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# **PRO-POOR GROWTH, GENDER, AND MARKETS:**

## **CREATING OPPORTUNITIES AND MEASURING RESULTS**

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# **PRO-POOR GROWTH, GENDER, AND MARKETS: CREATING OPPORTUNITIES AND MEASURING RESULTS**

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**DISCLAIMER**

The authors' views expressed in this publication do not necessarily reflect the views of the United States Agency for International Development or the United States Government.

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# CONTENTS

INTRODUCTION.....	5
METHODOLOGY.....	6
THE NEED TO INCLUDE GENDER IN ECONOMIC GROWTH PROGRAMS.....	6
GENDER EQUALITY AND ECONOMIC OUTCOMES.....	7
GENDER DISCRIMINATION AND LABOR MARKETS.....	7
INTERGENERATIONAL TRANSMISSION OF WEALTH .....	8
GENDER CONSTRAINTS AND ECONOMIC GROWTH.....	8
ACCESS TO RESOURCES .....	8
SOCIAL AND CULTURAL DISCRIMINATION .....	9
CLASS, ETHNICITY, RELIGION, AND GEOGRAPHY .....	9
LABOR AND WAGES.....	10
“REPRODUCTIVE” WORK, TIME POVERTY, AND INFORMALITY .....	10
GENDER CONSIDERATIONS IN MARKET ACCESS.....	11
LABOR MARKETS .....	11
FINANCIAL MARKETS.....	12
GOODS MARKETS.....	14
SERVICES MARKETS.....	15
STRATEGIES TO INTEGRATE GENDER.....	17
GENDER-SENSITIVE INDICATORS.....	32
CONCLUSIONS.....	32
POLICY RECOMMENDATIONS.....	33
ANNEX A .....	35
ANNEX B .....	40
NOTES.....	42
BIBLIOGRAPHY.....	43

# INTRODUCTION

Economic growth and trade can be powerful forces of poverty reduction. As economies expand, they can provide greater income-generating opportunities for skilled and unskilled workers, entrepreneurs, poor and working families, and men and women. At the same time, studies have shown that although economic growth is a prerequisite for reducing poverty, it is insufficient on its own. If growth is confined to particular areas or parts of the economy, it is less likely to be sustained or to provide opportunities for the poor to increase their incomes, to acquire skills and assets, and to transform and upgrade their livelihoods.<sup>1</sup> Rapid growth can contribute to poverty reduction where that growth is broad-based and inclusive.<sup>2</sup> Broad-based and inclusive growth should benefit multiple sectors and economic actors.

As increasing numbers of women have been drawn into the labor force, they have increasingly contributed to the household, local, and national economies. As caregivers, producers, consumers, and entrepreneurs, women interact with local and global economies. Understanding how women's contributions and challenges to participating in the global economy may differ from men's is crucial to identifying opportunities to create sustainable jobs for them that will improve their lives and the lives of their families, and help reduce poverty.

Market-led growth is an important component of reducing poverty and improving people's lives in Peru. Fifty-two months of continuous economic growth have improved economic indicators, and exports have more than doubled in the past five years.<sup>3</sup> Between 2001-2004 poverty rates fell by more than three percent. During the same period, the number of those living in extreme poverty fell by nearly five percent. USAID/Peru has focused on trade-led growth as a means to achieve poverty reduction within the country. Within the Mission's focus regions, extreme poverty has plunged from 42.1 percent to 27.8 percent.<sup>4</sup>

Yet much work remains to ensure that the benefits of trade-led growth extend to the poor, particularly vulnerable groups including indigenous communities and women. Structural impediments to poverty reduction in Peru continue to exist and include, among other factors, lack of investment in labor-intensive industries, discrimination against indigenous groups, and the terms of growth and trade.<sup>5</sup> The extreme poor are primarily rural people of indigenous origin living in the Andean *Sierra* or Amazonian *Selva*. In the *Sierra*, 73 percent of the population is living below the poverty line, while another 27 percent is living in extreme poverty.<sup>6</sup> Sixty-four percent of rural women are considered poor, and of these, 69 percent are considered extremely poor. A majority of poor rural women (55 percent) are concentrated in the Highlands. At the national level, an estimated 44 percent of women are believed to live in poverty.<sup>7</sup>

To assist USAID/Peru with developing a gender-sensitive, pro-poor growth strategy, the Greater Access to Trade Expansion (GATE) project, funded by USAID's Office of Women in Development, has produced this report to provide an overview of gender constraints to market access, best practices to ameliorate impediments, strategies for incorporating gender concerns into economic growth and trade (EGT) activities, and possible indicators for measuring results.

# METHODOLOGY

This report is a compilation of information and data drawn from recent GATE publications on market access, lessons learned on women in the economy, rationales for including gender in economic growth programs, training materials for USAID Mission staff on integrating gender into EGT programs, and gender and trade assessments conducted for USAID/Peru.\* In addition, examples of region-specific programs, literature, and reports have been incorporated to the extent possible.

The paper is divided into seven sections: 1) The Need to Include Gender in Economic Growth Programs; 2) Gender Constraints and Economic Growth; 3) Gender Considerations in Market Access; 4) Strategies to Integrate Gender into Economic Growth Strategic Objectives (SOs); 5) Gender-sensitive Indicators for EGT-related Activities; 6) Conclusions; and, 7) Policy Recommendations.

## THE NEED TO INCLUDE GENDER IN ECONOMIC GROWTH PROGRAMS

Gender is defined as the economic, political, and cultural attributes and opportunities associated with being male or female. The social definitions of what it means to be male or female vary among cultures and change over time.<sup>8</sup> Gender refers to the array of socially constructed roles and relationships, personality traits, attitudes, behaviors, values, relative power, and influence that society ascribes to the two sexes on a differential basis. Gender is an acquired identity that is learned, changes over time, and varies widely within and across cultures.

Gender analysis examines the political, economic, and social experiences of men and women, and assesses where the experiences of men and women converge or diverge, and why. By including gender analysis within an economic program, development practitioners and policy analysts may determine ways to include greater numbers of people in economic growth activities and design activities that reach new beneficiaries, particularly those from marginalized or traditionally excluded groups.

Although gender analysis examines the position of both men and women within a society, due to overlapping economic and socio-cultural attributes women often fare

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\* Excerpts from the following GATE publications were used to compile this report:

dTS. *GATE Trip Report: December 4-17, 2005*. USAID Greater Access to Trade Expansion Project. Arlington: Development & Training Services, Inc., 2006.

Gammage, Sarah, Nancy K. Diamond and Melinda Packman. *Enhancing Women's Access to Markets: An Overview of Donor Programs and Best Practices*. USAID Greater Access to Trade Expansion Project. Arlington: Development & Training Services, Inc., 2005.

Marston, Ama with Kara Nichols Barrett. *Women in the Economy: Lessons Learned*. Arlington: Development & Training Services, Inc., forthcoming.

White, Marceline and Nancy K. Diamond. *Gender Training Materials: Integrating Gender into Trade and Economic Growth Programs and Analysis*. USAID Greater Access to Trade Expansion Project. Arlington: Development & Training Services, Inc., 2005.

---. *Gender Training Handbook: Integrating Gender into Trade and Economic Growth Programs and Analysis*. USAID Greater Access to Trade Expansion Project. Arlington: Development & Training Services, Inc., 2005.

worse than men in many indicators, and are, therefore, the group often targeted for increased attention or interventions.

While economic growth programs are designed to reduce poverty, many may not explicitly include a gender perspective within the program. Yet increasing evidence points to a number of reasons why integrating gender concerns into EGT programs improves both economic and development outcomes. A few of these reasons are described below.

### **IMPROVING GENDER EQUALITY IMPROVES ECONOMIC OUTCOMES**

Studies have found a correlation between gender equality and economic growth, both in cross-country comparisons and in comparisons done over time.<sup>9</sup> In 61 countries, a positive correlation was found between growth and women's participation in the labor force between 1980 and 1990.<sup>10</sup> This can be attributed to the fact that gender inequalities exact a high cost on the economic and human development of countries around the world, undermining their productivity and human capacity to contribute to the economy.

### **REDUCING GENDER DISCRIMINATION IMPROVES LABOR MARKETS**

Reducing gender discrimination within the labor market leads to better allocative efficiency of markets, particularly in countries that rely on inexpensive labor as one of their resource endowments.

The ILO has noted that discrimination faced by women and minority groups is a significant obstacle to economic efficiency and social development. When more than half of a country's potential labor force is not used efficiently, it is inevitable that competitiveness with other countries is negatively affected.<sup>11</sup>

Additionally, in its work on gender and development, the World Bank has found that norms and prejudices stemming from gender bias are what determine the supply and demand of labor in an economy, rather than efficiency.<sup>12</sup>

Adverse selection in employment means that gender inequalities allow for competent women to be overlooked because of their sex. Hiring practices in the Peruvian mining industry have traditionally discriminated against women, in part because of legends that insist women curse the productivity of mines.<sup>13</sup> Although this is changing, an estimated 75 percent of the industry is still made up of men.<sup>14</sup> One impact of such discriminatory hiring is that households may not be able to use their labor sources efficiently. For example, the propensity to only employ men can drive up wages as men become more fully employed. This may mean, for example, that a household that needs extra help for activities such as harvesting may not be able to afford the additional labor because of artificially high wages due to gender discrimination. As a result, the household might not be able to maximize its productivity.<sup>15</sup> This is just one example of the distortions that can be caused by gender discrimination.

