. Brazil, 2003

Below are some of the actions that more clearly exemplify the IDB's commitment to achieving gender equality and empowering women in accordance with the approach of the Millennium Development Goals.

Education of Women

The IDB has committed itself to investing in women, especially in their education, to ensure that women have the tools to be successful in the labor market. IDB loans in the education sector are focused on making qualitative improvements at all levels and reducing social inequalities. Once tied to traditional sectors, the Bank is now operating in new areas, including information and communication technology. To ensure that the countries in the region can compete in an increasingly globalized world, it is essential that their education systems return to teaching the basic skills that workers of the future will need, that

is, the ability to think, communicate, analyze and solve problems. Fundamentally, the Bank's main effort in recent years has been to reach all sectors of the population, in particular the most underprivileged. Otherwise it would run the risk of further aggravating the polarization of skills, reinforcing among other things the gender segregation that exists in the labor market. In this new digital era, the growing knowledge base of work should promote equality between men and women. The Bank, along with the countries in the region, is taking advantage of this window of opportunity.

BOX 6.
COLOMBIA: NEW SCHOOL SYSTEM PROGRAM. REFORM OF EDUCATION MANAGEMENT AND PARTICIPATION

This program was designed to reform the management and resource allocation of the education systems of a maximum of eight *departamentos* and 160 municipalities. Recognizing that educational improvements take on a special importance for girls and young women, who still lag behind boys in educational achievements in indigenous and rural areas, the program includes a media campaign to promote community awareness of and participation in education. Studies have shown that this approach greatly influences parents' determination to send their daughters to school.

Economic Empowerment

The IDB has recognized the crucial importance of the economic empowerment of women, both in terms of their individual development and of the region's economic development. Accordingly, the Bank has concentrated its efforts on modernizing labor markets in order to improve the quantity and quality of female labor participation in the region, by offering technical training, by supporting the development of microenterprises (given the predominant role of women in that sector) and by transferring resources to mothers on the condition that they comply with certain actions regarding the education, health, and nutrition of their children. Below are some examples of programs implemented in these areas.

Modernization of Labor Markets and Provision of Technical Training

The IDB has made important contributions to research on women's labor market participation in Latin America and the Caribbean, providing support to the work being done in the area of labor markets and technical training. Among the subjects studied, the following stand out: studies on the participation of women in the labor market, including studies on maternity costs, issues related to labor market reform, and procedures and mechanisms that discriminate against women in the labor market.

One example of how the Bank is supporting the region's governments in modernizing their labor markets and training of their workforce is the Multiphase Training and Employment Support Program, a joint effort of the Mexican government with financial support from the IDB. The first phase of the program promotes development of workers, employability, mobility and productivity so that the labor market becomes more competitive. This phase also includes support to strengthen the government's policy planning capability for labor markets. The program includes activities and incentives aimed at benefiting women and high-risk groups (persons with disabilities, older adults, victims of abuse or illiterates, indigenous populations, at-risk youths and rural artisans living in poor areas). Through a focused campaign of social communication, the program works to attract companies owned by women (in particular microenterprises), as well as businesses that primarily employ women. At the facilities that provide job training and placement, childcare services are available to facilitate the participation of mothers. Furthermore, incentives are offered in the form of additional funds to employment offices that significantly increase the participation of women in their programs. This project was preceded by the Labor Market Modernization Program, Phases I and II, approved in 1996 and 2000, respectively. Both operations were intended to address women's training needs through their activities.

BOX 7. **PROGRAM FOR STRENGTHENING TECHNICAL AND VOCATIONAL TRAINING OF LOW-INCOME WOMEN (*FORMUJER*)**

Since 1998, the IDB has been working regionwide through the *Program for Strengthening Technical and Vocational Training of Low-Income Women* to develop and apply strategies and tools for incorporating the gender perspective into the course curriculum, activities and cultures of vocational training institutions. Its objective consists in offering low-income women skills other than the traditional ones, in opening up for them new employment opportunities, and in upgrading historically female skills. This regionwide program is being implemented in Argentina, Bolivia, and Costa Rica, in conjunction with the main training institutions of these countries, and with the Inter-American Center for Research and Documentation on Professional Training (CINTERFOR). The results of this pilot program are being disseminated throughout Latin America and the Caribbean, and its methodology and training materials are being used in another Bank loan to Bolivia for reform of its technical and technological education system.

