



**Asia-Pacific  
Economic Cooperation**



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# WOMEN'S ECONOMIC PARTICIPATION IN PERU

*Achieving APEC Priorities for Gender Equality*



May 2016

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# CONTENTS

|   |            |
|---|------------|
| <b>Acknowledgments</b>                                      | <b>i</b>   |
| <b>Abbreviations</b>  | <b>v</b>   |
| <b>Executive Summary</b>                                    | <b>vii</b> |
| <b>1. Introduction</b>                                      | <b>1</b>   |
| <b>2. Women in the Economy</b>                              | <b>5</b>   |
| Recommendations   | 12         |
| <b>3. Access to Capital and Assets</b>                      | <b>13</b>  |
| Recommendations   | 22         |
| <b>4. Access to Markets</b>                                 | <b>25</b>  |
| Recommendations   | 35         |
| <b>5. Skills, Capacity Building, and Health</b>             | <b>39</b>  |
| Recommendations   | 51         |
| <b>6. Leadership, Voice, and Agency</b>                     | <b>53</b>  |
| Recommendations   | 60         |
| <b>7. Innovation and Technology</b>                         | <b>63</b>  |
| <b>References</b>   | <b>73</b>  |
| <b>Appendix. Organizations Interviewed in December 2015</b> | <b>1</b>   |

## Illustrations

### Figures

|   |    |
|---|----|
| Figure 1-1. Peru's Priority Issues for PPWE Engagement in 2016                    | 3  |
| Figure 2-1. Labor Participation Rate of Women in Peru Compared with World Regions | 5  |
| Figure 2-2. Time Spent Weekly in Paid and Unpaid Work by Gender in Peru           | 6  |
| Figure 3-1. Average Monthly Salary for Recent University Graduates                | 15 |
| Figure 4-1. Gender Gap in Earnings among Formal Micro and Small Enterprises       | 26 |
| Figure 6-1. Ministerial Posts held by Men and Women in 2014                       | 58 |
| Figure 7-1. Internet Use in Rural Areas   | 65 |

|   |    |
|---|----|
| Figure 7-2. Students and Graduates of STEM Fields under 30 Years of Age | 70 |
|---|----|

### Tables

|   |    |
|---|----|
| Table 3-1. Global Findex Data 2014 (% of adults age 15+)                    | 17 |
| Table 4-1. MSMEs as Share of Formal Enterprises in Peru                     | 25 |
| Table 5-1. Literacy rates in Peru, 1993–2015                                | 39 |
| Table 6-1. Women in Ownership or Top Management Positions in Peruvian Firms | 53 |
| Table 7-1. Global Competitiveness Index 2015–2016 for Peru                  | 66 |

### Exhibits

|  |    |
|--|----|
| Exhibit 1-1. Priorities of APEC's Policy Partnership for Women and the Economy               | 2  |
| Exhibit 2-1. Women-focused Directorates in Ministry of Women and Vulnerable Populations      | 11 |
| Exhibit 3-1. A Look at One Formal Industry: Advertising                                      | 16 |
| Exhibit 3-2. National Strategy for Financial Inclusion                                       | 18 |
| Exhibit 4-1. ChileCompra Website Brings Savings, Transparency to Procurement                 | 34 |
| Exhibit 4-2. APEC Women in Transportation Initiative   | 35 |
| Exhibit 4-3. Creating an Enabling Environment for Businesses                                 | 37 |
| Exhibit 5-1. How can instructors differentiate their training to meet the needs of learners? | 45 |

# ABBREVIATIONS

|          |   |
|----------|---|
| AFFET    | Association of Women Executives in Tourist Enterprises                |
| AMEP     | Association of Women Entrepreneurs in Peru                            |
| AUSAID   | Australian Agency for International Development                       |
| BCRP     | Central Reserve Bank of Peru  |
| CEDRO    | Center for Information and Education for the Prevention of Drug Abuse |
| CITEs    | Centers for Technological Innovation                                  |
| CNC      | National Competitiveness Council                                      |
| CONCYTEC | National Council for Science, Technology and Technological Innovation |
| CTI      | Science, Technology and Technological Innovation                      |
| EDPYMES  | Institution for the Development of Small Businesses                   |
| EEP      | Ethical Election Pact   |
| ENIF     | National Strategy for Financial Inclusion                             |
| FAO      | Food and Agriculture Organization                                     |
| FinLit   | Financial Literacy Survey   |
| GDP      | Gross Domestic Product  |
| ICT      | Information and Communication Technology                              |
| IDB      | Inter-American Development Bank                                       |
| ILO      | International Labour Organization                                     |
| IMF      | International Monetary Fund   |
| INEI     | National Institute of Statistics and Information                      |
| MEF      | Ministry of Economy and Finance                                       |
| MFI      | Microfinance Institution  |
| MIDIS    | Ministry of Development and Social Inclusion                          |
| MIF      | Multilateral Investment Fund  |
| MIMP     | Ministry of Women and Vulnerable Populations                          |
| MINEDU   | Ministry of Education   |
| MSME     | Micro, Small, and Medium Enterprise                                   |
| MTPE     | Ministry of Labor and Employment Promotion                            |

|            |   |
|------------|---|
| OECD       | Organization for Economic Co-operation and Development            |
| OSCE       | Agency for Government Procurement                                 |
| OWIT-Peru  | International Organization of Women in Trade-Peru                 |
| PENEX 2025 | National Strategic Export Plan                                    |
| PETT       | Special Land Titling and Cadastre Project                         |
| PISA       | Program for International Student Assessment                      |
| PNDP       | National Plan for Productive Diversification                      |
| PPWE       | Policy Partnership on Women in the Economy                        |
| PRODUCE    | Ministry of Production  |
| PRONABEC   | National Program of Scholarships and Educational Loans            |
| Red MEP    | Network of Women Entrepreneurs in Peru                            |
| RENAMA     | National Network of Women in Public Office                        |
| RENIEC     | National Registry of Identification and Civil Status              |
| S&P        | Standard & Poor's   |
| SBS        | Superintendence of Banking, Insurance, and Private Pension Funds  |
| SERUM      | Rural and Marginalized Urban Health Service                       |
| SME        | Small and Medium Enterprise                                       |
| STEM       | Science, Technology, Engineering, and Mathematics                 |
| SWEP       | Strengthening Women Entrepreneurship in Peru                      |
| UMEP       | Union of Women Entrepreneurs of Peru                              |
| UN         | United Nations  |
| UNESCO     | United Nations Educational, Scientific, and Cultural Organization |
| UNICEF     | United Nations Children's Fund                                    |
| USAID      | United States Agency for International Development                |
| UTEC       | University of Engineering and Technology                          |
| WE-APEC    | Women's Entrepreneurship in APEC                                  |
| WELD       | Women Entrepreneurs Leading Development                           |
| WiT        | Women in Transportation   |
| WPO        | Women Presidents' Organization Inc.                               |

# EXECUTIVE SUMMARY

As Peru takes the stage in 2016 as the host economy for the vast and varied activities of the Asia-Pacific Economic Cooperation (APEC) forum, its many successes as a “growth star” in Latin American and beyond will be on display for the world. Over the past generation, Peru has reduced its rate of poverty, increased its per capita income, and put in place a variety of systems that help ensure its macroeconomic stability. Peru’s commitment to social inclusion alongside economic growth ensures that the benefits of growth can be shared among Peru’s many regions, communities, and cultures, and has resulted in a range of outcomes that can inspire and motivate APEC as a whole, as well each of APEC’s 21 member economies.

Notwithstanding recent progress, women in Peru spend more than twice as much time as men on unpaid household work. Unequal division of household responsibilities has an impact on all aspects of their participation in the economy, from the considerably higher rate at which girls drop out of school to their disproportionate representation in the informal economy and their relatively weak use of technology to build and expand the enterprises they create. Although woman-run enterprises are found throughout the economy—dotting roadsides and tucked into office buildings and markets—and these enterprises export products throughout Latin America, they need more support. As a threshold matter, a shortage of sex-disaggregated data on women’s participation in the economy means that neither the government nor the population at large fully understands the extent to which the economic potential of women is unfulfilled. Narrowing the information gaps about economic conditions affecting women would more forcefully demonstrate the case for government, the private sector, and civil society to prioritize reform and take action.

This report identifies and prioritizes opportunities in Peru for promoting women’s interests as workers, entrepreneurs, and professionals, in 2016 and beyond. The following five priorities enunciated by APEC’s Policy Partnership on Women (PPWE) create the framework for drawing out facts and articulating a strategy for empowering women in Peru’s economy.

**Access to Capital and Assets.** The capital-producing systems in Peru—including land, work, and entrepreneurship—have long functioned unevenly between men and women, and among the economy’s different populations. As for finance—through commercial banks, microfinance institutions, various formal and informal lenders, and investors—the high levels of informality in Peru mean that credit and investment options also are wide-ranging in quality and risk to lenders and borrowers alike. Legal reforms of the past generation, as well as the government’s policy commitment to improving access to finance, have strengthened conditions for women’s access to capital and open the way for conditions to improve. Better access to finance should be accompanied by strengthened efforts to promote financial literacy among women.

**Access to Markets.** Entrepreneurship is a critical driver of employment, growth, and innovation in Peru. In the past generation, markets for Peru’s goods and services have expanded domestically because of an expanding middle class with money to spend, and internationally because of preferential trade agreements with more than 50 economies. Women are held back,

however, by the economy's entrenched informal systems. Women's use of business networks, although expanding, is relatively underexplored; a lack of access to market information and to opportunities for developing business skills is a particular problem for poor women. Increasingly, the government sponsors occasions for owners of small businesses to connect to larger customers. These efforts would be more effective if women had more experience in negotiating contracts and closing deals. Limitations in Peru's infrastructure also restrain women's access to jobs and customers.

**Skills, Capacity Building, and Health.** Peru has made considerable advances in literacy and primary and secondary school enrollment. Yet less than a third of girls complete secondary school, creating a learning gap that harms the economy's overall productivity. Although women are relatively well represented in higher education, they gravitate toward lower-paying career opportunities in traditionally sex-segregated professions. In addition, vocational and skills training for higher-level employees and entrepreneurs, though increasingly available, should be strengthened, through differentiation by skill level, ability, availability, and need. Insufficient access to health services and contraception, inadequate support for family planning, and domestic violence also still limit women's economic participation.

**Leadership, Voice, and Agency.** Women are underrepresented in corporate ownership and senior management positions, particularly in medium-size and larger enterprises. Time-consuming domestic responsibilities limit women's abilities to rise in the workforce, creating a smaller pool of eligible women for top management. Corporate policies and culture promoting greater work-life balance for both women and men are still at an early stage and are limited primarily to larger, international corporations. As more women pursue higher education and advanced-degree programs, more enter academia, but they remain heavily underrepresented in the sciences. Similarly, few women hold leadership positions in larger business associations, due to entrenched gender stereotypes about leadership figures

and, again, their limited time for activities outside of their business and home. Nevertheless, there is a budding awareness of these obstacles, and some promising initiatives have been undertaken to support and promote women leaders.

**Innovation and Technology.** Internet availability and information and communication technology (ICT) lay the foundation for flexible and accessible economic opportunities in Peru. Because of their limited education, women in Peru's rural areas still cannot take advantage of these opportunities. Gender awareness is missing from policies and programs that promote innovation and productivity, which reinforces women's concentration in economic activities requiring limited innovation. Women are under-represented in science, technology, engineering,

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Since 2000, almost a quarter of Peru's population has escaped poverty. [L]ower-income households—the bottom 40 percent—have gained more from growth than the national average: their per capita income rose by about 6.8 percent per year over the last decade, against a 4.4 percent average for the whole population. As with national growth, these gains were high by regional (and global) standards. Moreover, inequality plummeted during the period at one of LAC's fastest rates: 12.6 percent, against a 5.3 percent regional average. Importantly, growth was the main driver of reduced poverty and inequality.

—World Bank and IMF, *Peru: Building on Success, Boosting Productivity for Faster Growth*, 2015 (p. 87)

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and mathematics fields. Data on what prevents women from entering, advancing in, and remaining in these careers are lacking.



# I. INTRODUCTION

Peru's dedication to social inclusion encompasses a firm commitment to gender equality and women's economic empowerment. This commitment has been put into action through, among other initiatives, efforts to include women on rural and urban land titles, streamlined conditions for formalizing an enterprise and accessing finance, and, just as critically, programs that address the devastating consequences of domestic violence. In fact, support for women in Peru's economy has contributed to a dramatic increase in the rate at which women participate in the labor force, which increased from 58 percent in 2000 to 68 percent in 2014. This increased labor force participation has accompanied a significant drop in Peru's poverty rate.

## PRIORITIES FOR PPWE DISCUSSION

Still, women in Peru experience constraints on their access to education, their productivity as workers and entrepreneurs, and their ability to participate as economic leaders. Peru faces and takes seriously a range of challenges found throughout APEC that have been articulated by APEC's Policy Partnership on Women and the Economy (PPWE) as key to women's economic progress (Exhibit I-1). As APEC's host economy in 2016, Peru has identified the following four priorities for discussion when the 21 APEC member economies meet in working groups and other forums:

- **Advancing the regional economic integration and growth agenda**, including moving toward the Free Trade Area of the Asia Pacific/Regional Economic Integration; promoting the internationalization of micro, small, and medium enterprises (MSME) and their integration into global value chains; and improving the efficiency of the supply chain and regional connectivity.
- **Enhancing the regional food market, emphasizing** sustainability; market access; investment and infrastructure; and services related to food trade.
- **Modernizing MSMEs in the Asia-Pacific**, specifically pushing innovation for sustainable and green MSMEs; productive infrastructure; and internationalization of MSMEs and global value chains.
- **Developing human capital** by strengthening higher and technical education; enhancing employability and skills for work; and expanding educational, scientific, technological and innovative capabilities.

This report aims to inform government officials, policymakers, private sector actors, and others and support them in identifying opportunities for promoting these issues in Peru—in 2016 and beyond. With the PPWE priorities as backdrop, the following sections delve into issues influencing women's economic participation. For each section, including one that addresses women in the economy generally, a number of recommendations are made. In addition to speaking to the issues that emerged during a field assessment conducted in late 2015, the recommendations align with APEC and the PPWE's key programmatic initiatives for women and the economy. The experience of women in Peru and the impact of the economy's gender-

related interventions may serve as an example for other economies that are committed to improving women's economic participation and empowerment.

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### Exhibit I-1. Priorities of APEC's Policy Partnership for Women and the Economy

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**Access to Capital and Assets.** Across APEC and within individual economies, potential sources of capital and assets include ownership of land and personal property, wage employment, own-account employment, and entrepreneurship, as well as direct investment in enterprises and formal and informal lending. Historically, by law or by custom, women have been deliberately excluded or passively left out of these key systems. Today, across APEC, efforts have expanded to make sure that women are better positioned to invest in their own enterprises, as well as, even more fundamentally, invest in themselves, such as through completion of their own educations or that of their families.

**Access to Markets.** Whether in seeking buyers for their goods and services, or employers for their labor, women's experiences in accessing domestic, regional, and international markets tend to differ significantly from men's. In particular, their mobility is often constrained by cultural pressures to stay close to home and by concerns with personal safety. Matters of market information, networks that connect women's enterprises to customers, and public infrastructure also warrant attention and response from both public- and private-sector stakeholders.

**Skills, Capacity Building, and Health.** Where women are healthier and better educated, their chances of economic success dramatically improve. In fact, these areas represent some of the greatest progress across APEC in recent years. Still, there remain a great many opportunities for improvement: full inclusion of girls in primary and secondary education, strengthened health

services, and integration of lessons learned with respect to skill-building for woman entrepreneurs, workers, and managers.

**Leadership, Voice, and Agency.** Across APEC and within individual economies, women do not yet fully share in the leadership of their governments, their communities, and the more prosperous and influential companies. From birth, they may lack opportunities for exploration and self-expression that may position them to fully explore their potential as leaders. The care burden of women—that is, the widely held expectation that they will perform most of the child care and housework—is a critical aspect of women's ability to make the most of their education, health, and livelihoods, as well as the innovations in the society around them.

**Innovation and Technology.** Information and Communications Technology (ICT), along with education in Science, Technology, Engineering, and Math (STEM), is a cornerstone of economic growth, human development, and the sustainability of communities. ICT increases the productivity and efficiency of businesses of all sizes, opens new markets domestically and abroad, and creates high-quality jobs. ICT can also improve access to education and health care, increase civic engagement, and drive new innovations that transform the way people interact and do business. Across economies, men are more likely to be employed in ICT and STEM professions and to start firms in these areas. Differences in how men and women learn about, access, and use technology across the APEC economies are just beginning to become understood.

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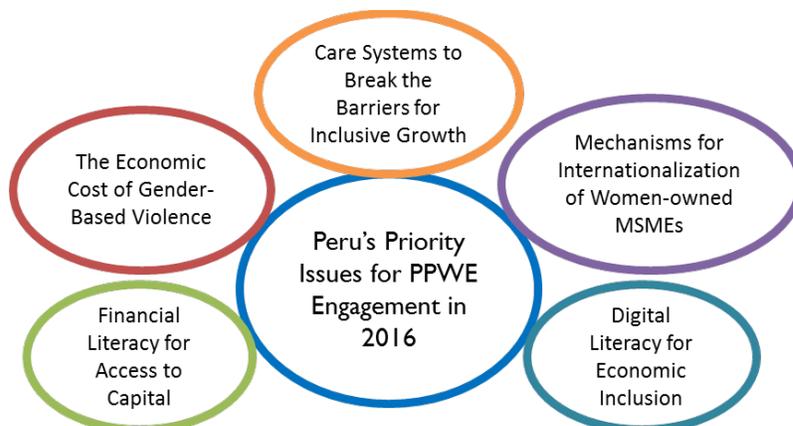
## METHODOLOGY

The observations and findings in this report arise from desk research and a field assessment. The assessment was based on the work of a four-member team from the United States and Peru, supported by the US-APEC Technical Assistance to Advance Regional Integration (US-ATAARI) project. The work consisted of focus groups, interviews, meetings, and direct observations.

From November 30, 2015, to December 11, 2015, the team visited 114 business owners or managers, national and local government officials, and representatives from business associations; civil society; educational, research and training institutions; financial institutions; and international institutions. Interviews were conducted in Lima, Cusco, and Arequipa. In each city, the team facilitated a half-day focus group with owners of micro, small, and medium businesses representing a range of sectors, with 15 focus group participants in Lima, 21 in Cusco, and 20 in Arequipa. The interviews and focus groups elucidated a set of shared issues in Peru's business and work environment, particularly with respect to women. Appendix A provides more information on the meetings held during the assessment.

In the context of these broad goals, Peru has chosen to stress five areas pertaining to women's economic empowerment: care systems; gender-based violence; internationalization of woman-owned enterprises; financial literacy; and digital literacy (see Figure I-1). These issues will be developed during three events in Peru in June 2016: a full meeting of the PPWE; a public and private dialogue on women and the economy; and a high-level policy dialogue on women and the economy.

**Figure I-1. Peru's Priority Issues for PPWE Engagement in 2016**



Source: Ministry of Women and Vulnerable Populations 2015

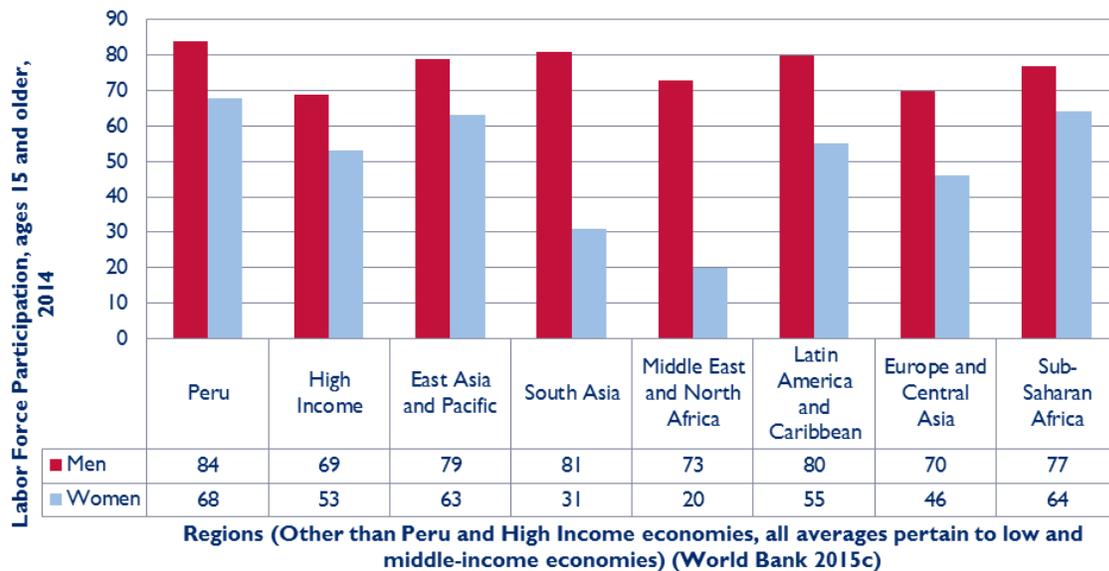


## 2. WOMEN IN THE ECONOMY

Recent data show a remarkable shift in the role of women in Peru’s economy in recent years: From 2000 to 2014, the labor force participation rate of Peruvian women (ages 15 and older) increased from 58 percent to 68 percent (World Bank 2015c, Figure 2-1). That rate is higher than in neighboring economies: Bolivia (64 percent), Brazil (59 percent), Chile (49 percent), Colombia (56 percent), and Ecuador (55 percent).

Indeed, women have increased their contribution to Peru’s production of goods and services at the same time that poverty has diminished. Still, the unequal burden of domestic responsibilities limits women’s ability to participate fully in the economy. Throughout this assessment, the expectation that women must handle the bulk of household care responsibilities emerged as a critical constraint to their engagement as entrepreneurs, professionals, and workers. At the same time, women in Peru have more opportunities to go beyond convention and tradition to build enterprises and careers that help them support their families and contribute to economic growth.

