

**Educate the Women and You Change the World: Investing in the Education of Women is
the Best Investment in a Country's Growth and Development**

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ABSTRACT

An extensive body of research indicates a significant correlation between gender equality and the level of economic and social development of a country. Gender inequities have been found to influence the way members of the family spend their time and resources. Evidence suggests that women with more control over resources will spend more money on basic living needs (e.g., food and health) and education. Research demonstrates that investment in women, and more specifically women's education, has numerous positive effects on not only the women but also her children and family. These outcomes not only improve the quality of life of women and families but also combat poverty and foster economic growth.

At the heart of achieving gender equality is the education of girls and women and the removal of barriers to education and opportunities for their advancement. The economic benefits of addressing and reducing barriers to women's education and engagement in the workforce can be substantial. A growing number of organizations and governments recognize that focusing on women and girls is the most effective way to fight global poverty and extremism.

This article begins with a discussion of why it is beneficial to focus on women as a way to combat poverty and to accomplish economic and social development and growth. A look at the history of international treaties and organizations over the last six decades shows significant improvement and yet the current status of women indicates that a significant gender gap still exists even in developed countries. The article concludes with suggestions and strategies for governments, businesses, organizations and individuals to assist with the promotion and protection of women's rights, resources and voice to effectuate full participation in all aspects of society.

Educate the Women and You Change the World: Investing in the Education of Women is the Best Investment in a Country's Growth and Development

*"If you educate a man, you educate an individual, but if you educate a woman, you educate a nation."*¹

I. INTRODUCTION

A growing body of research and a growing number of organizations and governments recognize that focusing on women and girls is the most effective way to fight global poverty and extremism. This includes organizations, such as World Bank, International Monetary Fund, and the U.S. military Joint Chiefs of Staff, which are not normally associated with advocating for women's rights. This is why foreign aid is increasingly directed to women. Gender-focused aid has nearly tripled in recent years, from \$ 2.5 billion in 2002 to \$7.2 billion in 2006. The world is awakening to a powerful truth that not only are women and girls not the problem, but they may, in fact, very well be the solution.

No country can fully develop economically and socially if it fails to tap and fully utilize the talent of its citizens. The development and competitiveness of a village, state or nation depends on efficiently and effectively utilizing its resources. Human talent is a critical resource and women are half of that resource. Economic success depends on the development and effective utilization of the skills, education and productivity of all of its workforce. A growing body of work shows a correlation between gender equality and the level of development of countries.² Studies show that reducing gender inequalities enhances productivity and economic growth.³ United States Ambassador-at-Large for Global Women's Issues Melanne Verveer said, "We know that no country can prosper if half its people are left behind...The truth of the matter is that countries that repress women also tend to be backward economically, and are more likely to be failed states."⁴

Gender inequities influence the way members of the family spend their time and resources. Evidence suggests that women with more control over resources will spend more money on basic living needs (e.g., food and health) and education. Research demonstrates that investment in women, and more specifically women's education, has numerous positive effects, including: 1) reduction in female fertility rates; 2) lower infant and child mortality rates; 3) lower maternal mortality rates; 4) increase in women's labor force participation; 5) fosters educational investment in children.⁵

These outcomes not only improve the quality of life of women and families but also foster economic growth. Economic benefits of addressing and reducing barriers to women's education and engagement in the workforce can

be substantial. A report by the United Nations Economic and Social Commission for Asia and the Pacific Countries found the cost to the region of restricting job opportunities for women is between \$42 and \$46 billion (USD) a year. Similar research by the World Bank also determined huge costs in the Middle East where only about one-third of women participate in the workforce.⁶ In Europe, a reduction in the male-female employment gap has been an important driver of the economic growth over the last decade.⁷ It is estimated that closing the gender gap could boost the United States Gross Domestic Product (GDP) by as much as 9%, the Eurozone GDP by as much as 13% and Japanese GDP by as much as 16%.⁸