In his work on gender inequalities in labor markets, Zafiris Tzannatos modeled the difference in output between current conditions and conditions in a system where occupational differences for men and women within industries are eliminated. The

results showed that women's wages can grow significantly with practically no loss in male wages since the removal of gender inequalities can create important output gains. This is to say that there could be an increase in the quantity of the output of the economy, with women claiming a larger share than previously at little or no loss to men.<sup>16</sup>

## **INCREASED INTERGENERATIONAL TRANSMISSION OF WEALTH**

Development studies have demonstrated the negative effects of a vicious cycle of poverty. More recent literature has emphasized that increasing women's earnings may lead to a more virtuous cycle, with increased earnings being transmitted to young family members. Increased investment in human capital contributes to the economic growth of a country. As people become better nourished and educated, they contribute more to economic growth—particularly the composition and volume of output and exports—and are more able to adopt foreign technology and innovate upon it.

Women play a particularly important role in the process of human development and the creation of human capital. For instance, when women control cash earnings there is greater expenditure on human development inputs such as food and education in the household. In Peru, women's access to increased cash and credit through microfinance resulted in families eating more and better quality foods, as well as increased investment in the education of children.<sup>17</sup> Similarly, in the Philippines it has been shown that consumption of calories and protein increases with the share of income accruing directly to women.<sup>18</sup> In the same way, when credit is given to women, they make significant investments in the household. In Bangladesh, one study showed that for every 100 taka lent to a woman, household consumption increases by 18 taka, as opposed to an 11-taka increase in consumption for every 100 taka lent to men.<sup>19</sup>

This can make a remarkable difference in the output of workers and their capacity over a lifetime. Research including studies of farmers in Sierra Leone, sugar cane workers in Guatemala, and road construction workers in Kenya has shown a range of labor productivity gains associated with an increase in caloric intake.<sup>20</sup>

## **GENDER CONSTRAINTS AND ECONOMIC GROWTH**

Despite the benefits of increasing women's access to markets, women still lag far behind men in wages, earnings, assets, and employment. In Peru, for example, between 1980 and 2000 women's participation in the labor force rose from 24 percent to 31 percent.<sup>21</sup> In comparison, in other lower-middle income countries, women's labor force participation rose from 41 percent to 43 percent over the same time period.

Several factors interact and overlap to impede women's ability to enter markets to the same extent as men are able.

### **ACCESS TO RESOURCES**

While not all women are poor, they are disproportionately represented among the poorest socio-economic classes worldwide. Women are resource-poor, lacking title to

land and access to credit or financial services, and lagging behind men in terms of education. Roughly 312,000 women are undocumented citizens, denied basic political, economic, and social rights as Peruvian citizens. A study by the non-governmental organization Flora Tristán revealed that undocumented women in Cajamarca were unable to secure land titles in their own name.<sup>22</sup> In their analysis of the assets of the poor, Escobal, Saavedra, and Torero demonstrate that lack of land and livestock ownership, as well as lack of access to education, credit, and public services, are key determinants of poverty among Peruvian households.<sup>23</sup> Without national identification cards, women are denied access to and ownership of key assets that have the potential to lift them out of poverty.

## **SOCIAL AND CULTURAL DISCRIMINATION**

Social norms circumscribe women's and men's opportunities to engage in economic activities and public life. For example, the crops that men and women harvest and the post-harvest activities that men and women engage in may be socially determined, meaning that women and men may conduct separate activities within a commodity sector or grow different crops from one another.

In Quechua communities, the conservation and reproduction of different plant varieties, such as potatoes, is almost exclusively a women's job. This may be centered on Quechuan beliefs that link women and nature.<sup>24</sup> As a result, women possess in-depth knowledge of seeds and plant breeding, thus making them key decision-makers on the farm. They decide what plant varieties meet specific nutritional needs, what crops to sell, and what crops to consume. As land is privatized and enclosed, women not only lose the ability to plant traditional varieties of crops but also lose important sources of food and income for the household. Moreover, the knowledge of plant varieties and uses that women have accrued may be lost as well.

## **CLASS, ETHNICITY, RELIGION, AND GEOGRAPHY**

Women (and men) are heterogeneous groups. Issues of class, ethnicity, religion, and geography affect the ways in which women participate in the local, national, or global economy. Even issues such as mobility and transport will vary for women from different socio-economic classes. Religious and ethnic minorities often have fewer social and economic opportunities, and women in these groups often have even further reduced options due to language, gender bias, and other issues. Women in urban and rural areas have different types of employment options available to them. For example, poverty-stricken urban women may find work as domestic servants or in garment factories, while rural women are often employed as agricultural workers.

In Peru, indigenous communities experience increased poverty and exclusion. Seventy-five percent of indigenous people are in the bottom three deciles of the income distribution. Moreover, a greater proportion of a household's budget is spent on food and education (with less available for other consumption) if the head of household is indigenous.<sup>25</sup> More than 80 percent of the non-indigenous population benefits from access to public water and electricity. In comparison, less than 45 percent of indigenous Peruvians have access to the same resources.<sup>26</sup> Maternal mortality is higher among indigenous communities, and indigenous women receive less education than

indigenous men. On average, indigenous women have three years less schooling than indigenous men and non-indigenous women.<sup>27</sup>

## **LABOR AND WAGES**

Social norms may dictate the types of jobs that are considered appropriate for men and women, the wages that they receive, and the terms and conditions of their work. In many places, women are often considered “secondary” wage earners and employers do not always recognize women’s role in supporting their families economically. Women often earn lower wages than men for the same or similar types of jobs, and are usually the last workers hired and the first fired. In Peru, average wages for women are 74 per cent of men’s wages.<sup>28</sup> An interview with a Peruvian farmer revealed that women agricultural workers receive five soles an hour, compared to men, who receive eight soles an hour.<sup>29</sup> This wage gap affects women’s ability to lift themselves out of poverty, and makes female-headed households more vulnerable to economic shifts and crises.

## **“REPRODUCTIVE” WORK, TIME POVERTY, AND INFORMALITY**

Women still do the bulk of “reproductive” work for their households. This includes unpaid household and family maintenance work such as caring for their children, preparing meals, and keeping the household clean and functioning. Because of the labor that women devote to these tasks, they generally have less leisure time than men. This unpaid work also means that they have less time to gain new job skills or seek new employment. In cases where women are employed outside of the household, time spent in paid work is added to the hours they already dedicate to domestic responsibilities, thus increasing the overall demand on women’s time. Evidence from Peru reveals that the total number of paid and unpaid hours worked by females is highest among the poorest 20 percent of households. In contrast, the total number of hours worked by men remains constant across all income deciles.<sup>30</sup> This suggests that the burden of poverty falls on women in the form of greater demands on time.

When women are employed, they often work in the informal sector, due in part to the lack of opportunities in the formal sector. Working in the informal sector also enables them to combine income-generating opportunities with their household responsibilities. In Latin America, many of the women working in the informal sector are paid domestic workers. With the exception of Chile and Peru, where labor legislation provides some social protection, these women have few benefits. Although difficult to measure, women’s share of work in the informal sector in Peru is estimated to be almost double their share of work in the formal labor force.<sup>31</sup> Moreover, the gender disparity that exists in the formal economy is also present in the informal economy. Thirty-six percent of women employed in the informal economy are unpaid family workers compared to 12 percent of men.<sup>32</sup> Gender-related wage gaps persist in the informal economy as well. Within the informal urban economy Peruvian women earn 87 percent of what men earn as employees of informal enterprises, 65 percent among employers, and 56 percent among own-account workers.<sup>33</sup>

# GENDER CONSIDERATIONS IN MARKET ACCESS

Socio-cultural factors, reproductive work, time poverty and occupational segmentation and segregation converge to impede women's access to markets and their ability to gain from new economic opportunities. Understanding these constraints, as well as best practices within each area, enables program and policy specialists to design gender-sensitive activities that facilitate the ability of women to participate in and benefit from economic growth projects.

## LABOR MARKETS

Labor markets include both formal and informal settings where individuals sell their labor effort and are remunerated by wages. In some settings workers are able to bargain collectively with employers to secure contracts that state wages and benefits; in others, workers make individual bargains with employers that may, or may not, be guaranteed by binding and legal contracts. Workers hired in informal labor markets typically do not have contracts that legally obligate employers to provide benefits, and adherence to existing labor law is not enforced.

Women and men often work in distinct activities that offer different rewards and career opportunities even though they have similar education and labor market skills. In many economies, women work in jobs characterized by low wages, high job insecurity, low levels of unionization, and poor working conditions. For example, women tend to cluster in informal employment\* throughout the world.<sup>34</sup> There is also evidence, given the size, scale, and location of women's small and micro-enterprises, that when they hire workers they do so informally.<sup>35</sup> Consequently, women workers may face more insecure employment with fewer benefits and lower wages than their male counterparts.<sup>36</sup> According to ECLAC estimates, in 2003, 72.5 percent of the urban female population in Peru was employed in low-productive sectors, with over half of these women working as domestic and unskilled self-employed workers.<sup>37</sup>

Additionally, the prevailing evidence on labor market segregation indicates that women tend to concentrate in certain jobs and occupations that are distinct from those where men concentrate. The result is a marked sex segregation of the labor market worldwide. In most countries, women are over-represented in professional, clerical, sales, and service work, while men are over-represented in managerial and production occupations. According to the Ministry of Labor and Employment, an increasing number of women in Lima are finding jobs as university professors and economists, demonstrating the benefits of increased educational access for women. Despite these gains, the majority of women remain heavily concentrated in clerical positions, while men make up almost 79 percent of managerial positions. Substantial evidence suggests that occupational segregation is associated with less security in employment, fewer prospects for promotion, and lower wages for women.<sup>38</sup>

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\* The informal sector or informal economy in developing economies comprises a variety of production activities, including: home-based production (such as handicrafts and piece work); small-scale retail trade (such as street vending); petty food production; other services for urban workers; and domestic service.