**Figure 2-1. Labor Participation Rate (%) of Women in Peru Compared with World Regions**

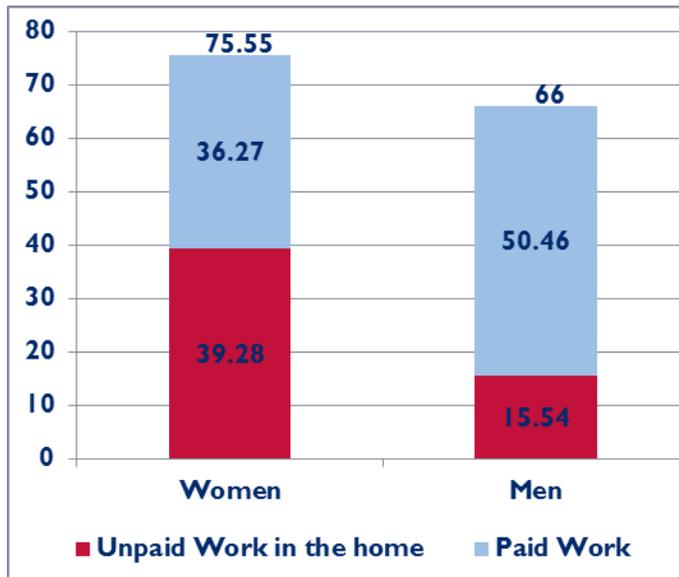


### WOMEN’S HOUSEHOLD BURDENS HURT THEIR ABILITY TO DEVELOP PROFESSIONALLY, EXPLORE MARKET OPPORTUNITIES, AND ENGAGE IN CIVIL SOCIETY

In Peru, women spend close to 40 hours a week on unpaid household activities, including child and sick care, cleaning, cooking, and house maintenance. Although men spend more time on paid work than women, on balance, women’s total unpaid *plus* paid work burden is considerably heavier than men’s (see Figure 2-2). When women undertake activities to advance their careers or business ventures, or engage in civil society, they often encounter internal pressure or

pressure from their families or society at large to place a higher priority on their roles as homemakers, mothers, and wives. During this assessment, women business owners and managers expressed the importance of a supportive family, as well as their commitment to giving up free time that otherwise would have been used for rest and recreation.

**Figure 2-2. Time Spent Weekly in Paid and Unpaid Work by Gender in Peru (hours and minutes)**



Source: INEI 2014b

Peru's government increasingly recognizes that the unequal division of household responsibilities and insufficient care services for children and the elderly constitute a barrier for women's workforce participation. For example, the Ministry of Labor and Promotion of Employment (MTPE) is implementing two initiatives promoting work-life balance. First, it developed the Guide of Good Practices in Reconciling Work and Family and Personal Life, which promotes legislation in addition to voluntary agreements and practices to create work-life balance and thereby improve productivity. Second, as detailed in this report's chapter on Innovation and Technology, the ministry offers training for employers on giving employees the option of telework. Through these and other initiatives, the government demonstrates increased awareness that Peru's work environment must allow for greater flexibility to accommodate working parents. There is limited political support, however, for substantial expansion of child care services or care of the elderly.

### **MANY WOMEN RUN BUSINESSES, BUT THE PERUVIAN ECONOMY STILL HAS MUCH TO GAIN FROM PROMOTING WOMEN'S ENTREPRENEURSHIP**

As detailed in *Access to Capital and Assets*, p. 13, and *Access to Markets*, p. 25, the majority of enterprises in Peru, particularly those owned by women, are informal (only nominally engaged with the legal requirements of registration, regulation, and taxation) and employ few people. Most woman-led businesses never move out of the informal economy or grow beyond microenterprise size. There are still just 6 women for every 10 men who launch enterprises (Serida et al. 2015). Rigorous data and analysis highlighting existing opportunity gaps between

men and women MSME entrepreneurs is required to better address the needs of women-led MSME businesses in Peru.

Nevertheless, according to the Global Entrepreneurship Monitor, Peru is one of the more entrepreneurial countries in Latin America (Global Entrepreneurship Research Association, London Business School 2014). In fact, Peru is considered to have one of the strongest environments for female entrepreneurs on the continent. According to the 2013 WEVenturescope, Peru ranks highly in terms of availability of capacity and skills training and access to finance (Economist Intelligence Unit).

Women entrepreneurs in Peru are determined, driven, and hard working. As the many women consulted for this assessment recounted, they start businesses for a variety of reasons: difficulty finding work; dissatisfaction in paid jobs; the need to take over the family business; and insufficient family income (Avolio 2012). Less evident is the “true entrepreneur” – women who launch enterprises out of a desire to build a business or market a unique product. Woman business owners said that while having their own business provides them more flexibility, they work more running their own company than they did in their prior employment. Women in business further spoke about the importance of having support from their spouses and extended families, due to the significant financial risk and considerable time commitment involved in running one’s own business. Many of the women were partners in or heads of a family business. In those cases, they had both practical and moral support from their family, but they noted that the line between family time and work often was blurred.

A group of successful businesswomen interviewed in Lima discussed the notion that “women are expected to do it all.” They spoke of hearing other women criticize women entrepreneurs for not spending enough time with their families. However, the same group also noted that women entrepreneurs often support each other and that families of successful businesswomen showed great pride in them. A group of small to medium-size entrepreneurs in Cusco’s tourist industry asserted that when women make more money, they get more say in the home and take greater leadership in family decisions.

Women who operate or work at businesses in traditionally male-dominated sectors face particular challenges. The experience of women working in advertising agencies highlights this. A 2015 study of women working in the creative departments of advertising agencies in Lima found that the “machismo” work environment created challenges for women, who constituted just 3

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Most entrepreneurs I work with work more than if employed. There might be more flexibility but that’s not a motivating factor, but an entrepreneurial drive is. I’ve also found that women view entrepreneurship as a family goal. Her children will have a job and she can provide for the family. Some women don’t want to create a big business, but prefer to keep it small to medium because they also want to balance their time with the family and their role in the family. I think you see this more often in women than men. I’ve asked the question: what is success for women in business? Women want to be successful in everything they do: they want to be successful in business, but money is not all. They also want to have a family life. So women in business want financial independence, but they don’t want to be alone.

—Dr. Beatrice Avolio, Dean

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percent to 10 percent of the employees, in their relationships with colleagues and clients (Mensa and Grow). The study additionally found that sexist attitudes upset women's work-life balance and severely constrained hiring, promotion, and retention of women in creative positions in Peruvian advertising agencies. In this vein, a leader in the business community in Arequipa said that for women, the establishment of business contacts can be challenging when a male counterpart has more traditional, machismo view on gender roles.

While the culture is changing, especially in and around Lima, resistance to doing business with women in male-dominated sectors of the economy is still a reality. A distillery owner realized soon after inheriting the business eight years ago that men did not want to buy from her. "After several years of this, I decided that it wasn't good for the business for me to be the seller," she said. Instead, her husband became the salesperson, while she remained in charge of the business, which her grandfather had started in the 1970s. "He meets clients and comes back and asks me and I make the decision in the business," she said. "Some clients don't want to deal with women at all. But sometimes to start working with a male client it's better to be a woman, but you have to look attractive. But once it's time for business they want to negotiate with a man. I think that men think that I don't have the technical know-how about the product. I have to prove myself, and explain that I'm an engineer, but it's still hard."

## ALTHOUGH PERU HAS ADOPTED LAWS, POLICIES, AND PROGRAMS TO SUPPORT WORKING MOTHERS, MOST WOMEN GAIN FEW BENEFITS FROM THEM

### Peru recently extended maternity leave, but paternity leave is limited and is used less often

In 2015, the Congress adopted Law N° 30367, which extends paid maternity leave from 90 days to 98 days (14 weeks). Half of the time must be used before birth, and half afterward. Although some women need to take time off before delivery, others do not. Hence, greater flexibility is needed in allocating maternity leave.

Law N° 30367 also protects working mothers against arbitrary dismissal on the grounds of pregnancy, birth, or breastfeeding. Although it is illegal for employers to ask women whether they plan to have children, this remains a common question during job interviews or in discussions about promotion. Although the government covers the employee's salary during maternity leave, companies are still reluctant to find and train someone to perform the tasks of the person on leave.

Law N° 29409 gives men the right to four consecutive days of paid paternity leave. Although the social security system pays a mother's maternity leave, the employer pays the father's salary during paternity leave. Furthermore, there is more awareness of maternity leave than paternity leave and it is taken more often. For instance, a survey of 11 Peruvian media companies found that only one had a policy on paternity leave, while 10 had a policy on maternity leave (Mensa and Grow 2015).

### Several labor laws presume that the mother is a child's primary caregiver

A labor law specialist with whom the team spoke said labor regulations assume that women are the primary caregivers. For instance, women have the legal right to use 30 days of paid vacation time right after their maternity leave, while men do not have the same right to take their

vacation time right after paternity leave. To strengthen the support of working mothers with children with disabilities, mothers who give birth to children with disabilities qualify according to the recently approved Law no. 29992 an additional 30 days of maternity leave. Similarly, in the event of multiple births, the mother qualifies for an additional 30 days of maternity leave. However, fathers of twins, triplets or other multiples or fathers to children born with disabilities do not qualify for additional leave. Moreover, when a married couple adopts a child, only the wife is entitled to 30 days of adoption leave; the husband is entitled to none. A change in these policies to orient them toward parents rather than only mothers would signal greater gender equality and shared responsibilities for both parents to care for and bond with their children.

### Peru has advanced legislation to support nursing mothers in returning to work, which benefits women working in larger enterprises in urban centers

The International Labour Organisation's (ILO) conventions No. 103 and No. 183 give women the right to work one hour less a day during a child's first year to facilitate continued breastfeeding when the mother returns to work (ILO 2012a). The mother can use this hour for pumping during the workday, or she can arrive late or leave early to have time to nurse the child. In accordance with ILO's Recommendation No. 191, Peru has adopted regulations mandating that public and private sector entities employing at least 20 women of reproductive age make available an area of at least 10 square meters for the sole use of expressing milk. According to Ministry of Women and Vulnerable Populations (MIMP), there are 722 breastfeeding rooms in the Peruvian workplace, mostly in Lima, and more than 400 of them are in the private sector. While the vast majority of working and lactating mothers do not have access to a dedicated nursing room, the MIMP reports a steady increase in the use of nursing rooms; in 2014, 550 women in the public sector used regularly a nursing room, while the number increased to 664 the following year.

### Child care is considered the responsibility of the mother

One representative from the MIMP said: "We try to change people's mindset, but we are far away from equal responsibilities for child care; it's still a very *machismo* society." The extended family plays an important role supporting families in watching younger children so both parents can work. The government's sponsored child care programs Wawa Wasi and Cuna Mas have limited reach. Cuna Mas centers are established by the Ministry of Development and Social Inclusion (MIDIS) in areas with poverty or extreme poverty to provide children up to the age of three with free child care. Wawa Wasi child care centers, typically located in a workplace, are also heavily subsidized, but fees are not standardized. According to the MIMP, there are 18 Wawa Wasi day care centers in public institutions and just a handful in the private sector. The MIMP sees a great need to expand the availability of subsidized or free child care so women can work. However, one congresswoman said there is limited political support for expanding public child care. Therefore, it would be valuable to continue to reframe the issue of child care as an issue for the family to allow both parents to work, rather than an issue for women.

### A large segment of the labor force operates in the informal sector and is not covered by policies and regulations meant to support working mothers

More than 75 percent of women work in enterprises with fewer than 10 employees. The majority of working women are therefore not covered by public policies and regulations designed to support working mothers. Small-business owners at a focus group in Arequipa said that smaller businesses have a harder time complying with rules about maternity leave and

breast feeding. But both male and female business owners tried to accommodate employees who were pregnant or were mothers of young children by assigning shorter work shifts or giving more flexibility in their work.

The owners stressed that accommodating valued employees helped retain them. For example, several small-business owners in the shoes, textile, or metalworking sectors let mothers work from home so they could care for young children at the same time. “If you support them at this time in their life, they will remain very loyal to you,” one owner said. A male owner of a shoe manufacturer with 15 employees, most of them women, said he had created an area in the office where an employee could put her newborn. An office assistant kept an eye on the baby, and the mother could nurse and attend to the baby in the dedicated area.

A woman owner of a small manufacturer and seller of vehicle spare parts summarized the group’s view: “If there’s a good worker I would give her as much support to take care of the baby as I could so that I could keep her.” However, while these informal arrangements benefit female employees who are appreciated by the employer, these arrangements create less security and predictability since they are put in place ad hoc and do not consider or allow for men to take on greater responsibility as caregivers.

## THE COLLECTION AND ANALYSIS OF SEX-DISAGGREGATED DATA ARE INCONSISTENT ACROSS THE GOVERNMENT

Collection and analysis of sex-disaggregated data enables the government to assess economic participation and whether policies and programs to support economic opportunities are reaching and benefiting women. Data analysis will reveal possible gender disparities, which can inform changes in budgetary allocations and both the design and implementation of programs.

In 2014, the National Institute of Statistics and Information (INEI), United Nations (UN) Women and the women’s organization Manuela Ramos published *Gender Gaps, 2001–2013: Progress towards Equality between Women and Men*, Peru’s first comprehensive report on gender disparities. The report captures gender disparities in education, employment, health, income, paid and unpaid work, political participation, and targets of violence.

Despite the contribution of the INEI report and robustness of INEI data, collecting data on gender from some ministries remains a challenge. The Law on Equal Opportunities for Women and Men (2007) requires government ministries and entities to generate and report on sex-disaggregated indicators as part of the budgetary process. However, a ministerial expert on monitoring and evaluation and an international expert said that the Ministry of Economy and Finance is not requiring line ministries to submit sex-disaggregated data. As a result, they said, not all ministries provide the data. At the same time, the Ministry of Economy and Finance, together with the MIMP (Exhibit 2-1), very recently developed guidelines for incorporating a gender perspective in

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### APEC Women and the Economy Dashboard

In 2014, after deep research and consensus-building, APEC established the Women and the Economy Dashboard. Designed to track and measure APEC’s progress in improving women’s economic participation, the dashboard is structured along the five PPWE. It presents indicators compiled by and available through internationally maintained data sources. These measurements serve as a baseline for understanding the status of women as economic actors as of 2015 and for gauging their progress.

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all stages of the design of the national budget. For ministries to be able to follow the guidelines, the collection of sex-disaggregated data becomes even more pressing.

Ministries representing sectors where gender awareness is greater—education, health, labor, and social inclusion—supply gender data. Ministries for agriculture and production, on the other hand, are lagging behind. Both the Ministry of External Trade and Tourism and the PRODUCE have in the past year or two started collecting sex-disaggregated information on who participates in their training or access-to-markets programs. There is “greater interest in capturing gender differences and highlighting them, but it’s not consistent,” an INEI official said.

Neither the Ministry of External Trade and Tourism nor the PRODUCE has begun to analyze the data to inform decisions on how to recruit participants or carry out ministry activities, it is clear that an initial process has started. With more encouragement, support, and training, this process can be made more effective.

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### **Exhibit 2-1. Women-focused Directorates in Ministry of Women and Vulnerable Populations**

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The MIMP was established in 1996 and has more than 1,000 employees. Its mission includes promoting equal opportunities for women and reducing gender-based violence. The ministry is divided into two offices; the office of the Vice Minister of Women and the office of the Vice Minister of Vulnerable Populations. The Vice Minister of Women oversees three directorates: gender equality and nondiscrimination, gender mainstreaming, and gender-based violence.

The **General Directorate for Gender Equality and Nondiscrimination** regulates, coordinates, and monitors public policies and programs on gender equality and nondiscrimination, women’s rights, and women’s economic autonomy. To increase the visibility of women in the economy, MIMP recently created the Directorate for the Promotion and Development of Women’s Economic Autonomy. The directorate is charged with formulating policies and coordinating actions across the government through the Annual Action Plan for Women’s Economic Autonomy and Empowerment. In particular, the directorate seeks to promote women’s access to financial and technical

resources to stimulate women’s participation in the economy.

The **General Directorate for Gender Mainstreaming** leads intergovernmental and regional and local government coordination of gender mainstreaming. The General Directorate for Gender Mainstreaming, in collaboration with the Ministry of Economy and Finance, recently developed guidelines for incorporating a gender perspective in all stages of designing the national budget. The guidelines are to be completed in 2016 and subsequently used in designing programs for the 2018 budget year.

The **General Directorate for Gender-based Violence**, MIMP’s largest program, has rolled out a nationwide network of emergency centers as well as a national hotline system for women faced with gender-based violence. As described in more details in the section Skills, Capacity, and Health, the MIMP is also collaborating with the private sector in establishing gender-based violence prevention programs in the workplace.

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*Source: The President of the Republic. 2015. Supreme Decree N°002-2015-MIMP. Supreme Decree amending the Regulation of Organization and Function for the Ministry of Women and Vulnerable Populations.*

Regional and municipal governments have begun collecting and using sex-disaggregated data to a lesser extent than the ministries. Local and regional representatives said that they collect information on women’s and men’s participation in some projects and programs but not in

others. “If we collect the information, we just collect it, but don’t do anything with the numbers,” the representative of one regional government said.

The INEI is concerned about the lack of comprehensive sex-disaggregated data, and is holding discussions with the various ministries and regions on creating national standards for reporting on gender. Some ministries are showing more interest in national statistical standards for gender than others. Nevertheless, INEI indicates that it is moving in the right direction. With the support of the World Bank, Peru will standardize the population registry, the employment registry, the ownership registry, and the business registry, and the registries will provide sex-disaggregated data.

As the various branches of the government develop their data collection, analysis and competencies to use sex-disaggregated data to inform programmatic and policy decisions, it will become increasingly important to engage the private sector in this process. A public-private dialogue is necessary to identify existing knowledge gaps and develop strategies to level the playing fields for all actors in the economy.

## RECOMMENDATIONS

**Review laws, policies, and guidelines to ensure that gender-neutral language is used in relation to paid and nonpaid work as well as caring for children and other family members**

By reducing gender-based restrictions or assumptions about care responsibilities, women are able to choose what care and leave options are best for them, their careers and their families. Moreover, laws or policies assigning care responsibilities to women deprive men of the ability to take greater responsibility for their children.

**Support the National Institute for Statistics and Information’s work to standardize the collection and reporting of gender-disaggregated data in all ministries and at all levels of government**

There is a need for greater political commitment to adopt a whole-government approach to sex-disaggregated data collection and analysis. Increased and more consistent statistical information and analysis will better inform the government, the private sector, and civil society as they decide on steps to promote women’s participation in the economy.

**Through programs, outreach, and modeling of behavior, encourage men to achieve greater gender equality in the home, in the workplace, in civil society organizations, and in educational institutions**

To improve the status of women and promote gender equality, more attention should be paid to how men contribute to gender equality. By encouraging men to challenge traditional gender roles and educational and labor force stereotypes, and stimulate conversations about redistributing child care and domestic work responsibilities, important headway in reshaping existing patterns could be achieved. With encouragement from national and international leaders, prominent men in civil society, politics, and the private sector should model behavior to advance change in gender equality.

### 3. ACCESS TO CAPITAL AND ASSETS

Women across Peru require capital to invest, and not just in their enterprises. They also require the means to invest in themselves and their families: in improving their homes, completing their education, or paying for their children's education. As in most economies, basic sources of capital—resources to be considered even *before* someone seeks funds from banks and other lenders, or from investors—include real and personal property, wage earnings, and revenue from work and entrepreneurship. In Peru, these basic sources have worked unequally for men and women and for Peru's different populations. As for access to finance through commercial banks, microfinance institutions, and other formal and informal lenders, economic informality in Peru means credit and investment options are wide-ranging in terms of accessibility and risk. But legal reforms of the past generation and the government's commitment to improving access to finance mean that conditions for women's access to capital are poised to improve.

#### WOMEN'S LEGAL RIGHT TO OWN AND INHERIT REAL PROPERTY HAS BEEN STRENGTHENED BUT IS UNDERENFORCED

For generations, property rights had little practical meaning to large segments of Peru's population, because the vast majority of private lands were held by a few owners. The interests of nearly all women in holding legal title to real property (land and buildings) were essentially disregarded. But land reform after 1960, followed by land-titling initiatives for rural populations and informal urban dwellers, created tangible value in real property ownership, including for women. Generally less educated or less involved in business than men, rich women and poor were left off land titles and other property-related documents. Land-titling efforts that began in the late 1980s and that continue to this day brought attention to

In Peru, assets acquired before marriage are regarded as the separate property of the acquiring spouse, and assets and income acquired after marriage, with a few exceptions specified by law, are regarded as joint property of the couple. This regime also applies to cases where assets acquired before marriage and assets acquired during marriage are regarded as the separate property of the acquiring spouse but the accrued value of the property acquired by any of the spouses is considered joint property. At the time of dissolution of the marriage by divorce or death, the joint property or its accrued value is divided equally between the spouses.

World Bank, *Women Business and the Law* (2015)

gender equality in property rights. Under the Constitution of 1993, the Civil Code, and Peru's primary laws of land and commerce, women have the same rights as men to own and inherit real property (land and buildings) regardless of marital status. Moreover, legally married couples are obliged to identify and include their spouses when registering property.

In 1992, the Ministry of Agriculture, with support from the Inter-American Development Bank (IDB), launched a Special Land Titling and Cadastre Project (PETT) in rural areas, where about 22 percent of Peruvians live today. At the beginning of this process, little attention was paid to the inclusion of women, due in part to a widespread lack of formal identification documents, which are required for a person to be named as a property owner. Another common issue—that of cohabitation between men and women—also tended to deprive women of their rights to joint ownership of property, due to a lack of formal memorialization of these relationships (Food and Agriculture Organization 2013). A second phase of land titling, PETT 2, began in 2000. This phase made a concerted effort to include women's names on titles, and is now widely recognized as a success. In particular, the share of titled agricultural plots held jointly increased from 13 percent in 2000 to 43 percent by 2004 (USAID 2010; Food and Agriculture Organization 2013).<sup>1</sup>

At about the same time as the PETT initiatives, an urban land-titling initiative was also underway. Beginning in 1988, in cooperation with the International Monetary Fund (IMF), Peru began to assign parcel-based titles to informally held settlements—generally, communities formed by migrants from rural areas without legal right to do so—in Lima and at least seven other cities. By 2003, almost 1.4 million plots had been formally assigned. Among these, nearly all married couples were issued joint titles, with both names appearing on the ownership documents. Among the plots registered to individuals, 55 percent were owned by women (Cantuarias and Delgado 2004).

In rural communities, property rights remain under-accessed due to ongoing disputes between landholders and mining and forestry companies. The institutional mechanisms in place to protect private property rights and resolve disputes reportedly function poorly, with women in particular rarely interacting with courts or other dispute resolution tribunals. Within indigenous communities, the voices of women are vastly underrepresented when reaching community decisions concerning land and collectively managed natural resources (USAID 2010).

Documented ownership of real property can and should make a meaningful difference in the ability of women to establish and grow enterprises. The property itself can be used to produce agricultural goods or to house a business, such as a restaurant, hotel, child care facility, or light production space. To a limited extent, when used as collateral for lending, real property can also be used to grow businesses – although this presents a risk that is greater than many women would wish to take on. Fortunately, Peru allows for the use of secured transactions involving

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**Why are land titles important?** Validated evidence of real property ownership has been correlated with the following benefits:

- Greater investments in home improvement
  - Better access to formal sources of credit
  - Faster and more secure property-related transactions
  - Increased property values
  - Availability to work more hours each week, due to greater confidence in security of ownership
  - A stronger sense of legal security
  - Reduced incidence of child labor
  - More entrepreneurship
- 

<sup>1</sup> It does not appear, however, that after more than a decade of transferability of newly established agriculture property titles, the rate of inclusion of women on titles has been measured since 2005.

