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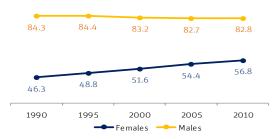
#### I. PROGRESS AND CHALLENGES FOR GENDER EQUALITY IN LATIN AMERICA AND THE CARIBBEAN

Over the last two decades there has been significant progress towards gender equality in Latin America and the Caribbean.

### Rapid increases in labor force participation and educational parity

In most countries in the region female labor force participation is above 50% and has increased significantly since 1990 with growth rates close to 1% a year <sup>1</sup>. Women in the region are staying in school longer and are more likely to attend university than men<sup>2</sup>. While women older than 40, who in general completed schooling two decades or more ago, have less formal schooling than men, young women have caught up and surpassed the educational levels of young men.

FIGURE 1
Labor Force Participation by Gender<sup>3</sup>



Important gains in reproductive health

The total fertility rate has fallen by 25% over the last two decades from 3.2 in 1995 to 2.4 in 2011. Currently, nine out of ten births in the region are attended by a skilled health professional, the highest level of any developing region in the world<sup>5</sup>. Additionally, the maternal mortality rate decreased by 44% between 1990 and 2010<sup>6</sup>. Maternal mortality, however, remains stubbornly high among the poor and among indigenous women; 50% of maternal deaths occur in the poorest quintile of the income distribution<sup>7</sup>.

### Increased women's voice via political participation

Women's political participation has also increased in the last decade. The number of seats held by women in Unicameral/Lower Houses has increased from 15% in 2000 to 20% in 2012, and seats held by women in Senate/Upper Houses has increased from 13% in 2000 to 24% in 2012<sup>8</sup>.

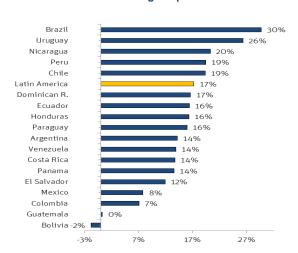
FIGURE 2
Total years of Education in LAC, 1990-2011<sup>4</sup>



# Stubborn labor market inequalities: wage gaps, unemployment and entrepreneurship

On average, women in LAC earn only 83 cents for every dollar a man makes. Female unemployment rates are higher than men's in most countries in the region; in 2012, the regional average unemployment rate for women was 9.3%, while the male unemployment rate was 6.5%. Firms owned by women entrepreneurs tend to be smaller (whether measured by sales, physical capital, or number of employees) and have lower growth rates<sup>9</sup>.

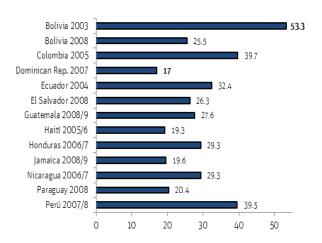
FIGURE 3
Female Wage Gap 10



#### Violence affects millions of women

While prevalence rates vary among countries, between 17 and 53 percent of women in the region have been abused by an intimate partner at some point in their lives<sup>11</sup>. Violence has enormous consequences for women, from fatal outcomes and physical injuries to psychological problems. It also has significant impacts on the region's economies, as women who suffer violence have lower productivity and earnings.

FIGURE 4
Percentage of Women who have Ever Suffered Physical or Sexual Violence by an Intimate Partner<sup>12</sup>



## II. PROMOTING GENDER EQUALITY TO IMPROVE DEVELOPMENT RESULTS

The IDB is committed to promoting gender equality because it has intrinsic value and because investing in women and girls works: women reinvest up to 90% of their income in families and communities, spending more earned income on food, care, home improvement and schooling<sup>13</sup>. Additionally, gender equality increases productivity and incomes by removing barriers that prevent women from having equal access to economic opportunities; during the last decade in LAC, female labor market income contributed 30 percent of the reduction in extreme poverty, compared to 39 percent for male labor market income<sup>14</sup>.