Microenterprise Development

The Bank's microenterprise program, which has been in existence for quite a long time, remains a powerful tool for increasing women's capacity to generate income. Between 1998 and 2001, the IDB approved three global loans for a total of US\$315 million that contain technical assistance components aimed at improving the regulatory environment of microentrepreneurial institutions and providing support for strengthening their institutions. The Social Entrepreneurship Program (SEP),⁵ which supports innovative projects that

5. The Social Entrepreneurship Program (SEP) of the Inter-American Development Bank offers financing to NGOs, private organizations, and public development institutions by combining loans and grants.

contribute to improving the living conditions of poor and marginalized sectors, recognizes the role of women as producers, leaders and income earners. Between 1998 and 2001, SEP financed a number of projects aimed at women, such as the Development and Education of Indigenous Women in Guatemala, and the Strengthening of Women's Community Banks in Honduras. The latter was designed in such a way as to facilitate access to productive activities, credit, job training and extension services. The Rural Microenterprise Support Project in Honduras, approved in 1999, provided credit and technical assistance to allow rural women to create their own agrarian microenterprises for the purpose of increasing their income and improving the well-being of their families.

In 1998, the IDB concluded a study on microenterprise, poverty and social development that confirmed the importance of focusing attention on women in this sector. The conclusions referring to the considerable benefits that women and their families derive from their microenterprise activities were presented at the conference entitled "20 Years Of Small Projects: Promoting Social Entrepreneurship."

In addition, in this same period the Bank provided nonreimbursable financing for 89 microenterprise projects. In 2001 alone, 40 projects were approved, including resources aimed at reinforcing the capabilities of microfinance institutions. Within the framework of the Innovation Initiative launched in 2000, and as part of the Line of Activity for the Institutional Strengthening of Microfinance Institutions, the Bank financed subsidiaries of Women's World Banking and other institutions which have designed their products in such a way that very small scale microentrepreneurs with little formal documentation and collateral could obtain reliable and continuous access to credit and savings.

Conditional Transfers

By giving women the right to be the exclusive recipients of cash transfers, the new generation of social protection projects financed by the IDB has contributed to strengthening women's negotiating power within the family. The pioneer project in this kind of intervention is PROGRESA in Mexico. Box 8 gives an example of this type of project.

BOX 8. COLOMBIA: SOCIAL SAFETY NET

This program supports assistance mechanisms for the poorest population sectors, especially women, through direct employment and worker training subprograms. It offers a whole range of grants for schools, nutrition, and health that constitute direct financial support for the beneficiary mothers. The program makes payments directly to the women, conditional upon fulfillment of commitments by the family, including a minimum of 80 percent school attendance by the children, participation in short education courses for fathers, and use of grants to finance basic health services. The fact that the women are designated as recipients and managers of grants for the families represents a major advancement in their situation and in their decision-making power.

Promotion of Women's Leadership

In 1998, the Bank made women's leadership and civic participation a high-priority issue, and in 1998-2001 dedicated almost US\$10 million to this issue in the form of nonreimbursable financing. Attention to women's leadership issues is an important strategy for empowering women as well as a tool for political inclusion. Box 9 details a successful Bank program in this important area.

BOX 9. WOMEN'S LEADERSHIP AND REPRESENTATION SUPPORT PROGRAM (PROLEAD)

The Women's Leadership and Representation Support Program (PROLEAD), implemented by the IDB in coordination with UNIFEM, UNICEF, UNDP and the OAS, is the best example of IDB efforts to empower women's leadership. The original program, which totaled US\$3.7 million and was begun in 1998, provided cash grants, as well as technical and institution-building assistance for Latin American and Caribbean organizations working to increase women's participation and leadership in both the public and the private sectors. With additional financing from the Government of The Netherlands and the IDB's Special Operations Fund, its scope has been expanded through two Women's Leadership for an Adequate Governance Projects, one in Central America and the other in the Andean region.