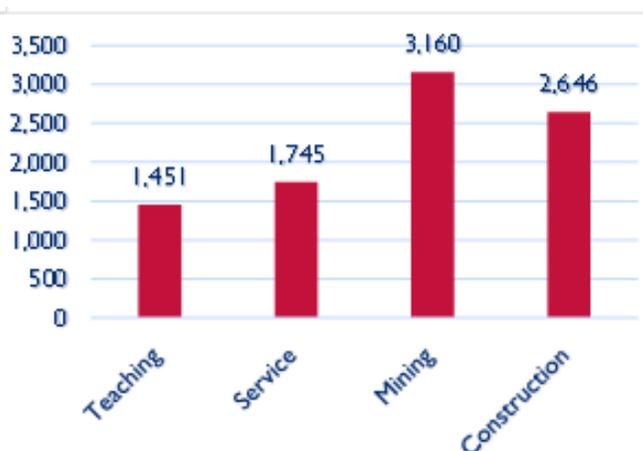
moveable property – thus a woman can secure a loan with the equipment she purchases to cultivate her land or the inventory she needs to run her business. In fact, under the World Bank’s *Doing Business* rankings, Peru’s legal and regulatory environment for “getting credit” is one of the world’s strongest.

### WAGE INEQUALITY IMPEDES WOMEN’S ABILITY TO SAVE MONEY

The vast majority of women in Peru do not have significant family assets or inherited wealth. Rather, the money that most women in Peru use to support their families, advance their educations, or start new businesses are drawn from wages they earn and save. As in most economies, employment for wages or salaries in Peru represents a critical link to household stability, family health, and accumulation of savings. Despite the legal requirement for wage equality in Peru’s 2007 Law on Equal Opportunities for Women and Men, this link functions especially poorly for women, whether they come from more or less privileged backgrounds.

Almost one-third of working-age women, compared with just 12 percent of men, do not work at all (PRODUCE 2014a).<sup>2</sup> As discussed earlier in this report, women in Peru still bear responsibility for the unpaid work of caring for children, the sick, and elderly, along with other household activities. Less than 40 percent of women in Peru’s workforce find steady jobs with a formal employer, and many work only part-time. The informal jobs they take do not provide benefits and are often unreliable, inconsistent, poorly paying, and in the worst cases, abusive. Even women who work in the formal sector are paid less than their male peers. Depending on the type of work they do, women are paid as little as 50–65 percent of what their male counterparts earn (World Economic Forum 2015b; INEI 2013). Moreover, in lower-wage as well as professional positions, opportunities for advancement into better-paying management positions are slim (World Bank 2010). As shown in Figure 3-1, jobs traditionally dominated by women, whether formal or informal, are compensated less than those dominated by men.

**Figure 3-1. Average Monthly Salary for Recent University Graduates (in soles)**



Source: INEI 2015

<sup>2</sup> Still, women’s labor force participation in Peru is comparatively high among Latin American economies.

In higher-paying sectors and levels, the pay gap is widening. In 2010, the wage gap for top-paying jobs was almost twice what it was in 2000 (World Bank 2012a). In higher-paying jobs, according to the ILO, women earn about \$113 a month less than their male counterparts (ILO 2014b). Moreover, women university graduates earn on average 20 percent less than men (INEI 2014b).

During this assessment, a number of women underscored the common practice among women of seeing their livelihoods in terms of “jobs” that pay the bills immediately, rather than “careers” that generate significant assets. They described a lack of encouragement for women to look into their futures, especially beyond marriage and childbirth. As a result, many women tend to think more about the next day, week, or year than their long-term career trajectory. According to interviewees, women are less equipped than men with the skills and knowledge of the employment market to negotiate for jobs, promotions, salaries, and pay increases. Men are accustomed to advocating on behalf of themselves and other men, while women fall behind in salary and advancement.

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### **Exhibit 3-1. A Look at One Formal Industry: Advertising**

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Even well-educated women who qualify for professional jobs in secure formal companies suffer from a culture that shows a clear preference for men. An analysis by Mensa and Grow (2015) of women working in the creative departments of Peru's advertising industry illustrates the reality of wage employment in “a country framed by gender inequity and patriarchal rules.”

In 2012, just 19 of the, 183 “creative” employees in Peru's top 11 advertising firms, several of which are internationally owned, were women. Interviews of men and women, both creative employees and their clients, detected a strong preference for working for and among men, and a sense that, once a woman had children, her career in advertising would end. Any woman of child-bearing age is assumed to be excluded from consideration for advancement.

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## **PERU HAS DEVELOPED A SOUND ENVIRONMENT FOR FINANCIAL SERVICES FOR MICROENTERPRISES, INCLUDING THOSE OWNED BY WOMEN**

To reduce poverty and inequality, Peru has striven in recent years to improve access to finance for men and women, and the regulatory framework for microfinance is now based on principles of financial inclusion. In fact, in 2014, Peru ranked first in the world in the Economist Intelligence Unit's *Global Microscope for Financial Inclusion*, which assessed the regulatory and institutional environment for financial inclusion in 55 economies around the world. The *Global Microscope* reviews 12 indicators of how well sources of finance—including banks, nonbank financial institutions, businesses, and NGOs—reach traditionally underserved populations.<sup>3</sup>

The financial system assessed by the *Global Microscope* consists of 62 independent enterprises, including commercial banks, finance institutions, nonbanking microfinance institutions, and

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<sup>3</sup> Peru ranked first in the world on the following indicators: government support for financial inclusion; regulatory and supervisory capacity for financial inclusion; prudential regulation; regulation and supervision of credit portfolios; regulation and supervision of deposit-taking activities; regulation of insurance targeting low-income populations; regulation and supervision of branches and agents; requirements for nonregulated lenders; regulation of electronic payments; credit-reporting systems; market-conduct rules; and grievance redress and operation of dispute-resolution mechanisms. The Economic Intelligence Unit also noted, however, that banking use remains too low, principally due to the high cost of transfers, transactions, and product delivery, especially in remote areas.

leasing companies, and two state-owned banks. The assessment does not cover, however, Peru's network of over 150 savings and loan cooperatives, which operate almost entirely without government oversight.

Peru has greatly expanded the total loans and deposits managed in the formal financial sector. As of November 2015, the balance of direct loans reached 258,115 million soles, which represents an annual growth rate of 16 percent since 2011, according to data from the Superintendence of Banking, Insurance, and Private Pension Funds. The total balance of deposits was 251,091 million soles, an increase of 15 percent from a year earlier. Yet according to the World Bank's *Global Findex 2014*, women remain less likely than men to access services from a formal financial institution. See Table 3-1, in particular figures on accounts held, borrowing, and savings.

**Table 3-1. Global Findex Data 2014 (% of adults age 15+)**

| Indicator  | Total | Female | Male  |
|--|-------|--------|-------|
| Account at a financial institution                       | 28.98 | 22.50  | 35.66 |
| Saved any money in the past year                         | 39.32 | 36.21  | 42.52 |
| Saved at a financial institution                         | 12.26 | 8.73   | 15.90 |
| Saved to start, operate, or expand a farm or business    | 12.80 | 12.02  | 13.61 |
| Borrowed any money in the past year                      | 27.46 | 29.12  | 25.74 |
| Borrowed from a financial institution                    | 11.20 | 9.90   | 12.55 |
| Borrowed from a private informal lender                  | 2.28  | 2.37   | 2.18  |
| Borrowed to start, operate, or expand a farm or business | 6.79  | 6.75   | 6.83  |

Source: *Global Financial Inclusion Database (2014)*

In July 2015, the Peruvian government launched a National Strategy for Financial Inclusion (ENIF, Exhibit 3-2), a comprehensive approach to bolstering participation of all adults in the formal financial sector. The ENIF emphasizes access, use, and quality as the three pillars of inclusion, along with seven thematic areas: consumer protection, financial literacy, financing, insurance, payments, savings, and vulnerable groups.

The ENIF defines vulnerable groups according to such considerations as poverty level, place of residence (rural/urban), employment situation, and additional conditions including age, education, gender, health, and ethnic group. Ultimately, the strategy aims to help Peruvians move beyond the limitations of a cash economy, in which saving, borrowing, and investing money carry risks, and opportunities to develop assets are more widely available.

### Exhibit 3-2. National Strategy for Financial Inclusion

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The Peruvian government has made financial inclusion a high-priority social inclusion goal.

In February 2014, the Multisectoral Commission for Financial Inclusion was created, with the main task of designing, implementing, and monitoring the National Strategy for Financial Inclusion. The commission is headed by the Ministry of Economy and Finance and includes the Ministries of Development and Social Inclusion, and Education, SBS, the Central Reserve Bank of Peru, and the National Bank.

The Commission for Financial Inclusion approved the Strategy for Financial Inclusion in July 2015 to coordinate stakeholders' work toward common goals, including expanding the physical coverage, increasing the use of digital payments, and establishing a secure and reliable financial ecosystem. In particular, the strategy sets targets for financial inclusion by 2021 and develops an action plan based on access, use, and quality. The action plan includes a description of the actions, products, and agencies responsible for their implementation, the level of priority, and a timeline.

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### WOMEN ENTREPRENEURS ARE ACCUSTOMED TO BORROWING MONEY TO FINANCE THEIR ENTERPRISES

Women who start enterprises, whether formal or informal, generally begin with their own funds, borrow from friends or family, or seek other sources. According to the WEventure Scope Index 2013, 46.7 percent of capital investments and 20 percent of the working capital of women-led micro and small enterprises in Peru are financed by banks. Moreover, 52 percent of borrowers of microloans in Peru are women, representing 42 percent of the microfinance portfolio (WEventure Scope 2013).

As noted, Peru performs well in the World Bank's *Doing Business* inquiry pertaining to Getting Credit – in 2016, the economy ranked 16<sup>th</sup> in the world. With its emphasis on the ability of borrowers to secure their loans against the moveable property they purchase, the high Getting Credit ranking bodes well for small borrowers, including women.

### THE WAY THAT WOMEN ACCESS MONEY TO BUILD THEIR ENTERPRISES, WHICH GENERALLY START OFF SMALL, WARRANTS SCRUTINY

According to data from the SBS on direct loans for business purposes by type of financial institution, as of November 2015, 89 percent of the value of direct loans by commercial banks was directed to large and medium businesses, with the remainder going to small and microenterprises (those employing 50 people or fewer). Among nonbank microfinance institutions, including municipal banks (*cajas municipales*), rural banks (*cajas rurales*), and other institutions as well as NGOs that support micro and small businesses, about 90 percent of total lending volume goes to micro and small enterprises. Several of these NGOs, such as Manuela Ramos, FINCA Peru, and Promujer, focus on supporting low-income businesswomen who live in rural areas and who are considered to have the least access to finance.

NGOs were the first to identify the unserved demand for microcredit in Peru. Then microfinance institutions (MFIs) appeared as institutions that helped expand access to credit to those who didn't have it in the traditional banking. Now, even commercial banks have identified profitable business opportunities in this segment and have begun acquiring existing MFIs, opening

new MFIs, and developing financial products tailored for micro and small enterprises. Thus, there are three tiers of microfinance in Peru:

- **A community of regulated microfinance institutions.** As of November 2015, there were 12 financial enterprises; 12 **cajas municipales**; 7 **cajas rurales**; and 12 EDPYMES (SBS 2015).
- **A large number of unregulated institutions.** Cooperatives, savings and loans, and NGOs that lend money to new enterprises are estimated to number in the hundreds and are widely accessed by women. The practices of these informal sources, and the vulnerability of women who borrow money from them, are not particularly well understood.
- **A range of private informal lenders.** In high-poverty rural and urban environments, women still access informal moneylenders and loan sharks to help finance their debts. The third tier of lenders is particularly risky for borrowers.

Among the challenges faced by women-led businesses is that of growth from informality and microenterprise into formalization and expansion in value and number of employees. This process includes transitioning from less formal sources of capital to more complex services through commercial banking. Integration of microfinance services into large commercial banks may create opportunities to facilitate this process. During this assessment, however, women business owners and representatives from financial institutions said that they had not yet observed this taking place to a significant degree.

#### LACK OF FINANCIAL LITERACY INTERFERES WITH THE GROWTH OF WOMAN-OWNED ENTERPRISES

Throughout this assessment, interviewees underscored weak financial literacy as a key constraint with respect not only to borrowing money, but also to managing debt in a way that can help a business grow, rather than becoming overextended or insolvent. Several women entrepreneurs said that they do not yet grasp concepts that can help them make informed decisions regarding financial products and services. They have difficulty understanding the terms and conditions of different loans, managing business cash flow, and assessing their ability to repay loans. A 2013 study by the Center for Financial Inclusion similarly identifies financial literacy as a critical obstacle in borrowing, and financial education as a primary opportunity for strengthening women's use of finance and capital (Cisneros 2013).

Studies including a Financial Literacy Survey (FinLit) conducted in 2014 by Standard & Poor's (S&P) Ratings Services confirm that in Peru, women's financial literacy levels are somewhat lower than men's. The study measured financial literacy using questions to assess basic knowledge of four financial concepts: interest rates, interest compounding, inflation, and risk diversification. In Peru, only 28 percent of respondents answered at least 3 of the 4 questions correctly (25 percent of women and 30 percent of men). Indeed, both men and women report a desire to improve their financial literacy. In 2011, the Superintendence of Banking, Insurance and Private Pension Funds surveyed more than 2,240 entrepreneurs, mostly in urban areas, on financial literacy. Forty percent of respondents knew how to calculate interest rates, while 30 percent reported that they did not understand the relationship between risk and benefits. The survey confirmed the low level of savings in Peru: More than 30 percent of respondents indicated that they keep their savings in their homes (World Bank 2013).

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There is agreement that the poor, who often live in remote, poor, and predominantly rural areas, know how to manage basic finances according to their own reality and environment. Therefore, if they could receive financial education and prior training for using products and services, tailored to their needs, it would allow them to make better use of the products as development tools and self-sufficiency, generating savings, even at a minimal subsistence level. But most of all, the knowledge will provide a level of self-defense against malpractice and abuses.

—David Álvarez Cisneros, *Opportunities and Obstacles to Financial Inclusion in Peru*, 2013, page 9

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The Peruvian government has implemented a number of mechanisms to improve financial literacy for both women and men. An SBS web portal includes educational materials that promote e-learning, which would be available to the 40 percent of Peruvians with Internet access. There is no significant collaboration among government institutions, however, that might improve programming in financial literacy. Collaboration between the Ministry of Education (MINEDU) and other relevant ministries (MIDIS, MIMP) could help reach vulnerable populations and provide training that more effectively addresses the specific needs of the population (PRODUCE for MSMEs, Ministry of Agriculture for farmers).

Critically, this assessment did not find a widespread requirement among lenders themselves that microcredit borrowers must undergo training in financial literacy or other key topics as a condition of their loans. This state of affairs contrasts with microlending in Chile, where APEC's assessment of conditions for women's economic participation in 2013 found that requiring training among borrowers of microfinance is the norm. It is perhaps the sheer competition among microlenders—a notably crowded field—that discourages Peruvian lenders from instituting this requirement (USAID/TATF 2013). The vast informality in the field of microlending complicates the need for financial literacy: in fact, more informed and knowledgeable borrowers are likely to seek less risky products offered by appropriately regulated institutions.

Offering or even requiring financial literacy training may be perceived as burdensome or as driving up the cost of credit. Still, it is in the interests of donors, the government, lenders, and others to underscore that financial literacy among borrowers affects lenders themselves. Particularly in an environment of increasingly accessible credit, all stakeholders must be mindful of increasing risk. Literacy is a key aspect of managing this risk.

## INNOVATIONS IN FINANCIAL SERVICES, INCLUDING NEW INVESTMENT OPPORTUNITIES, PROMISE TO HELP WOMEN ENTREPRENEURS FIND MORE STREAMLINED WAYS OF ACCESSING AND MANAGING CAPITAL IN THE FUTURE

Innovations in financial services, including the expansion of mobile banking and introduction of electronic money, suggest that access to finance in Peru will continue to grow. In 2013, with the approval of the Law of Electronic Money (Law N° 29985), Peru established a framework for development of a new instrument that makes use of widely available technology to provide access to financial services to those currently unserved. E-money is a digital payment system that allows users to make and receive payments or funds that previously had been stored on an electronic device such as a computer system, mobile phone, prepaid card, or chip. E-money can be converted into cash and can be accepted as a means of payment by parties other than the issuer (Cámar and Tuesta 2015). The use of e-money has been a powerful force in facilitating commerce in other developing economies, particularly where banking services are sparse or traditional transportation and financial infrastructure is poor.

In 2016, a user-friendly digital payment system allowing customers to make and receive secure transactions is being tested in Peru. Called “Bim,” the pilot program, operated by Perú Digital Payments, has the support of every bank in the economy, and operates on all telecommunications networks. In an interview with the *Guardian*, the organization’s development chief, Diana de la Cruz, said that the mobile payment system will benefit poorer Peruvians, especially women doing business informally: “[Women] are the axis of production and consumption activities. They run small businesses and manage the family budget. We think if it works for them, it will work for other sectors of society” (Collyns 2015).

Cirila Quillahuamán, an entrepreneur and resident of Chinchero (Cusco) in Peru’s Andean highlands, is among the first people who joined the Bim project and installed an electronic wallet on her mobile phone. Quillahuamán, who sells her knitwear to tourists, told the *Guardian* how e-money can help her in her business. “More than anything, Bim is useful because I don’t lose a day’s work if I need to buy more balls of wool,” she said, explaining that the ability to pay by phone means the wool can be delivered directly to her. “If I have to go into town to buy wool, I’m wasting time when I could be working”.

As another innovation, the Ministry of Production (PRODUCE) promotes new forms of financing for MSMEs, including factoring,<sup>4</sup> which allows businesses to collect their accounts receivable in advance and therefore provide more liquidity to suppliers. This mechanism can be particularly useful for MSMEs that sell goods and wait for long periods before receiving payment from their buyers. Some women entrepreneurs interviewed during this study considered this scheme as a good option to get the liquidity necessary to pay their obligations or fund working capital to increase their sales, so long as the rates that financial institutions charge are reasonable. Use of factoring may help women entrepreneurs access short-term finance without recourse to a loan.

Some government programs facilitate connections between enterprises and new sources of investment. One example is the development funds that PRODUCE uses to promote formation

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<sup>4</sup> Law N° 29623, enacted in 2010, promotes financing through commercial invoices. In July 2015, Supreme Decree N° 208-2015-EF approved the implementing regulation for the law.

of clusters, formation of businesses, and the inclusion of micro and small businesses in supply chains. Especially among the new programs, there is an opportunity to promote and integrate greater participation of women through more inclusive outreach.

In addition, the “Start-Up Peru” campaign developed by PRODUCE consists of contests and funds for entrepreneurs, young businesses, and business incubators. Its main objective is to promote the launch and consolidation of businesses that provide innovative products and services with a high degree of technological content, have potential to reach international markets, and generate high-quality employment. PRODUCE intends to reach out to women’s organizations to promote inclusion of women among start-up firms and to coordinate with MIMP in implementing “boot camps” as an approach to launching viable enterprises.

Online financial transactions, mobile banking, and innovations in investment have the potential to facilitate transactions and expand market opportunities for women entrepreneurs in Peru. As of early 2016, more work is needed to educate potential users and create trust among users in this new way of carrying out financial transactions. A large share of women prefer to go to the bank for important transactions because they do not yet trust online transactions. Still, there is clearly an appetite to learn and embrace new technologies.

## RECOMMENDATIONS

### [Integrate the experiences and needs of women who hold land titles into programs that encourage fluid transferability of real property and use of mortgages](#)

As Peru seeks to encourage lower- and middle-income citizens to take advantage of the benefits of home ownership through increased use of mortgages, policymakers should be mindful of special considerations affecting women. The government should encourage study of whether and how women who were issued joint or individual land titles through PETT, the urban land-titling program, or other initiatives have benefitted over the past decade. New lending projects should take into account specific considerations of gender, such as the overrepresentation of women in the informal economy and the problem of wage inequality. All public data on home ownership, real property, and access to and use of mortgages should be disaggregated by sex, for the purpose of informing future policy.

### [Develop a multitier program addressing wage differences between men and women](#)

- **Strengthen collection of data on wages** by government agencies, university researchers, business associations, and advocacy groups. Publicize wage equality as a societal and economic issue, including through public outreach and media discussion.
- **Raise awareness of the equal pay requirements** among employees, employers, judges, and lawyers. Examine the legal regime for positive and negative incentives for employers to pay male and female workers equally, and strengthen incentives as necessary.
- **Train lawyers on how to recognize and prove wage discrimination.** Streamline the process of filing wage complaints and develop shared forms for lawyers—including complaints to employers, the labor ministry, and courts—so that they may efficiently represent workers facing wage discrimination.

- **In private ratings of employers, ensure that wage equality among workers is a factor.**
- **At all stages of education, train women in self-advocacy**, including in such areas as negotiating for employment and for increased wages.

### With respect to financial inclusion, continue to integrate and implement the steps recommended by the Center for Financial Inclusion in 2013

A great deal of study has already taken place with respect to improving access to financial services throughout Peru, with many ideas that will serve women in particular. With copious detail, the Center for Financial Inclusion has encouraged stakeholders throughout Peru to:

- Reduce delivery and product costs
- Create and diversify products according to consumer needs
- Educate on product use and financial capability
- Encourage product adoption
- Use technology for massive reach.

Details for how the government, commercial banks, microlenders and others can realize these advances are set forth in the Center for Financial Inclusion's 2013 report, as well as in myriad other sources.

### Encourage savings among women in secure environments, along with greater understanding of informal savings mechanisms

Although a strong segment of the population lacks any meaningful savings, a great many women—more than 36 percent, as documented by the World Bank's Findex—save money in some fashion. Only one quarter or so of saving takes place in formal savings institutions, however. Getting women to use banks is an initiative that can be undertaken by a number of economic actors, including employers, small lenders, women's business networks, and various economy-wide and local government institutions.

### For small borrowers, make training in financial literacy or other pertinent business skills a condition of a loan

Training in business skills and financial literacy enables economically active women to maximize their savings, resources, and profits. Lenders can reduce the risk of default by including skill-building services in their loan products. A code of conduct among lenders is one way to ensure their own commitment to lending money only to borrowers who they believe with confidence are in a position to understand the terms of the agreement and manage the money capably.