**Best Practices.** Some governments and donors have developed public–private sector approaches to helping women enter non-traditional job markets or gain higher-level jobs and management positions within firms. In Mexico, the Gender Equity Model (MEG) is a process toward certification between the Mexican government and private companies interested in promoting gender equality. MEG assisted firms on recruitment, career advancement, training, and sexual harassment. As a result of the program, 42 firms with a total of 170,000 employees completed the MEG course between 2001 and 2005. Most firms reported having a better labor atmosphere and a more motivated workforce as a consequence.<sup>39</sup>

In Chile, Programa Mujer promoted the hiring of women into mining production jobs. The program was supported by Chile’s Office of Women’s Affairs and was an initiative of Minera Escondida, the world’s largest mining company. The program hired experienced women who had been operating heavy equipment in Chilean mines. The second part of the program offered women without experience in the industrial sector the opportunity to be trained in a new career. More than 1000 women applied for 11 jobs. The women who were hired are now part of the mine operations team and the women’s presence has had a positive impact on workplace attitudes and behaviors.<sup>40</sup>

## FINANCIAL MARKETS

Financial markets include a broad range of products and services offered by financial intermediaries: banking, credit, savings, insurance, pensions, mortgages, and other financial instruments to spread risk or insure against loss. Many products and services are linked to complex financial instruments that pool risk across groups of consumers and buyers or sellers in different countries and regions. Information about these products and services is not always readily available or easily understood by the potential client base.

Although financial markets themselves are deemed to be highly efficient, they also have significant transaction costs—that is, the cost of time, effort, and money (including commission fees, contracting, and enforcement) of moving assets from sellers to buyers. These transaction costs may be higher or lower depending on the type of product or service offered and the potential client base targeted.

In addition to high transactions costs, financial markets are also prone to market failure. Banks exist to provide intermediation services and reduce these market failures. Market failure occurs for different reasons, for example, inadequate information about a potential investment, inadequate capacity to absorb funds, constraints that limit the efficient movement of labor and capital into emerging sectors, collusive behavior on the part of asset buyers or sellers, or rent-seeking behavior\* and moral hazard† that distort market signals or obscure the risks associated with investment. But even with banks acting as financial intermediaries matching lenders and borrowers and ensuring the

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\* Behavior that improves the welfare of one individual or group at the expense of another. The most extreme example is a protection racket where an individual or group extorts funds under threat without increasing production.

† Moral hazard describes the risk that the presence of a contract will have on the behavior of one or more parties to that contract. The classic example is in the insurance industry, where coverage against a loss might increase the risk-taking behavior of the insured individual or party.

efficient allocation of capital, investment does not flow to all sectors where potential business opportunities exist. For instance, the lack of risk assessment or asymmetric information about the probability of default frequently excludes small producers, particularly women producers, from existing credit markets.\* Women may also be disproportionately excluded from credit markets because of their lack of collateral or due to the high administrative costs of extending and recovering small loans appropriate to the scale of their economic activities. In Peru, despite the number of female clients, microfinance often still fails to adopt gender-sensitive approaches. A study of microfinance projects in three locations found that those benefiting least from the program were women aged 33 to 38 with young dependent children, who could not rely on family support and could not delegate their businesses to others. Widows and female-headed households also did not benefit from the program.<sup>41</sup>

Insurance and pension schemes do not include informal workers. As women comprise a large number of informal workers and tend to live longer than men, access to social provisioning is particularly important for them.

**Best Practices.** In Peru, MiBanco's pro-poor, demand-driven approach to micro-lending has provided working capital loans to small and micro-entrepreneurs since 1982. Its success in serving low-income entrepreneurs has allowed it to grow from a non-profit organization into the country's first for-profit, commercial bank dedicated to micro-enterprises. MiBanco's client base is made up of market vendors, seamstresses, bakers, and other often home-based entrepreneurs. At least half of MiBanco's clients are women.<sup>42</sup> Over the years, MiBanco has extended its products beyond working-capital loans to include loans for fixed assets, expansion of market stalls, and, more recently, a housing loan project known as MiCasa.

In Uganda, the Ministry of Finance launched a Gender and Growth Assessment (GGA) to better understand what constraints Ugandan women faced in contributing to private sector growth. A consultative process that involved private and public stakeholders, the report identified issues and solutions, and fostered public-private dialogue. The GGA identified legal and administrative barriers to investment that have a gender dimension (e.g., land allocation practices, barriers to using non-land assets, and lack of information about legal rights). The report also found that Uganda could gain as much as 2 percent growth per year by addressing gender inequalities. Many of the report's recommendations were incorporated into the country's Competitiveness Strategy and National Gender Strategy.<sup>43</sup>

In Costa Rica, the government initiated a voluntary scheme for health and pension provision for informal workers. To join, it is necessary to have a per capita family income that is lower than the cost of the basic basket of food products determined by the Statistics Institute. The scheme is funded by contributions by the State and the individuals that join.<sup>44</sup>

In India, the government taxed the revenue generated by products produced by unorganized workers (in this case hand-rolled cigarettes). The revenue generated by

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\* Where "true" risks are not signaled or known, women's businesses may be perceived as more risky than men's because of a lack of information about the markets in which they produce.

the taxes created a welfare fund administered by the government. The welfare fund operates hospitals and pharmacies, and has recently been extended to group insurance (of which the welfare fund pays half).<sup>45</sup>

## GOODS MARKETS

Goods markets include the markets both for inputs into and outputs from production processes. Markets for goods and inputs, like other markets, are frequently regulated. A variety of factors may impede access to goods markets or increase the cost of entry. For example, distance from the market may limit an individual's ability to sell or purchase in that market. The lack of permission or certification to trade in certain markets will prevent market entry: small farmers are typically confined to domestic markets because they do not have the required certification to trade produce internationally. The volumes traded in some markets may be too large for small producers or buyers to enter, effectively precluding their access to large, centralized domestic and international markets. Information may not be readily available about the type of goods sold or the prices at which they are sold. Finally, collusive activity on the part of buyers or sellers may squeeze out competitors and prevent outsiders from gaining access to certain goods markets.

Some of these barriers to entry or costs of participation may be uniquely gendered. In parts of rural Asia, North Africa, and the Middle East, women's mobility is limited after menses and before menopause. It is not considered appropriate for women to travel alone or without the accompaniment of a male relative. As a result, women's mobility is highly circumscribed, and their access to goods markets can be limited. Collusive activity on the part of buyers or monopsony\* can affect sellers. In parts of Latin America, women fishers receive lower prices for their produce because they sell in smaller volumes to powerful intermediaries who set the price. Women typically catch fish in lower volumes than men, are concentrated in more depleted fisheries closer to the shore, have limited storage and transport options, and are frequently forced to sell in spot markets at lower prices.<sup>†</sup> Barriers to goods markets affect both earnings and efficiency. The costs of unequal access have implications for producers as well as households.

**Best Practices.** The lack of rural transportation in Peru's highlands limits access to markets, employment, health services, and schooling for men and women in these largely indigenous communities. Men's and women's transportation needs vary—a factor that large infrastructure projects tend to ignore. Through the Peru Rural Roads program (PRR), the World Bank and Inter-American Development Bank aimed to address the transportation needs of both men and women by consulting and including women in the project design and implementation. The participation of women was required in the Road Committees that oversaw the project's activities as well as in the community-based road-maintenance micro-enterprises that helped maintain local roads and tracks. The criteria for membership in the micro-enterprises were adapted to ensure

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\* Monopsony is equivalent to a buyers' monopoly.

† See example papers from the ICLARM Global Symposium on Women in Fisheries which was held in November 2001 in Kaohsiung, Taiwan.

women's participation. For example, women's household management was counted as management experience, and women from female-headed households were prioritized. As a result, the project made improvements to 3,000 kilometers of non-motorized tracks which are largely used by women alone and often ignored in transportation projects. The benefits to women included their ability to participate more in markets and fairs and a reduction in the time spent on obtaining fuel and food supplies. Forty-three percent of the women stated that the improved roads and tracks provided greater income opportunities.<sup>46</sup>

While certification to trade in certain markets can be an obstacle for men and women wishing to sell their goods, accessing these markets may also present opportunities. Café Femenino is a women-owned brand of coffee grown in northern Peru and sold in U.S. and Canadian markets as a Fair Trade product certified by the Fair Trade Labeling Organization (FLO). The 400 women that grow the coffee make about 17 cents more per pound than the average Peruvian coffee farmer. In addition to receiving higher incomes, the women also apportion a percentage of their sales to local infrastructure projects through their Café Femenino Foundation. In its first year, the co-op sold \$27,000 worth of coffee, improved the women's self-esteem, and led to a decrease in the incidence of domestic violence as women's increased earnings led to newfound respect within their households and increased autonomy.<sup>47</sup>

## **SERVICES MARKETS**

Services markets include the delivery, purchase, or hiring-in of services that can enhance or upgrade productive activities. A variety of services can help improve productivity and expand the scope and value of market activities. Access to training and workforce development can upgrade skills, raise productivity, and improve earnings and wages. Small business development services can provide targeted assistance to expand existing activities, penetrate new markets, and improve efficiency. Extension services can increase output, diversify and improve production, reduce risk, and raise the quality and price of the goods traded.<sup>48</sup> While some of these services are traded, others may be provided by governments or intermediaries, as partially or fully subsidized programs, to fulfill distributional or efficiency goals.