In combination with national and local initiatives and based on the rapid changes in social norms regarding women's roles, PROLEAD has increased the pool of women interested in holding public offices and trained to do so; has upgraded their leadership skills; has boosted women's participation in politics and in community issues; has fostered new alliances and networks among women leaders; has fostered better knowledge of women's rights by women and their communities; has increased the public visibility and legitimacy of women leaders and of issues of interest to them; has strengthened the institutions that are committed to supporting women's political inclusion; and has strengthened the ability of program donors to attract funding.

6. OTHER AREAS OF IDB SUPPORT FOR GENDER EQUALITY AND EMPOWERING WOMEN

The IDB is working to incorporate gender issues in all the Millennium Development Goals. In particular, this document refers to the Bank's efforts to support social protection investment programs including conditioned transfers, protection of social spending, and Social Investment Funds, the goal of which is, among others, to reduce poverty and hunger (MDG 1). Other efforts are directed at improving mother and child health as well as the reproductive health of men and women (MDGs 4, 5 and 6). Investments in social infrastructure and urban and rural development support the well-being of men, women and children, and are critical in that they save people time they would otherwise

have to spend on domestic tasks (MDG 7). Finally, clear title to rural and urban property and the recording of deeds that recognize access to property by both men and women contribute to a better balance of the economic security of families (MDG 7).

The next sections describes three areas of action that directly support women's empowerment, including access to justice, and that combat sources of disempowerment such as domestic violence and social exclusion.

Strengthening the Rights of Women through Judicial Reform

International and regional agreements on human rights that condemn violence against women and firmly establish gender equality in the law have been ratified by the majority of governments in the world. Nonetheless, the courts are still not systematically enforcing them, which prevent them from fulfilling their obligation to protect the human rights of women. This is also partly due to the fact that judges are not always familiar with the protection provisions conferred by international agreements, nor are they knowledgeable about their ability to apply these laws when such cases are brought before national courts. Similarly, many judges are not aware that in certain circumstances they have the ability to order that private persons and public officials comply with the dictates of human rights treaties or principles included in their own national constitutions.

The Bank can play a leading role in raising awareness within the region's judicial systems of the importance of observing international agreements on human rights that stipulate compliance with women's right to equality. There are many opportunities to include gender issues in programs in such a way as to reinforce executive, judicial and legislative powers. In recent years, the IDB has financed projects that include awareness-raising and training for members of the judicial system on subjects relating to women's rights, family violence, sex crimes and child abuse, among other things. Box 10 describes a project of this type in Costa Rica.

BOX 10. COSTA RICA: ADMINISTRATION OF JUSTICE PROGRAM

This program specifically includes gender awareness-raising activities in all project components. Gender policy is currently being developed for the judicial system. In addition, the program is providing support for the development of an information system to monitor and evaluate all nondiscriminatory, gender-related activities in the Judicial Branch. Furthermore, the Judicial Gender Commission will create a training model on gender issues; an evaluation method for decisions rendered by judges; a law and decision database that will highlight the gender perspective; and an integrated plan of the Costa Rican judicial information system for those who work in the judicial system.

Combating and Preventing Domestic Violence

In the last decade and a half, violence levels in Latin America and the Caribbean have risen significantly, which has had a negative impact on economic growth. The cost of controlling violence, as well as losses caused by crime and violence, divert considerable resources that could be used for investments in social and economic development. Domestic violence is closely linked to social violence, and the two can no longer be considered separately. Domestic violence is a genuine social issue that takes on critical importance for efforts aimed at reducing violence in society as a whole (IDB, 1999). Accordingly, effective action must be taken on both these issues.

