



WAGE



WOMEN'S ECONOMIC EMPOWERMENT IN HONDURAS: BARRIERS, OPPORTUNITIES, AND A PATH FORWARD

KEY FINDINGS AND RECOMMENDATIONS

OCTOBER 2019



The statements and analysis contained in the report “Women’s Economic Empowerment in Honduras: Barriers, Opportunities, and a Path Forward” are the work of the Women and Girls Empowered (WAGE) consortium, led by the American Bar Association Rule of Law Initiative (ABA ROLI) in close partnership with the Center for International Private Enterprise (CIPE), Grameen Foundation, and Search for Common Ground (Search). The Board of Governors of the American Bar Association (ABA) has neither reviewed nor sanctioned its content. Accordingly, the views expressed in the report should not be construed as representing the policy of the ABA. Furthermore, nothing contained in this report is to be considered rendering legal advice for specific cases, and readers are responsible for obtaining such advice from their own legal counsel.

This publication was funded by the United States Department of State, through a grant provided to the WAGE consortium. All opinions, findings, and conclusions stated herein are those of the authors and do not necessarily reflect the view of the United States Government, WAGE, or any members of the WAGE consortium.

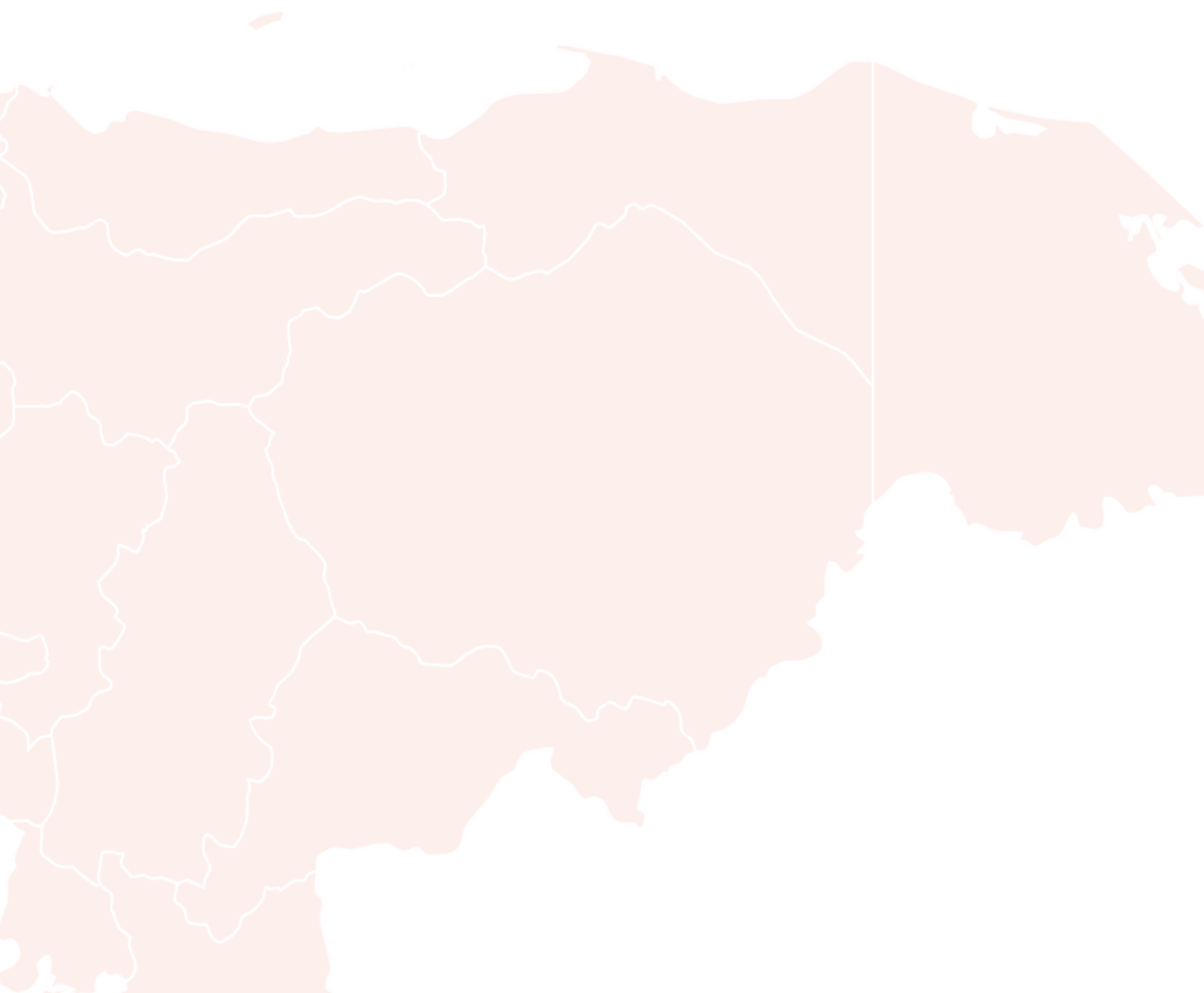
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Cover photo: a woman who received loans for her business through one of WAGE's local partners.
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ISBN (print): 978-1-64105-618-2
ISBN (PDF): 978-1-64105-619-9

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ABOUT WAGE

Women and Girls Empowered (WAGE) is a global programming consortium to advance the status of women and girls, led by the American Bar Association Rule of Law Initiative (ABA ROLI) in close partnership with the Center for International Private Enterprise (CIPE), Grameen Foundation, Search for Common Ground (Search), and 43 resource partners. WAGE works to strengthen the capacity of civil society organizations (CSOs) in target countries to improve the prevention of and response to gender-based violence (GBV); advance the women, peace, and security (WPS) agenda; and support women's economic empowerment (WEE). In this context, WAGE provides direct assistance to women and girls, including information, resources, and services they need to succeed as active and equal participants in the global economy. WAGE also engages in collaborative research and learning to build a body of evidence on relevant promising practices in these thematic areas. By using cutting-edge technological solutions, socially connected crowd-funding, and public-private partnerships, WAGE strives to create innovative opportunities for women and reach traditionally excluded populations in a highly impactful and sustainable manner. To account for the deeply interconnected nature of women's and girls' experiences, WAGE's initiatives employ approaches that are highly collaborative, integrated, multidisciplinary, and inclusive. For example, the Reducing Barriers to Women's Economic Empowerment in El Salvador and Honduras Initiative (RBI)—WAGE's pilot project—takes a holistic view of the challenges that female entrepreneurs face in starting and growing sustainable businesses, including linkages between financial inclusion, GBV, and conflict. Together with Kiva—an online loan platform that connects lenders to indigent entrepreneurs across the globe to alleviate poverty—WAGE provides financial support to women microentrepreneurs and works with local microfinance institutions (MFIs) and CSOs to reduce legal and practical barriers that women face in the world of business. Under this initiative, a loan matching fund is set to revolve over the course of three years to match loans posted on Kiva's platform and financed by individual lenders. Recognizing that microcredit alone is not sufficient to meet the multifaceted needs of women entrepreneurs, WAGE implements a series of technical assistance interventions, informed through this assessment, to improve women's financial inclusion and economic participation in El Salvador and Honduras. The RBI, and other initiatives with a significant WEE component, fall under WAGE's WE RISE brand: Women Empowered—Realizing Inclusive & Sustainable Economies. WAGE is funded by the United States (U.S.) Department of State, Office of Global Women's Issues (S/GWI).



OUR MISSION

WAGE strengthens the capacity of civil society organizations around the world to improve the prevention of and response to gender-based violence; advance the women, peace and security agenda; and support women's economic empowerment.

OUR APPROACH

To account for the deeply interconnected nature of women's and girls' experiences, WAGE's strategic initiatives are highly collaborative, integrated, multidisciplinary, and inclusive.

4 CORE
PARTNERS
+
43 RESOURCE
PARTNERS



OUR PARTNERS

WAGE consortium is led by the American Bar Association Rule of Law Initiative in close partnership with the Center for International Private Enterprise, Grameen Foundation, Search for Common Ground, and 43 international, regional, local, and corporate resource partners.

GLOBAL
NETWORK OF
370+ CIVIL
SOCIETY
ORGANIZATIONS



OUR GLOBAL NETWORK

WAGE has strong ties to a broad and growing global network of nearly 400 women-led and women-focused civil society organizations that implement initiatives in WAGE's core thematic areas.



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INTRODUCTION

A growing body of evidence demonstrates that gender equality is not only a human rights issue, but also a business imperative. It is estimated that globally, countries lose 160 trillion U.S. dollars (USD) in wealth because of the gender pay gap alone,¹ while gender-based discrimination in social institutions induces a worldwide loss of up to USD 12 trillion.² Women's empowerment is therefore an essential element to realizing inclusive and sustainable economies. Despite significant progress towards gender equality over the past decade,³ as of 2018, at least 104 economies still had laws preventing women from working in specific jobs and 18 economies had laws giving husbands power to prohibit their wives from working at all. As a result, over 2.7 billion women were legally restricted from having the same career choices as men.⁴

In addition to formal restrictions, many women face significant practical challenges in the world of work and business. Even in countries where women's legal capacities are identical to that of men, an array of sociocultural norms frequently encourage or even require women's obedience to male family members. Men are typically perceived as heads of households and breadwinners, while women are viewed primarily as homemakers and caregivers. Consequently, women have limited decision-making power in family settings and are often expected to ask for permission from their husbands to enter into contracts, open bank accounts, or transact in any other way. Similarly, even where the legal requirements for registering and operating business enterprises are the same regardless of gender, women experience unique barriers to launching and growing their businesses. They tend to have fewer networking and mentoring opportunities than men; more limited access to information, quality education, and training; and reduced access to public spaces and markets. In addition, women often experience significant difficulties in obtaining financing because of a lack of collateral and limited financial education. Many commercial banks view women as risky borrowers and prefer loaning to men, causing women to turn to smaller and more informal loans from family and friends or from informal lenders who sometimes resort to predatory lending practices. At the same time, working women experience occupational segregation and persistent discrimination in the workplace. Further, women face higher personal costs of doing business, often managing double or even triple working days as they balance household and caregiver duties with work. There is also frequently a trade-off between business success and family success, because income generated by women leads to shifts in power dynamics in the households. To compensate for the perceived loss of power, men may prevent women from making independent decisions about their business operations or the disposition of their income. In the most extreme cases, this may lead to increased levels of intimate partner violence (IPV).⁵ In turn, women who experience IPV and other forms of violence against women (VAW) in the household or community may be forced to abandon their income-generating activities, divert productive resources (including credit) toward other uses, and/or keep their businesses small and informal.⁶ Research illustrates that economic empowerment interventions can both lower and increase the risk of VAW.⁷ Approaches that are sensitive to these risks, such as an integrated financial and non-financial service provision, have been shown to mitigate and lower these risks.⁸

1 Press Release, The World Bank, *Globally, Countries Lose \$160 Trillion in Wealth Due to Earnings Gaps Between Women and Men* (May 30, 2018).

2 GAËLLE FERRANT & ALEXANDRE KOLEV, OECD DEVELOPMENT CENTRE, *THE ECONOMIC COST OF GENDER-BASED DISCRIMINATION IN SOCIAL INSTITUTIONS* (2016).

3 WORLD BANK GROUP, *WOMEN, BUSINESS AND THE LAW 2019: A DECADE OF REFORM* (2019).


4 WORLD BANK GROUP, *WOMEN, BUSINESS AND THE LAW 2018* (2018).

5 LORI HEISE, STRIVE RESEARCH CONSORTIUM, LONDON SCHOOL OF HYGIENE AND TROPICAL MEDICINE, *WHAT WORKS TO PREVENT PARTNER VIOLENCE? AN EVIDENCE OVERVIEW* (2011).

6 H. ELIZABETH PETERS ET AL., URBAN INSTITUTE, *WOMEN'S ECONOMIC EMPOWERMENT: A REVIEW OF EVIDENCE ON ENABLERS AND BARRIERS* (2016).

7 Mary Ellsberg et al., *Prevention Of Violence Against Women And Girls: What Does The Evidence Say?*, 385 THE LANCET 1555 (2014).