Women may face particular barriers in accessing services markets. For example, women's agricultural activities in Africa are frequently oriented toward subsistence production and domestic markets: they produce lower-value products, on smaller tracts of land, with more limited access to capital, labor, and chemical inputs.<sup>49</sup> Women's inability to purchase or hire extension services that can transform their production—including social sanctions on engagement with male extension workers—confine their activities, reducing their ability to benefit from liberalization or respond to price signals by shifting into tradables. Where women's participation in agriculture and livestock activities is ignored, they may be excluded from training opportunities. The International Fund for Agricultural Development (IFAD) describes an example in Peru in which livestock training was provided for male heads of households despite the fact that women were responsible for carrying out the tasks included in the training.<sup>50</sup> Moreover, due to their household and reproductive responsibilities, women workers may be less able to participate in and benefit from training or workforce development initiatives

unless specific gender-sensitive actions are taken (e.g., provision of childcare, holding trainings at a time when women can participate).

In addition to small business services, services that replace or substitute for women's household responsibilities—providing child care or elder care for example—enable women to gain waged employment or engage in economic activities. Without access to these services, many women are unable to participate in labor markets or engage in productive activities. A recent International Food Policy Research Institute (IFPRI) report on the provision of child care in Guatemala underscores how a government-sponsored pilot program can alleviate poverty by providing working parents with low-cost, quality child care within their community.<sup>51</sup> The report concludes that beneficiary mothers are more likely to be engaged in formal, stable employment. These women, in turn, have higher wages and a larger number of employment benefits than working mothers who use alternative—and largely informal—childcare arrangements. The targeted provision of services that substitute for women's caring responsibilities within the household can generate employment for childcare providers, as well as securing better employment for mothers who were formerly restricted in the labor market. The Wawa Wasi program offers similar services for low-income working parents in Peru by placing children under three in a daycare facility supervised by a “mother-in-charge” trained in early childhood development and health. The program is supported by local community kitchen programs and has created over 19,000 jobs for childcare providers.<sup>52</sup>

**Best Practices.** Designing gender-sensitive service delivery may foster greater inclusion and human capital accumulation by women producers, entrepreneurs, and workers. One example of innovative service delivery is the creation of a business incubator that addresses women's concerns. Business incubators are comprehensive business start-up programs that include providing office space on flexible leases, access to equipment, and shared office space. Management assistance may also be included. Business incubators have addressed women's concerns by targeting their needs with the technical assistance offered, providing mentoring and guidance, creating opportunities for shared learning among new entrepreneurs, matching women's skills to existing market needs, and offering links to complementary services such as legal advice, access to credit, etc. Business incubators have been used successfully in China, Jordan, and New Zealand.<sup>53</sup>

Combining a variety of gender-sensitive service delivery programs can be a means of providing support to women entrepreneurs and their families. In Peru, ProMujer provides low-income women entrepreneurs with credit, business training, and health-care support to improve the livelihoods of the women and their families. In addition to providing credit to women entrepreneurs through communal banks, ProMujer organizes business training sessions at the women's weekly meetings, and also provides health and human development programs and low-cost primary health care for women and children.<sup>54</sup> In this way women are able to access credit and training to enhance their businesses, while maintaining their own health and providing for the health of their families.

# **STRATEGIES TO INTEGRATE GENDER INTO ECONOMIC GROWTH STRATEGIC OBJECTIVES**

Donors have developed an array of innovative programs for removing or mitigating gender-specific barriers to economic growth. Yet moving from theory to action still remains a challenge for many program managers. USAID program managers must contend with time and resource constraints, manage existing activities, respond to immediate requests, develop new project procurements, and design new activities. It is little wonder that project managers may be stymied when the time comes to move from analyzing gender constraints to remedying them.

The matrices below describe illustrative Gender Integration Strategies for Trade (GIST). The tables are organized to correspond to USAID/Peru's Economic Growth SOs. The tables describe possible gender constraints, potential mitigating strategies, and possible indicators.

## GIST TABLE 1: GOVERNANCE, TRANSPARENCY, AND INTER-AGENCY COORDINATION

Includes support for legal and institutional reform to improve governance and make policies more transparent, as well as assistance to help the different agencies of a host country government function more effectively in the trade policy arena.

GENDER ISSUES	PROJECT DESIGN AND IMPLEMENTATION APPROACHES	INDICATORS
<p>Would legal reforms have different implications for women and men?</p>	<p>Conduct a gender analysis of impacts of reforms.</p> <p>Modify language in the proposed legal/institutional reforms to be gender-sensitive.</p> <p>Partner with women’s legal association or NGO to develop reforms that would be particularly beneficial to women and the poor.</p>	<p>Number of reforms modified to have a gender-neutral impact.</p> <p>Number of reforms promoted that would benefit poor women.</p> <p>Number of those reforms that were adopted.</p>
<p>Do government agencies embarking on legal reforms understand the gender implications of their reforms?</p>	<p>Training for government line ministries on legal bias or on gender-differentiated effects of reforms.</p> <p>Training of ministry staff on how reforms can be implemented to benefit the poor and women.</p> <p>Advocacy for gender analysis of trade and legal reforms.</p>	<p>New gender-related language or discussions emanating from trade policymakers as newly trained staff become engaged in trade policy discussions.</p> <p>Number of ministry staff trained on gender issues within legal reform, disaggregated by sex, ministry, and position of authority.</p> <p>Number of reforms revised, or pro-poor, pro-women reforms developed by ministry staff following training.</p>
<p>What are the costs to the government to implement reforms or increase transparency? How will costs be recovered? Will the government cut other budget lines to cover these costs?</p>	<p>Conduct a fiscal analysis of costs of implementing reforms.</p> <p>Simulate multiple scenarios for recovering costs of implementation to ensure that government choices are not regressive.</p>	<p>Number of reforms modified to have a gender-neutral impact, including costs and budget allocations.</p>
<p>How are the ministries that focus on women and the poor engaged in trade policymaking?</p>	<p>Analysis of how these ministries are engaged and consulted on trade policy.</p> <p>Training for women and development agencies on gender, trade, and poverty issues so they can become more engaged in trade policymaking.</p> <p>Develop administrative policy to</p>	<p>New language or discussions emanating from trade policymakers as newly trained staff become engaged in trade policy discussions.</p>

	expand the ministries involved in developing trade policy to include women, labor, health, and education ministries.	
How are civil society and NGO actors engaged in working with the Government of Peru to craft trade policy positions? How are women's groups engaged within this sphere?	<p>Analysis of how civil society engages with the government on trade policy formulation.</p> <p>Analysis of how gender concerns are articulated within the civil society sphere.</p> <p>Development of civil society–government dialogue on trade policy.</p>	<p>Increased involvement of gender-concerned civil society groups in trade dialogue with government.</p> <p>Number of gender-related civil society concerns included in government's trade deliberations.</p>

## GIST TABLE 2: TRADE FACILITATION: A. E-COMMERCE AND INFORMATION AND COMMUNICATION TECHNOLOGY

Includes assistance to help countries acquire and use information and communication technology (ICT) to promote trade by creating business networks and disseminating market information.

GENDER ISSUES	PROJECT DESIGN AND IMPLEMENTATION APPROACHES	INDICATORS
<p>Are technology choices affordable for women and men?</p> <p>Will technology be affordable? Will prices be passed onto the consumer? Will rates be higher in rural areas where women predominate?</p> <p>Is there access in rural areas?</p>	<p>Address issues of access and affordability of ICT (e.g., fixed wireless rather than fiber optic cables, availability of mobile phones to promote connectivity in rural and poor areas, satellite or solar- and battery-powered connectivity, multiple-use computers) in project design and/or implementation.</p> <p>Conduct gender analysis of telecommunications development fund activities to promote greater access and use of ICT for urban and rural women.</p> <p>Regulatory reform work to ensure continued affordability and accessibility of service.</p>	<p>Number of users disaggregated by sex and geographical location.</p> <p>Number of policy measures passed that deal with increasing affordable access to the rural poor.</p>
<p>How will women's responsibilities at home and in paid work affect their ability to receive training?</p>	<p>Hold trainings and courses at times and in locations that account for women's need to balance paid and domestic responsibilities (e.g., using accessible locations that can be reached by public transport, hold trainings on evenings or weekends so that women can balance training with other responsibilities).</p> <p>Hire women to work as ICT trainers for other women.</p>	<p>Number of people in target group trained on economic growth/trade topics, disaggregated by sex (and/or other social variables such as age, economic class, location, sector, industry, job level, etc.).</p> <p>Percentage of women trainers.</p>
<p>How might women's mobility affect their ability to access ICT?</p>	<p>Establish ICT access centers in rural areas and in locations in urban areas frequented by women, such as women's bookstores, clothing stores, community centers, hair salons, or health clinics.</p> <p>Consider establishing micro-telcos (telephone and Internet shops) as small businesses for women entrepreneurs located near health clinics, women's stores, etc.</p> <p>Consider adding Internet service to existing telecenters.</p> <p>Address women's mobility constraints with mobile computer buses that travel</p>	<p>Number of centers established by geographical location.</p> <p>Number and percentage of customers at telecenter, disaggregated by sex and telecenter location.</p> <p>Change in user satisfaction of telecenters disaggregated by sex.</p>