### Educate women about the opportunities and risks involved with using new financial products

Transitioning from cash to digital systems for making payments and transferring funds can greatly improve lives. Immediate benefits include discouraging petty crime and keeping earnings away from family members who may be inclined to spend them frivolously. Over time, digital payment schemes can expand markets for women, allowing them to go beyond traditional face-to-face exchanges and sell their goods and services in other parts of an economy or across borders. A variety of stakeholders can help women in Peru access these services. For example:

- The **government** should ensure that Peru's legal and regulatory structure supports digital transactions, including not only through appropriate enabling legislation, but also with respect to the intersection of telecommunications and other key functions, including taxation, business agency, digital identification, and "Know Your Customer" rules; and
- The **financial services industry** should develop accessible training products – on paper, in person, and online – and make them widely accessible to **schools, business networks, and consumers at large**, in all of the main languages. The curriculum should emphasize opportunity and risk, informing participants how they can seek follow-up guidance. For both men and women, training should take place through financial literacy courses in schools and online tutorials. Such changes would bring Peru into line more closely with good practice found in Chile, and diminish the risks of default.
- In addition to making training for consumers widely available, **suppliers of digital financial products** should ensure that their own staffs and agents are widely trained not only in the use of the products, including with respect to safeguards and fiduciary responsibilities, but also in customer service, so that users feel free to return as necessary for additional information and guidance.

## 4. ACCESS TO MARKETS

Entrepreneurship is a critical driver of growth, innovation, and employment for both men and women in Peru. In the past generation, the government has strengthened conditions for all entrepreneurs through investments in macroeconomic stability and improvements in legal and regulatory conditions for doing business. At the same time, markets for Peru's goods and services have expanded domestically, because of a growing middle class with more money to spend, and internationally, through a network of preferential trade agreements incorporating more than 50 economies. At least 17 of those agreements have been signed since 2006. Since assuming leadership in 2011, Peru's current government has focused on social and economic inclusion, through both foundational support for entrepreneurship (such as improvements to education and infrastructure) and direct assistance to entrepreneurs, including specific efforts to help women. This chapter sets forth key considerations affecting the ability of woman-owned enterprises, both formal and informal, to reach the markets needed for success.

### ENTREPRENEURSHIP IS A PROMISING AVENUE FOR THE ECONOMIC EMPOWERMENT OF WOMEN, YET INFORMALITY DIMINISHES OPPORTUNITIES FOR NEARLY ALL WOMAN-OWNED ENTERPRISES

By the end of 2013, according to estimates by the Ministry of Production (PRODUCE), approximately 1.53 million micro, small and medium enterprises (MSME) were formally established in Peru (PRODUCE 2014a). This number represents 99.4 percent of *all* of Peru's formal enterprises (Table 4-1), which employ over half of Peru's working population. Drawing from annual household surveys, PRODUCE further estimates that in 2014, women made up 40 percent of all formal entrepreneurs, nearly all in MSMEs. The number of formal female entrepreneurs increased 31 percent between 2004 and 2014 (from 921,714 to 1.21 million), according to PRODUCE. Woman-owned enterprises tend to earn significantly less than their male-owned counterparts (Figure 4-1).

**Table 4-1. MSMEs as Share of Formal Enterprises in Peru**

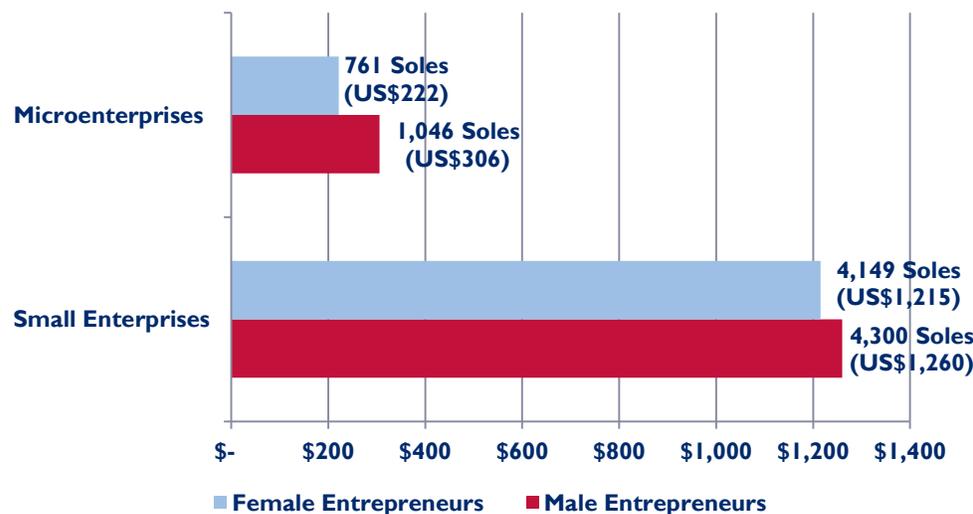
| Size of Enterprise | Number of Employees | Representation among All Formal Enterprises (%) |
|--------------------|---------------------|---|
| Micro              | Fewer than 10       | 94.6  |
| Small              | 11–50               | 4.6   |
| Medium             | 51–200              | 0.2   |
| Large              | Over 200            | 0.6   |

Source: PRODUCE 2014a

MSMEs in Peru encompass a vast range of businesses—many as small as one or two people, along with firms employing up to 200 workers. There are also vast differences among their assets and annual revenues. Moreover, although Peru has experienced significant private-sector growth in recent years, its 1.53 million formally established MSMEs are just part of the story. A nearly equal number of informal enterprises—at least—operates in Peru. That is, for every

micro or small enterprise that has registered with the Public Register of Commerce, received a tax identification number, and been licensed in its respective municipality, there is at least one more that remains in the informal economy (World Bank 2015b). Peru's informal workers—including those running businesses as street vendors or at home or who are employed off the books by formal companies—represented more than 70 percent of the workforce in 2012, the latest year for which data were available (ILO 2015). Women are disproportionately represented among informal firms—in fact, as recently as 2009 they conducted 80 percent of informal trade activities. Among these enterprises, a large segment was led by single mothers or primary breadwinners (Asencios 2009).

**Figure 4-1. Gender Gap in Earnings among Formal Micro and Small Enterprises**



Source: PRODUCE 2014

The extent of informality in the Peruvian economy undermines the ability of woman-owned enterprises—both formal and informal—to access domestic and foreign markets. As detailed in a report presented by the World Bank and IMF to the Peru government in October 2015, most formal enterprises—particularly medium and large firms—suffer from deficits in productivity that correlate to the overabundance of informality (World Bank and IMF 2015). This deficit is significantly to blame for Peru's weak ties to global value chains, although Peru has one of the world's most liberal trade regimes. The World Bank and IMF propose a number of structural reforms and policy solutions, including reconsideration and reform of the legal framework for employment that may begin to remedy Peru's productivity problems.

Informal enterprises owned and operated by women lack opportunities to build their markets for a related but different set of reasons. Casual businesses and vendors are less capable than their formal counterparts of joining key business networks, contracting with government agencies, accessing market-oriented capacity-building opportunities, and participating in export promotion programs. Only rarely do they transition from the informal economy to formal entrepreneurship, thus perpetuating the vulnerable conditions in which they work. These vulnerabilities include the need to “fly under the radar” and stay small to avoid fines, as well as susceptibility to harassment, theft, and other problems that they are unable to report to the police or local government. Additional limitations include:

- Poor access to credit, with options generally limited to loans from family members, high-interest schemes, disreputable middlemen, or unregulated microfinance institutions;
- Inability to access services from the government, including business development support, assistance accessing trade fairs, and assistance in complying with product standards and traceability requirements or navigating trade rules; and
- Difficulty accessing formal markets—instead, informal enterprises tend to trade among themselves.

The threshold question of *why* women in particular remain tethered to the informal sector, and why their businesses are more likely to remain informal, is increasingly a matter of public discussion in Peru. Answers tend to boil down to, first, cultural expectations of women, which ensure that their education and career paths must be secondary to their family responsibilities, and, second, weak opportunities in formal employment.

Cultural expectations reduce women's ability to *fully* engage in economic activities as entrepreneurs, employees and employers. As detailed in this report's section on Capacity, Skills, and Health, the high rate at which girls leave school relates to their ending up in the informal sector—in many cases, their skills simply do not match the needs of formal employers. To cope with their double and triple burdens, more vulnerable women tend to combine household responsibilities with income-generating activities. This typically means that their enterprises remain small: they have less time than men not only to dedicate to the business, but to increasing their knowledge and skills, networking, and traveling to other more profitable markets.

In addition, low wages and inflexible job opportunities offered by formal companies mean that many women turn to entrepreneurship out of necessity. Although Peru's formal sector accounts for 80 percent of gross domestic product (GDP), its contribution to employment of the workforce is just 20 percent (World Bank and IMF 2015; INEI 2014a). Just as women are expected to manage most of the housework and family care, men are viewed as primary breadwinners, both by their families and by employers, a norm that affects decisions both by people applying for jobs and those hiring. Particularly beyond urban centers, other than careers in mining (from which women are widely excluded), there are relatively few jobs providing good salaries and regular benefits, especially for women. The businesses they form rarely have the benefit of significant savings drawn from years of employment. When poor women turn to entrepreneurship, their first priority is usually income, with the challenges of formalizing and growing generally set aside.

Several entrepreneurs who were interviewed for this assessment stressed the need to address the problem of informality in the Peruvian economy. Most agreed that by conducting business in the formal sector, women entrepreneurs can increase their earnings because they are legally recognized, they can contract with larger companies, and they can access new markets, including through international trade. They also mentioned, however, that bureaucratic procedures, high levels of taxes, and lack of knowledge of how to comply with regulations are among the constraints on women entering the formal sector. Also, entrepreneurs who formalize and pay their taxes, especially micro and small enterprises operating in the local market, struggle to compete against informal businesses.

## OPPORTUNITIES FOR WOMEN ENTREPRENEURS TO ACCESS AND DEVELOP BUSINESS NETWORKS ARE IMPROVING BUT STILL UNDEREXPLORED

Across urban and rural areas, and among women at all levels of skills and education, formal and informal networks increasingly present opportunities to expand markets for goods and services. Although most networks used by women in Peru, including groups and online communities, remain oriented toward social interactions, rather than women's economic empowerment, there are growing opportunities and experiences with building entrepreneurial networks and strengthening markets.

Traditional business networks, such as business associations and chambers of commerce, provide opportunities for peer learning and support, building business alliances, finding new investors, suppliers or clients, accessing information and training opportunities, reaching out to the public, and advocating for policy reforms. They may also enable aggregation of production to achieve the scale and characteristics required by buyers. Enterprises that start out with weak networks, due to lack of opportunities to build professional relationships, can especially benefit from organizations dedicated to building skills and sharing information (OECD and EU 2015).

Today, women are underrepresented in larger trade organizations, notably in export-oriented ones. Many trade associations are used to predominantly having male members and male leaders, and have spent little time considering including more women in the membership or leadership. Nevertheless, in recent years, there is budding awareness in traditionally male-dominated trade associations of the value of incorporating the interests of woman-owned enterprises. Even though they tend to employ fewer workers and have lower turnover than the traditional members of these organizations, women as entrepreneurs bring a long-overlooked perspective on the needs of consumers and long-term trends in business and management.

Notwithstanding the marginal role of women in most mainstream business associations, an increasing number of groups have formed in Peru to support capacity building for women, including through leadership skills, mentoring programs, networking, and discussions oriented toward solving common problems. During this assessment, several leaders of such groups attested that, for many women, it is easier to speak up and take an active role in an all-woman's group or network. As noted in the chapter on Leadership, Voice and Agency, these types of networks allow women to become accustomed to taking an active role in a business network



**The owner of an agro-processing company showing products made of regional ingredients including amaranth, quinoa, kafiwa, and corn.**

and cultivate their leadership skills, which are valuable assets if they wish to join larger, mixed-gender business networks.

In 2014, APEC's Women's Entrepreneurship (WE-APEC.org) initiative created a profile for Peru that illustrates the range of networks and associations available to women business owners. The following examples—which are not exhaustive—show how networking opportunities are available to all types of woman-owned enterprises—from a home-based microenterprise to a company that employs 100 or more people:

- **Union of Women Entrepreneurs of Peru (UMEP).** With 24 chapters throughout Peru, UMEP focuses on networking and advocacy for women micro entrepreneurs and owners of small and medium enterprises. UMEP supports its members' participation in exhibitions and fairs, and trains them on how to use ICT tools for business purposes.
- **WEConnect International.** WEConnect International's national chapter in Peru is connecting women entrepreneurs to major global corporations, which are seeking to diversify their supplier base. As of 2015, WEConnect Peru had worked with over 400 women entrepreneurs and certified at least 83 as women-owned businesses. WEConnect Peru holds regular training and networking events for women entrepreneurs.
- **Association of Women Entrepreneurs of Peru (AMEP).** Founded in 2009, AMEP advocates for policies that promote equal opportunities for men and women in business, including equal pay. AMEP provide entrepreneurs with business-skills training and has partnered with WEConnect and the Chamber of Commerce of Lima on a series of Women in Business Roundtables in Lima.
- **International Organization of Women in Trade—Peru (OWIT-Peru).** OWIT-Peru, a chapter of OWIT International, brings together over 200 women entrepreneurs, executives and professionals of women-owned businesses in Peru. Established in 1998, OWIT Peru offers networking opportunities, training, conferences, and professional development workshops as well as mentoring opportunities with experienced professionals. Women interested in membership must apply and go through a selection process.

Ultimately, as the WE-APEC initiative found in 2015, there is no single model for a successful, vibrant business network. Effective network groups come in all sizes and serve a range of members. Business networks need sound organizational foundations, accountable governance, and motivated memberships. Most networks would benefit from improved access to new or nontraditional sources of funds or programming. Networks could also improve the connections between their members and new markets by developing tools to help woman-owned businesses market their goods and services in other economies. These might

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#### **WE-APEC: An opportunity for women who run businesses in Peru**

The Women's Entrepreneurship in APEC initiative (WE-APEC) represents a vast resource of information on business networks, private sector initiatives, and government services that support women's entrepreneurship across the Asia-Pacific region. With an online hub (WE-APEC.com) launched in September 2015, WE-APEC is a platform for identifying and connecting women's entrepreneurship networks in each economy with public and private sector support services and global supply chains to help expand economic opportunities and regional trade. There are pages for Peru and all other APEC economies. Each economy's page features major networks, initiatives, and programs.

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include tools to educate women on the importance of quality product standards and certifications required to market goods and services abroad.

### WOMEN ENTREPRENEURS NEED BETTER MARKET INFORMATION, STRONGER BUSINESS DEVELOPMENT SKILLS, AND MORE CAPABILITY WITH ONLINE MARKETING OPPORTUNITIES

Businesses need market information, including data on pricing, standards, market preferences, and potential customers—to make sound decisions and access new opportunities, whether at home or abroad. Their owners, managers, and staff also need appropriate business skills to analyze and take advantage of market information, as well as marketing and ICT skills to offer their products or services online. In Peru, relatively few micro and small enterprises have the know-how and the capacity to reach international markets, whether by traditional means or the Internet. As of 2013, just 0.4 percent of Peru's formal MSMEs exported their products, accounting for only 4.8 percent of the total value of Peru's exports. Large businesses accounted for 95.2 percent of Peru's exports, according to PRODUCE.

#### Market information

Lack of information about the level of demand, consumer preferences, prices, and market-access regulations may prevent firms from entering new markets or supplying new products (Volpe Martincus 2010 and Kahn et al. 2015). MSMEs in Latin America and the Caribbean face a two-way information gap that limits their participation in global value chains. Exporters face challenges in acquiring and internalizing information on market demand, product standards, and logistical alternatives. For their part, overseas buyers lack information on the exporters' reputation, quality, and characteristics of its product (Gordon and Suominen 2014).

Businesswomen who were interviewed for this assessment reported different degrees of difficulty in accessing market information, including for the purpose of exports. More experienced and consolidated entrepreneurs shared a strong sense of how to access information and use it to inform business decisions. In contrast, operators of smaller businesses, in particular microenterprises located outside the capital, reported having more difficulties in accessing relevant market information. These difficulties included limited awareness of data sources, a lack of knowledge of how to use the available data to inform their decisions, and a lack of time to seek and analyse information. For example, an entrepreneur from Arequipa mentioned that she was trying to reach other markets by exporting to neighboring countries, but didn't know where to find information on export conditions and regulations.

Moreover, owners of microbusiness are spread thin dealing with all the responsibilities running a business. These owners have limited time to seek out and learn how to better use market information to expand their business.



**Businesswomen at a market outside Cusco.**

In rural areas, women who operate microenterprises generally have limited access to information and networks to expand their businesses even in domestic markets. They tend to sell their products in local markets, where they rely on direct contact with clients or friends to find new business opportunities.

The Peruvian government implements a number of programs aimed at supporting entrepreneurs—both men and women—by facilitating access to markets and business opportunities. For example, since 2014, PRODUCE has organized “MyPERU” business roundtables, which links smaller enterprises and larger domestic companies. In 2015, more than 400 MSMEs and more than 80 large enterprises participated in 5 MyPERU roundtables, which were held in Arequipa, Cusco, Lima, and Pucallpa, and Trujillo. According to PRODUCE reports, participating companies negotiated business agreements for an amount of 27 million soles (about US\$9 million) for 2015 and 2016. PRODUCE also facilitates the participation of selected enterprises in major domestic trade shows, including PERUMODA (for textiles and apparel), EXPOALIMENTARIA (for agribusiness and food) and EXPOAMAZONICA. PRODUCE offers training in negotiation skills and management, marketing and design of webpages, and support for renting space at the fairs.

During this assessment, women entrepreneurs agreed that participation in trade fairs is an important mechanism for expanding their customer-base, learning about market trends and new business opportunities, and strengthening their businesses’ image. Several women who participated in the assessment’s focus groups had participated in fairs, both domestically and internationally. While they found the specialized fairs very useful to connect with existing or potential clients, they said that the cost of preparing for the events can be quite high, and some felt that they did not possess the negotiating and marketing skills required to close sales.

### Business development skills

With respect to building a business, women entrepreneurs in Peru have a range of needs, depending on their educational backgrounds, business experience, and types and stage of development of their enterprises. Needs begin with the basic knowledge to develop a business plan or to register a business, but also extend to knowledge of more sophisticated management processes and entrepreneurial skills, including international negotiations, branding, and dispute resolution. Apart from the need for content, this assessment identified a demand for adaptation of capacity-building tools and programs to better serve the needs of women, with the view to promote higher participation and effectiveness. Comprehensive but flexible capacity-building programs can be customized to the needs of women entrepreneurs in Peru. Indeed, a study by IDB found that “bundled services ... which provide exporters with comprehensive support throughout the process of starting export businesses and building up buyer-seller relationships with foreign partners, are more effective than isolated assistance actions” (Volpe 2010, 57).

For the purposes of training entrepreneurs, PRODUCE has implemented *Emprendedor Peruano* (Peruvian Entrepreneur), a platform of services to promote competitiveness of MSMEs through the implementation of business development tools. This platform comprises 11 modules covering different aspects of business management: starting and formalizing a business; developing a business plan; acquiring marketing and management skills; accessing finance; learning leadership skills and networking; using information technology; engaging with the government and accessing public procurement; and gaining access to markets. The program is

directed to entrepreneurs starting a business or existing business owners seeking to expand their business. During this assessment, representatives from PRODUCE indicated that for the implementation of the Intersectoral Action Plan for Women's Autonomy and Empowerment mentioned in the section on Women and the economy, they are reviewing how they can improve women entrepreneurs' participation in *Emprendedor Peruano*. Prospective measures include the development of a module directly oriented toward the particular concerns of women entrepreneurs.

According to representatives of PromPeru in Cusco, PromPeru has adapted its training to meet the needs of women entrepreneurs. To this end, PromPeru in Cusco has helped form networks of women who are or have the potential to export, and supports the networks with capacity building and training opportunities. Training and networking meetings are scheduled in the late afternoon, which enables women to tend their businesses during the day, but make it back home in the evening before transportation safety becomes a concern. Other adjustments Promperu has adopted include ensuring that there is space for children as some attendees bring their children and, in more rural areas, training in the local language.

### Online presence and use of e-commerce platforms

Most woman-owned enterprises in Peru, particularly those outside of Lima, have yet to take advantage of the full range of market opportunities that arise from creative use of the Internet. An extensive survey of MSMEs in Lima found that two-thirds of woman-owned enterprises did not have a website (SASE Consultores 2015). As a threshold matter, and as further detailed in this report's chapter on Innovation and Technology, women with limited education and women in rural areas have limited access to the Internet. Hence, there is a great need to strengthen women's capacity to use ICT in their business.

One example of such a capacity-building program is the Women Entrepreneurs Leading Development (WELD) program financed by USAID and the Inter-American Development Bank. Over a three-year period, WELD trained 1,200 female micro and small-business owners in Arequipa and Lima in ICT and business management. According to one of the organizations implementing WELD, before enrolling in WELD's training program, only 9 percent of the enterprises participating in the program had a website and 54 percent had a Facebook account for their business.

*PYME Peruanas al Mundo* (Peruvian MSMEs to the World) is another example of a training program which aimed to improve the competitiveness of Peruvian enterprises through training in e-commerce. Funded by the Multilateral Investment Fund (MIF) from 2009–2014, the program trained 32,000 Peruvian businesses, of which 30 percent were woman-owned, to use the electronic sales platform Alibaba.com to market or access products and services (SASE Consultores 2015). While almost three-quarters of the

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Having a website changed my life. We manufacture silverware and other luxury home-decoration articles and the factory is located in an industrial area of Lima, generally far and unsafe from my clients. Before I had the website I had to travel one or two hours (in traffic) every time I wanted to get a client to the showroom to show him or her the products. Sometimes they would buy one little thing or even nothing. With the website I have been able to upload and update a product catalogue so now all coordination is done through e-mail or phone. My sales have increased, I am more efficient at work, and much less stressed!

—Female business owner in Lima

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participants were already exporting before they registered for the program, close to half of the women (44 percent) were not familiar with e-commerce (SASE Consultores 2015). To address this, the program offered capacity-building assistance on a range of topics, including trade, logistics, customs, finance, and e-marketing.

### Expanded government procurement opportunities could help women expand their enterprises

For many enterprises, the opportunity to sell goods and services to a government agency represents an important step in the growth process. Governments can be excellent customers for all types of companies, including smaller enterprises in consulting, food services, marketing, and road construction, among others.

In Peru, there are two general systems for public procurement. Electronic systems represent about 25 percent of all tenders, according to representatives of the Ministry of Economy and Finance. Under these systems, procurements are advertised through a central website. Formal businesses that have registered for public procurements receive a password and they can access the website to bid on tenders. Paper-based procurements represent 75 percent of all tenders. To bid on paper-based tenders, an enterprise must physically drop off the application at the office that has issued the tender. Paper-based tenders tend to be dominated by businesses in the area where the agency is located.

