Despite the economic growth in the region, income concentration in Central America continues to keep much of the population in poverty. Lack of employment opportunities encourages migration to the United States, making remittances a very important factor and leading to the disintegration of the traditional family model, generally leaving women behind as heads of household.1

As women in this region work in low-productivity occupations and receive less income (both wage and non-wage) than men, households headed by women have a harder time meeting their basic needs.2

Gender violence is a persistent problem for women throughout the region: half of Central American women have been the victim of violence at some point in their lives, and two out of every three women murdered in Central America are the victims of femicide (the killing of women because they are women).3

Economic empowerment4

Although it has substantially increased over the past two decades, women’s participation rate in economic activities (40-49 per cent) is lower than men’s (79-86 per cent). In rural areas, the proportion of economically active women has doubled or tripled: in Guatemala and Honduras, it was barely 7 and 8 per cent, respectively, in 1980, while by 2010 it had reached 30 and 24 per cent, respectively.

Despite the general downturn in Central America’s agricultural sector, agriculture remains a major source of employment. However, a higher percentage of women work in the services sector than in the industry and agricultural sectors. The percentage of women working in agriculture is 17.5 per cent in Guatemala, 15.1 per cent in Mexico, 14.2 per cent in Honduras and 9.1 per cent in Nicaragua. Their participation is lower in countries such as Costa Rica and El Salvador, ranging from 2 to 4 per cent.
Women’s presence in agribusiness and large-scale agricultural production for export has grown throughout the region, although women must accept fixed-term contracts, lower wages than men, and long workdays. In agricultural wage employment, women are concentrated in non-traditional agricultural export production, especially the production and packaging of fruit, vegetables and flowers. Another source of employment for many women in the region is the maquiladora industry, foreign companies that use local labour to manufacture products sold duty-free in the countries where the raw materials originate.5, 6

There is still a wide gap between men and women in the region in terms of production and income. For example, women’s income in rural areas in El Salvador, Guatemala and Mexico is almost half that of men, the result of differences in average length of schooling and access to other productive factors such as capital, land and technology.

**Voice and participation**

The growth in women’s economic participation has not translated into greater voice and participation in decision-making, although the migration of men has facilitated access by women and youth to decision-making entities.

In rural decision-making entities, the notion that families must be represented by the male head of household generally prevails. Similarly, women do not reach positions of authority in farmers’ organizations, especially in mixed or complex ones such as cooperatives, producers’ associations, etc. Organizations comprised entirely of rural women have proven an excellent way for these women to learn to value themselves and their work, secure opportunities for participation, and gain the respect of their families and communities.7

The Central American countries that have adopted gender quotas for political representation have a higher average proportion of women legislators (20.3 per cent) than those that have not (13.7 per cent), although, with the exception of Costa Rica, none of the countries has met its targets.8 Despite women’s legislative presence, the interests of rural women – indigenous women in particular – are frequently not represented in policy debates.

**Workloads and benefits**

Migration driven by lack of employment opportunities has left women to assume the mantle of head of household, reaching percentages as high as 29.5 per cent in El Salvador and 23.9 per cent in Honduras. This phenomenon has heightened the burden on women by forcing them to increase their involvement in productive activities.

In all countries of the region, women work more than men, whether their labour is paid or unpaid. In Mexico, for example, their workday is 8.93 hours versus 7.87 hours for men; and women spend twice as long as men working in low-productivity agricultural jobs such as tending livestock, hauling water and processing agricultural products. In Guatemala and El Salvador, only 20 per cent of the 52 per cent of women working in rural areas receive payment for their labours.
IFAD STORIES FROM THE FIELD

IFAD and Oxfam link excluded groups in El Salvador to financial services

In 2010, El Salvador’s Rural Development and Modernization Project for the Eastern Region (PRODEMORO), in collaboration with Oxfam America, designed a community savings project to guarantee access to financial services by the normally excluded rural population. This project mainly targeted women (without excluding men) and supported the creation of financial groups of 11-15 people (mostly women), improving their ability to manage financial resources and run businesses.

The project, actively sought to bridge the gap between men and women, offering classes on women’s leadership, domestic violence and self-esteem for the members of these groups.