8 Jhumpka Gupta et al., *Gender Norms and Economic Empowerment Intervention to Reduce Intimate Partner Violence against Women in Rural Côte d'Ivoire: A Randomized Controlled Pilot Study*, 13 BMC INT'L HEALTH AND HUMAN RIGHTS (2013); Julia C. Kim et al., *Understanding the Impact of a Microfinance-based Intervention on Women's Empowerment and the Reduction of Intimate Partner Violence in South Africa*, 97 AM. J. PUB. HEALTH 1794 (2007)..



Because of this complex web of barriers, women are often clustered in poor-quality jobs, earn considerably less than men for work of equal value, own fewer formal businesses, and are less financially independent than men, resulting in the feminization of poverty.⁹ On average, women-owned enterprises are smaller and less profitable than men-owned businesses. Most are unregistered, which further hampers their sustainability and growth potential. It also increases their vulnerability to harassment and extortion from state and non-state actors. In 2018, the World Economic Forum warned that, at the current pace of change, the global economic opportunity gender gap will not close for another 202 years.¹⁰ As UN Women has recently stressed, we must think equal, build smart, and innovate for change to advance gender equality, empower women, and achieve Sustainable Development Goals. This requires transformative shifts, integrated approaches, and new solutions that disrupt business as usual.¹¹ This also requires exploring and cultivating a wide range of assets that women already possess but are not always able to access. These include human, economic, and social resources, individual agency, self-confidence, resiliency, knowledge, skills, support services, and collective voices.

ASSESSING OPPORTUNITIES & BARRIERS TO WOMEN'S ECONOMIC EMPOWERMENT IN HONDURAS

Efforts to promote women's economic empowerment yield the best results when they address a country's challenges while capitalizing on its strengths, available resources, and women's personal and business assets. To highlight good practices and uncover obstacles that frustrate the achievement of women's economic rights in Honduras, the Women and Girls Empowered (WAGE) consortium conducted a multifaceted assessment of opportunities and challenges that Honduran women entrepreneurs face when launching and growing sustainable businesses. The assessment is presented in the form of a comprehensive report "Women's Economic Empowerment in Honduras: Barriers, Opportunities, and a Path Forward," published in an electronic form on (wageglobal.org). This summary document presents key findings from the study, along with a set of recommendations and a comprehensive bibliography.¹²

WAGE undertook the study in support of its pilot project, "Reducing Barriers to Women's Economic Empowerment in El Salvador and Honduras Initiative" (RBI), led by one of its four core partners, the Grameen Foundation, and funded by the United States (U.S.) Department of State, Office of Global Women's Issues (S/GWI). The findings of the assessment present a rigorous analysis of data on the complex interplay of national laws, policies, sociocultural norms, and practices that impact female business owners in Honduras. The assessment, based on WAGE's "Women's Economic Empowerment Assessment Tool," serves as the evidence base for reform efforts and technical assistance projects aimed at empowering Honduran women entrepreneurs implemented by WAGE, its local partners, and other stakeholders.

⁹ U.S. DEPARTMENT OF STATE, STRATEGY FOR WOMEN'S ECONOMIC EMPOWERMENT (2016).

¹⁰ WORLD ECONOMIC FORUM, THE GLOBAL GENDER GAP REPORT 2018 (2018).

¹¹ International Women's Day 2019: Think Equal, Build Smart, Innovate for Change, UN WOMEN (Oct. 16, 2018).

¹² Instead of references, this summary document offers an extensive bibliography as an appendix. Sources of information are cited throughout the comprehensive report published online. In addition, WAGE translated a detailed executive summary of the report into Spanish and distributed it among key stakeholders in El Salvador.


DEFINING WOMEN'S ECONOMIC EMPOWERMENT

WAGE defines women's economic empowerment as a process by which women increase their power to succeed as equal and active participants in the economy. This includes women's enhanced access to and control of human, economic, and social resources (**power over**); individual agency to make independent decisions that benefit themselves, their families, communities, and nations (**power to**); personal assets, including knowledge, skills, self-confidence, resilience, and ability to take and manage risk (**power within**); and collective assets, such as support services and networks (**power with**). Women's economic empowerment is critical to achieving gender equality, poverty reduction, economic growth, and other sustainable development goals.

WOMEN'S ECONOMIC EMPOWERMENT ASSESSMENT TOOL

The “Women's Economic Empowerment Assessment Tool,” developed by WAGE under the leadership of ABA ROLI, is a mechanism for assessing countries' *de jure* (textual) and *de facto* (contextual) compliance with the United Nations (UN) Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) and other international and regional legal standards aimed at advancing women's rights in economic and other spheres of life, for example the International Covenant on Civil and Political Rights (ICCPR), the International Covenant on Economic, Social and Cultural Rights (ICESCR), and conventions adopted under the auspices of the International Labor Organization (ILO). These treaties create legally binding obligations for states that ratify or accede to them to respect, protect, and promote women's rights, prohibit gender-based discrimination, and ensure substantive gender equality.

The assessment tool is designed to understand key barriers, assets, and opportunities associated with women's economic lives in a particular country context and to determine possible solutions to the identified gaps and challenges. Country reports based on the tool provide key stakeholders and the general public with a wealth of hard-to-find information and include concrete, actionable program and policy recommendations. As such, country reports serve multiple purposes. First, they help with the design and prioritization of projects, reforms, and other interventions aimed at advancing women's economic rights. Second, they serve as reference and advocacy tools that can be used to springboard community-based initiatives and government capacity-building efforts leading to countries' enhanced compliance with international law and improved business environments. Third, they promote critical dialogue and information sharing on women's economic empowerment issues among a diverse range of local stakeholders and the broader development community. The assessments are typically conducted to inform specific women's economic empowerment initiatives but can also be implemented as standalone studies. In addition to WAGE and other women's economic empowerment actors, the primary audience for the tool consists of government officials, civil society organizations (CSOs), advocates, lawyers, service providers, donors, and technical assistance implementers.



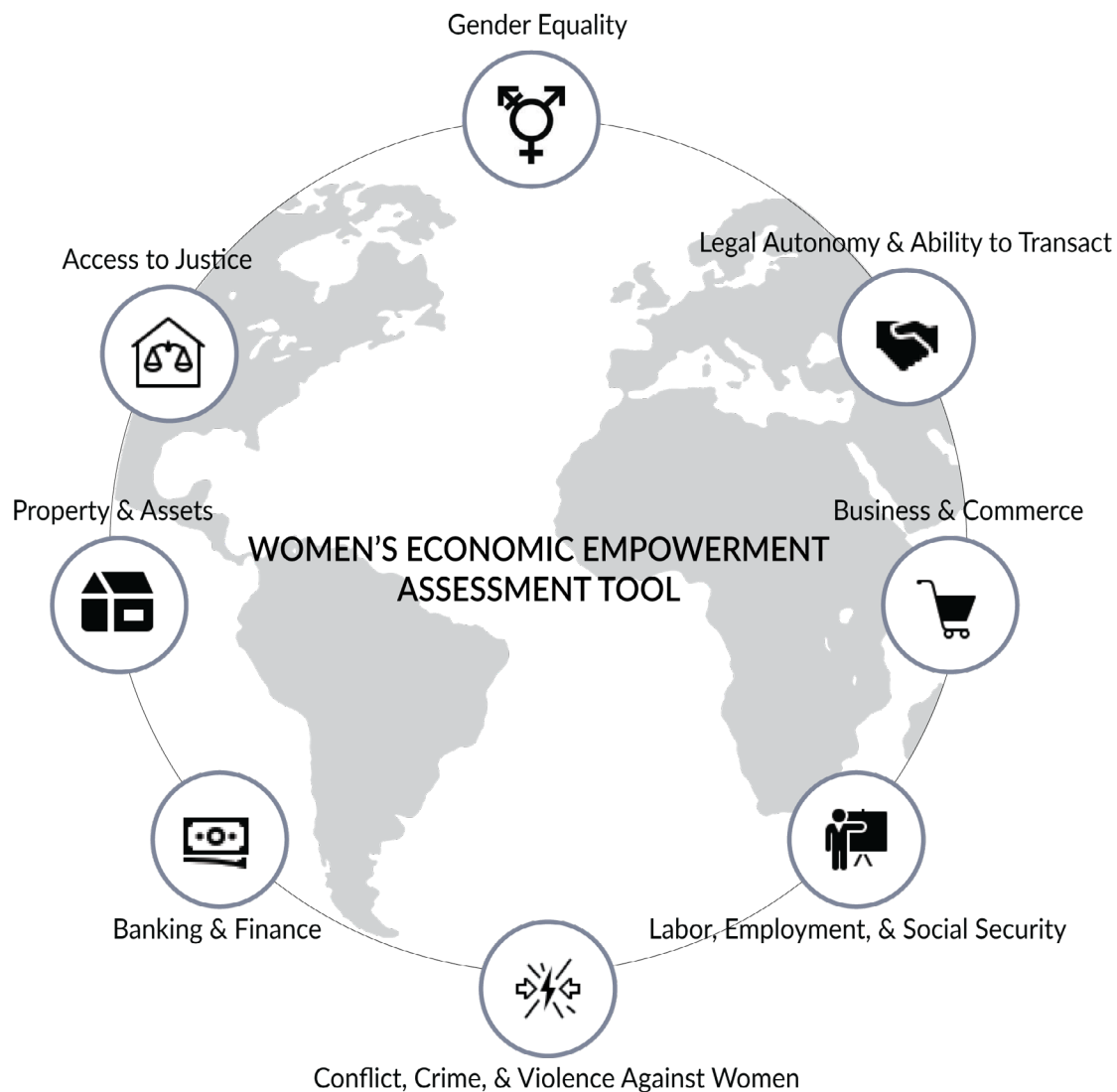
Country reports based on the tool are not intended to be scientific, statistical surveys. They are first and foremost complex legal and factual inquiries into the countries' efforts to ensure gender equality and into the opportunities and challenges underscoring women's economic empowerment and legal status. They draw upon a diverse pool of information and contain:

- **The *de jure* (textual) analysis** of pertinent laws, policies, jurisprudence, and pending draft legislation. This analysis examines national laws and policies vis-à-vis international legal standards, evaluates the degree to which these laws create opportunities or barriers for women's economic empowerment, and seeks to determine if the country's legal system is sufficiently robust to protect women workers and entrepreneurs from gender-based discrimination.
- **The *de facto* (contextual) analysis** derived from secondary materials, community-based focus groups with potential end beneficiaries of women's economic empowerment interventions (e.g., women entrepreneurs) and their male peers, and key informant interviews with a cross-section of stakeholders. These stakeholders typically include women's rights experts, government officials, justice system actors, representatives of international organizations, CSOs, business associations, and financial institutions, lawyers, service providers, academics, and other observers who have unique insights into policies and practices affecting women's economic empowerment. This analysis measures the extent to which women enjoy, in practice, the rights guaranteed to them under international and domestic laws. As such, it considers the impact of laws and institutional practices as well as community and household dynamics on women's ability to exercise these rights and examines people's perceptions of women's rights. The analysis also seeks to determine whether the state has committed appropriate resources and taken concrete steps to create an enabling environment for women's economic empowerment. In addition to state measures, the analysis examines initiatives undertaken by non-state actors.

To the maximum extent possible, the implementation of the tool is envisioned to be community-driven and employ participatory research methods at all stages. The results of the analysis are presented in a comprehensive country report which undergoes a thorough peer review to ensure its accuracy, integrity, quality, diversity of perspectives, and objectivity. This analytical process draws heavily on the tested and well-respected approach of various assessment methodologies created and implemented by WAGE partners, such as the "Status of Women Assessment Tool" and the "Access to Justice Assessment Tool" produced by ABA ROLI; the "Gender Assessment Tool for Mainstream Chambers and Associations," the "Gender Assessment Tool for Women Organizations," and the "Needs Assessment for Women's Programming" developed by CIPE; and the "Guidance Note on Conflict Analysis" issued by Search. In addition, the methodology draws on WAGE partners' respective women's empowerment frameworks, such as Grameen Foundation's "Women's Empowerment Framework" and "Solutions Innovations Process," and CIPE's framework entitled "Understanding Women's Economic Empowerment Through Policy Gaps and Silences."

Analytical Framework

The analytical framework of the “Women’s Economic Empowerment Assessment Tool” consists of eight sections and eight corresponding factor statements. Each factor statement summarizes applicable international standards and comparative best practices, illustrates a desired state of affairs, and serves as a measure against which researchers assess domestic laws and practices in key areas of interest for women workers and entrepreneurs. The factor statements present “ideal world” conditions, which countries should aspire and aim to achieve.