	to communities, or other mobile telecommunication projects, as a means of increasing women's access to ICT.	
Are women provided with the same opportunities as men for ownership and control of licenses and ICT-related businesses?	<p>Policy advocacy to set aside a certain number of licenses for women-owned businesses, and/or to defray the costs of licenses for low-income business owners (could be offset by fees collected).</p> <p>Advocate for policy reforms such as the development of incentive programs to increase access, as well as pricing policies to stimulate expansion.</p>	<p>Number of ICT business licenses applied for and received, disaggregated by sex.</p> <p>Number of ICT-related businesses registered, disaggregated by sex.</p> <p>Number of women involved in drafting policy.</p> <p>Number of gender-sensitive policy reforms implemented in ICT sector.</p>
Do women and girls have equitable access to training at all levels such as system design, networking, software development, content creation, web design, information management, maintenance, and system management?	<p>Develop special ICT initiatives to train women, including those displaced from other sectors.</p> <p>Include complementary interventions with training, such as job placement assistance, workforce development skills (hard and soft), and other ancillary services (banking for the poor, small "bridge" loan program, etc.).</p>	<p>Number of displaced workers trained, disaggregated by sex.</p> <p>Number of trained displaced workers hired for new ICT jobs, disaggregated by sex.</p> <p>Levels of participant satisfaction with training, disaggregated by sex.</p>
Do women and men have the same level of access to market and pricing information?	Business development service (BDS) training in ICT and other avenues for women to gain greater access to market and pricing information.	Marketing practices adopted by enterprises as evidenced by a change in business plans, reorganization, product design, pricing and strategic linkages with other firms or sub-sectors, disaggregated by size of enterprise and sex of owner.
Are there socio-cultural biases that discourage women from entering the ICT sector?	<p>Launch an educational campaign on the benefits of computer education and how women and girls could use the skills for a variety of careers.</p> <p>Develop curricula on experiential application of ICT, which studies show appeals more to girls.</p>	Number of people in target group trained in and adopting ICT before and after campaign, disaggregated by sex.

<p>Is content on the web and on e-commerce relevant to men and women, as well as rural producers and the poor?</p> <p>Is web content available in Quechua or Aymara?</p>	<p>Training initiatives to assist rural and poor men and women to create their own web content and use ICT for networking, advocacy, pricing, and market information (e.g., web portals, business information, advocacy networking, etc.).</p> <p>Train poor citizens using low-literacy techniques in using the Internet to advance their own interests and in other useful applications.</p> <p>Conduct Participatory Rural Appraisal (PRA) or other stakeholder analysis on community ICT needs, and develop content accordingly.</p>	<p>Number of new web portals created, disaggregated by sex of designers.</p> <p>Change in income of entrepreneurs and artisans, disaggregated by sex.</p> <p>Number of new e-networks created, disaggregated by sex of users.</p> <p>Number of users of market information, disaggregated by sex.</p> <p>Change in income for users of market information, disaggregated by sex.</p>
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### GIST TABLE 3: TRADE FACILITATION: B. EXPORT PROMOTION

Includes assistance to increase market opportunities for producers in developing countries and transition economies.

GENDER ISSUES	PROJECT DESIGN AND IMPLEMENTATION APPROACHES	INDICATORS
<p>Are trainings held in locations and at times that enable women to attend and balance their work and domestic responsibilities?</p>	<p>Hold trainings and courses at times and in locations that account for women's security concerns and their need to balance paid and domestic responsibilities (e.g., holding accessible locations that can be reached by public transport, or hold trainings on evenings or weekends so that women can balance training with other responsibilities).</p>	<p>Number of training participants, disaggregated by sex.</p>
<p>What clusters present opportunities for women entrepreneurs and workers?</p>	<p>Conduct value chain analysis of emerging and potential sectors to gauge opportunities for women to enter emerging and value-added sectors.</p> <p>Establish workforce development training and other activities to move women to higher-skilled, higher-waged employment positions.</p> <p>Develop female value chains or "female clusters" so women interact with other women throughout the sector.</p>	<p>Number of exporters entering new clusters, disaggregated by sex.</p> <p>Average sales of women- and men-owned export businesses by sector and size of business.</p> <p>Number of workers employed in different sectors per year, disaggregated by sex.</p> <p>Salaries of workers employed per year, disaggregated by sector, sex and job category (after workforce development activity).</p> <p>Number of female value chains developed by sector.</p> <p>Change in income of women engaged in female value chains measured annually.</p>
<p>Do women face particular barriers to exporting products?</p> <p>Do women face particular barriers to marketing products, accessing market information, or linking to exporters?</p>	<p>Analysis of gendered barriers to export.</p> <p>Use ICT to provide women with access to pricing, market information, product development, market research, and financial management tools.</p> <p>Use ICT to develop web portals for women to connect to others in a value chain.</p> <p>Establish links with Fair Trade organizations that can promote women's products.</p>	<p>Number of men and women trained in ICT to gain market information.</p> <p>Marketing practices adopted by enterprises as evidenced by business plans, reorganization, product design, pricing, and strategic linkages with other firms or sub-sectors, disaggregated by size of enterprise and sex of owner.</p> <p>Number of women</p>

	<p>Establish links with other entrepreneurs who can use women's goods for their products (i.e. cashews for cashew butter makers). Help women establish contracts for their goods.</p> <p>Foster linkages with large chains that can contract with women exporters and provide guaranteed market and distribution channels.</p>	<p>entrepreneurs involved in creation of web portals.</p> <p>Number of links established with Fair Trade organizations for women's goods. Annual sales from Fair Trade contracts.</p> <p>Number of links/contracts established with other entrepreneurs to form a women's goods cluster. Annual sales from this link.</p> <p>Annual sales for women artisans via web (e-commerce), in person, etc.</p> <p>Annual sales from contracts with supermarkets, disaggregated by sex of exporter.</p>
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## GIST TABLE 4: TRADE FACILITATION: C. BUSINESS SERVICES AND TRAINING

Includes support to improve associations and networks in the business sector, as well as to enhance the skills of business people engaged in trade.

GENDER ISSUES	PROJECT DESIGN AND IMPLEMENTATION APPROACHES	INDICATORS
Do women and men face different obstacles in opening, operating, and sustaining businesses (e.g., access to credit, collateral, information)?	<p>Market survey of women's impediments to accessing markets and operating small and medium-sized enterprises (SMEs).</p> <p>Address women's constraints with regard to operating SMEs (e.g., access to credit, gender and entrepreneurship training of bank and loan officials, etc.) in project design.</p>	<p>Number of new entrants entering SME sector directly assisted by project, disaggregated by sex.</p> <p>Percentage of ownership of businesses, disaggregated by sex of owner and sector.</p> <p>Average size of loans by sector and size of business, disaggregated by sex of owner.</p>
Do women have entrepreneurial associations that serve their needs?	<p>Survey of women entrepreneurs regarding what support they need from business associations.</p> <p>Support or strengthening of women's business associations.</p>	Number of women's associations created or assisted.
Are trainings held in locations and at times that enable women to attend and balance their work and domestic responsibilities?	Plan BDS trainings to maximize women's attendance, taking into account timing and location of trainings.	Number of training participants, disaggregated by sex.
Are BDS trainers male or female?	<p>Recruit and hire female BDS trainers.</p> <p>Deliver BDS trainings in partnership with women's NGOs to do a training-of-trainers (TOT) so more women and women's NGOs that provide micro-credit can better provide comprehensive services for women entrepreneurs.</p>	<p>Number of men and women trained to deliver BDS services.</p> <p>Percentage of male and female trainers.</p> <p>Number and percentage of trained people recruited as trainers, disaggregated by sex and/or other social variables.</p>
Are there policies that may constrain women's participation in opening and running SMEs (e.g., tax licensing policies, zoning requirements, banking requirements for women to receive loans, etc.)?	<p>Implement policy advocacy to reform tax licensing policies, zoning requirements, access to credit, government procurement, etc.</p> <p>Fund mechanisms to assist successful micro-entrepreneurs in scaling up their businesses.</p> <p>Establish pre-investment counseling and post-investment follow-up as part of overall service.</p>	<p>Number of gender-sensitive policies implemented or passed in areas that will assist entrepreneurs.</p> <p>Number of loans dispensed through funding mechanism.</p> <p>Number of clients that receive loans, disaggregated by sex.</p> <p>Number of clients that receive pre- and post-investment counseling.</p>

<p>What clusters present opportunities for women entrepreneurs and workers?</p>	<p>Carry out value chain analysis of current, emerging, and potential sectors to gauge opportunities for women to enter emerging or growing sectors.</p> <p>Carry out workforce development training and other activities to move women to higher-skilled, higher-waged employment positions.</p>	<p>Number of clusters developed that present opportunities for women owners and workers.</p> <p>Number of workers employed per year, disaggregated by sex.</p> <p>Salaries of workers employed in cluster, disaggregated by sex and job category.</p>
<p>Do women operating or working in a business face any challenges balancing work and domestic responsibilities?</p>	<p>Support provision of daycare for owners and employees.</p> <p>Support daycare providers.</p>	<p>Number of daycare facilities provided on site.</p>

## GIST TABLE 5: PHYSICAL INFRASTRUCTURE DEVELOPMENT

Assistance to establish trade-related telecoms, transport, ports, airports, power, water, and industrial zones.