Peru's Law on MSMEs (2008) provides that in public procurement of goods and services, state agencies should give MSMEs preference provided that they meet the required technical specifications. Moreover, supporting regulations underscores that MSMEs should receive priority in the procurement of goods and services if they can offer the similar conditions of quality, timeliness and price (Supreme Decree 008-2008-TR). In practice, when two companies bid the same amount and the procurement is valued less than 400,000 soles, an MSME is supposed to get preference for the procurement.

Notwithstanding this requirement, many government agencies remain wary of extending procurements to smaller enterprises. They are often perceived as less responsible and less able to meet conditions of delivery. Moreover, to date, little attention is paid toward whether an enterprise is owned by a woman. In 2014, a Study by the Agency for Government Procurement (OSCE) estimated that MSMEs constitute 41.5 percent of the value of contracts in the general procurement regime. According to the report, participation of MSE is higher under the direct adjudication and low value contracts, and is lower in larger tender processes. MSMEs participation is higher in public works projects, for which they often form consortiums of MSEs. There are no formal sex-disaggregated data on the award of government tenders to woman-owned enterprises.

Although Peru's online procurement system is increasingly used in the economy, it will be a number of years before the system reaches the level of accessibility and ease of use that will make a difference to most woman-owned enterprises. During this time, it will be useful for Peru to examine the experiences of other APEC economies. Across APEC, governments have constructed mechanisms for announcing, competing, and awarding public contracts through transparent online systems. Not only do these online portals reduce public corruption and save governments money (Exhibit 4-1), they also are important tools for linking smaller enterprises, including those owned and operated by women, to business opportunities.

### Exhibit 4-1. ChileCompra Website Brings Savings, Transparency to Procurement

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In 1999, the Chilean government consolidated all business contracting between the government and private enterprise into a single website. Within five years, the site had hundreds of thousands of companies registered and bidding. By 2003, the law required all procurement to go through the ChileCompra website, and as of 2015, 900 government agencies representing hundreds of millions of dollars in contracts participated.

Fifteen years after its establishment, ChileCompra is a model of transparency in public procurement and has brought about significant cost savings to the public treasury. It is also a critical mechanism for linking smaller enterprises, including those owned and operated by women, to business opportunities offered by all levels of government. Bringing smaller, local businesses into the system requires significant engagement of technology on the part of those businesses (APEC 2015a).

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### LACK OF EFFICIENT AND SAFE TRANSPORT SERVICES LIMIT WOMEN'S ACCESS TO MARKETS

In Peru, poor transport infrastructure and services increase the cost and time of doing business significantly, especially for enterprises in areas far from main cities and ports. Most enterprises in rural areas struggle to reach markets to sell their products or buy supplies and services, which results in lower productivity and incomes. In the case of agricultural products, transport deficiencies result in high levels of postharvest losses.

According to the Peru's *Competitiveness Agenda 2014-2018*, the economy's transport and logistics systems do not meet the needs of the productive sector. In the 2015–2016 edition of the World Economic Forum's Global Competitiveness Report, Peru ranked 94 out of 140 economies in transport infrastructure. Peru's most serious problems were the quality of its overall infrastructure, ranking 112th, and the quality of roads, 111th.

Moreover, a study published in 2013 by the IDB asserts that transport costs are one of the most important barriers to trade in Latin America and the Caribbean. In the case of Peru, the study suggests that variance in concentration of economic activity across regions as well as regional trade patterns are affected by availability of transport infrastructure. "Higher transport costs translate into lower export levels, lower degree of product diversification, and fewer regions and subregions participating in international markets," the study found. For some of Peru's agricultural products, the cost of transportation from the farm gate to the aggregation centers is higher than the cost of shipping the same product from Peru to Spain, the study also found.

Women hold less than 10 percent of jobs in Peru's transportation sector, according to the ILO as of 2007, the most recent figures available (2015). Although transportation jobs in general offer relatively high pay, flexible working schedules, and opportunities for training and advancement, these jobs often fail to attract more than a token presence of women. Peru's transportation industry thus misses out on the talent, insights, and leadership that more women could bring to the field, at an untold cost to the industry.

During this assessment, a number of women said they must walk long distances from their homes to reach markets or their workplaces. Several entrepreneurs said that they had discontinued sourcing products from women textile producers in more remote places because

it took too long time for them to deliver their products, especially in the wintertime when the roads were cut off by snow and the products had to be carried out. Another woman recalled having had accidents while transporting her products by car.

Women in Peru are generally more vulnerable than men to personal safety risks in public transportation systems, in particular due to harassment. Concerns about public transportation reduce women's ability to take products to market and participate in economic activities or community events. In a survey conducted by the Thomson Reuters Foundation, Lima had the third most dangerous public transport for women among the 15 largest world capitals, behind Bogotá and Mexico City. The survey, which also looked at New York City, included questions on how safe women felt traveling alone at night; the risk of being verbally harassed by men; the risk of being groped or subjected to other forms of physical harassment; trust that other passengers would assist a woman being physically or verbally abused; and trust in authorities to investigate reports of sexual harassment or violence (Reuters 2014).

Taking gender into account when improving transport infrastructure and services will ease women's mobility and increase their income by facilitating access to markets and job opportunities (see Exhibit 4-2). For instance, a World Bank-supported rural road program in Peru that involved the local community in planning and building local roads saw significant improvements in women's mobility (World Bank 2008). The improved access to safer transportation increased women's participation in community meetings. Women felt safer traveling and traveled more and farther, which enabled them to increase their incomes. Reducing the time women must spend in transit frees them to engage in productive work, as well as in training, schooling, and networking (OECD 2012).

#### **Exhibit 4-2. APEC Women in Transportation Initiative**

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Spearheaded by APEC's Transportation Working Group, the APEC Women in Transportation initiative focuses on the linkages between increasing women's economic participation and critical labor shortages in the transportation sector. In October 2015, APEC's transportation ministers committed to increasing women's participation in all modes of the transportation workforce and making transportation safer and more accessible to women as users.

Through implementation of a Women in Transportation (WiT) Data Framework, the region's transportation agencies, firms, and other service providers now have the opportunity not only to take actions aimed at strengthening conditions for women in the sector, but also to improve collection, sharing, and analysis of data that illustrate whether and how these interventions are working. Pilot activities launched in 2016 will be tracked and measured.

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## **RECOMMENDATIONS**

**Through a variety of initiatives, address causes of informality in the Peruvian economy, with an emphasis on helping woman-owned enterprises join the formal economy**

In its detailed report on productivity, shared with the Peru's government in October 2015, the World Bank and IMF give a variety of suggestions for reducing informality in the economy. In addition to these ideas, there should be a concentrated effort to make formal business registration easier, and the benefits of registration clearer. Greater formalization should be

taken seriously in all corners of society, particularly in education. A concentrated effort to reduce the student dropout rate and improve public education would help diminish informality in Peru's economy. If implemented, such reforms promise to strengthen market conditions for *all* enterprises, including Peru's growing community of formal woman-owned companies.

### Invest in sound organizational foundations, accountable governance, and motivated membership among women's business networks

Most of Peru's networks for women would benefit from improved access to new or nontraditional sources of funds or programming. Networks could also improve the connections between their members and new markets by developing tools to help woman-owned businesses market their goods and services in other economies. This includes tools to educate women entrepreneurs on the importance of quality product standards and key certifications required to market goods and services abroad. The WE-APEC Initiative can be a resource for facilitating connections between entrepreneurs and markets and sharing information.

### Help women throughout the economy strengthen online business networks

To strengthen online business networks, first the Internet must be made more broadly available. From there, women entrepreneurs require more sector-specific training and information. Training and support activities should connect women to online aggregating services (such as international travel websites or portals for handicrafts). Women should also be encouraged to develop enterprises that support other women in this arena. Consider introducing an online sexual harassment reporting system within these online services, or with women's networks.

### Integrate women's businesses into private sector management and regional supply chains

As PRODUCE has demonstrated, large private enterprises in Peru and across the region can benefit from having women as partners throughout the value chain—distribution, management, marketing, processing, production, research and development, and sales. By working with woman-owned firms, companies will diversify supply chains and mitigate risk in addition to supporting women entrepreneurs and expanding micro and small enterprises, which are engines of growth. Calling attention to companies that promote women from within and supply from women can motivate others to do so as well.

### Develop transportation and infrastructure solutions that serve the needs of women entrepreneurs from vulnerable populations

As APEC's Women in Transformation Data Framework and Best Practices analysis (2015) indicated, infrastructure and transportation conditions can be strengthened in many ways to help women. Addressing safety issues for women travelers should be a top priority: improving lighting at roadside facilities and policing roads and other transportation hubs more diligently. Other needs may include improving access to private transportation, extending public market hours, and providing better access to electricity and Internet connectivity.

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**Exhibit 4-3. Creating an Enabling Environment for Businesses**


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Peru has made significant progress in creating a business environment that facilitates trade and investment as a basis for sustainable economic development. Sound macroeconomic policies, combined with open trade policies including unilateral trade liberalization, negotiation of trade agreements and trade facilitation measures, have supported rapid growth in international trade and investment. But Peru faces must improve productivity and diversify to more value-added activities to sustain this growth.

In this context, the Peruvian government implemented three important policy instruments that aim to improve its competitiveness, in particular through stronger productive capabilities and internationalization of businesses.

*Competitiveness Agenda 2014–2018*

The National Competitiveness Council started the Competitiveness Agenda 2014–2018 as a policy guide to improve the competitiveness of the economy. It establishes policy targets and action plans in eight areas: 1) business and productive development, 2) science, technology and innovation, 3) internationalization, 4) transport and logistic infrastructure, 5) information and communication technology, 6) human capital, 7) business facilitation, and 8) natural resources and energy (Ministry of Economics and Finance 2014).

*National Plan for Productive Diversification (PNDP)*

Started by PRODUCE in 2014, the PNDP comprises business development initiatives with three strategic aims: 1) promotion of productive diversification focusing on strengthening the linkages to global value chains; 2) regulation and administrative simplification to reduce transaction costs; and 3) increased productivity, through capacity building, technological transfer, and reduction of costs. The main objective of the PNDP is to boost economic growth through greater productive capacity that results in diversification and greater sophistication of production, higher productivity, increased formal employment, and sustainable growth (PRODUCE 2014b).

*National Strategic Export Plan (PENX 2025)*

In December 2015, MINCETUR launched PENX 2025 with a view to developing policy instruments that support the private sector and strengthen the institutional capabilities to achieve sustainability of the trade sector based on four pillars: 1) internationalization of businesses and market diversification, 2) a diversified, competitive, and sustainable export supply, 3) trade facilitation and logistical efficiency, and 4) capacity building for internationalization and consolidation of export culture (MINCETUR 2015).

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## 5. SKILLS, CAPACITY BUILDING, AND HEALTH

Peru has made significant improvements in literacy and educational attainment over the last decades. Nevertheless, with less than a third of girls completing secondary school, a large segment of the population lacks the skills to engage in more advanced income-generating activities—a fact that is detrimental to the economy’s overall productivity. Although women are relatively well represented in higher education, they gravitate toward lower-paying career opportunities. In addition, vocational and skills training for higher-level employees and entrepreneurs need to be made more widely available, also differentiated according to skills and tailored towards the needs, abilities, and availabilities of the target recipients. Finally, access to health services and contraception remains inadequate, while domestic violence has a significant impact on women’s ability to fully participate in the economy.

### ALTHOUGH GIRLS ARE WELL REPRESENTED IN PRIMARY EDUCATION, MANY LEAVE SECONDARY SCHOOL BECAUSE OF RESPONSIBILITIES IN THE HOME, A LACK OF FAMILY RESOURCES, OR PREGNANCY

In recent years, Peru has made considerable advances in literacy and education (Table 5-1). A series of policy reforms, including affirmation in 1996 of the government’s commitment to free and compulsory education for children ages 7 through 16, has resulted in a substantial rise in educational attainment over the past generation. Still, there remains considerable room for improvement, especially among women and girls. Literacy rates differ significantly among Peru’s various populations, and are generally lower in rural areas and among those who primarily speak the native languages. In the rural and mountainous regions of Apurímac, Ayacucho, Cajamarca, Huancaavelica, and Huanuco, more than 20 percent of females ages 15 and older are illiterate (INEI 2014).

**Table 5-1. Literacy rates in Peru, 1993–2015**

| Indicator                  | 1993 | 2004 | 2007 | 2012 | 2015 |
|----------------------------|------|------|------|------|------|
| Adult literacy (over 15) % | 87.2 | 87.7 | 89.6 | 93.8 | 94.5 |
| Adult males                | 92.9 | 93.5 | 94.9 | 97.0 | 97.3 |
| Adult female               | 81.1 | 82.1 | 84.7 | 90.7 | 91.7 |

Source: UNESCO 2015

Primary school enrolments have also improved in Peru, with 94.5 percent of all children having received some education, based on 2013 data. Attendance now surpasses averages in Latin America. Dropout rates remain high: more than 25 percent of students who start primary school never finish, with rates even higher among children in the remote Andean highlands (UNDP 2015). By secondary school, more girls have dropped out of school than boys—37.7 percent of boys had graduated from upper secondary school, compared with 31.1 percent of

girls, according to data from 2013 (UNESCO 2015). Again, there are distinct differences among populations: Among students ages 12–16, less than 70 percent of the poorest quintile attended some secondary school, compared with an attendance rate of nearly 92 percent within the wealthiest quintile (INEI 2014a). By the age of 15, girls in Peru averaged 9.9 years of schooling, compared with 10.3 years for boys (INEI 2014b).

Young women drop out of school for a number of reasons, according to people interviewed for this assessment. Chiefly, they leave to care for their households and younger siblings, to flee school violence, or because they are pregnant:

- **Household care.** Especially in remote or rural areas, custom dictates that girls are responsible for caring for younger siblings while their parents work. Child-care resources outside the home are scarce, while hiring household help is usually too expensive. Most families rely on a network of relatives, beginning with older relatives, but also take older girls out of school as necessary. Many older boys are also expected to work, but they rarely drop out to take on unpaid responsibilities such as child care.
- **School violence.** Teachers as well as peers have engaged in violence, a focus of national attention in recent years. Students also may be harassed traveling to and from school, with those in rural areas even more vulnerable where transportation services may be lacking. In many urban schools, girls are especially at risk, to the extent that families may choose to keep them home for safety reasons. In 2011, the Congress enacted a law to address school violence, establishing a commission to develop solutions, including with respect to gender-based violence and gang violence. In May 2015, Peru's Ministry of Education hosted an international conference on the issue, underscoring its commitment to making schools safer, while also sharing experiences and solutions from more than 25 other economies.
- **Pregnancy** represents one of the most critical issues affecting the education of girls in Peru. Thirteen percent of females between the ages of 15 and 20 have given birth to at least one child (UNICEF 2008, 20). In rural, sparsely populated regions such as Loreto and Ucayali, the rate increases to 25 percent or more (UNICEF 2008). In the upper age range of these young mothers, many have not completed their education and are unlikely to return. Among current students, although the law requires schools to allow pregnant girls and teenage mothers to continue their education, their chances of doing so are undermined by stigmatization, discrimination, and prejudice, along with the burden of child care (Office of the UN High Commissioner for Human Rights 2014). A 2009 study found that teenage mothers in Peru completed 7 years of education on average, much lower than the 9.9 years completed by girls whose studies were not interrupted by pregnancy and childbirth (Giovagnoli and Vezza 2009).

That less than one-third of women have completed high school underlies the persistence of low-productivity, poorly compensated, and often dangerous informal work in Peru. As detailed earlier in this report, women dominate Peru's informal workforce, which itself is blamed for undermining formal enterprise and perpetuating problems associated with low productivity. In an economy with ever-rising demand for skilled labor, keeping girls in school longer, while strengthening educational offerings to match the demands of employers, would contribute to strengthened productivity and better economic results overall.

Moreover, as detailed at length in the OECD's Multi-dimensional Review of Peru, published in October 2015, education offered in Peru's primary and secondary schools falls far short of the economy's needs. Peru ranked last in the most recent (2012) Programme for International Student Assessment (PISA), a well-recognized test of the skills and knowledge of 15-year-old students in 65 economies. The OECD, commenting in a 2014 report on the results, said: "Not only is the overall quality of education poor .... Students do not focus on the skills that employers demand." The OECD report on the PISA results is a strong source for additional insights on specific interventions needed across Peru's education system.

### ALTHOUGH PERUVIAN WOMEN ARE WELL REPRESENTED IN HIGHER EDUCATION, THEY TEND TO BE SEGREGATED INTO DISCIPLINES THAT LEAD TO LOWER-PAYING JOBS

Peru's university system has grown dramatically in recent generations. From just 34 universities in 1970, in which 170,000 students were enrolled, the economy now has 78 universities that enroll more than 500,000 students. Notwithstanding the gap in secondary school graduation rates, more women (57 percent) than men (43 percent) now graduate from universities in Peru (INEI 2014b). An even greater percentage of women (60.3 percent) than men (39.7 percent) pursue postgraduate studies (INEI 2014b).

Nearly all students attending universities, around 97 percent, received some funding from their families (INEI 2014b). In addition, since 2011, the Peruvian National Program for Scholarships and Educational Loans (PRONABEC) has offered a variety of scholarship programs—mostly oriented toward science, technology, and economics and business—that provide the means for even more students to embark on undergraduate and graduate study. Today, PRONABEC awards undergraduate scholarships to around 9.8 percent of women and 8.8 percent of men attending universities. According to PRONABEC's formal statement of values, scholarships are "oriented to compensate inequalities arising from economic, geographic, social or any other factor that affects equality of opportunities in the exercise of the right to education; therefore we give the priority of attention to students with low-income and high academic achievement, considering ethnicity, gender or belonging to vulnerable populations" (PRONABEC 2015).

Universities administer highly competitive entrance exams throughout the economy (including in rural areas). Although in the past there was a cost to take the exam, elimination of the fee in recent years has led to the participation of many more girls. Once a student is accepted, universities help eligible students apply for available scholarships. Just 2 percent of students who were offered a PRONABEC scholarship declined to accept it; however, three out of four students who declined were women, according to a PRONABEC representative.

While at college, men and women tend to become segregated into different fields of study. Women university students appear concentrated in lower-paying, traditionally female-dominated areas, including nursing and teaching. As detailed in this report's chapter on innovation and technology, it appears that far fewer women than men study in the Science, Technology, Engineering and Mathematics (STEM) fields. In fact, data concerning women's participation in STEM are conspicuously lacking: INEI's national survey on university graduates and students (INEI 2015) does not provide sex-disaggregated data by academic discipline.

During this assessment, the lack of women in STEM was attributed to a widespread view that engineering is not feminine and that women are not good at math and engineering. This explanation reveals a great deal about how girls and women are perceived generally in Peru. In fact, the message that women “don’t belong” in certain jobs or professions is communicated early. In particular, jobs that are physically arduous or may require significant time away from home are almost invariably seen as “male,” whereas jobs in low-skill “caring professions” are viewed as women’s work. Expectations of girls tend to be reinforced at home and in early years of schooling, and girls rarely interact with nontraditional role models or have the opportunity to take risks. Girls may even be conditioned to perceive certain lines of work as unwelcoming, isolating, inflexible, or dangerous—and they may be right.

### SKILLS TRAINING SUPPORTS WOMEN’S PERFORMANCE IN THE LABOR MARKET AND ABILITY TO GENERATE INCOME, YET SPECIAL CONSIDERATION FOR WOMEN TO TAKE ADVANTAGE OF TRAINING OPPORTUNITIES IS WARRANTED

As discussed in this section, complementary skills training programs play a critical role in strengthening Peruvians’ capacities to be able to perform well in the labor market or as entrepreneurs. There are a number of variables to be considered, however, when developing programs that can be shown to make a difference in women’s lives.



**PromPeru trains women in the tourism and export sectors to access new markets.**

#### Workforce development training

In Peru, training for workforce development takes many forms, with the most common ones found during this assessment falling into three categories: (1) vocational (or practical skills) training for lower-level employees; (2) training for higher-level employees; and (3) capacity-building programs for entrepreneurs.

#### *Vocational training*

Vocational training for lower-level employees is largely provided by technical institutes. In Peru, there are 202 technical institutes (both public and private) accredited by the Ministry of

Education. Having adequate vocational training programs (both quality and access) has a double role in development. On the one hand, access to vocational training can increase job opportunities for women. On the other, it can provide a much needed flow of adequate human resources for MSMEs. Vocational training, even if short and well-targeted, can improve job opportunities. Laboratoria, a Peruvian tech social enterprise, exemplifies this model. The social enterprise, founded in 2013, empowers young women from low-income backgrounds by giving them access to education and work in the digital industry as front-end Web developers. As described in more detail in Innovation and Technology, the program includes intensive five-month training on coding and Web development, support for career placement, and a three-year follow-up. Results are promising: of the more than 130 women trained, according to enterprise representatives, 60 percent are employed or have registered in a university to further their studies and have increased their income by 250 percent.

Participants in the Arequipa focus group stated that as a small business, in order to have qualified workers, most training of newly hired staff needs to be completed internally. However, this can pose issues for both the employee and the employer, as internal training does not provide employees with certifications recognized elsewhere. On the other hand, once employees receive training, they feel they are more qualified to apply for better or higher-paying jobs, and are apt to leave.

#### *Skill training for higher-level employees*

Skill training for higher-level employees is seldom provided in small and medium businesses. This training gap is detrimental to the professional development of employees and the potential for business growth. Furthermore, programs targeted at women in the MSME sector (such as Goldman Sachs's 10,000 Women, USAID's Women Entrepreneurs Leading Development (WELD), and MasterCard's Women Entrepreneurs program) most often are subscribed to by the entrepreneurs themselves and do not include training opportunities for the women employed in these MSMEs. However, the program staff in charge of these programs have identified that a significant portion of the entrepreneurs who benefit from these programs try to find spaces within them for their employees. From the more than 300 women who received one-on-one advisory services at WELD, for example, roughly 50 percent incorporated one or more of their employees in the advisory sessions.

Corporate training programs seem to be limited as well, except for international corporations that follow the training system dictated by the home office (such as McKinsey & Co., PricewaterhouseCoopers, and Cisco). This training, however, tends to be "gender neutral" in the sense that it does not target women specifically. One program targeting women specifically is Cisco's JUMP Women's Development Program designed to help Cisco's leaders to look more broadly for female talent across the company, broadening the pipeline of diverse talent for the long term. JUMP includes coaching for female talent to identify where they want to go with their career, training to learn new tools and skills, and networking opportunities.