To date, the project has organized 1,705 women and 60 men into 102 groups, with total savings of roughly US$64,000 and a loan portfolio of US$19,314. The women have applied for 364 loans, 38.5 per cent of which have been used for the creation of non-agricultural businesses (bread making, handicrafts and local culinary fare); 22 per cent for health; 11 per cent for education; 9.7 per cent for food; 8 per cent for investment in agriculture; 7 per cent for transport; and 4 per cent for investment in housing. The project has also connected women’s savings groups with government social programmes, facilitating the development of other productive initiatives thanks to the technical assistance provided.

PRODEMORO’s achievements in the economic empowerment of women were also recognized with its receipt of the IFAD Gender Award in 2013.

Economic empowerment of women in Honduras

In Honduras, the Sustainable Rural Development Programme for the Southern Region (Emprende Sur) has focused on the link between economic empowerment and women’s leadership in order to achieve women’s participation and influence in decision-making in rural institutions and organizations.

It has assisted women-owned businesses, enabling women to gain the trust and respect of their communities, and at the same time ensured women’s participation in territorial economic planning and municipal governance, guaranteeing the design of development plans that include the gender dimension. Through collaboration with municipal authorities and civil society organizations, municipal strategic development plans have been designed that strengthen the gender approach in municipal planning and investment management.

The project has also supported Municipal Women’s Offices through the design and implementation of diagnostic studies on gender equality, in order to strengthen these entities and develop the capacity in each municipality to reach the most vulnerable beneficiaries.

These offices have also helped to identify women’s businesses, offering training in the preparation of development plans to be financed by the Emprende Sur programme. Thanks to this project, 27 organizational development plans have been prepared for groups of men and women producers. These initiatives have linked a total of 2,312 beneficiaries, of whom 986 are women (43 per cent) and 1,326 (57 per cent) are men.

Finally, through the rural development approach implemented by Emprende Sur, coordination strategies were developed with different actors working in regional, municipal or community initiatives, such as the Sector Roundtable on Gender, local governments, Municipal Women’s Offices and women’s networks.
Reducing women’s workload in El Salvador

PRODEMORO sought to ensure that women’s involvement in productive activities would not overwhelm them with work, as reducing their workload was one of the main components of the project. Considering the high number of households headed by women as a result of male migration, the intervention strategy used for traditional families (men with wives or life partners and children) was different from the one used for families with a de facto temporary head of household (a woman alone with children).

A fund to reduce women’s workload and reduce the time spent on household chores facilitated women’s participation in the preparation and execution of business plans. Better stoves, Nixtamal mills and community kitchens reduced meal preparation time; household cisterns facilitated water collection; and agroforestry parcels lightened the burden of wood gathering. Day-care centres were established to provide care for the children. Such initiatives were always launched at the specific request of the women, who, thanks to the training provided, requested that business plans for these activities be included. In the case of traditional families, the project organized workshops for men and women that dealt with the issues of inequitable workloads and the co-responsibility of both parents for household chores.

LESSONS LEARNED AND GOOD PRACTICES

A wealth of projects in Central America and Mexico are empowering rural women and promoting gender equality. The following lessons learned and good practices in the region are worth mentioning:

- **Strengthen women’s voice and participation in community bodies** at the municipal level as a valuable strategy for ensuring that development plans and resource allocation take women’s needs and priorities into account.

- **Consider the culture and customs of the beneficiaries, especially when working with indigenous women**. Factors such as the language, location or time of training activities can result in exclusion and become obstacles to women’s participation. The different languages and cultures of the peoples of Central America require an in-depth knowledge of these factors: working with local experts, both men and women, can prove useful in designing more effective intervention strategies.
• Provide training for women that takes into account their high illiteracy and school drop out rates, which are higher than those of men. Initiatives should also be designed to enable women gradually to develop the capacity to participate in economic empowerment activities such as the preparation of business plans, the management of financial resources and access to markets.

• Work with men in the community to eliminate sexist attitudes, so that both sexes understand that women’s participation in economic activities brings benefits such as higher household income, a higher standard of living, etc. At the group and organizational level, the “Bridging Gaps” tool has proven highly valuable in raising awareness among members, men and women alike. This tool consists of preparing a participatory gender analysis of a group to get the discussion going and create a better understanding of gender issues within the group.