In 2010 the IDB approved its *Operational Policy on Gender Equality in Development*. The Gender Policy has three main directives:

promoting attention to gender equality in Bank projects and analytical work (i.e., gender mainstreaming);

- seeking opportunities for investments and analytical work that directly encourage gender equality or women's empowerment (i.e., direct investment); and
- avoiding unintended negative consequences for gender equality in its operations (i.e., gender safeguards). The IDB is the first multilateral Bank to include gender as part of its safeguards review.

### What does gender mainstreaming mean?

Gender mainstreaming in Bank projects means identifying and addressing gender equality issues, including the differential needs of women and men. For example, during the design of an IDB housing project which seeks to upgrade and provide new homes to low-income families in Nicaragua, it became clear that women had less than equal access to housing and land titles. Hence, the project team designed specific mechanisms to: 1) ensure that at least 50% of housing grants and accompanying property titles are given to female-headed households; and 2) guarantee the participation of women in decision-making and project monitoring.

The new Gender Policy and its accompanying Gender Action Plan for Operations (GAP), 2011-2013 have reinvigorated work on gender at the Bank. In order to ensure that IDB projects promote gender equality, the IDB has focused on ensuring gender-related results are integrated into project results matrices (these are the main tool for outlining project objectives and detailing how these results will be measured). Hence, the Gender Policy includes an indicator which tracks the inclusion of gender-related results in IDB projects and country strategies. These indicators demonstrate significant progress on integrating gender over the 2011-2012 period.



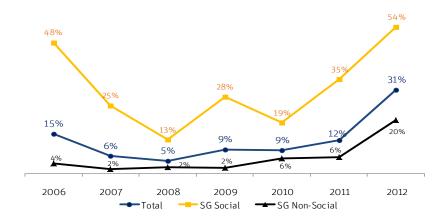
## † Tripling of the percentage of loans which include gender results

The percentage of IDB sovereign guarantee loans with gender results rose from 9% during the 2006-2010 baseline period, to 12% in 2011, to 31% in 2012. While the social sectors show the highest levels of inclusion of gender, there was significant progress across all Bank sectors—including non-social sectors that have not traditionally mainstreamed gender issues such as trade, fiscal and municipal management, and infrastructure. Through direct technical assistance and capacity building for project teams and counterparts, the IDB will continue to build on this progress and improve the quality of gender mainstreaming.

# † Increased direct investment in women's empowerment and gender equality through grants

The total dollar amount approved for technical cooperation and Multilateral Investment Fund (MIF) grants directly investing in gender equality and women's empowerment were \$10.6m in 2011 and \$11.8m in 2012. These amounts significantly exceed the yearly average of \$7.3m over the 2006-2010 baseline period for the Gender Policy. The IDB also approved seven Mesoamerican Health Initiative projects in 2011-2012; these projects seek to improve the health of women and children under five living in extreme poverty in eight Mesoamerican countries. These projects totaled \$44.7m for the 2011-12 period.





### What do we mean by gender results?

Gender-related results are the outputs (such as maternal health clinics or the number of women receiving business skills trainings) and outcomes (such as an increase in women's income compared to men's or a decrease in women who suffer violence at home) that result from project activities which seek to redress gender inequalities. For example, a project in Costa Rica that aims to build human capital in the science, technology and engineering (STEM) sectors identified a number of gender gaps that needed to be addressed. Women made up only 30% of employees in STEM sectors was 30%; the rejection rate for women in the government scholarship system was 2% higher than for men; and that the average scholarship amount for women was 30% lower than for men. To address these disparities, the project included measures to ensure equal opportunities for scholarships to both men and women. Women's candidacies are promoted through measures such as raising the age limit for female applicants and providing stipends for childcare along with the scholarships. Most importantly, the project includes gender-related results (with targets) so that gender inequalities in the STEM sector are addressed. Specific targets include: 35% of recipients of postgraduate scholarships will be women; 30% of entrepreneurs receiving capacity building will be women; and 33% of professionals receiving trainings and certifications will be are women.