GENDER ISSUES	PROJECT DESIGN AND IMPLEMENTATION APPROACHES	INDICATORS
<p>Are there differences in time and distance traveled between women and men as it relates to work or household duties?</p> <p>Do men and women use water, telecoms, and power in different ways?</p>	<p>Analyze men's and women's roles and the distances traveled.</p> <p>Develop education initiatives regarding the time and energy women spend on certain household responsibilities such as collecting fuel or water.</p> <p>Implement labor-saving devices within project to decrease women's time allocation and task burden.</p>	<p>Number of hours spent on collecting fuel or water before and after project initiated, disaggregated by sex.</p> <p>Quantitative change in hours of household labor by time and task allocation, disaggregated by sex.</p>
<p>What are the main economic, time, and cultural constraints on women's access to transport, water, energy, and telecoms?</p>	<p>Analyze economic, time, and cultural constraints on women's travel.</p> <p>Include upgrading of non-motorized transport tracks, often used by women, in transport projects.</p> <p>Focus water and energy projects on providing village-level initiatives rather than simply large-scale initiatives.</p> <p>Implement policy initiatives including measures to increase access for the poor by charging lower rates for initial energy and water usage and then increase rates as consumption increases.</p>	<p>Number of women who report increased mobility after project launched.</p> <p>Number of users of water and energy, disaggregated by sex.</p>
<p>Are men and women involved in selecting and designing infrastructure (transport, water, energy, and telecoms) projects?</p>	<p>Use participatory methods to interview men and women together and separately during the design phase of the project.</p> <p>Develop community councils to be involved in the project - could have separate women's and men's councils or a set percentage of seats on the council for men and women.</p>	<p>Number and percentage of local women and men involved in decision-making during project design, disaggregated by income and age.</p> <p>Number of local men and women involved in project-related councils, disaggregated by income and age.</p>
<p>Do men and women differ in their willingness to pay for transport, water, energy, and telecoms? How does this affect their availability?</p>	<p>Implement policies to defray the usage costs for low-income residents through cost-reallocation, tax incentives, etc.</p>	<p>Number of gender-sensitive policy measures implemented or passed that reduce costs for low-income residents.</p>

<p>Are men and women employed in construction and implementation of infrastructure projects?</p>	<p>Train and hire male and female workers for the project.</p> <p>Create women-only sections or work crews if male–female interaction is culturally inappropriate.</p>	<p>Number of workers trained and hired, disaggregated by sex and job category.</p>
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## GIST TABLE 6: TRADE-RELATED AGRICULTURE

Support for trade-related aspects of the agriculture and agribusiness sectors.

GENDER ISSUES	PROJECT DESIGN AND IMPLEMENTATION APPROACHES	INDICATORS
<p>Have the roles and responsibilities of women and men in agriculture been identified?</p>	<p>Conduct a value-chain analysis in agricultural export projects to determine where women and men are located throughout the production, processing, and sale of the commodity.</p> <p>Include activities to increase women's participation at higher levels of the value chain, such as training for supervisory and managerial positions.</p> <p>Set aside incentives for contracting with small women's businesses and training women for non-traditional work within the sector.</p> <p>Conduct a study to investigate the benefits of establishing Agricultural Export Zones (AEZs) which would provide incentives to private sector companies that enter contract-farming arrangements with producers.</p> <p>If deemed positive, reform policies to establish AEZs.</p>	<p>Map of male and female roles within agricultural sector.</p> <p>Number of project activities directed at moving women up a sector's value chain (trainings, increased access to credit).</p> <p>Number of women who move into a higher part of the value chain.</p>
<p>Are women active in producing subsistence and/or cash crops?</p>	<p>Develop cash crops for cultivation that would be considered appropriate for women to cultivate and enable them to balance household and production responsibilities.</p>	<p>Number and percentage of participants cultivating cash crops, disaggregated by sex.</p> <p>Number and percentage of women who adopt new cash crops.</p> <p>Change in income for producers of new crops, disaggregated by sex.</p> <p>Change in household nutritional status.</p> <p>Change in women's or household's income and consumption.</p>
<p>Do extension strategies take into account women's time and mobility constraints?</p>	<p>Include activities women can carry out near their homes, which may have the added benefit of enabling</p>	<p>Number of economic activities developed that are home-based.</p>

	<p>women to balance work and domestic responsibilities.</p> <p>Conduct training for extension agents on gender concerns within agriculture.</p> <p>Hire women to be extension agents.</p>	<p>Number of women who become engaged in home-based economic activities.</p> <p>Change in women's or household's income.</p> <p>Number and percentage of new extension agents hired, disaggregated by sex.</p>
<p>Will the project increase the time spent by women or men in agriculture-related activities?</p> <p>How will participation in the food and cash crop production affect women's and men's other responsibilities (e.g., food and cash crop production, family health and nutrition, etc.)?</p>	<p>Carry out time-use surveys of women and men prior to and after agricultural project initiative.</p> <p>Carry out focus group or PRA-type interviews with women regarding how participation will affect their other responsibilities.</p>	<p>Analysis of time-use by rural producers, disaggregated by sex.</p>
<p>Do men and women have equal access to microfinance, credit, and agricultural technology?</p>	<p>Place special emphasis on ensuring women's access to credit (particularly credit above the micro-level) if women lack access to credit.</p> <p>Train credit officers on gender issues in credit and banking loans.</p> <p>Hire women credit officers.</p> <p>Ensure that projects that use extension agents recruit and retain female agents.</p> <p>Place special emphasis on distributing new agricultural technology to women and training them on its uses.</p> <p>Implement policies to make credit more accessible to women (e.g., changes in lending, collateral, etc.).</p>	<p>Number and value of loans dispensed to small producers, disaggregated by sex.</p> <p>Analysis of agricultural technology, disaggregated by sex.</p> <p>Number of extension agents, disaggregated by sex.</p> <p>Number of gender-sensitive policy reforms implemented or passed to make credit more available to women.</p>
<p>Is the training and technology compatible with women's other household and waged responsibilities? Do women have access to the training and new agricultural technology?</p>	<p>Make the technology affordable for both women and men via loans, defraying costs, etc.</p> <p>Ensure that trainings take into account women's domestic roles and are planned in a way that women can attend (e.g., provide childcare throughout the training, and transport if security is an issue).</p>	<p>Number of users of technology, disaggregated by sex.</p> <p>Number of training participants, disaggregated by sex.</p>

<p>Will the introduction of new techniques or production activities displace women from their current positions in the sector?</p>	<p>If new technology will impinge upon women's livelihoods, the project should place special emphasis on training women in the new technology so they can maintain their current position in the sector, albeit with improved techniques.</p> <p>Alternately, if a project is going to displace women, the project should incorporate alternate livelihood strategies for displaced women in the sector.</p>	<p>Number of trained people adopting new technology, disaggregated by sex.</p> <p>Number of trained displaced workers hired for new job in the sector, disaggregated by sex.</p> <p>Levels of participant satisfaction with training, disaggregated by sex.</p> <p>Wages for work in the new positions (post-training) compared to the old ones.</p>
<p>Will women's or men's traditional markets or trading activities be affected by project activities? For example, will women face more competition in their traditional market crop?<sup>§§</sup></p>	<p>Analyze increased competition and potential effect of price changes on rural producers, disaggregated by sex.</p> <p>Analyze alternative income-generation opportunities for producers to move into to replace lost income.</p> <p>Train displaced workers for alternative livelihoods.</p>	<p>Number of women who gained or retained traditional position within the sector.</p> <p>Analysis of increased competition on prices</p> <p>Number of new livelihood opportunities developed, disaggregated by sex.</p>

<sup>§§</sup> Sections of the agricultural issues in this matrix were adapted from AUSAID <http://www.Ausaid.gov.au> 1997.

# GENDER-SENSITIVE INDICATORS FOR EGT-RELATED ACTIVITIES

Typically, indicators for EGT-related activities are not gender-sensitive and emphasize macroeconomic sectoral measurements such as:

- Foreign direct investment
- National levels of exports and imports
- WTO accession progress
- Impediments to Trade-Related Investment Measures
- Economic policy reform
- Business volume impacted
- Tax revenues
- Value of sales
- Loan portfolios
- Value of deposits in US-supported financial institutions

Other indicators in this sector have focused on changes for firms, institutions, services (e.g., loans), products promoted, and infrastructure. The only people-level indicators are related to training participants, clients gaining access to services, farmers gaining secure land tenure, percentages of under-served populations serviced, beneficiaries of community-identified activities completed through community participation, improved income, and improved food consumption.