OUTSTANDING ISSUES AND ONGOING CHALLENGES
Despite the good practices analysed, the region still faces many challenges to women’s empowerment.

• Relationship between participation in productive activities and empowerment. Many projects in the region have focused on increasing women’s participation in economic activities. However, there is a need to understand the more qualitative aspects of empowerment and the extent to which this participation benefits the women themselves. Specifically, do women control the income they earn from their activities? What are the effects in terms of voice and decision-making capacity? Has there been any change in attitude about women’s role?

• Greater awareness of the problems and demands of rural women can help those in charge of project execution and their government counterparts ensure that the gender approach is included in all phases of execution, such as resource allocation, monitoring and evaluation, and the design of technical assistance.

• Sustainability of institutional reforms. Many projects promote the creation of gender units in the ministries or the strengthening of local agencies that offer assistance to rural women. This institutional strengthening has proven very valuable for connecting initiatives that target women and incorporating the gender approach in project execution. With the conclusion of these projects and changes in government administrations, however, these units have disappeared or lost their budgets, putting an end to their ability to act.

• Lack of access to credit. Women’s limited access to credit is the result of many factors: discrimination in the home that prevents women from making spending and investment decisions; lack of adequate financial services in rural areas; lack of information about loans; the inability to handle numbers; lack of collateral, etc. It is important to stimulate productive potential and the occupational diversification that better access to credit would offer women, while at the same time exploring synergies with the receipt of remittances.
THE STATISTICS AND WHAT THEY SHOW

Central America’s economies are very diverse: Mexico has a GDP of around US$9,700 and Nicaragua’s is around US$1,800. While the economic picture varies, life expectancy for women and men is fairly similar throughout the region, although women generally live longer than men. In addition, the literacy rate among women and men in every country in the region is 85 per cent or higher, and more than 90 per cent in El Salvador, Honduras, Mexico and Panama (see Table 1).

With the exception of Mexico and Panama, all the countries are below the average on the Human Development Index (HDI). While an improvement has been observed with respect to social institutions that discriminate against women and girls in some countries, many challenges remain when it comes to gender inequalities (see Table 2).

Although women have the same legal rights as men – in terms of access to land and credit, for example – these rights are often restricted by discriminatory practices. Furthermore, the available data show that men have a higher employment rate than women in the six countries, while women’s work is invisible or underestimated in official statistics because it is often in the informal sector and unpaid. In comparison with regions such as East and Southern Africa and some parts of the Caribbean, maternal mortality in the Central American countries is relatively low, indicating progress in maternal health (see Table 3).

Table 1: Key development indicators across the region, 2012

<table>
<thead>
<tr>
<th>Country</th>
<th>GDP per capita (current US$)</th>
<th>Life expectancy at birth (years)*</th>
<th>Literacy rate, ages 15-24**</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Female</td>
<td>Male</td>
</tr>
<tr>
<td>El Salvador</td>
<td>3,777</td>
<td>77</td>
<td>67</td>
</tr>
<tr>
<td>Guatemala</td>
<td>3,368</td>
<td>75</td>
<td>68</td>
</tr>
<tr>
<td>Honduras</td>
<td>2,264</td>
<td>75</td>
<td>71</td>
</tr>
<tr>
<td>Mexico</td>
<td>9,742</td>
<td>79</td>
<td>75</td>
</tr>
<tr>
<td>Nicaragua</td>
<td>1,754</td>
<td>77</td>
<td>71</td>
</tr>
<tr>
<td>Panama</td>
<td>9,534</td>
<td>79</td>
<td>74</td>
</tr>
</tbody>
</table>

Notes: * 2011 data; ** 2010 data.
### Table 2: Human development and gender inequality across the region, 2012