#### # Improvements in the incorporation of gender in country strategies

The percentage of country strategies including gender-related results increased to 50% during 2011-2012 from 29% in the 2006-2010 Gender Policy baseline years. Country strategies are the roadmap for the Bank's collaboration with member countries; the inclusion of gender into Country Strategies is vital to improve gender mainstreaming in IDB projects and to promote direct investments in gender equality.

### III. INNOVATIVE SOLUTIONS TO KEY GENDER EQUALITY

### **Providing Quality Integrated Services for Women**



One way the IDB is attempting to promote women's empowerment is through *Ciudad Mujer* (Women's City), a \$20m loan to deliver key services for women's empowerment in El Salvador through the crea-

tion of five one-stop-shop centers. The project offers comprehensive health services, police and legal support for women survivors of violence, job placement services, vocational training and capacity building for women entrepreneurs, and day care for children while their mothers visit *Ciudad Mujer* centers. During the first 2 years of implementation the centers have registered 127,000 services for women.

Other countries are also promoting quality, integrated services for women with IDB support. For example, in Peru the Bank is supporting a pilot project to expand the range of services offered to women survivors of violence at the *Centros Emergencia Mujer* (Emergency Women's Centers or CEM). By including services designed to promote women's economic independence, the Ministry of Women and Vulnerable Populations in Peru will empower women to put an end to violence in their lives.

#### Helping women-owned businesses develop and grow

The IDB and the Multilateral Investment Fund (MIF), a member of the IDB Group, launched the *women entrepreneurship Banking* (weB) initiative in 2012 in order to promote women's economic empowerment in the private sector. This \$55m initiative helps financial institutions implement lending models to more effectively reach women entrepreneurs



## Pilot-testing interventions to prevent violence against women and support its victims

In Peru, the <u>Using Microfinance as Tool to Prevent VAW</u> project will link microfinance services with training that promotes equitable gender norms, replicating the strikingly successful IMAGE project from South Africa which led to a reduction of 55% in intimate partner violence.

In El Salvador, the IDB is using the methodology of two successful programs (Program H and Program M) developed by Brazilian NGO PROMUNDO to reduce violence against women. The *Community Outreach Model for the Prevention of Gender Violence* project targets young men and women aged 13 to 18, community leaders and local public officials in order to change attitudes, behaviors, social norms and stereotypes linked to violence against women.

## Does childcare for after school hours promote the inclusion of women in the labor market?

For some LAC women the onset of motherhood usually means leaving work. Some do so because they want to, but others cannot combine work and child care. The Program 4 to 7, developed by the National Women's Service in Chile, provides after-school care for children aged 6 to 13, thus allowing mothers to work for longer hours. The IDB is financing an impact evaluation in order to identify if this program can be used as a model in other countries in the region.

## Identifying evidence-based approaches for gender equality issues

Increasing the effectiveness of development interventions requires identifying best practices that produce results and can be scaled up. There is, however, little evidence on the effectiveness of specific interventions on key gender equality issues such as violence against women, adolescent pregnancy, women-owned businesses, and caring services. Hence, the IDB is developing impact evaluations of IDB projects and other promising interventions throughout the region in order to identify evidence-based solutions to these challenges.



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#### IV. INSTITUTIONALIZING GENDER AT THE IDB

The trends in gender mainstreaming and direct investment to promote gender equality and women's empowerment at the IDB are encouraging. The factors driving these trends are:

- † The GAP changed business as usual by providing increased financial (\$1.6m in administrative funds over 2011-2013) and human capital resources for gender mainstreaming.
- Divisional targets for gender mainstreaming combined with technical support (through gender specialists and technical notes) and capacity-building tailored to individual sectors (such as water, health, and housing/urban development) have been effective in promoting the integration of gender in IDB operations.
- Increased grant resources (through the IDB's Gender and Diversity Fund) for projects directly investing in gender equality and women's empowerment have played an important role.
- Senior management has provided decisive support for the new Gender Policy and the Gender Action Plan, including the evaluation of managers' performance on integrating gender into projects and on promoting diversity in human resource management in annual performance reviews.

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