#### *Capacity-building programs for entrepreneurs*

Capacity-building programs for entrepreneurs are becoming increasingly popular as a way to promote development in Peru, and are being financed and promoted by the private sector (Micro-Financing Institutions MFIs, for example), the social sector (NGOs), and the public sector. Some MFIs like Promujer include basic managerial skills training in a broader financing

program for their clients. Other MFIs, such as Mibanco, have partnered with international cooperation agencies to offer training programs for the broader female population. The SALTA program for example (2009–2013, implemented by Mibanco-Grupo ACP and financed by the Australian Agency for International Development (AUSAID), IDB-MIF, and Thunderbird School of Management, reached 100,000 women nationwide with a three-hour training program that used a short soap opera to teach basic business tools in financial management and marketing as well as soft skills. Although the actual impact on business growth was not seen on the 6-month and 12-month measurements, a third-party evaluation did find that even this short training program had a positive impact on women. And although the training was short, 4–11 percent of the participants adopted some of the good business practices taught in the class including adopting bookkeeping practices and keep better records of business contacts (Nakasone and Torero 2014).

Other research found that longer business training, particularly training complemented by teaching assistance, has a positive effect on sales growth. In his research on business training for female entrepreneurship, Martin Valdivia from Grupo de Análisis para el Desarrollo (GRADE) found that women who received business training for 36 hours (in a program promoted by the World Bank and United Nations Development Fund for Women) actually increased their sales 20 percent on average compared with their control group counterparts (Valdivia 2011). Valdivia also found other interesting results. Women who in addition to the training also received technical assistance reached this sales growth faster and were able to sustain it. These women were more likely to keep sales records and to participate in business-related associations.

As discussed in greater details in the chapter on Innovation and Technology, the government is scaling up and expanding their network of Centers for Technology Innovation (CITE) which provide industry specific technical, business management and marketing advice and support to entrepreneurs looking to establish and expand their businesses. Greater outreach to women-owned businesses and women's business organizations is necessary to ensure that all businesses benefit from these services.

### Effectiveness of training

During this assessment, interviewees presented a range of opinions, which were supplemented by a variety of studies, which speak to the effectiveness and impact of workforce-training opportunities.

*Women are reportedly more invested in training if they pay for it*

For less wealthy women, however, fees may discourage participation.

*The fact that many training programs are not differentiated by skill level but are open to everyone can pose a problem.*

When years of experience and education level are wide-ranging, some participants, often women, simply drop out if they do not understand the material or feel that they do not have the foundation or background information to succeed in the course. Instead of boosting their self-esteem and skills, they explain, training can have the opposite effect. At the same time, women with higher educational levels often feel they are not getting enough from training activities when they share a classroom with lower-skilled women.

In fact, programs like Goldman Sachs's 10,000 Women in Peru and USAID's Women Entrepreneurs Leading Development (WELD) have found that grouping women with similar backgrounds and education can reduce attrition in training programs. In addition, a study of the World Bank's training program found that when training was tailored to the particular needs of each woman entrepreneur, their businesses saw more positive effects (such as increased sales) than when training was general (Silva, et al. 2014). Differentiation among training opportunities can ensure that participants with different skills and experiences can reap the benefits of training at a pace and level that meets their needs (see Exhibit 5-1).

*Self-confidence can strongly influence the effectiveness of skills training*

In fact, self-confidence is an issue for women across all of Peru's regions and population. Some courses take the matter into account by including a component on personal development. One example is a training program coordinated by the World Bank in 2009 and 2010, which included a module on strengthening women's self-esteem, social skills, and tools for life. Confirming the importance of differentiating training for various levels of students, an evaluation of the program found that when the training was tailored to the particular needs of each woman entrepreneur, their businesses saw more positive effects (such as increased sales) as opposed to those that received general, unspecific training (Silva, et al. 2014). Issues of self-confidence should also be taken into consideration in courses for both men and women, such that instructors know to be inclusive and responsive to all participants. Lower self-confidence may be a result of gender-based violence as well (which is high in Peru), so that instructors should also be taught to recognize signs of trauma.

**Exhibit 5-1. How can instructors differentiate their training to meet the needs of learners?**

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**Gauge student readiness.** Survey potential trainees (students) about their own readiness, skills, interests and priorities. Develop groups of students with an eye toward their common interests and skills brought to the training session.

**Incorporate student interests.** Where training speaks to specific interests of students, they are more likely to be engaged as learners and integrate lessons into their future work.

**Involve students as training leaders and content-providers.** Adult learners bring their own insights and experiences to training. Their experience can help make training material relevant to groups that have a shared set of interests and needs. In addition, allowing students to lead sections or speak to issues helps develop their skills as leaders.

**Perform continual assessment and meaningful follow-up.** Trainers should routinely check back with students to see how they are using the information from the training program, and what more they need. This feedback should inform future training initiatives.

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*Adapted from DifferentiationCentral.com and Edutopia.org*

*To an extent greater than for men, women who receive training, particularly long-term training, must deal with a range of family dynamics*

For example, some women face resistance from their spouse or partner when they seek to attend training. Even if they are supported by their families in principle, if no one assumes child care or other responsibilities, women may find it impossible to commit to the training. One

trainer interviewed for this assessment said two women entrepreneurs of a training group of 10 stopped attending because their husbands did not want them to participate.

Although it is clear that a lack of spousal support is often a problem, the president of an MSME business association viewed the problem as a gradually diminishing barrier: more and more men understand that when a woman has the tools to succeed, she will earn money and contribute it to the household in a way that helps the family. Studies have also found that when women demonstrate the benefits they receive from training, spouses who were initially unsupportive can change their minds (Perova and Vakis 2013).

*For all training programs, whether for women exclusively or for both men and women, issues of accessibility in terms of time, cost and safety affect women more than men*

Entrepreneurs interviewed during this assessment underscored that the time of the training is a variable that must be carefully observed. For example, women in Cusco said that they preferred to meet for two hours in the afternoon, before 7 p.m. This schedule was perceived as less disruptive for their business, more convenient and safer for getting transportation back home, and more favorable to getting back to the family at a reasonable hour. Other interviewees observed that offering training at times of the year when children are on vacation is a problem: women tend to be overburdened with child-care responsibilities at these times. An element that can ease out the effect of time for women to get training is the availability of child care. For example, the SALTA program (a 4-hour training program executed by Mibanco which provided entrepreneurship training to more than 100,000 women in Peru) offered a space and basic materials for entertaining small children while their mothers attended training. These spaces were often filled by 10 or more children of the 200 women who attended the training. The location of the training also affects cost (especially travel costs), time, and safety. In general, the closer the training to a woman's home, the less costly and time consuming it is for her, not to mention being safer. Offering training in decentralized locations can promote women's attendance.

*The format and content of training can make a significant difference in whether women retain information and put new skills and ideas into practice*

For example, although short programs have their value—they may, indeed, encourage women to continue learning—the most effective training interventions unfold over time. The Inter-American Development Bank's Strengthening Women Entrepreneurship in Peru (SWEP) program provided business training to 100,000 women in Peru through soap operas, games, practical exercises, and take-home guides. Sessions were free for participants, short (4–5 hours in the afternoon), and provided only once. An evaluation of the program found that only 4–11 percent of the participants adopted some of the good business practices taught in the class, including adopting bookkeeping practices and keeping better records of business contacts. Still, participating microentrepreneurs were satisfied with the training and few had any difficulties understanding the content. Instead, more than 60 percent of participants said that they did not have the time to adapt the new practices they had learned (Nakasone and Torero 2014). It is possible that the training inadequately conveyed the benefits of adopting the recommended practices or sufficient instruction on how to adopt the practices. However, equally important is to acknowledge that women are faced with considerable time constraints, which need to be considered in adopting programs.

Hence, individual or small-group follow-up support in the women's places of business leads to greater adaptation. To this end, the Goldman Sachs 10,000 Women Initiative provided a business certificate program, with more intensive and advanced business education, access to international networks, mentoring, and links to capital for the 700 female business owners who participated in the initial training (Thunderbird School of Global Management 2016).

#### *Online training has advantages and disadvantages*

In theory, online training offers flexibility for mothers and other women who need to balance their competing responsibilities. Yet poor Internet connectivity or lack of access to a computer or other device limits the reach and accessibility of online training. The Dreambuilder training program is an example of a capacity-building opportunity offered online. Created for women entrepreneurs who are starting or expanding small businesses, the program aims to empower women through courses in accounting, finding funding, management, managing risk, marketing, pricing, and setting goals. Training modules use storytelling, interviews with entrepreneurs, and telenovelas and guide women entrepreneurs in developing a business plan by the completion of the course. Unfortunately, a lack of Internet connections is an impediment to the completion of training programs. A meeting with one of the Dreambuilder staff revealed that since March 2014, just 10 percent of the 3,142 participants who started Dreambuilder have completed the program.

## ACCESS TO HEALTH SERVICES IS INTEGRAL TO MAINTAINING WOMEN'S ECONOMIC PARTICIPATION

Women's health and the health of their children are integral to women's ability to fully participate in the economy. Peru has

increased efforts to expand access to health care over the past two decades (World Bank 2013). Peru has a decentralized health-care system with multiple providers of services and insurance. In particular, Peru has a universal health insurance program called *Seguro Integral de Salud*, which eliminated fees for many services (Francke 2013). Forty-two percent of Peruvian households use public health insurance (World Bank 2015a). Since 2001, the program has provided free maternal and child-health, family planning, and preventive health services to low-income people (Kristiansson et al. 2009). However, the multiple health-care systems have overlapping functions and coordination is limited (WHO 2016).

Lima and the coastal areas have considerably higher access to health care than the rural interior. However, through the mandatory rural service year for physicians after

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### **Healthy Women, Healthy Economies**

Within the Asia-Pacific region, it has been shown that raising female labor force participation would increase GDP substantially. In 2014, APEC committed to "Healthy Women, Healthy Economies," a multiyear initiative that offers policy recommendations and actions that aim to enhance women's economic participation by improving women's health. The initiative has developed a policy toolkit summarizing good practices from the APEC economies on how improvements of women's health can enable women to participate in the workforce. The policy toolkit, along with the literature review supporting development of the policy toolkit, focused on five key health-related barriers to women entering or remaining in the work force. The barriers are (1) workplace health and safety, (2) health access and awareness, (3) sexual and reproductive health, (4) gender-based violence, and (5) work-life balance. The APEC member economies have committed to piloting elements of the toolkit by 2019.

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medical school, health care is becoming more available in rural and impoverished areas. The Rural and Marginalized Youth (SERUM) program places medical interns in rural communities or low-income urban areas for a year of service. To provide greater access to health in the underserved Amazon regions, a mother–child health program, *Mamás del Río*, operates mobile health clinics on the Amazon river to access remote communities. This program trains midwives and “community health workers,” who with the help of mobile technology notify or consult with the *Mamás del Río* when they need assistance. Hence, previously isolated communities are now connected to public health-care services (Montoya 2015).

## DOMESTIC VIOLENCE IS WIDESPREAD IN PERU AND HAS SIGNIFICANT IMPACT ON WOMEN'S PRODUCTIVITY AND ABILITY TO FULLY PARTICIPATE IN THE ECONOMY

Peru has one of the highest rates of violence against women in Latin America (Office of the UN High Commissioner for Human Rights 2014). It is estimated that 4 out of 10 women in Peru have experienced domestic violence (OECD 2014a). Violence at work and at home affects a woman's ability to participate and perform well at work, which in turn affects company profits and, by extension, Peru's economic growth. The government of Peru, particularly the Ministry of Women and Vulnerable Populations, has placed a strong emphasis on reducing gender-based violence. Law N° 27942 for the Prevention and Punishment of Sex Harassment was enacted in 2003 to prevent and punish sexual harassment by those in authority, regardless of the legal status of the relationship (ILO 2014a).

On November 22, 2015, President Ollanta Humala issued legal measures aimed at ending violence against women. A plan for implementation, along with budgetary allocations for implementation in 2016, is still under development. Since 2001, the Ministry of Women and Vulnerable Populations (MIMP) has focused on gender-based violence through its National Program against Sex Violence against Women, most recently implementing a National Plan on Violence against Women for 2009–2015. This initiative aimed to guarantee access to quality counseling and support, justice and legal services, and health services to victims of violence.

The Peruvian government's strong emphasis on combatting and preventing violence against women has propelled a reduction in the prevalence of gender-based violence in recent years. A national survey carried out in 2011 found that 38 percent of women ages 15 to 49 have experienced violence at the hands of a spouse or partner (INEI 2011), while that same number dropped to 32,3% in 2014 (INEI 2014).

Workers who experience domestic violence also tend to miss work, which harms the productivity and profitability of firms. An INEI study by A. A. Vara Horna of San Martín de Porres University looked at domestic violence and included data from a household survey conducted in 2011 and interviews of 5,366 women in Peru. According to the study, 72 percent of female victims of violence said it lowered their productivity at work, 75 percent of victims stopped working for at least a few days, and 64 percent were late to work (Vara Horna 2012). “Violence against women in Peru generates an annual loss of more than 6.7 billion US dollars due to 70 million missed working days,” equal to 3.7 percent of GDP, Vara Horna wrote. Though there is legislation in place and a strong business case for reducing violence against women, violence persists, in part due to limited awareness of how sexual violence is defined, lack of reporting, and issues with prosecution.

Before gender-based violence programs were implemented in recent years, domestic violence was widely viewed as something “natural.” These programs have helped change how violence is perceived and encouraged women to come forward about the violence they have experienced and, for many, file charges. The vast majority of incidents of violence and sexual harassment in the workplace remain unreported; Vara Horna found that just 1.7 percent of cases of violence were detected by human resources offices (2012).

One program oriented toward addressing domestic violence is, “*Sello empresa segura, libre de violencia y discriminación contra la mujer*” (Safe seal company, free of violence and discrimination against women). Through this program, MIMP offers a seal to companies that meet certain criteria in promoting the eradication of violence against women and promoting equality between women and men within the company and the community. Following a training program, MIMP evaluates companies based on the organizational culture, the integration of gender-sensitive daily practices and processes, and working with and for the community. The seal is valid for two years, after which companies need to retake the program course to qualify for the seal. Six companies received the award in 2015: *Peru Laboratorios Bagó SA*, *International Bakery SAC* (see inset on next page), *Cia. Universal Textil SA*, *SAC Edelnor*, *Edegel SA*, and *SA Reforestadora Amazon*. Since the program was established in 2013, 76 companies have participated, of which 13 have received the seal and 17 have received honorable mentions

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**International Bakery** is a two-time winner of the *Sello empresa segura, libre de violencia y discriminación contra la mujer*. A winner in 2013 and 2015, the company has shown an understanding of the need to address violence and discrimination against women holistically. Men constitute 60 percent of the staff at company’s industrial bakeries. The company has created sexual harassment and discrimination awareness programs targeting male and female employees. The company, for example, organizes workshops to discuss traditional notions of masculinity promoted by church, families, media, and peers. One of International Bakery’s staff who is implementing the program told the assessment team in an in person interview for this report that as men become more aware of the role they play and the violence that many women experience, it’s like a “fog that lifts from your mind.”

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(Andina 2015). Within the companies implementing the program, there were many challenges, including convincing managers of its value and managing resistance from staff. During this assessment, a number of insights and experiences were shared concerning how it can be implemented most effectively.

For its part, the Ministry of Labor and Employment Promotion (MTPE) has established the “*Buenas Prácticas Laborales*” (good labor practices) program, which includes an annual contest to promote corporate social responsibility and respect for labor rights. Award categories include the promotion of equal opportunities between men and women in the workplace; non-discrimination on creed, disability, economic status, race, sex, and equality of vulnerable

groups; and risk prevention in health and safety, sex harassment and workplace harassment. In 2015, 33 of the 57 domestic and foreign companies which participated in the competition were awarded the seal of approval from the MTPE.

In other efforts to address domestic and sex-related violence, MIMP has established a nationwide system of 238 Centro de Emergencia Mujer (Emergency Centers for Women) and the (Chat 100) hotline, to provide victims with free comprehensive care and services, including medical services, legal guidance, psychological counseling and legal defense. The centers also train grassroots organizations and community leaders in how to create communication

campaigns to prevent domestic and sex violence. As of June 2015, 238 Emergency Centers for Women operate across all regions and provinces of Peru.

A number of training programs for vulnerable have been developed in Peru to help women improve their opportunities for financial autonomy. Montalvo, a private beauty company, trains women to become hairdressers. According to MIMP, several women who have completed the program have opened small hair salons out of their homes which provided them with their own income. Additionally, the Multilateral Investment Fund (MIF) of the Inter-American Development Bank co-sponsors a two-year project in coordination with the NGO Finca, which aims to increase microfinance opportunities for 1,000 female clients of Finca who are at risk of or already experiencing gender-based violence in the rural areas of Huancavelica and Ayacucho. The Chilean-Peruvian Business Council provides retail training for women who have suffered from violence.

### TO ENCOURAGE WOMEN TO STAY IN SCHOOL, SEX EDUCATION AND ACCESS TO CONTRACEPTION WARRANT IMPROVEMENT

In Peru, some sex education is provided in public schools through NGOs and government agencies. Yet funding mechanisms for these programs don't allow for continuity and coordination. For example, the Ministry of Education in coordination with the Ministry of Women and Vulnerable Populations (MIMP) is implementing the Framework for Sex Education in School throughout elementary and secondary schools in 25 of the 26 regions in Peru. The framework is implemented through a program that trains teachers to provide sex education through one-hour of tutoring per week. Funding for programs is provided only on a year-by-year basis, so continuation of these programs is not guaranteed and requires approval of a budget each year. The temporary nature of these programs does not allow for continuity, follow up, or tracking of data, etc. Moreover, although sex education is provided in some schools, there are challenges to the expansion of such programs, particularly in religious schools. Also, while the Ministry of Health is responsible for programs advancing accessibility of contraceptives, there is limited coordination with the Ministry of Education's sex education programs. There is a Multisectoral Plan for the Prevention of Teenage Pregnancy (2013-2021), which encompasses five ministries: Ministry of Education, Ministry of Health, Ministry of Women and Vulnerable Populations, Ministry of Labor, and Ministry of Justice. However, this initial plan was put in place in 2013 and coordination across ministries remains a work in progress.

Even where sex education programs exist, access to contraceptives is limited. In Peru, 9 percent of married women (or those living in a union) ages 15 to 49 experience an unmet need for family planning (UN Department of Economic and Social Affairs 2015). Unplanned pregnancies increased from 41.8 percent in 2000 to 56.2 percent in 2009 (INEI 2000, 2009). Though the demand for modern contraceptives is 85 percent, just 58 percent of women use them (USAID 2012). Furthermore, according to article 4 of the General Health Law, teenagers under the age of 18 cannot obtain contraceptives without the consent of their parents (Center for Reproductive Rights 2011). This can deter teenagers from using contraceptives. Free distribution of emergency contraception in the public health care system has been banned since 2011 by Ministerial Resolution 652-2010, while access in the commercial sector is growing (International Consortium for Emergency Contraception 2013). This limits access to contraceptives to those who can afford to buy them.

Another barrier is that a prescription is required for contraception, so one must see a doctor to obtain contraception. Condoms are more accessible than other contraceptive methods—they do not require a doctor’s visit or prescription. But women have less control over the use of condoms than other forms of contraceptives, such as birth control pills. Therefore, women need access to forms of contraceptives that give them the autonomy and decision making they need to bear children when they choose.

## RECOMMENDATIONS

### Reduce to zero the number of girls in Peru who never receive any formal education.

Even today, a full 8 percent of young girls (and 2.5 percent of boys) in Peru do not receive any formal education. The government should enforce school attendance, or at least confirm grade-level instruction, especially for vulnerable families.

### Introduce girls at an early age to a wide range of possibilities for their own futures.

In schools and social organizations, create awareness about nontraditional opportunities. Through field trips and other opportunities, expose girls to sectors in which Peru has a need for more skills, including engineering, transportation, medicine, and environmental sustainability.

### Recommit to reducing the dropout rate of all students through the end of secondary school.

Children and their parents should understand the tradeoffs between leaving school early and long-term income prospects. The private sector should join the government in encouraging children from all walks of life to stay in school.

### Increase public spending on education.

At less than 3 percent, public spending on education as a percentage of GDP is among the lowest in Latin America. As the economy grows, Peru is positioned to match the rates of public spending in Chile and Colombia, which contribute more than 4.5 percent of their respective GDPs.

### Integrate the lessons of the many ongoing skills training and capacity-building programs in Peru

As detailed in this chapter, these lessons include the need to:

- Provide programming that is tailored to specific audiences, meeting women at their existing skill levels and needs for training.
- Include issues of self-confidence and self-advocacy skills in training modules.
- Consider family dynamics when encouraging women to participate in or complete training programs, including by finding ways to help them find the support they need.
- Integrate special needs of women—including their preferred training hours and issues of child care and transportation—into all training programs, including those directed at both men and women.
- Incorporate lessons learned about how women best retain information, and how to strengthen chances of women integrating the skills they learn, with tangible results.

- Continue to study and improve upon the use of online training, and how it can most effectively be integrated into training initiatives.

Build on government-led programs focused on initial response to sex violence by implementing programs focused on the long term effects of violence, including the impact of violence on women's economic participation.

Government, company, and NGO-led training programs in technical skills, financial literacy and basic business skills would enable victims of violence to gain economic independence.

Provide programs that encompass sex education and foster self-confidence, belief in their future, and awareness of career and life paths in female adolescents.

Several government ministries, including the Ministry of Education and the Ministry of Health, should coordinate programs to engage teachers to prevent sex violence, break down traditional gender roles, and support adolescent females as role models.

## 6. LEADERSHIP, VOICE, AND AGENCY

Women’s time-consuming domestic commitments have consequences at every level of economic activity: corporate leadership, successful entrepreneurship, academia, and business and political leadership. Women in Peru are under-represented in corporate ownership and top management positions because fewer women rise in the workforce and are therefore less likely to be candidates for senior management positions. Work-life balance is still considered an issue for mothers rather than for both parents. But there are promising signs: as more women graduate from university, more enter academia, thus broadening the representation of women in that profession. Few women hold leadership positions in business associations, but there is budding awareness of the need to create opportunities for them to assume leadership roles. Women have made inroads into politics, but political intimidation and limited support hamper female candidates and elected and appointed officials.

### WOMEN ARE UNDER-REPRESENTED IN CORPORATE OWNERSHIP AND SENIOR MANAGEMENT POSITIONS IN PERU

Like in many other countries, in Peru there are few women in top corporate leadership positions or on corporate boards of directors. Employing women in leadership positions allow corporations to draw from a wider talent pool, and women bring different but complementary leadership skills and insights to the management of business. Research has shown that corporate boards with more women have fewer governance-related scandals such as bribery, corruption, fraud, and shareholder battles (MSCI 2014). McKinsey and Company found that companies with a greater proportion of women on executive committees show stronger financial performance. But women hold only 4 percent of board positions and 10 percent of positions on the executive committees of listed companies in Peru (McKinsey & Company 2013). More women are in leadership positions in SMEs but they are still underrepresented (see Table 6-1).