Each section contains areas of inquiry offering flexible guidance to the researchers charged with gathering and analyzing pertinent data. In addition to the analytical sections, reports based on the methodology typically contain an executive summary, recommendations, and a background chapter exploring the country’s geopolitical context, economic landscape, legal system, and vulnerable populations.

Key Opportunities and Barriers to Women's Economic Empowerment

WAGE classifies barriers to women's economic empowerment into six broad categories: structural, relational, material, personal, cognitive, and perceptive.



Structural Barriers

Legal restrictions, i.e., discriminatory legal provisions inhibiting women's legal autonomy and ability to transact, e.g., by requiring wives to obey their husbands or preventing women from entering certain occupations.

Policy gaps and silences, i.e., lax implementation of existing laws and policies guaranteeing gender equality, gaps in the legal and policy frameworks (such as a lack of special measures to bring women into a state of equality with men), and legal design flaws (such as a lack of attention to potentially disparate impact of laws and policies on women and men).

Formalization challenges, i.e., barriers that prevent entrepreneurs from registering their businesses and moving from the informal to the formal sector, such as cumbersome regulations, bureaucracy, government corruption, high taxes, and a lack of access to legal aid or business consultancy.

Informality, i.e., risks associated with operating an unregistered business, such as additional exposure to extortion, administrative fines, and inability to access markets, credit or government services.

Insecurity and crime, i.e., conflict, violence (including GBV), organized crime, high levels of theft and extortion, and other safety risks that inhibit women's freedom of movement and ability to operate businesses in public spaces.



Relational Barriers

Sociocultural norms, i.e., sexism, machismo, and other manifestations of patriarchy, which relegate women to a submissive status, dictate traditional gender roles and responsibilities within and outside of households, and result in differential treatment of women and men in various aspects of life, including in business relations.

Material Barriers

Limited access to finance, i.e., unavailability of appropriate financial products, predatory lending practices, strict collateral requirements, a lack of necessary documents to take out a loan, differential treatment by financial institutions, and poor financial literacy.

Limited access to productive resources, i.e., unequal property and inheritance rights and limited access to utilities (such as electricity and water), raw materials, bulk products or affordable business and office space.

Personal Barriers

Limited access to support services and markets, i.e., lack of family support, entrepreneurial services, value chains and markets to sell products, business networks, and business associations.

Cognitive Barriers

Poor education and occupational segregation, i.e., limited access to good quality education in all sectors and at all levels (including science, technology, engineering, and math), technological marginalization, and norms dictating that certain occupations (e.g., mining or construction work) are not suitable for women.

Limited access to training and mentoring, i.e., lack of access to adequate, affordable, and “women-friendly” business skills training and mentoring.

Perceptive Barriers

Low self-esteem, i.e., lack of confidence in one’s entrepreneurial capabilities, often driven by external factors, such as sexist attitudes in the community, the workplace, and the business environment.

Risk aversion, i.e., low likelihood of taking risks, often due to structural factors, which place women’s businesses at a market disadvantage.

Even in societies with immense structural, relational, material, personal, cognitive, and perceptive barriers, women can emerge as active, resilient, and empowered participants in local economies when equipped with adequate information, resources, and services. These services should capitalize on the assets that women already possess but might be unable to access. Therefore, in addition to measuring barriers and identifying solutions for these barriers, the “Women’s Economic Empowerment Assessment Tool” is used to analyze assets and opportunities for women’s economic empowerment. They include existing human, economic, and social resources, women’s personal assets and collective voices, as well as technical assistance programs, support services, and other interventions implemented by state institutions, CSOs (including women’s rights focused organizations, business associations, trade unions, and microfinance institutions (MFIs)), and international organizations.

SPECIFICS OF THE COUNTRY REPORT FOR HONDURAS

WAGE conducted the study “Women’s Economic Empowerment in Honduras: Barriers, Opportunities, and a Path Forward” between June 2018 and June 2019, through joint efforts of all core consortium partners under the leadership of ABA ROLI.¹³ WAGE performed the assessment in support of the RBI, its pilot project focusing on empowering women in the microenterprise sector. However, WAGE intentionally broadened the scope of the study to account for assets and barriers faced by women who wish to grow their businesses, who operate small and medium enterprises (SMEs), and who would like to move their enterprises to the formal sector.

ABA ROLI

ABA ROLI in close partnership with a team of *pro bono* attorneys from the international law firm Hogan Lovells, collected, reviewed, and analyzed pertinent laws, policies, and secondary sources vis-à-vis the factor statements grounded in international law and comparative best practices (*de jure* analysis). In addition, ABA ROLI hired a Spanish-speaking gender expert from Honduras to conduct 12 key informant interviews with representatives of the Honduran government agencies and CSOs (*de facto* analysis). ABA ROLI used qualitative methods of data collection and open-ended questions for its analyses.

CIPE

CIPE mapped business associations in Honduras and used the services of a local Spanish-speaking consultant to conduct semi-structured key informant interviews with seven leaders of Honduran business associations, including one leader representing a women’s business association (WBA) and six leaders of mainstream business associations representing entrepreneurs regardless of their gender. These associations are relatively well-established, with the oldest formed in 1958 and the youngest formed in 2005. All but one are member-based. In addition, CIPE’s consultant worked with female facilitators to conduct one focus group with eight female entrepreneurs, representing a range of micro, small, and medium enterprises (MSMEs), to assess barriers and opportunities associated with starting and growing a business. CIPE’s stakeholder-driven approach allows participants to describe the local context, define barriers, assets, and needs, and subsequently rate and prioritize these barriers, assets, and needs. This approach entails quantitative methods embedded in qualitative data collection through partially closed questions for the key informant interviews and nominal voting in the focus groups to assess the extent to which this rating and prioritization received unanimous or near-unanimous support from the participants. CIPE analyzed data from key informant interviews using SPSS Statistics.

GRAMEEN

Grameen focused its research on one Honduran MFI, the Women’s Business Development Organization (ODEF) (*Organizacion de Desarrollo Empresarial Femenino*)—WAGE’s local partner under the RBI—and the communities that ODEF serves. In addition to in-depth key informant interviews with one ODEF manager and three credit officers, Grameen conducted 10 community-based focus groups stratified by gender (female and male), location (urban and rural), and relationship with ODEF (clients and non-clients). A total of 103 individuals took part in the focus groups discussions, including 69 women (six focus groups) and 34 men (four focus groups). Clients were recruited by the financial arm of ODEF, and non-clients by its non-profit arm. Grameen used facilitation methods to reach consensus on key issues within each focus group. Therefore, the data is reported as the percentage or number of focus groups in which all participants agreed on an issue.

Focus Group Participants	No. of Female Groups	No. of Male Groups
Clients in urban areas	2	1
Clients in rural areas	2	1
Non-clients in urban areas	1	1
Non-clients in rural areas	1	1
Totals	6	4

13 During the same period, WAGE conducted a similar assessment in El Salvador, which is published as a separate report.



SEARCH

Search conducted a conflict analysis to understand the impact of modern-day conflict in Honduras on female entrepreneurship and, more broadly, on women's economic empowerment. This analysis is based on desk review of external conflict analyses and assessments of Honduras and the Northern Triangle region conducted within the past 5 years, as well as primary data extracted from key informant interviews and community-based focus groups facilitated by Grameen Foundation.

Once these respective analyses were completed, ABA ROLI's Legal Advisor and Legal Analyst in the Research, Evaluation, and Learning Office compiled the information, performed additional research, and produced an integrated report, which was subsequently peer reviewed by WAGE partners and S/GWI. ABA ROLI incorporated all comments and prepared the report for publication.

The integrated report presents both positive aspects of women's economic status and barriers to women's economic empowerment in Honduras. The key findings are summarized in the executive summary.¹⁴ They are followed by recommendations, which offer remedial actions that can be undertaken by the Honduran government, civil society, international organizations, and other stakeholders to address key areas of concern, bring Honduras into compliance with international law, and proactively advance women's economic rights. They are based on suggestions made by local and international experts. The list of recommendations is not exhaustive. Honduran and international stakeholders are encouraged to formulate and implement additional reforms, programs, and interventions to advance the status of women. WAGE chose not to prioritize these recommendations in the report in acknowledgment that various stakeholders may select different sets of priorities when designing their own interventions. For example, WAGE used the findings and recommendations to conduct reflection workshops with ODEF to decide what types of technical assistance programming would be the most suitable for implementation under the RBI.

In the report, individuals who took part in key informant interviews are referred to as "interviewees" or "respondents." Individuals who took part in focus groups are referred to as "participants" or "discussants." The term "study participants" refers to both interviewees and focus group participants. The report also uses such terms as, e.g., "female entrepreneurs," "MFI clients," "legal experts," or "business association leaders" to reflect information provided by specific groups of stakeholders. Records of key informant interviews and focus groups, and confidential lists of individuals who contributed to the study, are on files in the Washington, D.C. offices of ABA ROLI, CIPE, and Grameen Foundation. These individuals are not identified in the report for safety, privacy, and confidentiality reasons.

14 WAGE translated the executive summary of the report into Spanish and distributed it among key stakeholders in Honduras.

ACKNOWLEDGEMENTS

The report was prepared by Gowri Janakiramanan, Legal Analyst and Paulina (Paula) Rudnicka, Legal Advisor at ABA ROLI, who also led the development of the methodology, guided ABA ROLI's research team, and integrated findings from WAGE partners' analyses prepared by Denise Baer, Barbara Langley, and Srujana Penumetcha (CIPE), Bobbi Gray and Amelia Kuklewicz (Grameen Foundation), and Marin O'Brien Belhoussein and Maria Selde (Search). Brianne (Bri) Stuart, WAGE Director and Deputy Director of ABA ROLI's Asia Division, managed and oversaw the project with operational support provided by Shea Wilcox, ABA ROLI's Program Officer.

WAGE wishes to cordially thank the team of *pro bono* attorneys, paralegals, and interns from Hogan Lovells, who played an instrumental role in the process of gathering and analyzing the *de jure* information for the study. WAGE received invaluable contributions from the following individuals representing Hogan Lovells: Brenda Rogel (Partner), José F. Valdivia (Partner), Mary Carmen Fuertes A. (Counsel), Fernando Medina L. (Counsel), Andrea López D. (Associate), Maria Aldonza Sakar A. (Associate), Lila A. Gasca Enríquez (Associate), Juan Enrique Lizardi (Associate), Andres Diaz Barriga Ocampo (Associate), Carlos S. Romero (Associate), Javier Camacho P. (Associate), Tayde Bautista (Paralegal), Pedro Martínez Rubí (Foreign Law Clerk), and Morgane Willekens (Intern). WAGE is very grateful to Claudia Herrmannsdorfer who conducted key informant interviews on behalf ABA ROLI, and Rocio Chavez who supported Grameen Foundation in conducting focus groups with MFI clients and non-clients. Further, WAGE expresses its sincere gratitude to the team representing its local MFI partner ODEF, including Miguel Navarro and Perla Rodriguez, for their support and logistical coordination of the focus groups. WAGE recognizes the contributions of Rodrigo Zogbi, who conducted the focus group and interviews on behalf of CIPE. Additionally, WAGE is appreciative of the regional expertise provided by CIPE's staff members Martin Friedl and Mario Erpinar, and the additional support provided by John Carey. WAGE Mario A. Flores, who translated key findings and recommendations into Spanish. In addition, WAGE is very grateful for the vital support provided by a team of interns and externs, including Anna Burke, Alexandra Horn, Miranda Meyer, Zaenab Nassirou, Abril Perez, Sophia Rahman, and Christie Wan.

WAGE is extremely grateful for the time and assistance rendered by individuals who participated in the study as interviewees, focus group discussants, and peer reviewers, including civil society leaders, government officials, women's rights experts, women entrepreneurs, and community members.

Last but not least, WAGE wishes to express its gratitude to the U.S. Department of State, Office of Global Women's Issues for funding this analysis.



KEY ASSESSMENT FINDINGS

Indices measuring global development classify Honduras as a lower-middle income country with medium human development. Even though the economy is deemed stable and has experienced some growth, Honduras faces the highest level of economic inequality in Latin America and one of the most unequal distributions of income and resources in the world. Honduras is also one of the poorest countries in the world and the second poorest in Central America. While most countries in the region have a large middle class, the middle class in Honduras has not grown in over a decade and is the smallest in the region. Historically dependent on the export of bananas and coffee, Honduras has diversified its economy in recent years to include clothing and specialized exports such as automobile wire harnessing. Agribusiness represents 40% of Honduran gross domestic product (GDP), while remittance inflows represent over 25% of GDP.