<table>
<thead>
<tr>
<th>Country</th>
<th>Human Development Index (HDI)* (186 countries)</th>
<th>Gender Inequality Index (GII)** (148 countries)</th>
<th>Social Institutions and Gender Index (SIGI)*** (86 non-OECD countries)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Value</td>
<td>Rank</td>
<td>Source: UNDP</td>
</tr>
<tr>
<td></td>
<td>107</td>
<td>0.441</td>
<td>82</td>
</tr>
<tr>
<td>El Salvador</td>
<td>133</td>
<td>0.539</td>
<td>114</td>
</tr>
<tr>
<td>Guatemala</td>
<td>120</td>
<td>0.483</td>
<td>100</td>
</tr>
<tr>
<td>Honduras</td>
<td>61</td>
<td>0.382</td>
<td>72</td>
</tr>
<tr>
<td>Mexico</td>
<td>129</td>
<td>0.461</td>
<td>89</td>
</tr>
<tr>
<td>Nicaragua</td>
<td>59</td>
<td>0.503</td>
<td>108</td>
</tr>
<tr>
<td>Panama</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>


Notes:
- The HDI is a composite measure of health, education and income, and an alternative to purely economic assessments of national progress (e.g. GDP growth). Source: http://hdr.undp.org/en/countries.
- The GII is a composite measure that reflects inequality in achievements between women and men in reproductive health, empowerment and the labour market. The index ranges between "0", which means women fare equally well, to "1.0", which indicates that women fare as poorly as possible in all dimensions measured. Source: http://hdr.undp.org/en/data.
- The SIGI was launched by the OECD Development Centre as an innovative measure of the underlying drivers of gender inequality. It captures discriminatory social institutions such as early marriage, discriminatory inheritance practices, violence against women, son preference, restricted access to public space and restricted access to land and credit. Source: http://genderindex.org/ranking.

* Unclassified in 2012.

### Table 3: Key gender indicators across the region

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Value</td>
<td>Rank</td>
<td>Value</td>
<td>Female (% of females)</td>
</tr>
<tr>
<td></td>
<td>El Salvador 81</td>
<td>0.5</td>
<td>0.5</td>
<td>47</td>
</tr>
<tr>
<td></td>
<td>Guatemala 120</td>
<td>0.5</td>
<td>0.5</td>
<td>49</td>
</tr>
<tr>
<td></td>
<td>Honduras 100</td>
<td>0.5</td>
<td>0.5</td>
<td>42</td>
</tr>
<tr>
<td></td>
<td>Mexico 50</td>
<td>-</td>
<td>-</td>
<td>44</td>
</tr>
<tr>
<td></td>
<td>Nicaragua 95</td>
<td>0.5</td>
<td>0.5</td>
<td>47</td>
</tr>
<tr>
<td></td>
<td>Panama 92</td>
<td>0.0</td>
<td>0.5</td>
<td>50</td>
</tr>
</tbody>
</table>


Notes:
- Women’s legal and de facto rights to own and access agricultural land: 0: Women have equal legal rights with men to own and access land; 0.5: Women have the same legal rights to own and access land, but are restricted due to discriminatory practices; 1.0: Women have few or no legal rights to access or own land, or access is severely restricted by discriminatory practices.
- Women’s legal and de facto access to loans and credit: 0: Women have equal rights to access credit and bank loans as men; 0.5: Women have rights to access some kinds of credit (e.g. microcredit), or have equal rights but face discrimination in accessing bank loans and credit; 1.0: Women have few or no rights to access bank loans or credit, or access is severely restricted by discriminatory practices.
KEY RESOURCES


CONTACTS
Esther Kasalu-Coffin
Country Programme Manager
Latin America and the Caribbean
IFAD
LogBase, MINUSTAH
Zone 5, UNDP Complex Unit 47
Clercine 18. Tabarre
Port-au-Prince. HAITI
Tel (off): +509 28131434
Tel (cell): +509 48921129
E-mail: e.kasalu-coffin@ifad.org

Clare Bishop-Sambrook
Senior Technical Advisor
Gender, Empowerment, and Social Inclusion
Social Policy and Technical Advisory Division
IFAD
Tel: +39 06 54592489
E-mail: c.bishop-sambrook@ifad.org

LINKS
IFAD policy on gender equality and women’s empowerment

IFAD is a financial institution and a specialized United Nations agency dedicated to eradicating poverty and hunger in rural areas of developing countries.

El Salvador: Members of a cooperative harvest farmed shrimp for sale in the local market.