As in the case of social violence, domestic violence against women, children and the elderly entails costs for society in terms of reduced productivity, treatment of victims, and prosecution of the perpetrators of the crimes. Some studies have shown that, in Chile, women who work and are victims of physical violence earn 61 percent less than women who are not abused. In Nicaragua, women who are the victims of abuse earn 43 percent less. The macroeconomic impact of the income not earned by abused women is significant, representing losses on the order of 2 percent of the gross national product in Chile and 1.6 percent in Nicaragua (Morrison and Orlando, 1997).

Between 10 and 40 percent of women in the region have been victims of physical violence at the hands of their partners. Between 30 and 75 percent of adult women with partners have been victims of psychological abuse (Buvinić, Morrison and Shifter, 1999) and between 10 and 20 percent have suffered sexual abuse (Morrison and Orlando 1997). As these studies show, domestic violence is a widespread issue that requires urgent attention.

The Bank has been at the forefront of efforts to consider the impact of violence on the quality of life and on society's ability to achieve equitable economic growth. It was the first multilateral development institution to approve specific credit operations to reduce violence. Considerable resources have been invested in the identification of best practices for violence reduction and in the provision of technical assistance and loans to create a capacity for addressing this issue. Furthermore, the Bank has conducted research aimed at increasing the knowledge of both the socioeconomic cost of domestic violence and promising approaches for preventing it. These resources include publications, conferences, a video and a portfolio of best practices for preventing domestic violence as well as pilot projects.

Between 1998 and 2001, the IDB approved three loans aimed at combating domestic and social violence (one of which is described in box 11) totaling over US\$90 million in financing. Other measures aimed at awareness-raising, promoting prevention and providing treatment are included in health programs to improve the health status of

women, education projects that raise awareness of the issue, and programs that offer women better access to justice. Collectively, these initiatives have contributed to making governments take better account of the special vulnerability of women to domestic violence and of the need to promote its reduction.

BOX 11.
URUGUAY: VIOLENCE AND CRIME PREVENTION PROGRAM

This program strengthens crime prevention as well as public safety and rehabilitation organizations, especially those working with youth in high-risk areas. Among other components, this program includes: violence prevention training activities for teachers in preschool centers, elementary schools, and high schools in high-risk areas; establishment of two community-based crime and violence prevention centers; and provision of training and equipment to the National Department of Crime Prevention and other key organizations involved in domestic and social violence prevention and treatment.

Social Inclusion

The Bank has started to use its operations in the area of social investment to promote the social inclusion of people marginalized for reasons of race, ethnic origin and gender, among others. One example of these efforts consisted in meetings with indigenous women to learn their opinion regarding culturally appropriate development (Meentzen, 2000). In 2001, the IDB approved its first Action Plan to combat social exclusion for reasons of ethnicity or race. The plan specifies that while attention is focused specifically on race and ethnic origin, it also includes “commitments to seek synergies and coordination between the various efforts to achieve social inclusion,” including working “with populations that are the intended beneficiaries (groups of African descent, indigenous populations, persons with HIV/AIDS, persons with disabilities and the elderly) and with gender issues that affect all excluded sectors.”

During the period in question, the Bank also achieved a greater understanding of the demographic transition of Latin America and the Caribbean and the issues facing an ever-growing number of people, in particular elderly women. With the support of Spain, Sweden, Finland and Japan, an interregional conference on demographic aging was held in 2000, and in 2001 a book and toolkit were prepared on healthy aging policies (Engler and Peláez, 2002). In addition, the Bank tries to improve the social and productive inclusion of people with disabilities. The regional program for integration of the blind into the labor market, approved in 2000, has contributed greatly to ensuring the technical and employment-relevant training of blind persons, in particular blind women in Argentina, Chile and Uruguay. A preliminary evaluation of the program activities shows positive results as regards the incorporation of the blind into the labor market, in particular women.

BOX 12.

CHILE: MULTIPHASE PROGRAM FOR THE INTEGRATED DEVELOPMENT OF INDIGENOUS COMMUNITIES

This program includes training in the areas of women's leadership and gender relations and promotes the participation of indigenous women in the identification and prioritization of local needs, thus ensuring that women are included in local planning processes and activities. In general, this program promotes greater social equality and development, thus strengthening the capability of women, young persons, and indigenous communities.