Study participants emphasized that the business environment in Honduras is complex and challenging for women and men alike due to government corruption, bureaucracy, informality, limited access to finance, political conflict, high levels of crime, gang violence, migration, and natural disasters. However, because of widespread social discrimination and violence against women (VAW), women's experiences are often gendered, resulting in an uneven playing ground for current and aspiring female entrepreneurs. Women with intersecting identities, including lesbian, bisexual, and transgender women, indigenous women, Afro-descendants, human rights defenders, women with disabilities, victims of human trafficking, migrants and their families, and women with medical needs are among the most vulnerable groups in Honduras, facing persistent exclusion and structural violence.

Global indicators illustrate that gender gaps in Honduras are the narrowest in health and education, substantial in economic life, and the widest in political life. The literacy rate is almost identical for women and men, and women are expected to stay slightly longer at school than men, but the female share of graduates in science, mathematics, engineering, manufacturing, and construction at the tertiary level is at a mere 8.6%. Women's educational attainment does not translate into broader economic benefits. Men make considerably more money than women and have significantly higher labor participation rate (approximately 85–87% for males vs. 50–53% for females). Women (77.3%) are more likely to have informal jobs than men (71.1%). Approximately 41% of the female population over the age of 15 hold accounts at financial institutions or with mobile money-service providers (compared to 50% of men), falling below the average for countries in Latin America and the Caribbean (LAC) (51.3%) and for lower-middle income countries (53%).

The study “Women’s Economic Empowerment in Honduras: Barriers, Opportunities, and a Path Forward” showed that enhancing women entrepreneurs’ personal and business assets can empower them, increase their resilience, and enable them to overcome adversity and better adapt to the hostile business environment they face. Personal assets can include enhanced confidence and entrepreneurial skills, while business assets can include increased financial inclusion and membership in business associations, which offer collective action and connections with other entrepreneurs. There was a strong recognition among study participants of the importance of social and support networks in advancing women’s economic empowerment. Similarly, capitalizing on existing policy and personal assets was perceived as crucial.



Legal and Institutional Framework for Gender Equality

Factor Statement: Women are equal with men before the law. The legal and policy framework prohibits discrimination against women and provides for temporary special measures aimed at accelerating the de facto equality between women and men. The state takes all appropriate measures to modify legal, social, and cultural norms based on the idea of the inferiority or the superiority of either gender or on stereotyped roles for women and men. State policies promote women's civil, political, economic, social, and cultural rights.

Positive Findings

- The constitution of Honduras provides that all Hondurans are equal before the law and all forms of discrimination based on sex and several other grounds shall be punishable under the law.
- Honduras has ratified or acceded to most pertinent human rights treaties adopted under the auspices of the United Nations (UN), the International Labour Organization (ILO), and the Organization of American States (OAS), including the UN Convention on the Elimination of All Forms of Discrimination against Women (CEDAW), ILO Convention No. 100 Concerning Equal Remuneration for Men and Women Workers for Work of Equal Value, and the Inter-American Convention on the Prevention, Punishment and Eradication of Violence against Women (Convention of Belem do Pará).
- Honduras has taken several steps to align its legal framework with international women's rights standards. It has passed the Law on Equal Opportunities for Women (2000), the National Policy on Women (2010), and two Plans for Gender Equality and Equity. The second and most recent plan was adopted in 2010 and will expire in 2022.
- Although Honduras does not have a constitutional body with an exclusive mandate to protect women's rights, the government has established the National Institute on Women (INAM) (1999), under the Secretariat of Development and Social Inclusion. INAM oversees 298 Municipal Offices for Women across Honduras, which implement municipal gender equality plans and offer integrated services to women and children through the "single window" system. Honduras also has a constitutionally created National Human Rights Commission (CONADEH).
- Honduras has replicated the Woman's City (*Ciudad Mujer*) program that originated in El Salvador. It is an innovative women's empowerment initiative, which consolidates 15 state institutions under one roof and offers a wide range of specialized, holistic, and integrated services to women, including legal consultations, economic empowerment services, sexual and reproductive healthcare, and comprehensive support for survivors of VAW. The Woman's City program operates two physical centers—one in Tegucigalpa and one in Choloma—and a mobile unit in San Pedro Sula. The program is known in Honduras but appears to have less of an impact than it does in El Salvador.
- In addition to state institutions, many international and civil society organizations (CSOs) implement women's empowerment programs in Honduras.

Key Barriers

- Although Honduras has a solid legal framework for advancing the status of women, pertinent laws are not well enforced. Additionally, public awareness of these laws appears to be low.
- National human rights bodies lack the resources required to perform their work efficiently. INAM is perceived to be a relatively weak institution with a small budget and limited political influence.
- Honduras' patriarchal culture, sexism, and machismo, including entrenched gender stereotypes concerning the role of men and women in the family and in society, pose significant challenges to women's economic independence and contribute to a culture of impunity for acts of VAW. As a result, economic prospects for women, especially in the formal sector, are extremely limited.

SECTION II

Conflict, Crime, and Violence against Women

Factor Statement: The state addresses the disproportionate and unique impact of armed conflict, crime, and violence on women and their enterprises and workplaces, and actively promotes the implementation of the women, peace, and security agenda. The state also takes all appropriate measures to reduce the prevalence of violence against women, protect the victims, and ensure accountability for the perpetrators. Institutions implementing women's economic empowerment initiatives take all appropriate measures to reduce and mitigate the risk of violence against women occurring as a result of their interventions.

Conflict in Honduras is characterized by the prevalence of violence and extortion committed by gangs (*maras*), which has reached pandemic proportions since the early 2010s. Honduras has some of the highest rates of homicide, femicide, and other forms of VAW in the world, and is perceived to be one of the most dangerous places to be a woman. Honduras also experiences political unrest, land conflicts, and high levels of corruption, all of which create a debilitating environment of fear and have a detrimental impact on the country's business climate, prosperity, and economic growth. These dynamics are also a major cause of migration and internal displacement.

Positive Findings

- Honduras has made efforts to create a legal framework for addressing VAW by adopting the Law against Domestic Violence (1996) and the Law against Trafficking in Persons (2012); amending the 1983 Penal Code in 2013 to establish the crime of femicide; and issuing the National Plan to Combat Violence against Women 2014-2022.
- Honduras has created the National Interinstitutional Commission for the Follow-up to Investigations of Violent Deaths of Women, the Service Center for the Protection of Women's Rights in Tegucigalpa, the Observatories for Coexistence and Security, and other institutions and centers providing care to victims of VAW at the national and local levels. Shelters are operated by CSOs and municipal authorities.

Key Barriers

- Reportedly, small and medium enterprises (SMEs) pay roughly USD 200 million in extortion fees (referred to as a "war tax") to the gangs annually. Gang members have the market objective of attacking SMEs rather than large businesses because they seek to subjugate those that have less power to react. As a result, many small businesses, including women-owned, are forced to shut down or relocate.
- Honduran gangs have substantial connections to transnational criminal networks and cartels. State institutions are reportedly too weak to address the problem beyond short-term and repressive measures, which leads to widespread impunity and instability. The government has resorted to the militarization of agencies responsible for citizen security, which is incompatible with international standards.
- Conflict, violence, and crime have a disparate impact on women's lives and their ability to succeed professionally. If women participate in resistance efforts (e.g., to gang activity or rampant land grabbing), they are frequently attacked, killed, or stigmatized by their communities. Women suffer qualitatively different and more extreme forms of brutality, including femicide and sexual violence. They are also significantly impacted by trafficking in persons and exploitation in the service sectors and the *maquila* industry.

SECTION II

Conflict, Crime, and Violence against Women



Key Barriers (continued)

- The legal framework for addressing VAW has significant gaps and is not adequately enforced, partly due to insufficient funding. In addition, the elements legally required to support a conviction for femicide are difficult to prove. Reportedly, INAM has been working with CSOs to draft a comprehensive law on preventing VAW; however, the current status of this legislation is unknown.
- The government has not committed sufficient resources to prevent and respond to VAW. Although the justice system has developed several victim care protocols, they are neither well-distributed nor well-understood, resulting in judicial ineffectiveness and very high levels of impunity in VAW cases. Many women are unwilling to report acts of VAW because of the mistrust in the justice system, a lack of financial resources, fear reprisals, and stigma.

SECTION III

Legal Autonomy and Ability to Transact

Factor Statement: Women's legal capacity is identical to that of men and women have the same opportunities to exercise that capacity. In particular, women have the power and agency to independently, and on an equal basis with men, make and act on decisions, conclude contracts, perform transactions, and interact with public and private institutions. Women enjoy freedom of movement, can make autonomous choices about where and how to live, and have meaningful voice in the processes that shape their families, businesses, communities, nations, and international affairs.

Positive Findings

- The constitution prohibits the imposition of sex-based restrictions on the exercise of civil rights and guarantees spousal equality. Women and men have equal rights to enter into marriage and initiate divorce. Both spouses can be heads of households, have equal responsibilities with respect to childcare and housework, and share the responsibility for financially maintaining their family in accordance with their economic capacity.
- There are no restrictions regarding women's ability to obtain identity documents or register with the National Registry of Persons.
- Honduran women and men have an equal right to vote and stand for elections. The Law on Elections and Political Organizations (2004) envisions a mandatory quota for women's political participation, which was progressively increased over the years and reached 50% before the 2017 national elections.

Key Barriers

- Honduran women are traditionally considered to be primary homemakers and caregivers even if they participate in income-generating activities. This often results in double or even triple workdays. Women also suffer from major inequalities and power imbalances within households. Domestic violence, including economic violence (e.g., confiscation of income and assets by husbands), is widespread.
- Abortion continues to be criminalized under all circumstances. The maternal mortality ratio of 129 deaths per 100,000 live births is almost double the maternal mortality ratio for the LAC region, and above the global target of less than 70 deaths. Honduras has also high rates of adolescent and single motherhood. Young and single mothers are often abandoned by their parents and have significant difficulties obtaining child support and sustaining their livelihoods.
- In practice, there is no gender parity in Honduran political life. Women remain significantly underrepresented in all areas of political and public life and are similarly excluded from leadership and decision-making positions in the private sector. Only 28% of Honduras's formal small, medium, and large private firms have women among their top managers. Because of lengthy delays in implementing amendments to the Law on Elections and Political Organizations, women have not been effectively included in the most recent national elections.

SECTION IV

Business and Commerce

Factor Statement: Women have the power and agency to independently, and on an equal basis with men, establish, operate, and grow businesses, control resources and profits, and benefit from economic opportunities. State policies promote women's economic empowerment, including female entrepreneurship.

Despite solid legal protections and guarantees of equality, Honduran women face an array of structural, relational, material, personal, cognitive, and perceptive barriers to entrepreneurship which were discussed in detail by study participants. Findings from the focus groups indicate that some barriers, such as machismo, insecurity, and a lack of access to financing, are deeply felt by women entrepreneurs regardless of the size of their businesses. In addition, age discrimination and low self-esteem, tied to fear and structural barriers, emerged as important themes. For female microentrepreneurs, a lack of knowledge and training was also one of the most significant challenges, while women SME owners had a greater tendency to mention barriers to operating formal businesses, such as government corruption, bureaucracy, and taxation.