President Obama in his June 4, 2009, address at Cairo University underscored the wisdom of investing in women's education and acknowledged the importance of the advancement of women as a global issue. He then recognized that women's rights are a central part of the foreign policy of his administration. "And it is no coincidence that countries where women are well educated are far more likely to be prosperous... Our common prosperity will be advanced by allowing all humanity – men and women – to reach their full potential... We must recognize that education and innovation will be the currency of the 21st century."⁹

Striving for gender equality is not only a wise strategy, it also is a critical investment for the future. To maximize its competitiveness and development potential, countries must work to provide women with the same rights, responsibilities and opportunities as men.¹⁰

This paper addresses the need to invest in the women of a country in order to achieve development and growth and to address issues of social justice beginning with how focused investment in women can achieve greater good than other investments. The history of efforts by various organizations is then discussed followed by a description of the current gender gap. Finally, a list of current and suggested activities is offered for consideration by governments, organizations, and individuals to assist with the gender equality efforts.

II. WHY IT'S IMPORTANT TO ADDRESS WOMEN'S ISSUES IN PARTICULAR

International treaties and authorities agree that basic human rights should be enjoyed by all without discrimination. Basic human rights include personal safety, basic living needs – food, etc., health, education, job opportunities, wages, voice or vote, and property ownership. In all of these areas, however, women fall behind men almost universally. Yet research shows that creating greater gender equality helps create a fair society, raises economic productivity, and helps advance other development goals.¹¹ As United Nations Secretary-General Boutros-Ghali said, "Without progress in the situation of women, there can be no true social development. Human rights are

not worthy of the name if they exclude the female half of humanity. The struggle for women's equality is part of the struggle of a better world for all human beings, and all societies."¹²

United States Ambassador-at-Large Melanne Verveer in testifying on violence against women, said "The underlying problems – gender inequality and the dehumanization of women – are often the same."¹³ The 2006 *World Development Report* labeled gender inequality as the "archetypal inequity trap." The striking differences in access to assets and opportunities in many countries has "negative consequences for the well-being of women, families and society."¹⁴ In the 2007 Global Monitoring report, gender equity and the empowerment of women were identified as one of the two areas requiring greater international attention in order to create sustainable development and increase global growth.¹⁵

A. *Gender Equality Reduces Poverty and Has Greater Benefit to Family*

Investing in women and empowering women lifts entire families, communities and countries out of poverty. Studies, using cross-country regression, typically find that female education has a larger impact on economic growth than male education.¹⁶ "[A]ll the data today shows that investments in women have the single most effective payoff in terms of poverty alleviation and the general prosperity of a country."¹⁷ Improved gender equality means increased opportunity and higher income for women. Increased productivity and higher incomes raise consumption, investment and savings rates which assist with the overall status of the family.

Gender equality also improves women's control over decision making in the household. Studies show that the greater the mother's control over resources the more resources households allocate to children's health, nutrition, and education. Thus, increased gender equality between men and women in a household results in a larger share of resources devoted to children's education and health. As one journalist explained, "[s]ome of the most wretched suffering is caused not just by low incomes but also by unwise spending by the poor – especially by men. Surprisingly frequently, we've come across a mother mourning a child who has just died of malaria for want of a \$5 mosquito bed net; the mother says that the family couldn't afford a bed net and she means it, but then we find the father at a nearby bar. He goes three evenings a week to the bar, spending \$5 each week."¹⁸

Educated mothers are more aware of the benefits of immunization for their children and they are fifty percent more likely to immunize their children than women who have not received education. With more education, women delay marriage and getting pregnant, and they are better able to negotiate the number of children they have. Education can play a critical role in reducing violence against girls and women and enhancing their control over

their own bodies.¹⁹ Better maternal education also benefits children through improved hygiene practices, better nutrition, lower fertility rates, and hence higher per child expenditures. Taken together these contribute to future growth and poverty reduction.²⁰