Most economic growth indicators focus on policy (WTO accession, policy reforms, or Trade-Related Investment Measures) or money (foreign direct investment, volume of sales, tax revenues, loans, etc.). Underlying these indicators is the assumption that greater trade openness and greater economic growth within a country will contribute to poverty reduction. Numerous studies support the idea that a growing economy supports poverty reduction. However, the effect growth has on poverty depends on the extent to which poor people are able to participate in and benefit from growth so that their incomes rise rapidly. If growth does not reach sectors in which the poor work, or create jobs that the poor can gain from, then they will have fewer opportunities to benefit from increased growth. Current macroeconomic indicators do not capture the ways in which policy or increased money flows may affect individuals. Different kinds of indicators need to be developed to assess how poor women and men may be affected by these macroeconomic processes. Sector-specific, gender-sensitive indicators for EGT activities are provided in Annex A. More general gender-sensitive indicators for activities common to EGT-related USAID interventions (technical assistance, communication campaigns, training, policy advocacy, and community-building) can be found in Annex B.

## CONCLUSIONS

While global trade and economic growth may be a powerful force for poverty reduction and provide greater income-generating activities for men and women, gender

inequalities may limit the ability of men and women to benefit from and take advantage of these opportunities. Gender inequalities exact a high cost on women, limiting their productivity and human capacity to contribute to the economy, reducing allocative efficiencies in the market, and undermining household well-being. However, an increasing body of evidence supports the integration of gender concerns into EGT programs in order to improve both economic and development outcomes. Through careful consideration of gender in economic and development programs and policies, more broad-based and inclusive growth can be achieved.

This paper provides USAID/Peru with an overview of gender constraints to market access, best practices, and suggested strategies for incorporating gender concerns into EGT activities, as well as possible indicators for measuring results in order to assist USAID/Peru with the development of a gender-sensitive, pro-poor growth strategy. As evidenced by the best practices and lessons learned described herein, through careful consideration of the gender impact of EGT-related interventions, programs and policies can have a greater impact on the poor, particularly poor women.

## POLICY RECOMMENDATIONS

- **Conduct gender analysis of macroeconomic policy.** The different impacts of macroeconomic policy on women and men should be evaluated and incorporated into the design of trade and development assistance programs. Thorough review and analysis should be undertaken to limit the negative impacts of policy and to provide information that can allow policymakers to correct for unintended consequences. Integrating gender into impact analyses of bilateral and regional trade agreements will allow the Government of Peru to allow men and women to take greater advantage of economic opportunities and mitigate negative effects of trade policies.
- **Enhance the ability of government to conduct gender analysis.** The distributional effects of policy can be analyzed and mitigated by investing in data collection, developing the capacity of ministries and government agencies, and promoting the use of tools such as gender budgets and gender tax analysis. While certain ministries, such as the Ministerio de Trabajo y Promoción de Empleo (MTPE), disaggregate data by sex, greater resources could be dedicated to improving data collection, especially for areas outside of Lima. Furthermore, policy analysts should consider the economic and social costs of women's disproportionate reliance on social services in any policies that will reduce or alter delivery of these services.
- **Support capacity-building programs and targeted assistance.** This will foster women's increased participation in different sectors of the economy, from agriculture to services. These interventions include government procurement policies that support women's businesses, gender-sensitive agricultural extension services, and credit and risk insurance. In Peru, business development programs should be created to provide women's small and micro-enterprises with the skills and resources necessary to effectively operate and access markets.

- **Support workforce development programs.** These programs can provide opportunities and training for women both in a broad range of sectors as well as at varying levels of qualification. For women in Peru, whose participation has been confined largely to low-productive sectors or low-skilled jobs, workforce development programs can help them upgrade to more productive and higher income earning positions. In order to maximize women's participation, these programs should be structured so that their attendance is not limited by their responsibilities in the home.
- **Invest in time-saving technologies, infrastructure, and services.** This can lessen women's household labor by reducing time spent on collecting water and wood and improve the terms and conditions of production in the household and informal economy. Low-cost appropriate technologies to provide alternative energy sources not only relieve women's time burdens but also have the potential to provide a productive resource that can be used to generate income.
- **Increase the availability and affordability of child and elder care programs.** These programs can be creatively used to facilitate women's access to markets and increase their retention in the workplace. Programs such as Wawa Wasi and Vasos de Leche create employment for a number of women while freeing up the time of others to participate in the productive labor economy.
- **Develop appropriate policies and programs to redress the gender inequities in women's access to social security benefits.** Men and women who work in the informal sector are denied state-provided social security benefits. Women often find work in the informal sector as domestic workers and street vendors. While Peruvian labor legislation extends some social protection to domestic workers, other self-employed women continue to lack access to these important benefits. Programs that support small local associations, cooperatives, or unions that organize self-employed workers can help provide alternative social security schemes for these women.
- **Donors should encourage governments to foster open and transparent policymaking.** Where possible, stakeholders and civil society representatives should be involved in the design, analysis, and implementation of development and trade assistance programs. This includes appropriate government agencies as well as education, medical, and legal experts, and domestic and international women's organizations.

# ANNEX A: SECTOR-SPECIFIC GENDER-SENSITIVE INDICATORS FOR EGT-RELATED ACTIVITIES

<b>AGRICULTURE, ENVIRONMENT, TRANSPORT/INFRASTRUCTURE</b>	
<p><u>Changing agricultural production patterns and increasing income</u></p> <ul style="list-style-type: none"> <li>• Number and percentage of entrepreneurs who move into a higher part of the value chain, disaggregated by sex.</li> <li>• Number and percentage of participants cultivating cash crops, disaggregated by sex.</li> <li>• Number and percentage of producers who adopt new cash crops, disaggregated by sex.</li> <li>• Change in income for producers of new crops, disaggregated by sex.</li> <li>• Change in household nutritional status.</li> <li>• Change in women's or household's income and consumption.</li> <li>• Number of economic activities developed that are home-based.</li> <li>• Number of women who become engaged in new home-based economic activities.</li> <li>•</li> <li>• Analysis of time use by rural producers, disaggregated by sex.</li> </ul> <p><u>Extension services, technologies and finance</u></p> <ul style="list-style-type: none"> <li>• Number of new extension agents hired, disaggregated by sex.</li> <li>• Analysis of agricultural technology disaggregated by sex.</li> <li>• Number of users of technology, disaggregated by sex.</li> <li>• Wages for workers in new positions (post-training) compared to the old positions.</li> <li>• Number of women who gained/retained traditional position within the sector.</li> <li>• Analysis of increased competition on prices</li> <li>• Number of new livelihood opportunities developed, disaggregated by sex.</li> <li>• Number and value of loans to small producers, disaggregated by sex.</li> <li>• Number and percentage of new bank officers hired, disaggregated by sex.</li> </ul>	<p><u>Gendered use, management and governance of natural resources (NR)</u></p> <ul style="list-style-type: none"> <li>• Change in type of resources, intensity of use, and need for resources, disaggregated by sex.</li> <li>• Change in perceptions about NR problems and solutions, disaggregated by sex.</li> <li>• Change in men's and women's workloads (time and task allocation disaggregated by sex).</li> <li>• Number of employees hired to manage resources, educate others about traditional knowledge, or disseminate new technologies/practices, disaggregated by sex and location of hire.</li> <li>• Number of people who can no longer practice traditional livelihoods after adopting new environmental practices or technology, disaggregated by sex.</li> <li>• Change in willingness to pay for environmental innovations, disaggregated by sex.</li> </ul> <p><u>Labor- and time-saving infrastructure</u></p> <ul style="list-style-type: none"> <li>• Number of hours spent on collecting fuel or water before and after project initiated, disaggregated by sex.</li> <li>• Quantitative change in hours of household labor by time and task allocation, disaggregated by sex.</li> <li>• Number of women who report increased mobility after project launched.</li> <li>• Number of users of water/energy, disaggregated by sex.</li> </ul>

<b>GOVERNANCE, LABOR</b>	
<p><u>Legal reforms related to governance, transparency and inter-agency coordination</u></p> <ul style="list-style-type: none"> <li>• Number of reforms modified to have a gender-neutral impact, including costs and budget allocations.</li> <li>• Number of reforms promoted that would benefit poor women.</li> <li>• Number of those reforms that were adopted.</li> <li>• Number of reforms revised or pro-poor, pro-women reforms developed by ministry staff following training.</li> <li>• New gender-related language or discussions emanating from trade policymakers as newly trained staff become engaged in trade policy discussions.</li> <li>• Increased involvement of gender-concerned civil society groups in trade dialogue with government.</li> <li>• Number of gender-related civil society concerns included in government's trade deliberations.</li> </ul>	<p><u>Labor laws, unions, living wage reform</u></p> <ul style="list-style-type: none"> <li>• Reports of labor law violations, disaggregated by sector and sex of worker.</li> <li>• Number of workers who go to legal project for assistance, disaggregated by sector and sex.</li> <li>• Reports of gender-based labor rights violations by sector.</li> <li>• Number of factories that adopt gender-specific codes of conduct.</li> <li>• Change in knowledge, attitudes and behaviors related to living wage campaigns.</li> <li>• Number of female and male leaders involved in living wage campaigns.</li> </ul> <p><u>Informal workers</u></p> <ul style="list-style-type: none"> <li>• Number of new networks created for and by informal workers.</li> <li>• Number of members of new networks, disaggregated by sex.</li> <li>• Number and percentage of workers who seek assistance at shelters, disaggregated by sex and by reason for visit (e.g., legal, food, etc.).</li> </ul>

## EXPORT PROMOTION, CUSTOMS REFORMS, AND SME SUPPORT

### Export-oriented clusters and value chains

- Number of exporters entering new clusters, disaggregated by sex.
- Average sales of women-owned and men-owned export businesses by sector and size of business.
- Number of workers employed in different sectors, per year, disaggregated by sex (after workforce development activities).
- Salaries of workers employed per year, disaggregated by sector, sex and job category (after workforce development activities).
- Number of female value chains developed by sector.
- Change in income of women engaged in female value chains measured annually.
- Marketing practices adopted by enterprises as evidenced by business plans, reorganization, product design, pricing, and strategic linkages with other firms or sub-sectors, disaggregated by size of enterprise and sex of owner.
- Number of women entrepreneurs involved in creation of web portals for women.
- Number of links established with Fair Trade organizations for women's goods and annual sales from Fair Trade contracts.
- Number of links/contracts established with other entrepreneurs to form a women's goods cluster. Annual sales from this link.
- Annual sales for women artisans via web (e-commerce), in person, etc.
- Annual sales from contracts with supermarkets, disaggregated by sex of exporter.