Positive Findings

- According to the Commercial Code of Honduras (1950), which is gender-neutral, anyone of legal age (i.e., 21 or older) can perform acts of commerce. The Law on Administrative Simplification (2002) calls for streamlining of administrative procedures in business and other matters to create a favorable and competitive climate for investment.
- The legal requirements and procedures for the establishment, registration, licensing, and operation of enterprises in Honduras are identical for women and men.
- The government has adopted several laws and policies aimed at promoting entrepreneurship and economic growth in Honduras, including the Vision for Country 2010–2038, the National Plan 2010–2022, and the Law on the Promotion and Development of the Competitiveness of Micro, Small and Medium Enterprises (MIPYME) (2008). MIPYME emphasizes the importance of gender equality and defines the mandate of the National Council of the National Commission of Micro and Small Enterprises (CONAMIPYME).
- The Honduran Council of Private Enterprise (COHEP), which is the largest business trade organization in Honduras, has established a gender unit, developed an internal gender policy, and become a great ally for INAM.
- The Woman's City's economic autonomy module seeks to improve labor participation, financial inclusion, and income generation among Honduran women through a range of comprehensive services including training, job intermediation, market analysis, and technical support for micro, small, and medium enterprises (MSMEs).
- The Ministry of Economic Development has established 16 Business Development Centers and the Office of MSMEs to promote entrepreneurship among vulnerable populations. The office collaborates with Woman's City and has launched the MSME Brigades program.
- The National Center for Employment Training (CENET), based in Comayagua, provides professional training on business and entrepreneurship to unemployed and underemployed populations, primarily young people and rural women.
- The Ministry of Agriculture and Livestock has gender units and several agricultural development programs targeting rural and indigenous women and young people in rural areas.
- The Chamber of Commerce and Industry of Tegucigalpa has created the Francisco Morazán Women Entrepreneurship Program.

SECTION IV

Business and Commerce

Key Barriers

■ **Policy gaps and silences.** Study participants did not identify any formal legal restrictions that would limit women's ability to launch and grow a business but stressed that Honduran laws and policies fail to account for the multifaceted nature of women's lives and work, in particular their unpaid caretaking burdens, limited mobility, and VAW. They acknowledged the existence of various projects to strengthen female entrepreneurship, but observed that they are not sufficient, coordinated, or grounded in a strong and sustainable development strategy, particularly in the context of business growth and expansion. This is an important gap because mere subsistence projects will not lift people out of poverty. Other persistent policy gaps and silences exacerbating gender inequality in Honduras include lax implementation of laws, social discrimination and a lack of political will to address it, and institutional weaknesses. For example, CONAMIPYME is reportedly not fully functional and COHEP has not been able to advance its gender programming in practice. Business associations and microfinance institutions (MFIs) constitute major policy assets for current and aspiring women entrepreneurs, but they lack the capacity and expertise to offer services and products adaptable to the needs of female members and clients. Study participants emphasized that it is important to invest in innovative entrepreneurship projects that will generate employment and wealth, rather than simply help families survive.

■ **Formalization challenges.** Interviewees stressed that government corruption is a pervasive problem in Honduras and a major barrier for women entrepreneurs seeking to formalize their businesses. This was closely followed by cumbersome regulations, bureaucratic incompetence, red tape, crime, insecurity, and a lack of access to finance and electricity. Focus group participants also noted that taxes posed survival problems for MS-MEs. Assisting women in starting a new business and gaining stability constitutes a very large need.

■ **Informality.** Many women-owned businesses remain trapped in the informal sector. The costs of informality include the payment of fines upon detection, inability to access public goods and services

provided by the government (including the justice system), insecurity over the rights of ownership of capital and products, a lack of collateral, and higher costs of accessing credit. Helping women move from the informal to the formal sector is a large need.

■ **Insecurity and crime.** Honduran women and their businesses are adversely affected by insecurity and crime, including VAW, gang violence, and extortion. Because women face significant personal safety threats in public spaces (including public transportation), they have difficulty operating public-facing enterprises and accessing business opportunities that require greater mobility. As a result, many feel compelled to close their businesses and/or migrate to protect their lives and their families.

■ **Sociocultural norms.** Study participants noted that women face a more hostile business environment than men because of the pervasive nature of sexism and machismo, which permeate Hondurans' private and public lives. Although machismo is most frequently cited in the context of intrafamily violence and unequal power dynamics within households, it also emerged as a major challenge for women in their public and business lives. Reportedly, machismo affects women's business relationships with vendors, suppliers, and peer entrepreneurs. Women are often discounted in their business roles for non-business reasons, not taken seriously, and treated unequally. This includes sexual harassment and sextortion. Interestingly, many male focus group participants recognized that women's empowerment is key to community development and improving the quality of life. Yet, men feel the need to control women and keep them at home. This was particularly deeply felt in rural areas.

■ **Limited access to finance.** Study participants stressed that limited access to economic resources, especially finance, is a gendered problem and one of the most significant barriers to business in Honduras. Women often lack assets to guarantee loans and many are compelled to use family resources to finance their enterprises. High interest rates,¹⁶ bad customer service, inconvenient hours of operation, and cumbersome documentation required by banks

SECTION IV

Business and Commerce

Key Barriers (continued)

were also mentioned as major issues. Further, many women-owned SMEs face a finance-oriented policy gap because they are too large for microfinance but too small to benefit from investors and bank loans. These findings illustrate a dire need both for a greater diversity of financial products tailored to the unique needs of women and for policy reforms stimulating greater financial inclusion of women.

- **Limited access to productive resources.** Study participants discussed limited access to material resources primarily in the context of collateral. Further, a lack of access to electricity and land was noted as a major barrier to entrepreneurship.

- **Limited access to support services.** For cultural and religious reasons, families and society at large see women primarily as wives, mothers, and caregivers, and are therefore more likely to invest in men and boys who are, or wish to become, business owners. Single mothers and young pregnant women are particularly disadvantaged and discriminated against as they often lack access to child-care, child support, and employment opportunities.

- **Poor education and occupational segregation.** Sociocultural norms dictate Honduran women to pursue education and work only in certain sectors, such as food or textile industries. Several interviewees emphasized that it is important to break these prevailing patterns by

providing women with more diverse training and economic opportunities so that they can pursue careers in fields traditionally dominated by men, such as engineering, science, or construction.

- **Limited access to training and mentoring.** Study participants felt that the lack of business knowledge is one of the key barriers to entrepreneurship. Women entrepreneurs noted that they have to learn by doing and they would welcome “women-friendly” business skills and financial trainings, mentoring, and business association member services. At least some of the trainings should be sector-specific.

- **Low self-esteem and motivation.** Study participants noted that machismo and the environment of fear have a detrimental impact on women’s self-esteem. Many women feel indifferent and are not motivated to join business associations. Notably, women who participated in the focus groups appeared to have considerable confidence, entrepreneurial mindset, and passion for their business ideas. Yet it was clear that they faced gendered barriers, which placed their businesses at a market disadvantage.

- **Risk aversion.** Study participants perceived businesswomen to be less likely to take risks than businessmen. However, similarly to the finding about low self-esteem, this appears to be interrelated with structural and relational barriers discussed above.

16 Many study participants mentioned high interest rates as a barrier to accessing credit, which is a frequently reported concern in many economies, regardless of the interest rate itself. This topic is highly debated in the financial sector, particularly as it relates to government regulations and issues of interest rate transparency. On the one hand, some believe that lower interest rates will increase financial inclusion by attracting more clients and improving their chances to repay the loans in a timely manner. On the other hand, lending to the poor is an expensive proposition and financial institutions, including banks and MFIs, must find ways to balance both cost-recovery and profit with attractive product designs and impact of their services on their clients’ well-being. While government regulations can be used to protect people from predatory lending, interest rate caps can also be detrimental to the sustainability of the very organizations who aim to provide financial products to underserved populations. For low-income people and microbusinesses, any interest rate can be perceived as challenging. But if financial institutions do not have the capacity to offer credit to them at all, the alternative is often to turn to loan sharks or moneylenders who can be more opportunistic and predatory than a regulated financial institution. It is important to note that interest rates charged by MFIs in developing countries with unstable economies are often higher due to high rates of inflation, which leads to a high depreciation of cash by the time repayment is completed. In addition, the risks associated with serving borrowers who do not have collateral or credit histories are higher than serving borrowers who can guarantee their loans. Finally, the costs of servicing numerous microloans can be higher than the costs of servicing fewer large loans. See, e.g., Amy Yee, *Why Microfinance Loans Have Such High Rates*, WALL STREET JOURNAL (Aug. 11, 2015); Laura Giadorou Koch, *Interest Rate Debate in Microfinance: Reflections on Regulated Caps*, MF TRANSPARENCY (Feb. 23, 2015); Ann Duval, *The Impact of Interest Rate Ceilings on Microfinance*, CONSULTATIVE GROUP TO ASSIST THE POOR (CGAP) (May 2004).

SECTION V

Property and Assets

Factor Statement: Women, regardless of their marital status, have an equal right to own, acquire, inherit, manage, administer, enjoy, and dispose of property alone and in association with others. Women are effectively protected from arbitrary deprivation of property.

Positive Findings

- The constitution guarantees women and men equal rights to property and possession, and expressly prohibits arbitrary deprivation of property by the state. Men, women, boys, and girls have equal inheritance rights under the Honduran law.
- The Law on the Modernization and Development of the Agricultural Sector (1992) granted women the right to receive land titles in their own names regardless of marital status, overturning previous legislation that had permitted only widows and single women to hold land titles. Pursuant to the Law on Equal Opportunities for Women, the benefits conferred upon peasants by the Agrarian Reform Law must be equally applied to women.
- The procedures for registering property are identical for women and men.

Key Barriers

- Despite legal guarantees of equality, women face significant barriers to land ownership. Men own approximately 85.6% of agricultural land, which leaves women at a significant disadvantage in accessing credit due to a lack of collateral. Indigenous women face particular discrimination in the realm of land rights.
- While the Law on the Modernization and Development of the Agricultural Sector permits women to receive land titles in their own names regardless of their marital status, land titles may only be jointly issued to a couple upon both partners' request. The fact that women carry the burden of demanding the right to a joint title is problematic in the context of cultural norms that place women in a dependent status vis-à-vis their husbands.

SECTION VI

Banking and Finance

Factor Statement: Women have an equal and independent access to a diversity of financial products and services, including bank loans, microcredit, mortgages, and savings accounts. The state and financial institutions take all appropriate measures to enhance financial inclusion among women and vulnerable populations. Fair lending laws and policies effectively protect women and vulnerable populations from discrimination and predatory or deceptive lending practices.

Positive Findings

- Honduran law does not contain any gender-based restrictions in access to financial services. Accordingly, women can open a bank account and access credit on an equal basis with men. This includes equal credit requirements.
- Honduras has adopted several laws to enhance economic and financial inclusion in the country, including the Law on the National Solidarity Credit Program for Rural Women (CREDIMUJER) (2015) and the Law on Secured Transactions (2009). The latter served as a basis for the establishment of the Collateral Registry for Movable Assets, which began operations in 2011 under the management of the Chamber of Commerce and Industry in Tegucigalpa. The registry benefits primarily micro and small business owners who do not have real estate assets to provide as collateral.
- The Office of the President has launched the Solidarity Credit program. Reportedly, 80% of the beneficiaries of this program are women.
- The Banking and Insurance Commission, which is the country's financial oversight body, reportedly has a gender unit that is trained and evaluated by INAM.
- In addition to state initiatives, efforts to promote financial inclusion in Honduras have been undertaken by international organizations, CSOs, and MFIs. Honduras has the largest number of affiliated MFIs in the Central American and Caribbean Microfinance Network (Redcamif). Many Honduran MFIs have also joined the Microfinance Network of Honduras (Redmicroh).

Key Barriers

- Despite legal guarantees of equality, gender disparities in access to finance are widespread because many women are unable to prove their creditworthiness and are viewed as less "bankable."
- According to the 2017 Global Findex Database, there is a 9% gender gap between men and women in account ownership: only 41% of Honduran women have an account vs. 50% of men. Unlike men, women saw declines in savings between 2014 and 2017. In 2017, 7% of women reported having asked for a loan to open, grow, or expand a business, compared with 6% of women in 2014. This indicates that there has not been much progress in the use of loans to operate businesses.
- The Law on the National Solidarity Credit Program for Rural Women appears to be the only law specifically dedicated to increasing women's financial inclusion. There were significant delays in committing funding required to implement the law.
- The Central American Bank for Economic Integration has established the Regional Financing Program for Women Entrepreneurs (FEM). Reportedly, FEM funds have been disbursed in all countries of Central America except Honduras.
- Honduran MFIs do not appear to have gender-focused policies, strategies, or tools, including those aimed at preventing or mitigating potential negative consequences of microfinance on women. They also do not offer loans that adapt to the needs of female borrowers and at least some require spousal approval for loan requests, purportedly, to decrease the risk of household conflicts and violence. This approach is, however, questionable, because it affects women's individual decision-making and autonomy.