**Table 6-1. Women in Ownership or Top Management Positions in Peruvian Firms**

| Indicator   | Peru | Small (1–19 employees) | Medium (20–99 employees) | Large (100+ employees) | Latin America and Caribbean |
|---|------|------------------------|--------------------------|------------------------|-----------------------------|
| Share of firms with female top management             | 14   | 14                     | 19                       | 4                      | 21                          |
| Share of firms with female participation in ownership | 29   | 32                     | 30                       | 9                      | 43                          |

Source: World Bank 2010

During this assessment, a senior official in the Ministry of External Trade and Tourism noted that “95 percent of all exporters I meet with are men.” A professor at a business school in Lima

commented: “I can name the 10 women that I know in high-level corporate positions. I don’t know if it’s a coincidence or not, but all of them are either single or divorced, and if they have kids, they are older.”

Because women in Peru spend significantly more time on family and domestic obligations than men do, advancing in their careers is challenging and consequently there are fewer women in management positions. The McKinsey & Company study found that the link between women’s family responsibilities and their lack of representation in senior management was especially strong in Peru, where women leave midcareer to care for their families. With fewer women in middle management, there are fewer women to draw on for senior positions. A bill presented in Congress requiring quotas for women on boards of directors did not pass. According to observers consulted during this assessment, greater corporate awareness and programs to support women in balancing their work-life commitments will have to propel change.

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From 2005 to 2011, one of Peru’s leading newspapers, *El Comercio*, ran a weekly full-page article profiling women business leaders. The section highlighted the rise of small and medium enterprises and was well received by readers; according to the press editor, women especially appreciated the coverage of successful women in business. But the special section was discontinued in 2011, with the idea that the focus on women in business would be mainstreamed into the paper, but instead, coverage of women entrepreneurs diminished when the special section was discontinued. Today, a small group of prominent women in business are regularly featured in the media, but the focus on up-and-coming female entrepreneurial leaders was lost when the special section was canceled.

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### CORPORATE POLICIES ON WORK-LIFE BALANCE ARE STILL AT AN EARLY STAGE

In Peru, corporate policies promoting greater work-life balance and supporting women’s career advancement are more prevalent in larger companies, particularly multinational corporations, than in Peruvian-owned SMEs. The international information technology company Cisco Systems is a leader in Peru in promoting women’s leadership and career advancement and makes a business case that diversity in the workplace, in the business decision-making process, and in leadership roles creates shareholder value. Therefore, Cisco Peru tracks women’s and men’s career advancement and gives their employees career-advancement workshops. Cisco’s female employees in Peru participate in an online community, the Connected Women Initiative, to share experiences about work-life balance. This online community is complemented with meetings in Lima three times a year featuring a woman business leader as the speaker. Cisco Peru’s general manager, who is a woman, noted that working in the IT field “allows for remote work and we know that women appreciate flexibility in schedule and location.”

Policies promoting work-life balance must have the support of the corporate culture. A survey of employees working in companies with more than 500 employees in Peru found that those working in companies with a culture that supports employees who take advantage of work-life policies experienced less conflict balancing their work and family lives and were more likely to remain in the company (Del Castillo et al. 2011). According to the dean of a business school in Lima, however, many companies discourage employees from taking advantage of work-life policies. The director for an international firm with an office in Lima said that the company has implemented several work-life balance measures, which about one-quarter of the employees, mostly women, take advantage of, but he noted that with one of the measures the company

offers, part-time work, “it’s not really part time, you probably work less than ... full time and you have more flexibility, but the question is if you want to take a pay cut and still work a lot.” As noted in *Women in the Economy*, some smaller enterprises offer flexibility to women with young children, recognizing that by helping women balance their work and family responsibilities, they are more likely to retain good workers. While useful for many women, these arrangements tend not to benefit all employees and are not made available to men, which would allow them to take a greater, more practical role in raising their family.

## WOMEN ARE UNDER-REPRESENTED IN ACADEMIC POSITIONS, BUT LESS THAN BEFORE

In Peru, as in most countries, there are more men than women in academic positions. Several academic leaders the team talked to said that although there is a significant gender imbalance in academia, they see women’s participation increasing. The chancellor at the University del Pacifico in Lima said that 35 percent of their professors are women, which she believed is more than at other universities. The chancellor said that, besides herself, several other senior leaders at the university are women, and their presence in these positions has fostered awareness about promotion, retention, and recruitment of women.

The chancellor pointed out that universities often prefer to recruit faculty with a doctorate from a prestigious university abroad. But for women with young children, moving abroad can be challenging. Another senior university official said that she had several female colleagues who moved abroad with their families to pursue a Ph.D., but that unless the husband also had something professionally meaningful to do, the marriages had not survived the reversed gender roles in a foreign culture.

Several senior university leaders noted that there are more women in doctoral programs in Peru than previously, which is changing the pipeline for academic positions. For instance, the dean at the Graduate School of Business at the Pontificia Universidad Católica del Perú noted that when she got her Ph.D., she was the only woman of 24 students in her program. Today 50 percent of doctoral students at the school of which she is the dean are women. Moreover, four of the main universities in Lima are forming a consortium that will offer a doctorate in business and strategic management. The consortium will bring professors from abroad to Lima, which will allow Peruvian students to get an academic experience similar to one they might have had if they had gone abroad to study.

Like in many countries, there are few female professors in the STEM fields in Peru. Representatives from the National Council for Science, Technology, and Technological Innovation (CONCYTEC) said that women in the sciences find balancing their work and life responsibilities challenging and are more likely to leave or slow their careers than are men.

A senior leader at Universidad de Ingeniería y Tecnología (UTEC), a private university in Lima for engineering, estimated that only 3 to 5 percent of the faculty are women. Although finding female instructors in some fields, notably mathematics, is difficult, the pool of potential candidates for teaching and faculty positions is larger in other STEM fields such as chemistry. UTEC, which is a new university, is striving to recruit more women. To this end, UTEC has hired several women for leadership positions, including head of human resources and academic director. Research has shown that promoting an academic culture that integrates female faculty

members into a male-dominated culture is crucial to attracting and retaining female faculty members (Hill and St. Rose 2010). Moreover, mentoring for junior faculty members and a culture that promotes work-life balance for all faculty members will help ensure that women are more satisfied with their careers and have the opportunity to excel.

Particularly in the STEM field, finding qualified candidates for academic positions starts with creating an inclusive learning environment for all students. The senior director at UTEC noted that female engineering students need female professors as role models. Furthermore, gender stereotypes among male instructors (such as when a male instructor said recently to the only female student in an engineering class that the lab experiment they were about to do was “easy, like following a recipe from a cookbook”) need to be broken down. Universities in the STEM fields need to raise gender awareness and ensure that it gives young students, male and female, accomplished and inspiring women role models.

### **ALTHOUGH WOMEN ARE UNDER-REPRESENTED IN LEADERSHIP IN LARGE BUSINESS ASSOCIATIONS, AWARENESS OF THE NEED FOR LEADERSHIP OPPORTUNITIES FOR WOMEN IS GROWING**

Several business associations and chambers of commerce that this assessment team talked to had only one or two women on their board of directors or executive committee. Some business leaders—men and women—have never thought about the disproportionate allocation of leadership roles. For instance, in COMEX, the largest association for importers and exporters, only two of 35 board members are women, and none of the members of the executive committee is a woman. One association’s general manager is a woman, however, and she is moving to add one or two women to the board by next year, while noting that COMEX already has more women on the board than similar associations and that awareness of the issue is limited in the business community.

Indeed, several successful businesswomen active in business networks for women in Lima said that they are so used to seeing men in leadership positions, they have not thought about what the difference would be if there were more women in leadership positions. Similarly, leaders of a regional chamber of commerce had not considered women’s participation in the chamber’s leadership or its activities but expressed interest in learning how to encourage women to become more active the chamber of commerce.

### **BUSINESS OWNERS CAN LEARN SKILLS, OBTAIN MARKET INFORMATION, AND EXPAND THEIR NETWORK BY PARTICIPATING IN EVENTS ORGANIZED BY A BUSINESS ASSOCIATION**

By taking leadership positions, business owners can deepen the benefits of belonging to a business association—such as opportunities to participate in meetings in different cities or economies or to gain access to information. Moreover, leadership provides opportunities to influence and shape the agenda of the organization or network. Participation in the management of business organizations takes time, however, which is something many women in business do not have. For instance, in addition to their biweekly board meetings, the board of directors at the Chamber of Commerce in Cusco participated in two community meetings or events per week. Women interviewed who held or had held leadership positions in these organizations were either unmarried without children or had children who were older.

Moreover, women in leadership positions typically have the support and help of their spouses and other family members to manage family, domestic, and business responsibilities, which enables the women to find time to dedicate to her role as a leader in the business community. Nevertheless, women expressed concerns about having enough time for their families, their businesses, and their commitment as business leaders. As one single, middle-aged woman who had previously served on the board of directors of the Chamber of Commerce in Cusco said, “I was able to show that women are good at multitasking, and when we decide to take on a leadership role, we do it well, with commitment and with passion for business. I found time to do it, but I decided that I couldn’t take on more responsibilities in the Chamber of Commerce because that would have taken away too much time from my business.” Younger women who have started their businesses more recently and who have young children have even less time to take on leadership roles in business associations.

Peru has a number of business associations and networks for women including, WEConnect Peru, the Association of Women Entrepreneurs in Peru (AMEP), the Association of Women Executive in Tourist Enterprises (AFFET), the Network of Women Entrepreneurs in Peru (Red MEP), Women Presidents’ Organization Inc (WPO) and the International Organization of Women in Trade (OWIT)-Peru. Women’s business organizations and networks provide their members with networking, capacity-building, and marketing opportunities. The president of Red MEP said the women in the network learned that they can’t do everything themselves but need to hire outside business development services and delegate responsibility to allow their business to grow. The WPO chapter is made up of a small group of successful businesswomen whose president stressed how valuable the members found talking about business and personal difficulties and successes in a supportive and confidential setting every month. In Cusco, PromPeru supports the establishment of smaller networks for women exporters.

Business networks connect women so they can form partnerships and aggregate products for the export market. They also allow entrepreneurs to access regional government funds and support for enterprise development. PromPeru noted that women motivate and support each other, and they participate more in discussions and decisions than they would have in a mixed-gender group. In addition, recognizing that most members have limited time to meet, each network decides when, where, and how often to meet. In Cusco, several networks meet for 1½ to 2 hours at 4 or 5 p.m.— a time that minimizes interference with their business but still allows members to go home on public transportation safely. Although these types of business networks are important for the benefits they generate for participants’ businesses, they also enable women to cultivate their leadership skills so that they can join larger, mixed-gender business associations.

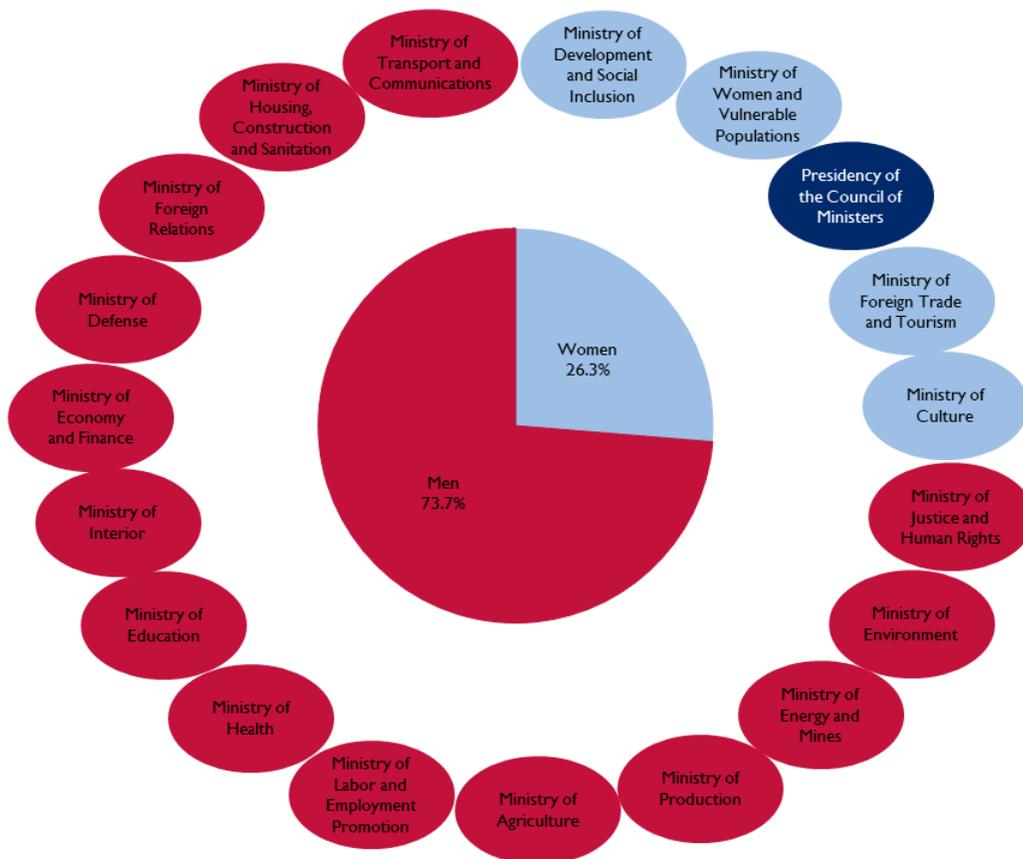
In the Chamber of Commerce for SMEs of Arequipa, one or two women in leadership positions brought more women into decision-making positions: the chair is a woman, four of seven board members are women, and the executive director is a woman. The Chamber of Commerce for SMEs is an umbrella organization for 35 sector associations, many traditionally male-dominated professions. The chairwoman of Arequipa’s SME Chamber of Commerce is also the chairwoman of the National Association of SMEs. Yet she is the only female chair of the 40 SME associations that the National Association of SMEs represents. Through her leadership in the national association she has seen a shift in how other associations think of women in leadership. She echoed what several women in leadership said: rather than quotas, women who are in

leadership positions in business associations and networks need to serve as role models, create awareness of women in leadership, and encourage women to serve on governance and decision-making bodies in the business community.

### WOMEN'S PARTICIPATION IN POLITICS IS HAMPERED BY POLITICAL INTIMIDATION AND LIMITED TRAINING AND SUPPORT

Peru is a multifaceted and changing society, which on the one hand is socially conservative with entrenched views about gender roles, but on the other hand has developed a strong belief in women's capacity as political leaders. According to the Electorate Law, the candidate lists for seats in congress and municipal and regional councils must include at least 30 percent women. However, as those interviewed for this assessment frequently pointed out, female candidates are often at the bottom of the list and are therefore less likely to win. In Peru, 22 percent of seats in Congress are held by women (Gender Equality Observatory 2015), only one of 25 governors is a woman, and six of 195 mayors are women. Women hold four ministerial posts and men hold 14. A proposal has been introduced to change the quota system to alternate female and male candidates on the electorate list, which would allow for more women to enter politics, but Congress has rejected the proposal.

**Figure 2-1. Ministerial Posts held by Men and Women in 2014**



Source: INEI 2014b

Harassment and intimidation of female politicians has received attention from the women's movement and women in politics in recent years. According to a study conducted by the

Peruvian women's organization Centro Flora Tristán, two of five women in political office have been politically harassed (Zapata 2012). Female politicians and women's advocates interviewed said that women's participation in local, regional, and national politics is hampered by harassment and intimidation. Harassment, particularly from colleagues in the same party, takes various forms, including sabotaging or planting errors in female politicians' work, scorn and mockery in private or in public, threats against the politician's personal or family's well-being, as well as intimidating and extorting acts or threats of removing the female politician from office. These types of intimidation and coercion keep women from introducing and building support for proposals, participating in decision making, and performing supervisory and regulatory duties. Women not submitting to the pressure and intimidation have been known to be relegated to less-prominent roles in the party or administration or excluded from decision-making events. One municipal councilwoman the team talked to explained: "[as a woman in office] you might not be taken seriously and no one listens to your proposal, especially regarding initiatives benefiting women. There are intimidations and threats that you will be removed from office if you don't do or vote a certain way."

A coalition of the main women's rights organizations, the National Network of Women in Public Office (RENAMA), is gaining influence and legitimacy. The network organizes training and other events for women in politics. One thousand nine hundred women, or nearly two-thirds of all women elected to office in local and regional governments, have participated in such events (Diakonia 2015). But although activities have taken place in all regions, the network has no or limited presence in remote regions and because of limited funds, its reach is limited.

With the support of RENAMA, a group of congresswomen sponsored a bill against political harassment of woman candidates and elected or appointed officials, but the bill has not gained sufficient support to move forward in Congress. A congresswoman this team talked to said "80 percent of Congress is made up of men, so this bill is not going anywhere. In addition, this bill is said to protect the first Congress lady, so this bill is really stuck." A second legislative proposal introduced in Congress against political harassment of any elected official has not gained traction either. Consequently, for the time being the legislative route to curb political harassment is in gridlock. In response to the current situation, MIMP is developing a protocol of support services for women in politics who have been victims of political harassment.

To promote mutual respect, inclusive representation and safeguard the democratic process during the 2016 election campaign, representatives of 22 political organizations, as well as 13 media, public sector and civil society organizations signed in December 2016 an Ethical Election Pact (EEP). The EEP specifically bans political harassment which violates women's political participation. The EEP has gained significant press and momentum, and the two final presidential candidates signed and agreed to honor the EEP in April 2016.

Greater effort and resources should be directed to training, supporting and empowering women in politics. Although the quota system is also in place for regional and local elections, there appear to be fewer women in elected office at the regional and local levels. For instance, in Puno, two of 15 elected officials in the regional council are women; two of 13 elected officials in the municipal council are women, and only one of seven elected district officials are women. According to female politicians, women who are elected or appointed to regional, municipal, and district decision-making bodies have inadequate knowledge of how local politics functions and

how the organizational and decision-making structure works in the institution they have been elected to. “My guess is that only 10 percent of women in local politics does [know how the system works], but probably more in regional than local politics. There are few opportunities for training on how the system works and how to become a more effective politician,” said one elected municipal council woman.

While the lack of knowledge about the political system is also an issue for men, women have less time to learn how the political and administrative system works than men. Women, particularly those in local politics, still have the same work and domestic responsibilities that they had before they entered politics. Therefore women have greater need for support and training to enable them to succeed. For women in politics, it is also important to become Internet literate to make more informed decisions, participate in the political debate, and stay connected to networks of other women in politics. For instance, the elected municipal councilwoman interviewed said, “Our municipal council chairman said publicly that there were 23 million soles in the budget for community improvement projects. But when I researched it, I saw that there was only 2 million and I could confront him in in the council about it.”

## RECOMMENDATIONS

### Share experiences and develop best practices of corporate programs supporting women's career advancement

Establish programs to inform employees about career paths, advancement policies, and professional development opportunities. Develop and share tools to measure career advancement and salary development for women and men. Create forums for employees to share experiences about work-life balance. Implement flexible schedules and telecommuting arrangements.

### Provide women in academia with greater support to enable them to excel

Help women in academia to excel academically by protecting time for research and writing. Provide junior faculty members with a senior academic mentor. Create a culture supporting work-life balance policies for men and women faculty members. Review faculty policies and practices to ensure that gender biases and insensitivity are addressed. Train male and female faculty members in gender-sensitive teaching methods to ensure that female students feel included and supported in their studies.

### Raise awareness in business associations of the need to expand membership among women business owners and identify women business leaders to engage other women in leadership positions.

Engage leaders of business associations to adopt voluntary guidelines to reach out and expand their membership base among women business owners. Connect networks of women in business, such as PromPeru's women in export business networks, with local chambers of commerce and other business associations. Identify women business leaders as agents of change to mentor and recruit women to take on leadership roles in business associations.

Support and train women in politics, particularly at the regional and local levels on the political and budgetary processes in the regional and local governments.

Provide women in politics with training on the Internet to empower them to search for information and be more informed in the political debate.



# 7. INNOVATION AND TECHNOLOGY

Peru's economy has been growing, but to maintain growth and become globally competitive, Peru needs to invest in and promote innovation in ICT and the science, technology, engineering and mathematics (STEM) fields. The current policies and programs that promote innovation and productivity lack gender awareness and therefore reinforce women's concentration in economic activities with limited innovation. Women are clearly underrepresented, but data are limited. This chapter examines these issues and recommends changes that will enable Peru to benefit from the economic growth that results from strengthening women's access to STEM education and supporting competitive enterprises.

## ICT ENABLES ECONOMIC OPPORTUNITIES, BUT WOMEN LACK THE ACCESS TO IT THAT MEN HAVE

Technology enables entrepreneurs to connect more easily with suppliers, clients and business partners and to obtain information on prices, trends and business opportunities. Websites and social media can give a company a presence in the global marketplace, with e-commerce and online sales expanding market opportunities. But for women in Peru, especially those without a university education, taking advantage of these opportunities is difficult because they lack both knowledge about the opportunities and an Internet connection.

Although the use of the Internet is increasing in Peru, there is a difference in rates of Internet use for women and men (women at 37 percent and men at 43 percent [INEI 2014c]). Interviews with experts and stakeholders revealed three main reasons for this disparity:

- **Lack of access.** In many areas, Internet access at home is practically nonexistent. Internet cafes are the primary Internet access points, but these places are less accessible to women than to men because of women's many other commitments and because of safety concerns about visiting Internet cafes in the evening.
- **Lack of time.** Women have less time to learn how to use the Internet and ICT because of their work and family commitments.
- **Competing priorities.** Women prioritize household expenses over technology and are therefore less likely than their male counterparts to acquire technological devices.

## ICT USE OFFERS FLEXIBILITY AND MOBILITY, WHICH FACILITATE WOMEN'S PARTICIPATION IN THE ECONOMY

Women in the Peruvian economy spend considerably more time on domestic and child care activities than men. ICT connects people irrespective of their location, which gives entrepreneurs and employees the opportunity to work from home or stay connected to home

while they are at work. ICT gives women greater flexibility as to where and when to work, which enables them to remain in the workforce while keeping family commitments.

In November 2015, the Peruvian Congress approved the Telework Law to support flexibility in the workforce. The law allows full-time or part-time employees to work remotely. According to a representative of the Ministry of Transportation and Communication, the law aims to facilitate employment of vulnerable populations, promote work-life balance, and increase productivity by reducing commuting time. Ministry of Labor and Promotion of Employment is developing information and training to assist employers in implementing telework options for employees.