7. INVESTMENT PRIORITIES

The governments and civil society, in particular the women's movement, of Latin America and the Caribbean, must be recognized for their contribution to advancing gender equality in the region. Nonetheless, as shown above in the diagnosis section, this process is hardly complete. The IDB can help governments in the region to make greater progress in this direction by integrating gender issues more thoroughly into the activities and programs that it supports. On the one hand, it will have to continue investing in sectors that have a positive effect in attaining MDG 3: strengthening social protection and social investment; promoting women's health and education; strengthening women's rights through judicial reform and the inclusion of women's voices through their political participation; promoting the economic empowerment of women in labor markets by providing training services; information and communication technologies and microfinancing; expanding access for women and their families to urban infrastructure services and resources; and strengthening the productivity of rural women and guaranteeing their access to local natural resources. All these investments support the process of gender equality and the achievement of equivalent levels of well-being between men and women. On the other hand, and very importantly, the Bank will have to continue its support to the social and political inclusion of women, and to maintain and strengthen its pioneering effort in domestic violence prevention. The latter is a source of disempowerment and inequality between the genders and its prevention is of strategic importance for the well-being of families and societies in Latin America and the Caribbean.

Additionally, the countries of the region will need to increase their own investment in several areas critical for the attainment of MDG 3.

Studies on Poverty with a Gender Perspective

One of the Bank's priority areas remains the measurement of women's poverty and analysis of its causes. The Bank can support governments in obtaining quality information disaggregated by sex, ethnicity, race and geographic area. In addition, in-depth studies are required to explain, among other issues, the greater social vulnerability of women, the continuing gaps in employment and income between men and women, and the segregation of women in traditional areas of the labor market.

One issue of fundamental importance in the difference between the genders, whose implications for female poverty must be analyzed, lies in the greater relationship of women with the care of the children, the health of the family, and household chores. Studies are required to understand how this work affects women's acquisition of marketable skills, their mobility and their autonomy in accessing resources and opportunities, and their participation in public policy decisions.

Investment in Household Productivity and Child Care

Bank assistance must be given to the governments of the region for the analysis of gender roles and the identification of priority programs and activities that will make women's work less time-consuming, support and validate their family and household roles, remunerate their work, increase the productivity of the housework, and involve men in childcare and household chores. This is a crosscutting priority in the assistance of the Bank. As such, it is all the more difficult to accomplish in that it requires the cooperation of all the professionals involved in these operations, both from national teams and from the Bank. It must, however, be accomplished if the goal of gender equality and women's empowerment is to be attained. Strategically, investment in child care and early childhood development in the poorest populations continues to be an area of priority investment that creates synergies in breaking the intergenerational cycle of poverty, enabling the use of subsequent investments for education and health, and facilitating women's access to the job market. Similarly, encouraging the role of male parents in the care of their children reinforces the family unit and multiplies the sources of economic, educational, and emotional support of children for the benefit of fathers, mothers, and children.

Social Security Reform with a Gender Perspective

One of the areas in which the Bank can assist governments in the future is the incorporation of the gender equality perspective into social security reform. The new Social Development Strategy highlights the role that the Bank will play in supporting the countries of the region in designing comprehensive and sustainable pension systems. In this regard, one fundamental aspect is the consideration of gender aspects by virtue of the different patterns of participation of men and women in the labor market and the differentials in the mortality rates between the two genders.

Reproductive Health with a Lifecycle Perspective

One source of women's empowerment with the potential of having an impact on reducing poverty and increasing the quality of life of the family is sexual and reproductive health care for men and women. These have multiplier effects throughout the lifecycle of men and women, for example, by reducing maternal mortality and the incidence of HIV/AIDS (see Chapters VIII and IX); by delaying the age at which women first become pregnant allowing adolescent girls to accumulate more years of education and training for the labor market; and by increasing the spacing between children which allows mothers to recover physically and reduces infant mortality (see Chapter VII).

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