SECTION VI

Banking and Finance



Key Barriers (continued)

Interviewed MFI credit officers acknowledged that sometimes men do not allow their wives to take out loans in an effort to maintain control over them. In addition, some husbands convince their wives to take out loans on their behalf, especially if they do not have a good score at the credit bureau. This poses risks to women who are building their credit histories and could result in financial abuse.

- Honduran women entrepreneurs operate in a challenging environment. While it is not expected that financial service providers become a one-stop shop for support, these institutions can design gender-responsive products and collaborate with other stakeholders in financial and non-financial sectors to offer more integrated services to female clients. Given that MFIs have a close proximity to women, they are a fundamental piece of the puzzle in promoting their economic empowerment and independence, with due attention to gender and conflict dynamics, including VAW, present in the communities they serve.

SECTION VII

Labor, Employment, and Social Security

Factor Statement: Women enjoy equal rights to work in public and private sectors, just conditions of work, and freedom to form and join trade unions. The state promotes decent work for all and takes all appropriate measures to eliminate discrimination against women in employment. Women have an equal access to social protection and material assistance in the event of unemployment, sickness, and disability, and are afforded special accommodations during pregnancy and the postnatal period.

Positive Findings

- The constitution guarantees every person the right to work under equitable and satisfactory working conditions, including the right to equal pay for equal work as well as maternity leave and job security for mothers before and after childbirth.
- Although the Labor Code is largely gender-neutral, the Law on Equal Opportunities for Women explicitly prohibits sexual harassment and sex-based discrimination in employment and training. It further requires employers to provide equal opportunities to women with respect to assignment of work, promotions, and professional development. It is unlawful for employers to demand a proof of pregnancy from women during the employment process.
- Employers and employees have a constitutional right to freedom of association.
- The Law on the Protection of Benefits and Regularization of Informal Activity (2014) established a certification system that permits informal sector employees to obtain access to formal credit sources, bank accounts, and social security benefits. It is unclear, however, whether informal sector employees may use the certificate to gain access to the social security scheme, or if the scheme is reserved for those who start or run their own enterprises.
- The Regulation on the Special Status of Domestic Workers and Progressive Affiliation to the Security System (2008) permits employers to provide domestic workers, who are by and large women, with health benefits, but it appears to be a voluntary system.
- INAM coordinates the Gender Equity Management System, which consists of measures adopted by public and private organizations to increase gender equality and equity in employment.

- The Municipal Offices for Women provide job training, organize information campaigns on labor and economic rights, and serve as a forum to file labor-related complaints.

Key Barriers

- Women's labor participation rate remains consistently low. In 2018, it was merely at 50-53% compared to 86-87% among men in the same age group (15+ years of age). On average, women are paid 60-67% of the wage earned by men. Interviewees reported that women face employment and wage discrimination because of both gender and age. They also noted that women are more susceptible than men to workplace harassment.
- Many sectors are perceived as "masculinized," and jobs in those sectors are viewed as unsuitable for women. Sectors that are viewed as appropriate for women, e.g., domestic work and small-scale self-employment, often have limited growth opportunities, and are not well regulated. Most Honduran women work in the informal sector where labor protections are minimal.
- The Labor Code states that children under the age of 16 and women may not perform work designated as unhealthy or dangerous. While protecting children from unhealthy and dangerous working conditions is reasonable, applying the same standard to adult women is discriminatory. It reflects a protectionist approach to gender differences, in which women are understood as in need of special care and protection, thus reinforcing gender stereotypes.
- The social security system is not gender-sensitive, illustrating little reflection or analysis in the area. The retirement age is 65 for men and 60 for women.

SECTION VIII

Access to Justice

Factor Statement: Women enjoy the rights to an effective legal remedy, equal protection of the law, and fair trial, including in cases of gender-based discrimination. The state takes all appropriate measures to ensure full equality of women before forums administering justice and effective enforcement of judgements for all. Women have equitable access to legal information, advice, and representation.

Justice in Honduras is administered through formal institutions, including the Supreme Court of Justice, courts of appeal, and trial courts (courts of first instance). In some jurisdictions, single appellate courts hear all types of cases, i.e., juvenile, civil, criminal, and labor. Larger jurisdictions, like San Pedro Sula, have dedicated chambers for each of these areas. In addition, at least two justices of the peace must be present in every municipality with more than 4,000 people.

Positive Findings

- The constitution contains basic fair trial provisions, including an inviolable right to defense and a right to legal aid in all cases involving violations of personal liberty and other rights.
- The judicial branch has had a gender unit since 2011. The unit is charged with implementing both an overarching institutional gender policy within the judicial system and specific gender initiatives. One study participant noted that gender bias in the justice system has been decreasing.
- The most efficient method of dispute resolution in labor, economic, business, commercial, or property cases appears to be under the Arbitration and Conciliation Act (2000). Administered through the Conciliation and Arbitration Centre of the Chamber of Commerce and Industry of Tegucigalpa, the arbitration process is reportedly faster and allows for more flexibility than a court procedure.

Key Barriers

- The justice sector's institutional gender policy has not been adopted yet and reportedly, there is little interest from the bench in approving one.
- Access to justice in Honduras is hampered by corruption and inefficiency, which are observed throughout all levels of the judicial system. In domestic violence cases, justices of the peace reportedly use improper conciliation procedures or decline to take such cases altogether. Because victims do not feel supported by peace court judges, they sometimes move their cases to the formal courts in Tegucigalpa or other urban centers. This poses an obstacle to women's access to justice, especially if they are single mothers or sole breadwinners and have to travel long distances to the nearest court. In addition, there are lengthy delays in the formal system, which may cause women to drop their cases or suffer from more violence until hearings are held.
- Although legal aid is constitutionally required beyond representation in criminal matters, the Public Defender's Office reportedly rarely takes on non-criminal matters. Some universities, for example the Legal Office of the National Autonomous University of Honduras, offer free legal services, but they are usually limited to family matters.



RECOMMENDATIONS

TAILORED SERVICES FOR WOMEN ENTREPRENEURS

Establish and/or build the capacity of stationary or mobile legal clinics, women's and mainstream business associations, business resource centers, MFIs, CSOs, information hubs, and training institutions offering aspiring and established women entrepreneurs free or low-cost trainings, mentorship opportunities, individual consultations, and legal aid to:

- Increase their personal and business resilience to constant shocks and stresses, including conflict, crime, VAW, natural disasters, and health problems (both mental and physical).
- Educate them on business registration, licensing, and management; tax requirements and incentives; financial literacy and management (both at the household and enterprise level); sector-specific business matters; crisis budgeting and planning; risk management; market research and analysis; and conflict and dispute resolution.
- Help them develop personalized business plans, safety and risk management plans, and business continuity plans in case of a crisis or an emergency (e.g., theft, threats, violence, illness, death or natural disaster).
- Provide them with quality technical and vocational training that expands their participation in male-dominated sectors (e.g., engineering or construction) and does not reinforce gender stereotypes by merely teaching them skills in jewelry or food production.
- Enhance their access to culturally-acceptable networking opportunities.
- Increase their confidence as well as leadership, negotiation, and marketing skills.
- Assist them in legal matters related to family, property, labor, and commercial law.
- Offer them referrals to essential psychosocial, medical, and legal services, including when they experience an emergency, high level of stress, VAW, or workplace discrimination.
- Expand their access to markets (e.g., through trade fairs).
- Assist them in discharging their caregiving and homemaking responsibilities.
- Increase their access to peer support (self-help) groups and safe physical spaces where they can learn and work together to develop their full potential.

Use modern technology (mobile phones and internet) to expand these services to hard-to-reach populations and young people, e.g., through webinars, online training platforms, hotlines, and text message helplines.



CIVIC EDUCATION AND PUBLIC AWARENESS CAMPAIGNS

Implement national and local civic education and public awareness campaigns (including, where appropriate, gender dialogues at the community level and street law courses for the youth) to:

- Educate communities about laws and policies aimed at advancing the status of women and girls.
- Demonstrate the vital role that women play in community and national economies.
- Promote women's decision-making powers, including in economic matters.
- Challenge traditional gender norms and cultural perceptions of women's roles and responsibilities within families, communities, the private sector, and society at large.
- Challenge machismo and promote the concepts of positive masculinity and of equal sharing of responsibilities between women and men, including breadwinning and caregiving.
- Engage men, including women's partners and spouses, in women's economic empowerment interventions, considering the highly detrimental impact of machismo and toxic household dynamics on women's ability to succeed as active participants in the economy.
- Conduct conflict sensitivity trainings and promote peaceful conflict resolution through "common ground" approaches.
- Raise public awareness about the nature, forms, and consequences of VAW (including economic costs); applicable laws and policies; and services available to victims.
- Educate the public about potential unintended negative consequences of women's economic empowerment efforts, such as increased risk of VAW at home and in the community.
- Enhance civic engagement among women, including their meaningful participation in advocacy and community organizing efforts, civil society groups, business associations and networks, and trade unions.

LEGAL AND POLICY REFORM

Support a consultative process among legislators, government officials, the legal community, the private sector, and civil society to:

- Amend gender equality laws, including those aimed at addressing VAW, to eliminate design flaws resulting in women's limited access to justice and essential services, and to better account for the unequal distribution of household duties as a barrier to women's economic participation.
- Ensure sufficient allocation of financial and human resources needed to implement gender equality laws, including specific measures for promoting women's economic empowerment and addressing VAW, including workplace harassment.
- Further support the development and sustainability of women-owned enterprises, for example through simplified registration procedures, tax incentives, and enhanced access to finance.
- Ensure that any policies or strategies for women's economic empowerment delineate specialized approaches to women in rural, urban or peri-urban areas.

- Strengthen the regulatory framework for banking and finance to promote fairer and more inclusive lending practices for women, including by lowering interest rates, relaxing overly strict collateral requirements, developing more diverse and tailored financial and non-financial products, and offering co-financing and loan guarantee programs.
- Improve women's access to, ownership of, and control over land.
- Improve transparency and accountability in all government operations to reduce the negative impact of corruption and red tape on women's participation in the economy.

INSTITUTIONAL CAPACITY BUILDING

Support and strengthen the capacity of:

- **Government agencies** to: 1) proactively empower women entrepreneurs and improve their financial inclusion through better implementation of laws and policies and enhanced inter-agency and multi-sectoral collaboration with civil society and the private sector; 2) maintain commitment to preventative and restorative initiatives as ways to address conflict and violence; 3) effectively respond to VAW in a trauma-informed and victim-centered manner; and 4) eliminate prevalent institutional gender biases.
- **Financial institutions** to: 1) conduct gender analyses and develop gender action plans for greater financial inclusion of women; 2) design and offer a wide range of tailored financial and non-financial products so that women can create assets (savings), make investments (credit), and protect themselves against losses and crises (insurance, emergency loans); and 3) accept lawful alternatives for collateral and, in general, engage in fairer and more inclusive lending practices.¹⁷
- **Microfinance institutions** to: 1) improve their social performance management and offer a greater range of financial and non-financial services (e.g., financial literacy or nutrition trainings) adapted to the holistic needs of women and aimed at helping women build resilient lives and resilient businesses; 2) increase their knowledge of, and sensitivity to, conflict, gender power dynamics within households and communities, and the unique needs and barriers that their female clients face, such as caretaking responsibilities, limited mobility, extortion, loan-taking under coercion from abusive partners or gang members, and high rates of VAW; 3) enable effective client segmentation and development of services tailored to the needs of women operating new, growing, and mature businesses; 4) sensitize them to the potential unintended negative consequences of women's economic empowerment; 5) ensure that their services adhere to the highest ethical standards and "do no harm" principles; and 6) develop linkages and referral mechanisms with CSOs and other institutions (e.g., Woman's City centers and business associations) providing training and direct support services to women, including victims of VAW.
- **Civil society organizations** (including business associations, legal aid providers, and women's rights organizations) to: 1) better engage with pertinent government agencies and successfully advocate for gender-transformative legal reforms and implementation of gender equality provisions; 2) offer referrals (e.g., to MFIs) and more holistic services to women.
- **Organizations and institutions** which are working on advancing the status of women entrepreneurs to invest in innovative and sustainable economic empowerment projects that will generate employment and wealth, rather than simply help families survive.

¹⁷ Honduran stakeholders emphasized the need for special financial products for vulnerable groups that start with small loans and low interest rates, which are then progressively increased until a particular group of people develops solid credit histories and becomes "bankable."