### Reduction of customs-related operational and administration constraints

- Number of exporters in the country, disaggregated by sex.
- Number of policy measures implemented to address costs of customs procedures and constraints of poor producers.
- Number of women's groups, associations, and women leaders engaged in advocacy for pro-poor customs policy.
- Number of users of online customs forms, disaggregated by sex.
- Number of customs forms processed online, disaggregated by sex.

### Business services and training for SMEs

- Number of new entrants entering SME sector assisted by project, disaggregated by sex.
- Percentage of ownership of businesses, disaggregated by sex of owner and sector.
- Average size of loans by sector and size of business, disaggregated by sex of business owner.
- Number of women's associations created or assisted.
- Number of gender-sensitive policies implemented in areas that will assist entrepreneurs.
- Number of loans disbursed through funding mechanism.
- Number of clients that receive loans, disaggregated by sex.
- Number of clients that receive pre- and post-investment counseling.
- Number of clusters developed that present opportunities for women owners and workers.
- Number of workers employed per year, disaggregated by sex.
- Salaries of workers employed in cluster, disaggregated by sex and job category.
- Number of daycare facilities provided on site.

<b>TOURISM, E-COMMERCE, AND ICT</b>	
<p><u>Tourism sector employment and enterprises</u></p> <ul style="list-style-type: none"> <li>• Number of new entrants into the “emerging opportunity” positions in the sector, disaggregated by sex.</li> <li>• Number and percentage of entrants into new “ungendered” jobs, disaggregated by sex.</li> <li>• Number of new jobs created in women-only tourism ventures.</li> <li>• Number of women trained to become recruiters and trainers.</li> <li>• Number of applicants for tourism jobs, disaggregated by sex, after more women staff are in place as recruiters.</li> <li>• Number of new jobs created from backward and forward linkages, disaggregated by sex.</li> <li>• Annual sales of handicrafts before and after tourism plan, disaggregated by sex of producer.</li> </ul>	<p><u>Technology affordability</u></p> <ul style="list-style-type: none"> <li>• Number of users, disaggregated by sex and geographical location.</li> </ul> <p><u>Technology accessibility: transport, mobility, and security</u></p> <ul style="list-style-type: none"> <li>• Number of centers established by geographical location.</li> <li>• Number and percentage of customers at telecenters, disaggregated by sex and telecenter location.</li> <li>• Change in user satisfaction with telecenters, disaggregated by sex.</li> <li>• Number of women telecenter entrepreneurs.</li> <li>• Number of telecenter users at all times and women-only times, disaggregated by sex.</li> </ul> <p><u>ICT-sector accessibility: socio-cultural issues</u></p> <ul style="list-style-type: none"> <li>• Number of new female entrants into ICT training, business ownership, and/or degree programs after awareness campaign or introduction of gender-sensitive educational curricula.</li> </ul> <p><u>ICT business license and ownership</u></p> <ul style="list-style-type: none"> <li>• Number of ICT-related businesses that have applied for and/or received licenses, disaggregated by sex.</li> </ul> <p><u>Marketing and pricing information via ICT</u></p> <ul style="list-style-type: none"> <li>• Changes in marketing practices adopted by enterprises as evidenced by business plans, reorganization, product design, pricing, and strategic linkages with other firms or sub-sectors, disaggregated by size of enterprise and sex of owner.</li> </ul>

## HEALTH AND EDUCATION SERVICES DEVELOPMENT

### Mobility and transport

- Number of initiatives incorporated into project to address mobility concerns.
- Survey of time spent to receive health care prior to and after center established, disaggregated by sex.
- Number of times that telediagnosis, imagery, and treatment is used on rural patients, disaggregated by sex.
- Health outcomes of patients using telediagnosis, disaggregated by sex.
- Successful diagnostic rate, disaggregated by sex and percentage.

### ICT and health

- Number of patients served by PDA-using physicians, disaggregated by sex.
- Number of medical doctors using Internet medical centers, disaggregated by sex.

### Gender budgeting

- Increases and decreases to programs benefiting women as a result of health sector reforms.

### Under-served communities

- Number of new doctors, nurses, and nursing assistants trained and dispersed to under-served areas, disaggregated by sex.
- Survey of illness, morbidity and maternal and child health issues in under-served areas, prior to and after medical staff are in place.

### Traditional healing

- Number of cases carried by medical practitioners before and after intervention, disaggregated by gender (for producer and consumer).
- Annual income of practitioners prior to and after intervention, disaggregated by data.
- Number of herbal producers linked to medical chain, disaggregated by sex and annual income.

### Policy and user fees

- Change in enrollment in primary school after user fee adjustments, disaggregated by sex.

### Employment

- Number and percentage of laid off workers matched with new jobs, disaggregated by sex.

# ANNEX B: GENDER-SENSITIVE INDICATORS FOR ACTIVITIES COMMON TO EGT TOPICS

## TRAINING AND CAPACITY-BUILDING ACTIVITIES

[Note: Target training groups or audiences for trade capacity-building activities include workers, displaced workers, entrepreneurs/business owners (e.g., SMEs, exporters), labor activists, government officials, NGO representatives, producer-group representatives, extension officers, bank/loan officers, teachers, health workers (e.g., physicians, female health promoters), patients, students, parents, and citizens.]

### Completion of topical or skills training

- Number of people in target group trained on economic growth/trade topics, disaggregated by sex (and/or other social variables such as age, economic class, location, sector, industry, job level, etc.).
- Number of people in target group with gender-related or -sensitive curricula.

### Training results

- Number of trained people changing knowledge or attitudes, disaggregated by sex and/or other social variables.
- Number of trained people adopting new behavior/practices (e.g., new skills, technology, ICT, agricultural practices), disaggregated by sex and/or other social variables.
- Number of trained people achieving a specific goal (e.g., job promotion, being hired for a new job, providing services to others), disaggregated by sex and/or other social variables.
- Levels of participant satisfaction with training, disaggregated by sex.

### Trainer demographics

- Percentage of male and female trainers.
- Number and percentage of trained people recruited as trainers, disaggregated by sex and/or other social variables.

### Training characteristics

- Number of trainings offered, disaggregated by location and training timing (and perception of convenience for women and men).

### Informal training

- Number of visitors to assistance offices, disaggregated by sex and/or other social variables.

### Communication campaigns

- Number of target people changing knowledge or attitudes, disaggregated by sex and/or other social variables.
- Number of target people adopting new behavior/practices (e.g., new skills, technology, ICT, agricultural practices), disaggregated by sex and/or other social variables.
- Number of target people achieving a specific goal (e.g., job promotion, being hired for a new job, providing services to others), disaggregated by sex and/or other social variables.

## POLICY ANALYSIS, DIALOGUE AND ADVOCACY, AND REFORM

[Note: Policy topics related to EGT include codes of conduct related to gender-based labor issues, living wages, worker rights, informal workers, barrier reduction for poor people, pricing, IT/ICT issues, and women's access to credit.]

### Policy analysis

- Number of gender-sensitive Labor Impact Analyses conducted for proposed trade policies and projects.

### Policy advocacy and dialogue

- Increased involvement of gender-concerned civil society groups in trade dialogue with government.
- Number and type of gender-related civil society concerns included in government's trade deliberations.
- Number of women entrepreneurs involved in drafting policy.

### Policy reform

- Number of projects/policies modified to address gender differences.
- Number of reforms modified to have a gender-neutral impact, including costs and budget allocations.
- New gender-related language or discussions emanating from trade-policymakers as newly trained staff become

engaged in trade policy discussions.

- Number of gender-sensitive policy reforms or initiatives passed and implemented.

#### **COMMUNITY DECISION-MAKING**

*[Note: Community decision-making can involve the formal or informal management and/or governance of existing or new community resources.]*

- Numbers and percentage of local men and women involved in decision-making during project design, disaggregated by income and age.
- Numbers and percentage of local men and women involved in project-related local councils, disaggregated by income and age.
- Qualitative changes in local men's and women's involvement in decision-making about resource management.
- Numbers and types of stakeholder groups involved in local councils, disaggregated by stakeholder group priorities.
- Numbers and percentage of male and female professionals involved in trade agreement and policy discussions, disaggregated by sector and job level.

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