Some firms, primarily multinational firms, already allow employees to work remotely and they use flexible schedules to recruit and retain talented professionals, particularly women. For instance, during a meeting with the multinational IT firm Cisco, one of Cisco's employees participated from home through teleconferencing. She attested that the opportunity to work from home saved her time commuting and allowed her to arrange her schedule to align with family obligations. But such flexible policies are not widespread. Moreover, the culture in some large companies does not favor remote working arrangements, and some women therefore do not take advantage of company policies allowing such arrangements because they do not want to be seen as uncommitted to the job and thereby lose career opportunities.

To shed light on the role of ICT in women's starting a business, the study team's online survey of 90 micro and small woman business owners in Lima in December 2015 found that 17 percent reported that they would not have started their business without being able to stay connected to home through mobile phones and the Internet while traveling for work, 14 percent said they probably would not have started their business, and 2 percent said that they would have waited until their children were older to start their business; that is to say, 33 percent of these micro and small enterprises would not have been launched had the owner not had access to ICT.

Women in various industries and locations throughout Peru told the assessment team that they were able to start their businesses because they could work from home, and by using social media platforms like Facebook as a sales and marketing tool they generated income from home without a significant investment in business infrastructure.

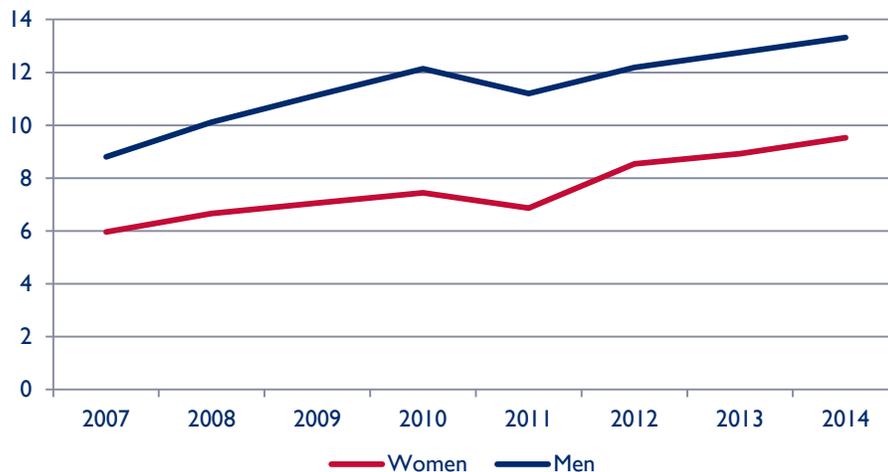
### IN RURAL AREAS WHERE INCOME-GENERATING OPPORTUNITIES FOR WOMEN ARE SCARCE, ICT ALLOWS WOMEN TO REMAIN IN THE COMMUNITY WHILE ENGAGING IN ECONOMIC ACTIVITY

When economic opportunities are scarce in rural areas, men tend to migrate to urban centers to look for work, leaving the women to care for the children and elderly, tend the fields and animals and safeguard the family property. Many women have thus found themselves isolated from the world and unable to generate enough income to improve their living standards and rise out of poverty. Increased Internet coverage, mobile signals and smartphones provide women with opportunities to join value chains and productive, income-generating activities.

Mobile phone penetration in Peru is high, although lower for women (77 percent) than men (81 percent). However, according to the largest telecommunication company in Peru, Telefonica del Peru, Internet connectivity through mobile smartphones is still limited. According to Telefonica, 38 percent of women and 43 percent of men in Peru own a smartphone. However, there are significant differences of mobile use and Internet penetration in the economy. According to data

from the INEI, in urban areas, 45.6 percent of women and 52.9 percent of men use the Internet but only 9.5 percent of women and 13.3 percent of men in rural areas use the Internet (see Figure 7-1) (INEI 2014b).

**Figure 7-1. Internet Use in Rural Areas**



Source: INEI 2014b

To increase access to the Internet and raise digital literacy in rural areas, development projects, corporate social responsibility programs, and for-profit businesses train or provide incentives for women entrepreneurs in rural communities to use ICT to connect with suppliers and access new market opportunities. The Center for Information and Education for the Prevention of Drug Abuse (CEDRO) has established 37 telecenters and enrolled more than 20,000 small-hold farmers and producers in capacity-building activities. The telecenters offer people in the three Amazonian regions (Huánuco, Ucayali and San Martín), some of the most digitally underserved areas in Peru, a location with access to the Internet and computers. These centers provide training in digital and financial literacy as well technical assistance in improving agricultural productivity. Of the 20,000 participants in training activities, approximately 60 percent are women. The staff at CEDRO explained that the training can have a transformative effect on participating women: “Once women learn how to use apparently complex tools like computers, the Internet and teleconferencing they start to redefine themselves, their self-esteem increases and they begin to envision other opportunities for their future.” Using the technological and programmatic resources at that telecenters, women have come together to form producer cooperatives and associations to aggregate agricultural products, and once they have the required volume, they are able to connect with buyers online and access new markets.

The telecommunication company Telefonía del Perú in 2011 launched a rural connectivity and development program called Connect to Grow (*Conectarse para Crecer*). The program organizes annual business plan competitions for rural organizations that want to use ICT to improve and create business opportunities for their community. Although most who have applied to the competition are men (622 of 715), women have won almost one-third of the \$5,000 to \$10,000 prizes. In addition to a cash prize, winners also receive training on ICT tools. To illustrate the impact the competition can have, Telefonía’s staff told the story of one winner, Aeropajita Loayza, the head of a small farmer’s organization in Ayacucho in the Andean highlands. She

leveraged the cash prize, training and access to ICT as well as the recognition from the prize to propel the organization's development and expand its markets. Ms. Loayza expanded the organization with 120 new small farmers who are now interconnected through mobile phones and Internet. She received a scholarship to study management in Lima and with the support of PromPeru has increased the organization's productivity by improving the production process of golden berries (an Andean fruit that is gaining acceptance in the gourmet industry). With the improved product, the farmer's organization participated in Mistura, the renowned gastronomic trade show in Lima, which opened new markets for the association's products (Conectarse para Crecer).

### WITH LITTLE AWARENESS OF GENDER INCLUSION IN POLICIES AND PROGRAMS, WOMEN ARE CONCENTRATED IN ECONOMIC ACTIVITIES WITH LITTLE TECHNOLOGICAL INNOVATION

Although Peru's economy has been growing, the growth is due to increased economic activity rather than increased productivity (Schreiber 2015). To maintain economic growth, human capacity in research and development in the sciences and innovation must be strengthened. Peru lags behind in its capacity to innovate, ranking 105th of 140 countries in the Global Competitiveness Index on Innovation. Greater focus and financial commitment to inclusive innovation are required to propel Peru's economic growth.

**Table 7-1. Global Competitiveness Index 2015–2016 for Peru (Scale of 1 to 7, 7 the highest)**

| Indicator                                   | Score | Global ranking (of 140 economies) |
|---|-------|-----------------------------------|
| Capacity for innovation                     | 3.6   | 105                               |
| Quality of scientific research institutions | 2.9   | 117                               |
| Company spending on R&D                     | 2.9   | 115                               |
| University-industry collaboration in R&D    | 3.1   | 108                               |
| Availability of scientists and engineers    | 3.2   | 117                               |

Notes: Source: Global Competitiveness Index 2015-2016

Peru in the last decade has adopted several policies promoting technological innovation and is implementing several programs to expand technology transfers and capacity in specific value chains. The Framework Law (928303) on Science, Technology and Technological Innovation states that science, technology, and innovation are of great national interest. The National Council for Science, Technology and Technological Innovation (CONCYTEC) has developed the 15-year National Strategic Plan for Science, Technology and Innovation Competitiveness and Human Development but, the policy documents make little reference to gender mainstreaming or inclusion. CONCYTEC has developed several programs to advance the adoption of science, technology, and innovation in certain areas. While CONCYTEC has developed a social inclusion program to promote technology transfer for the disabled and poor, there is a lack of vision for promoting use of technology and innovative practices among women in business (CONCYTEC 2013). Moreover, the National Competitiveness Council (CNC), the government entity leading the development of policies and programs to promote competitiveness across the economy, does not consider gender inclusion. Additionally, neither CONCYTEC nor the CNC collects sex-disaggregated data to inform their policies or programmatic work. Thus, both the absence of gender mainstreaming or targeted gender strategies and the lack of sex-disaggregated data

collection analysis need to be addressed to ensure that women have equal opportunities to support for developing more competitive enterprises and thus contributing to the economy.

Women are concentrated in less-profitable economic activities. In Peru, two-thirds of economically active women work in commerce or service professions, while only a little more than one-third of men work in those sectors. Commerce and service sectors tend to be less technologically sophisticated than some production sectors. Moreover, as highlighted in this report, the vast majority of women entrepreneurs operate micro or small enterprises, which in general are less technologically advanced. Greater promotion and incorporation of technology and innovation in businesses led by women could have great impact on economic development. For instance, the 2012 World Development Report found that equalizing men's and women's access to productive resources could increase agricultural output in developing countries by 2.5 to 4 percent (World Bank 2012b).

To improve innovation, productivity, and competitiveness, especially in the MSME sector, the Government has established a network of Centers for Technological Innovation (CITEs). In 2015, the Government adopted Legislative Decree No 1228 to strengthen the legislative framework to promote, develop and manage Peru's Centers for Technological Innovation (CITEs). As of August 2015 there were 12 CITEs throughout Peru, but in line with the government's goal to propel innovation and competitiveness, the Ministry of Production is scaling up its effort by creating a projected 47 CITEs by July 2016 (Gestión 2015). Each CITE site specializes in a specific value chain such as wine production, leather and shoes, logistics, agro-processing, wood and furniture, textiles and apparel, metal mechanics and software. The CITEs provide a wide variety of services including technical assistance and training, information on grades and standards, lab analysis and quality control of inputs and final goods, as well as marketing support. For instance, the CITE in Arequipa for handicraft apparel and home decoration supports more than 400 craftsmen and women with technical, business management and marketing training. In addition, CITE makes technical equipment available to entrepreneurs for low-cost rental. According to the general manager, the CITE site plans to acquire specialized equipment for jewelry production, which will reduce the average production time of one piece of jewelry from 9 hours to 45 minutes. The technical upgrade and the reduction of time-consuming manual labor will improve profit margins.

A recent study of small, medium and larger producers of the alcoholic drink *pisco* and the shoes and leather industry assessed the role that CITE plays in promoting innovation and competitiveness (Kuramoto 2011). It found that CITE is the entry point for entrepreneurs launching a shoe- or *pisco*-manufacturing business. CITE supports startups by providing information on regulations and industry standards, quality control and technical assistance on crop management for *pisco* businesses and upgrading leather treatment and design for shoe manufacturers. Most firms that participated in the study found that CITE's services helped them improve the quality of their products, their production capacity, and compliance with technical standards. In addition, CITE's support with marketing advice and linkages to commercial agents helped producers achieve more sales. More-developed and experienced businesses in both value chains found that when they were no longer at the small-scale or startup phase, CITE technological expertise and advice did not meet their needs. In addition, as discussed in more detail in the Access to Markets chapter, the study highlighted that producers' lack of market

information and their limited ability to find new markets is a constraint on investment in product improvements and innovation.

Considering that the majority of women in business operate micro or small businesses, the services provided by CITE are valuable for female entrepreneurs to improve their competitiveness. Although CITE is available to women, targeted outreach to women would raise awareness of CITE's services and increase their benefits to women entrepreneurs and therefore the economy's productivity.

## WOMEN ARE UNDERREPRESENTED IN THE STEM FIELDS, AND DATA ON THE BARRIERS THAT WOMEN FACE ARE LACKING



**Engineering students at the laboratory**

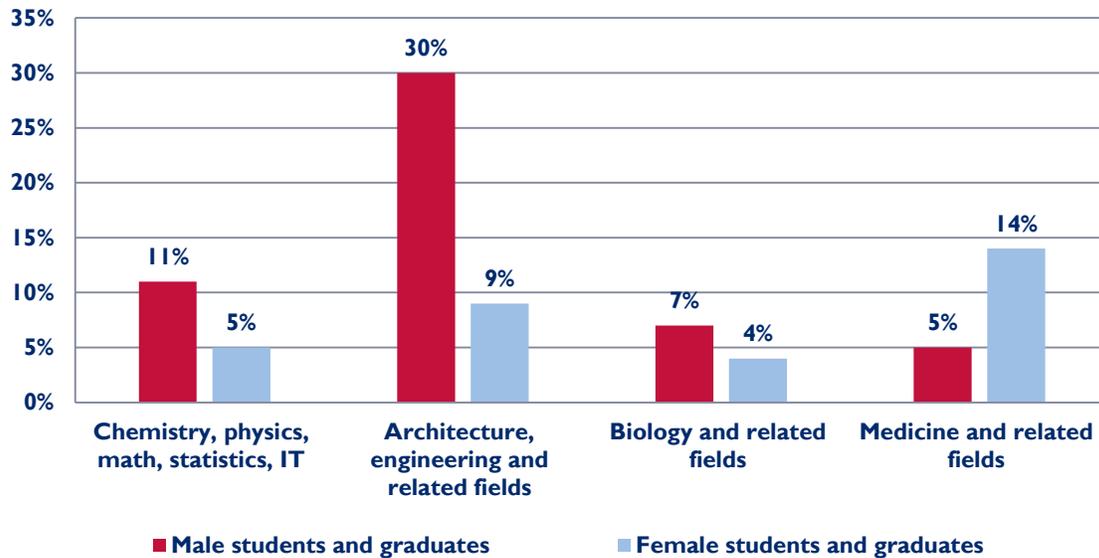
Peru has a shortage of professionals in the STEM fields. According to several studies by CONCYTEC, the shortage of human resources in these fields holds Peru back in innovation and productivity, and thus the economy's competitiveness (Schreiber 2015). In particular, there is a significant shortage of engineering graduates in several key industries, including mining, which contributes 60 percent of the economy's GDP. Therefore, several universities are expanding programs to enroll more students and new science and technology universities are opening. At the Pontificia Universidad Católica del Perú, which had 4,000 science and engineering students in 2012, the number is growing rapidly.

According to the executive director of the mechanical engineering department, a hybrid of several engineering disciplines, enrollment in mechanical engineering increased from 700 to 1,600 students from 2012 to 2014 (University World News 2012). While there is great

awareness in Peru about the need to increase enrollment in STEM fields, there is remarkably little attention given to female students' and female professionals' participation in studying or working in STEM fields.

Data on women working in the STEM field or women with a degree from, or studying in one of the STEM disciplines is sparse. INEI's extensive and otherwise comprehensive national survey on university graduates and students (INEI 2015) does not provide sex-disaggregated data by academic discipline. According to the INEI's Nation University Census data from 2010, CONCYTEC carried out a diagnostic of education and career choices in the sciences, engineering and technology in Peruvian universities (CONCYTEC 2014). The study found that 22.5 percent of university students were studying sciences, engineering or technology but it does not contain any analysis of women's representation in these fields of study. Yet another study by CONCYTEC, one assessing the factors influencing young people to pursue a career in science and technology, has only rudimentary references to the differences between men and women (Schreiber 2015). INEI's survey of Peruvian youth does provide some sex-disaggregated data on fields of study at university (INEI 2011a). While the results from that survey provide some insight into the gender disparities in the STEMs, sex-disaggregated data are needed to understand the differences and trends and the underlying factors behind this divide.

As discussed in Skills, Capacity and Health, 53 percent of male students or graduates and 32 percent of female students or graduates studied STEM. INEI's survey of Peruvian youth (age 15-29) found that more men than women are studying or have graduated with a degree in all of the STEM fields except from medicine (see Figure 7-2). A more detailed analysis of the data, however, would shed light on the differences among disciplines. For instance, a director from Universidad de Ingeniería y Tecnología (UTEC) explained that the number of women attending the university's five engineering programs varies greatly by programs: there are almost 30 percent women in the chemical engineering and industrial chemistry programs, while industrial design, mechanical engineering and energy enroll much fewer women. While the director said that the university sees growing interest among female students in energy engineering since the university introduced green energy into the curriculum, she noted that mechanical engineering is perceived as very "masculine" and only 3 percent of the students in the program are women.

**Figure 7-2. Students and Graduates of STEM Fields under 30 Years of Age**

Source: INEI 2011a

There is limited awareness and understanding of why fewer women study and work in the STEM fields in Peru. CONCYTEC identifies a number of factors that deter young people from pursuing a career in science and technology, but there is almost no gender analysis of the different actual or perceived obstacles. Nevertheless, the study identifies several barriers: students' limited experience with and exposure to STEM, absence of role models, stereotypes about people working in STEM, and limited information and career advice about STEM professions (Schreiber 2015).

International research has shown that negative stereotypes about girls' abilities in math can lower their test performance and lower girls' aspirations for science and engineering careers (Hill and St. Rose 2010). Research also shows however that when girls and boys are treated equally and receive positive reinforcement from teachers and parents girls do as well as boys and are more likely to say they want to continue to study math and science (Hill and St. Rose 2010). Gender stereotypes, particularly in the sciences, are still prevalent in Peru. But there is growing recognition among academic leaders that greater gender awareness is needed among male faculty to ensure that female students excel in their studies. Moreover, according to the director at UTEC interviewed, female engineering students also feel social pressure from their extended family that by studying they are delaying marriage and childbearing. The director said that although families are proud of their daughters' academic accomplishments, some also remind their daughters that because they are studying in such an "unfeminine" environment, at least it is an opportunity to find a suitable husband. For male students, families focus on the student's academic success.

As discussed in Leadership, Voice, and Agency, there is a great need for female role models and mentorship opportunities for girls interested in STEM, female STEM students, as well as female STEM professionals and women in academia. Awareness of these needs is growing, and UTEC for example provides all students with individual mentoring and guidance, but female students tend to get paired up with women faculty members. There are also a couple of public-private or private initiatives to showcase accomplished women in the sciences or to develop mentorship

programs. For instance, the multinational IT company Cisco is developing a mentorship program for its employees. Moreover, L'Oréal Peru, UNESCO and CONCYTEC have established the National Prize for Women in Science [Por las Mujeres en la Ciencia] to recognize the contribution that women in sciences make in Peru. More of these types of initiatives are needed to support and promote women's participation in the sciences and make their role more visible.

## RECOMMENDATIONS

### Disseminate information about the Law of Telework to industries suited for telecommuting

Telecommuting is fairly new in Peru, but is a great tool to enable women to balance their work and home commitments while advancing in their careers. The Ministry of Labor and Promotion of Employment is developing guidelines and training information on telework. The ministry is also planning to create a registry of businesses with teleworkers and to identify careers and positions that are well suited for telework. The Ministry of Labor should showcase enterprises of different sizes and in different industries that already allow their employees to telecommute. Enterprises can also advise other businesses on implementing telework policies. Such information can be disseminated through seminars and workshops in collaboration with business organizations and business networks.

### Expand ICT infrastructure and training opportunities to rural communities

With more telecenters in remote areas, women will be able to become computer and Internet literate, which are skills they can use in their work or business. In particular, women in business who obtain training and can access a connected computer have the potential to expand market opportunities or reduce their cost of doing business. Moreover, better linkages between organizations operating telecenters and governmental and nongovernmental social services programs will provide women in rural areas with better access to social services.

### Mainstream gender into existing policies and programs promoting innovation, productivity, and competitiveness

Key government institutions promoting innovation, productivity, and competitiveness have limited knowledge about gender mainstreaming. Training and capacity building among staff is needed to ensure that policy documents can be reviewed in the light of gender inclusiveness. Moreover, training and support services for entrepreneurs like CITE need to track women's participation, and reach out to woman-owned enterprises.

### Collect and analyze sex-disaggregated data on women's participation in the STEM higher education and labor markets

There is an acute lack of sex-disaggregated data on female and male university students, doctoral students, and faculty members in the STEM fields. Considering the shortage of qualified personnel to respond to the needs of the labor market, it is imperative to understand what barriers women in the STEM fields are faced with. This will inform changes that can be made in attracting, training, mentoring, and propelling women into STEM careers.

**Provide women in STEM with networking and mentorship opportunities.**

To ensure that women trained in STEM remain and advance in their career, networking and mentorship opportunities are important. Businesses, business associations, and government institutions such as CONCYTEC will play an important role to create and lead such programs.

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# APPENDIX. ORGANIZATIONS INTERVIEWED IN DECEMBER 2015

## GOVERNMENT

Commission for the Promotion of Peru Export and Tourism (PromPeru)

Cooperation Fund for Social Development (FONCODES)

Ministry of Development and Social Inclusion (MIDIS)

Ministry of Economy and Finance (MEF)

Ministry of Education (MINEDU)

Ministry of Health

Ministry of Production (PRODUCE)

Ministry of Women and Vulnerable Populations (MIMP)

Municipal Government of Cusco

Municipal Council of Puno

National Competitiveness Council

National Congress of Peru (one congresswoman)

National Council for Science, Technology and Technological Innovation (CONCYTEC)

National Institute of Statistics and Information (INEI)

National Registry of Identification and Civil Status (RENIEC)

National Program for Scholarships (PRONABEC)

Regional Government of Cusco

Technology Innovation Center of Handicrafts and Tourism (CITE) Arequipa

## PRIVATE SECTOR

AQPKNITS

Aurifex

Awana Kancha

Consortio Bon Gourmet

Camara Pyme

Cisco Peru

Incaschacana: Joyeria y Artesania Agencia de Viajes

Lumont Agencia De Viajes

Mara Cusco

McKinsey & Company Peru

MiBanco

Producciones Cardigan

Sacred Land Adventures Tours Peru Machupicchu

Telefonica

## **FOCUS GROUP DISCUSSIONS WITH MICRO, SMALL AND MEDIUM SIZE BUSINESS OWNERS**

Lima: 15 female and male MSME business owners

Cusco: 21 female MSME business owners

Arequipa: 20 female and male MSME business owners

## **BUSINESS ORGANIZATIONS AND NONGOVERNMENTAL ORGANIZATIONS**

CARE Peru

Center for Youth and Employment

Centro de Asesoría Laboral del Peru (CEDAL)

Center for Information and Education for the Prevention of Drug Abuse (CEDRO) Digital Inclusion Program

SME Chamber of Commerce of Arequipa

Chamber of Commerce of Cusco

COMEX Peru (National Association of Exporters)

DreamBuilder

European and Latin American Business Services and Innovation Network

Federación Internacional de Asociaciones de Ejecutivas de Empresas Turísticas

GRADE

Laboratoria

Manuela Ramos

PROMSEX

ProMujer

Red de Mujeres Empresarias del Peru

Women Entrepreneurs Leading Development project (WELD)

Women President's Organization

## UNIVERSITIES

Centrum Graduate Business School, Pontifica Universidad Catolica del Peru

Universidad del Pacifico

University of Engineering and Technology (UTEC)

## INTERNATIONAL ORGANIZATIONS

Multilateral Investment Fund (MIF), IDB Group

Agencia Española de Cooperación Internacional para el Desarrollo (AECID), Embassy of Spain