INSTITUTIONAL CAPACITY BUILDING (CONTINUED)

- **Female business leaders** to: 1) guide and participate in reform efforts; and 2) mentor and serve as role models for less experienced female entrepreneurs.
- **Private sector firms** to: 1) deconstruct sexist thinking that prevails in workplaces; 2) eliminate occupational segregation by challenging stereotypes dictating that women are not equally competent to thrive in certain jobs or access better paid positions; 3) decrease gender bias, discrimination, and violence in the workplace; 4) grant women greater flexibility in their work arrangements to ensure work-life balance; and 5) provide reasonable accommodations and service referrals to employees facing VAW and other shocks and stresses; and 6) encourage leadership and equitable representation of women at all levels of the corporate structures.
- **Legal profession** to offer quality pro bono legal advice and representation to women entrepreneurs who cannot afford to hire an attorney (e.g., through legal clinics, travelling lawyer programs, and online or phone consultations).
- **Justice sector and alternative dispute mechanisms** to: 1) reduce gender bias; and 2) resolve cases filed by women in a timely, fair, and gender-sensitive manner.

PARTNERSHIPS AND NETWORK-BUILDING

- Establish loan guarantee programs, funds, and institutions to assist female entrepreneurs who lack collateral and link them with financial institutions, including MFIs.
- Facilitate networking and referrals among MFIs, business associations, women's rights CSOs, and government institutions offering services to women, including victims of VAW. Develop and distribute referral tools and shared training materials.
- Facilitate strategic partnerships and multi-sectoral coalitions to advocate for a more enabling legal and institutional environment for women in business and the labor market.
- Create and boost networks of women entrepreneurs to facilitate peer learning, peer support, and mentoring (e.g. women's chambers of commerce).
- Develop linkages between investors, particularly angel investors, and the MSME sector.

Honduran stakeholders emphasized that women's economic empowerment initiatives cannot be implemented in isolation. They need to have a clear vision and be well-coordinated. The international aid community should align its projects with the national development plans and any investments must be locally sustainable. Women must be included as active participants of, and decision-makers in, local economic development projects. To this end, it is crucial to increase their agency, promote their human rights, and improve their leadership skills.



APPENDICES



APPENDIX I: PERTINENT HUMAN DEVELOPMENT INDICATORS FOR HONDURAS

Indicator	Female	Male
Life expectancy at birth (years)*	76.3	71.2
Adult mortality rate (per 1,000 people)*	119	172
Maternal mortality ratio (deaths per 100,000 live births)*	129	
Proportion of births attended by skilled health personnel (%)*	82.8	
Contraceptive prevalence, any method (% of married or in-union women of reproductive age, 15–49 years)*	73.2	
Literacy rate (% ages 15 and over)**	88.9	89.0
Enrolment in primary education (%)**	84.0	82.6
Enrolment in secondary education (%)**	48.4	42.6
Enrolment in tertiary education (%)**	24.0	17.6
Expected years of schooling (years)*	10.7	9.8
Mean years of schooling (years)*	6.6	6.5
Population with at least some secondary education (% ages 25 and older)	36.8	33.5
Child marriage, women married by age 18 (% of women ages 20–24 years who are married or in union)*	34	
Share of seats in parliament (%)**	21.1	78.9
Women in ministerial positions (%)**	27.3	72.7
Estimated gross national income (GNI) per capita (USD)*	3,277	5,159
Estimated earned income (female-to-male ratio)**	0.53	
Wage equality for similar work (survey, female-to-male ratio)**	0.59	
Labor force participation rate (% ages 15 and older)*	50.9	85.8
Labor force participation rate, age 15–64 (%)**	52.9	86.9
Female share of employment in senior and middle management (%)*	41.1	
Female share of graduates in science, mathematics, engineering, manufacturing and construction at tertiary level (%)*	8.6	
Share of employment in non-agriculture, female (% of total employment in non-agriculture)*	48.0	
Workers in informal employment (as % of total female, male employment)**	77.3	71.1
Total unemployment rate (female to male ratio)*	1.38	
Women with account at financial institution or with mobile money-service provider (% of female population ages 15 and older)*	41.0	

* Source: UNITED NATIONS DEVELOPMENT PROGRAMME, HUMAN DEVELOPMENT INDICATORS: HONDURAS (2017–2018).

** Source: WORLD ECONOMIC FORUM, GLOBAL GENDER GAP REPORT: HONDURAS (2018).

APPENDIX II: LIST OF CORE INTERNATIONAL HUMAN RIGHTS TREATIES

Treaty	Date of ratification (R) or accession (A)
International Covenant on Civil and Political Rights (ICCPR) (<i>adopted</i> Dec. 19, 1966 <i>by</i> UN G.A. Res. 2200A (XXI))	Aug. 25, 1997 (R)
Optional Protocol to the International Covenant on Civil and Political Rights (<i>adopted</i> Dec. 19, 1966 <i>by</i> UN G.A. Res. 2200A (XXI))	n/a
Second Optional Protocol to the International Covenant on Civil and Political Rights, aiming at the abolition of the death penalty (<i>adopted</i> Dec. 15, 1989 <i>by</i> UN G.A. Res. 44/128)	Apr. 1, 2008 (R)
International Covenant on Economic, Social and Cultural Rights (ICESCR) (<i>adopted</i> Dec. 16, 1966 <i>by</i> UN G.A. Res. 2200A (XXI))	Feb. 17, 1981 (R)
Optional Protocol to the Covenant on Economic, Social and Cultural Rights (<i>adopted</i> Dec. 10, 2008 <i>by</i> UN G.A. Res. A/RES/63/117)	Jan. 16, 2018 (A)
Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) (<i>adopted</i> Dec. 18, 1979 <i>by</i> UN G.A. Res. 34/180)	Mar. 3, 1983 (R)
Optional Protocol to the Convention on the Elimination of All Forms of Discrimination Against Women (<i>adopted</i> Oct. 6, 1999 <i>by</i> UN G.A. Res. A/RES/54/4)	n/a
International Convention on the Elimination of All Forms of Racial Discrimination (ICERD) (<i>adopted</i> Dec. 21, 1965 <i>by</i> UN G.A. Res. 2106 (XX))	Oct. 10, 2002 (A)
Convention against Torture and Other Cruel, Inhuman or Degrading Treatment or Punishment (CAT) (<i>adopted</i> Dec. 10, 1984 <i>by</i> UN G.A. Res. 39/46)	Dec. 5, 1996 (A)
Optional Protocol to the Convention against Torture and Other Cruel, Inhuman or Degrading Treatment or Punishment (<i>adopted</i> Dec. 18, 2002 <i>by</i> UN G.A. Res. A/RES/57/199)	May 23, 2006 (R)
Convention on the Nationality of Married Women (<i>adopted</i> January 29, 1957 <i>by</i> UN G.A. Res. 1040 (XI))	n/a
Convention on the Political Rights of Women (<i>adopted</i> Dec. 20, 1952 <i>by</i> UN G.A. Res. 640 (VII))	n/a
Convention on Consent to Marriage, Minimum Age for Marriage and Registration of Marriages (<i>adopted</i> Nov. 7, 1962 <i>by</i> UN G.A. Res. 1763 (XVII))	n/a
Convention on the Rights of the Child (CRC) (<i>adopted</i> Nov. 20, 1989 <i>by</i> UN G.A. Res. 44/25)	Aug. 10, 1990 (R)
Optional Protocol to the Convention on the Rights of the Child on the Sale of Children, Child Prostitution and Child Pornography (<i>adopted</i> May 25, 2000 <i>by</i> UN G.A. Res. A/RES/54/263)	May 8, 2002 (A)
Optional Protocol to the Convention on the Rights of the Child on the Involvement of Children in Armed Conflict (<i>adopted</i> May 25, 2000 <i>by</i> UN (<i>adopted</i> May 25, 2000 <i>by</i> UN G.A. Res. A/RES/54/263)	Aug. 14, 2002 (A)
Optional Protocol to the Convention on the Rights of the Child on a Communications Procedure (<i>adopted</i> Dec 19, 2011 <i>by</i> UN G.A. Res. A/RES/66/138)	n/a
Protocol to Prevent, Suppress and Punish Trafficking in Persons, Especially Women and Children, Supplementing the UN Convention against Transnational Organized Crime (<i>adopted</i> Nov. 15, 2000 <i>by</i> UN G.A. Res. A/RES/55/25, annex II)	Apr. 1, 2008 (A)
International Convention on the Protection of the Rights of All Migrant Workers and Members of Their Families (ICMW) (<i>adopted</i> Dec. 18, 1990 <i>by</i> UNG.A. Res. 45/158)	Aug. 9, 2005 (A)
International Convention for the Protection of All Persons from Enforced Disappearance (CPED) (<i>adopted</i> Dec. 20, 2006 <i>by</i> UN G.A. Res. A/RES/61/177)	Apr. 1, 2008 (R)
Convention on the Rights of Persons with Disabilities (CRPD) (<i>adopted</i> Dec. 13, 2006 <i>by</i> UN G.A. Res. A/RES/61/106)	Apr. 14, 2008 (R)
Optional Protocol to the Convention on the Rights of Persons with Disabilities (<i>adopted</i> Dec. 13, 2006 <i>by</i> UN G.A. Res. A/RES/61/106)	Aug. 16, 2010 (R)
Convention on the Reduction of Statelessness (<i>adopted</i> August 30, 1961 <i>by</i> Conference of Plenipotentiaries)	Dec. 18, 2012 (A)
Convention against Discrimination in Education (<i>adopted</i> Dec. 14, 1960 <i>by</i> General Conference of UNESCO)	Sep. 9, 2013 (R)
Convention No. 29 Concerning Forced or Compulsory Labor (<i>adopted</i> June 28, 1930 <i>by</i> International Labor Organization)	Feb. 21, 1957 (R)

Treaty	Date of ratification (R) or accession (A)
Convention No. 100 Concerning Equal Remuneration for Men and Women Workers for Work of Equal Value (<i>adopted</i> June 1951 <i>by</i> International Labor Organization)	Aug. 9, 1956 (R)
Convention No. 105 Concerning the Abolition of Forced Labor (<i>adopted</i> June 25, 1957 <i>by</i> International Labor Organization)	Aug. 4, 1958 (R)
Convention No. 111 Concerning Discrimination in Respect of Employment and Occupation (<i>adopted</i> June 25, 1958 <i>by</i> International Labor Organization)	Jun. 20, 1960 (R)
Convention No. 182 Concerning the Prohibition and Immediate Action for the Elimination of the Worst Forms of Child Labor (<i>adopted</i> June 17, 1999 <i>by</i> International Labor Organization)	Oct. 25, 2001 (R)
American Convention on Human Rights (Pact of San Jose, Costa Rica) (<i>adopted</i> Nov. 22, 1969 <i>by</i> Organization of American States)	Sep. 8, 1977 (R)
Additional Protocol to the American Convention on Human Rights in the Area of Economic, Social and Cultural Rights (Protocol of San Salvador) (<i>adopted</i> Nov. 17, 1988 <i>by</i> Organization of American States)	Sep. 14, 2011 (A)
Protocol to the American Convention on Human Rights to Abolish the Death Penalty (<i>adopted</i> Jun. 8, 1990 <i>by</i> Organization of American States)	Sep. 14, 2011 (A)
Inter-American Convention on the Prevention, Punishment and Eradication of Violence against Women (Convention of Belem do Pará) (<i>adopted</i> Jun. 9, 1994 <i>by</i> Organization of American States)	Jul. 4, 1995 (R)
Inter-American Convention Against All Forms of Discrimination and Intolerance (<i>adopted</i> Jun. 5, 2013 <i>by</i> Organization of American States)	
Inter-American Convention Against Racism, Racial Discrimination, and Related Forms of Intolerance (<i>adopted</i> Jun. 5, 2013 <i>by</i> Organization of American States)	
Inter-American Convention on the Elimination of All Forms of Discrimination against Person with Disabilities (<i>adopted</i> Jun. 7, 1999 <i>by</i> Organization of American States)	Sep. 14, 2011 (A)
Inter-American Convention on Protecting the Human Rights of Older Persons (<i>adopted</i> Jun. 15, 2015 <i>by</i> Organization of American States)	
Inter-American Convention on Forced Disappearance of Persons (<i>adopted</i> Jun. 9, 2015 <i>by</i> Organization of American States)	Apr. 28, 2005 (R)
Inter-American Convention to Prevent and Punish Torture (<i>adopted</i> Dec. 9, 1985 <i>by</i> Organization of American States)	

APPENDIX III: LIST OF PERTINENT NATIONAL LAWS & POLICIES

Laws and Policies	Titles in Spanish	Date ¹
Act on Elections and Political Organizations	<i>Ley Electoral y de las Organizaciones Políticas</i>	2004
Agrarian Reform Law	<i>Ley de Reforma Agraria</i>	1962
Arbitration and Conciliation Act	<i>Ley de Conciliación y Arbitraje</i>	2001
Code on Childhood and Adolescence	<i>Código de la Niñez y la Adolescencia</i>	1996
Commercial Code	<i>Código de Comercio</i>	1950
Consumer Protection Act	<i>Ley de Protección de al Consumidor</i>	2008
Criminal Procedure Code	<i>Código Procesal Penal</i>	1999
Family Code	<i>Código de Familia</i>	1984
General Regulation of the Social Security Law	<i>General Regulation of the Social Security Law</i>	2005
Honduras for All	<i>Honduras para Todos</i>	2016
Labor Code	<i>Código del Trabajo de Honduras</i>	1959
Law on Administrative Simplification	<i>Ley de Simplificación Administrativa</i>	2002
Law Against Domestic Violence	<i>Ley contra la Violencia Domestica con sus Reformas</i>	1996
Law Against Trafficking in Persons	<i>Ley Contra la Trata de Personas</i>	2012
Law on the Central Bank of Honduras	<i>Ley del Banco Central de Honduras</i>	1950
Law on Cooperatives	<i>Ley de Cooperativas de Honduras</i>	1987
Law on Credit Cards	<i>Ley de Tarjetas de Crédito</i>	2006
Law on the Deposit Insurance in Financial System Institutions	<i>Ley de Seguros de Depósitos en Instituciones del Sistema Financiero</i>	2001
Law on Equity and Integral Development for Persons with Disabilities	<i>Ley de Equidad y Desarrollo Integral Para las Personas Con Discapacidad</i>	2005
Law on Equal Opportunities for Women	<i>Ley de Igualdad de Oportunidades para la Mujer (LIOM)</i>	2000
Law on Financial Equilibrium and Social Protection	<i>Ley de Equilibrio Financiero y la Protección Social</i>	2002
Law on the Financial Recovery for the Reactivation of the Agricultural Sector	<i>Ley de Recuperación Financiera para la Reactivación del Sector Agropecuario</i>	2001
Law on the Financial Strengthening of the Agricultural Producer	<i>Ley de Fortalecimiento Financiero del Productor Agropecuario</i>	2003
Law on the Financial Support for the Productive Sectors of Honduras	<i>Ley de Apoyo Financiero para los Sectores Productivos de Honduras</i>	2009
Law on the Financial System	<i>Ley del Sistema Financiero</i>	1980
Law on the Generation of Employment, Promotion of Business Initiatives, and Protection of the Rights of Investors	<i>Ley para la Generación de Empleo, fomento a la Iniciativa Empresarial, Formalización de Negocios y Protección a los derechos de los Inversionistas</i>	2014
Law on the Honduran Bank for Production and Housing	<i>Ley del Banco Hondureño para la Producción y la Vivienda</i>	2005
Law on the Honduran Sign Language	<i>Ley de la Lengua de Señas Hondureña</i>	2013
Law on Insurance and Reinsurance Institutions	<i>Ley de Instituciones de Seguros y Reaseguros</i>	2001
Law on the Modernization and Development of the Agricultural Sector	<i>Ley para la Modernización y del Desarrollo del Sector Agrícola</i>	1992
Law on the National Agricultural Development Bank	<i>Ley del Banco Nacional de Desarrollo Agrícola</i>	1972
Law on the National Banking and Insurance Commission	<i>Ley de la Comisión Nacional de Bancos y Seguros</i>	2000
Law on the National Fund for Production and Housing	<i>Ley del Fondo Nacional para la Producción y la Vivienda</i>	1997
Law on the National Institute for Women	<i>Ley del Instituto Nacional de la Mujer</i>	1998
Law on the National Registry of Persons	<i>Ley del Registro Nacional de Personas</i>	2004

Law on the National Solidarity Credit Program for Rural Women	<i>Ley para el Programa Nacional de Crédito Solidario para la Mujer Rural (CREDIMUJER)</i>	2015
Law on the Optional Program for the Debt Consolidation of the Honduran Worker	<i>Ley del Programa Opcional para la Consolidación de Deudas del Trabajador Hondureño</i>	2013
Law on Police and Social Coexistence	<i>Ley de Policía y de Convivencia Social</i>	2001
Law on the Promotion and Development of the Competitiveness of Micro, Small, and Medium Enterprises	<i>Ley para la Promoción y Desarrollo de la Competitividad de la Micro, Pequeña y Mediana Empresa (MIPYME)</i>	2008
Law on the Promotion of Employment for Persons with Disabilities	<i>Ley de Promoción de Empleos para Personas Minusválidas</i>	1999
Law on the Protection, Benefits, and Regularization of the Informal Activity	<i>Ley para la Protección de Beneficios y Regularización de Actividad Informal</i>	2014
Law on the Protection for Human Rights Defenders, Journalists, Social Communicators and Justice Workers	<i>Ley de Protección de Defensores y Defensoras de Derechos Humanos, Periodistas, Comunicadores Sociales y Operadores de Justicia</i>	2015
Law on the Reciprocal Guarantee Fund System for the Promotion of MSMEs, Social Housing, and Technical-Vocational Education	<i>Ley del Sistema de Fondos de Garantía Recíproca para la Promoción de las MIPYMES, Vivienda Social y Educación Técnica-Profesional</i>	2011
Law Regulating Private Development Organizations Conducting Financial Activities	<i>Ley Reguladora de las Organizaciones Privadas de Desarrollo que se dedican a Actividades Financieras</i>	2005
Law on the Rehabilitation of Persons with Disabilities	<i>Ley de Habilitación y Rehabilitación de la Persona Minusválida</i>	1987
Law on the Rural Land Reform	<i>Ley de Reforma Agraria</i>	1972
Law of the Securities Market	<i>Ley del Mercado de Valores</i>	2001
Law on Secured Transactions	<i>Ley de Garantías Mobiliarias</i>	2009
Law on the Social Sector of the Economy	<i>Ley del Sector Social de la Economía</i>	1985
Law on the Solidarity with the Agricultural Producer	<i>Ley de Solidaridad con el Productor Agropecuario</i>	2002
Law on the Support of Micro and Small Enterprises	<i>Ley de Apoyo a la Micro y Pequeña Empresa</i>	2018
Law on Temporary Work	<i>Ley de Trabajo Temporal</i>	2010
Law on Usurious Credits	<i>Ley de Créditos Usurarios</i>	1973
National Plan to Combat Violence against Women 2014-2022	<i>Plan Nacional Contra la Violencia Hacia las Mujeres 2014-2022</i>	2014
National Policy on Women	<i>Política Nacional de la Mujer</i>	2010
Penal Code	<i>Código Penal</i>	1983
Public Policy against Racism and Discrimination for Integral Development of Indigenous and Afro-Honduran Peoples	<i>Política Pública contra el Racismo y Discriminación para el Desarrollo Integral de los Pueblos Indígenas y Afrohondureños</i>	2016
Regulation on the Law on the National Solidarity Credit Program for Rural Women	<i>Reglamento de la Ley para el Programa Nacional de Crédito Solidario para la Mujer Rura</i>	2018
Regulation on the Special Status of Domestic Workers and Progressive Affiliation to the Security System	<i>Reglamento del Régimen Especial de Afiliación Progresiva de los(as) Trabajadores(as) Domésticos(as)</i>	2008
Regulatory Law on Credit Card Transactions of Banking Institutions, Commercial Establishments or Other Money Obligations	<i>Ley Reguladora para las Operaciones de Tarjetas de Crédito de Instituciones Bancarias, Establecimientos Comerciales u Otras Obligaciones en Dinero</i>	1998
Second Plan on Gender Equality and Equity of Honduras 2010-2022	<i>II Plan de Igualdad y Equidad de Género de Honduras 2010-2022</i>	2010
Vision for Country 2010-2038	<i>Visión de País 2010-2038</i>	2010

APPENDIX IV: LIST OF ACRONYMS

ABA	American Bar Association
ABA ROLI	ABA Rule of Law Initiative
ADR	Alternative Dispute Resolution
CEDAW	Convention on the Elimination of All Forms of Discrimination Against Women
CENET	National Center for Employment Training (<i>Centro Nacional de Educación para el Trabajo</i>)
CIPE	Center for International Private Enterprise
COHEP	Honduran Council of Private Enterprise (<i>Consejo Hondureño de la Empresa Privada</i>)
CONADEH	National Human Rights Commission (<i>Comisionado Nacional de los Derechos Humanos</i>)
CONAMIPYME	National Council of the National Commission of Micro and Small Enterprises (<i>Consejo Nacional de la Comisión Nacional de la Micro Pequeña y Mediana Empresa</i>)
CRPD	Convention on the Rights of Persons with Disabilities
CRC	Convention on the Rights of the Child
CREDIMUJER	Law on the National Solidarity Credit Program for Rural Women (<i>Ley para el Programa Nacional de Crédito Solidario para la Mujer Rural</i>)
CSO	Civil Society Organization
FEM	Financing Program for Women Entrepreneurs (<i>Financiamiento Empresarial para Mujeres</i>)
GBV	Gender-Based Violence
GDP	Gross Domestic Product
GNI	Gross National Income
HDI	Human Development Index
IACHR	Inter-American Commission on Human Rights
ICCPR	International Covenant on Civil and Political Rights
ICESCR	International Covenant on Economic, Social and Cultural Rights
ICRMW	International Convention on the Protection of the Rights of All Migrant Workers and Members of their Families
ID	Identification Document
ILO	International Labor Organization
IPV	Intimate Partner Violence
LAC	Latin America and the Caribbean
LGBTI	Lesbian, Gay, Bisexual, Transgender, and Intersex
LIOM	Law on Equal Opportunities for Women (<i>Ley de Igualdad de Oportunidades para la Mujer</i>)
MFI	Microfinance Institution
MIPYME	Law on the Promotion and Development of the Competitiveness of Micro, Small and Medium Enterprises (<i>Ley para la Promoción y Desarrollo de la Competitividad de la Micro, Pequeña y Mediana Empresa</i>)
MSEs	Micro and Small Enterprises
MSMEs	Micro, Small, and Medium Enterprises
OAS	Organization of American States
ODEF	Women's Business Development Organization (<i>Organizacion de Desarrollo Empresarial Femenino</i>)
OPDF	Private Financial Development Organization (<i>Organización Privada de Desarrollo Financiero</i>)
RBI	Reducing Barriers to Women's Economic Empowerment in El Salvador and Honduras Initiative
Redcamif	Central American and Caribbean Microfinance Network (<i>Red Centroamericana y del Caribe de Microfinanzas</i>)
Redmicroh	Microfinance Network of Honduras (<i>Red de Microfinancieras de Honduras</i>)



S/GWI	U.S. Department of State, Office of Global Women's Issues
Search	Search for Common Ground
SMEs	Small and Medium Enterprises
UN	United Nations
UNDP	UN Development Programme
U.S.	United States
USD	U.S. Dollars
VAW	Violence against Women
WAGE	Women and Girls Empowered
WBA	Women's Business Association
WEE	Women's Economic Empowerment
WEF	World Economic Forum
WPS	Women, Peace, and Security

APPENDIX V: BIBLIOGRAPHY

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WE RISE

Women Empowered
Realizing Inclusive & Sustainable Economies

ABOUT

Women Empowered-Realizing Inclusive & Sustainable Economies is a women's economic empowerment (WEE) initiative under Women & Girls Empowered (WAGE), a U.S. Department of State-funded global programming consortium to advance the status of women and girls, led by the American Bar Association Rule of Law Initiative (ABA ROLI) in close partnership with the Center for International Private Enterprise (CIPE), Grameen Foundation, and Search for Common Ground (Search). To account for the deeply interconnected nature of women's experiences, WE RISE programs employ approaches that are highly collaborative, integrated, multidisciplinary, and inclusive, addressing WEE in the context of legal and practical barriers such as gender-based violence (GBV), conflict, and insecurity.