In explaining his bank's decision to prioritize women when making micro-loans to the poor without financial security, Muhammad Yunus, winner of the 2006 Nobel Peace Prize, said, "For women to be granted the loan has a definite effect on the family. There is no need to do more research on that today. Children benefit automatically, with better clothes and food. We can see the situation changing. Men often spend the money on themselves; women spend it on the family. The bank's practice has meant a social revolution in Bangladesh."²¹

B. Gender Equality Promotes Economic Growth and Stability

1. Microeconomics

Economic gender differences have long been incorporated into economic analysis at the microeconomic level. Economists have studied the differences in men's and women's economic behavior, how these differences affect outcome and how they might influence public policies. For example, in studying the economic behavior of the household, economists have found that a household's spending patterns depend on the share of the household's resources controlled by women or men. Women in control of their household's resources spend more on basic necessities for the household and on the development of their children's potential.

In view of these findings, in countries where women's opportunities to earn a living are limited by cultural and economic factors, public policies could be geared to enhancing women's employment opportunities, directing benefits to their homes and their children, and ultimately benefiting their societies in a more effective way. Public policy decisions involving structuring provisions of tax systems, spending programs, and social insurance programs should take into account gender differences in economic behavior as well.²²

Also on a microeconomic level, microlending that favors women is a relatively new trend. Microlending involves lending small amounts to poor people to finance small businesses. For small loans in amounts such as \$50 to \$100, women can start a business that will allow them to earn a better living for their family. In the beginning, microlenders were non-profit organizations focused on community service. In recent years, however, larger for-profit companies have joined the practice. Microfinance is already a \$30 billion industry and is profitable for the investors with a 4.47% return for investors the past twelve months, compared with a 22% loss by the Standard & Poor's 500-stock index.²³ Already more than 100 investment funds are focused on microlending.

The concern for the future of this aid to the poverty issue is that microfinance is largely unregulated, and lending practices remain relatively undefined. With the increased competition in microlending and the struggling global economy, some lenders are loaning to more individuals with less defined plans and loaning more money to previous borrowers who are spending the money not on starting new businesses but to buy non-necessity luxury items, such as television sets. A repeat of the global credit bubble, but in the microfinancing world, is expected by some to occur and perhaps burst.²⁴

2. Macroeconomics

Considering the impact of gender issues on macroeconomic issues is relatively recent. In a 2006 survey by the Fiscal Affairs Department a number of key findings emerged from the review of gender issues at a macroeconomic level. First, “gender-based differences in behavior that are systematic and widespread can influence macroeconomic variables, such as aggregate consumption, savings, investment, and risk-taking behavior.”²⁵ These differences, along with women’s increased political empowerment, may also influence public choice and the scope of government, which has macroeconomic feedbacks. Gender influences consumption behavior in part through differences in behavior within the household. Women tend to devote a larger share of household resources to meeting the household’s basic requirements and to fostering their children’s potential. Gender influences savings and investment and risk-taking behavior. Women tend to have a higher propensity to save and to invest in productive ways. They also show greater caution in their savings and investment behavior, which may often be good for poor households, though it can have mixed effects in the aggregate.²⁶

Second, as already discussed, “there is a simultaneous relationship between women’s economic and social status and economic growth. The evidence shows that women’s lack of education, health care, and economic and social opportunities—both absolutely and relative to men—inhibits economic growth while, at the same time, economic growth leads to a reduction in women’s subordinated condition. In countries with the lowest average income and where agriculture remains the main source of economic activity, women’s lack of education, health care, and employment opportunities prevents them from being able to benefit fully from improved macroeconomic environments, hindering economic growth.”²⁷

C. Women in Leadership Roles Improves Performance

More women serving in leadership roles not only contributes to the creativity that comes with diversifying the minds that are addressing the issues, but also it can improve the bottom line of an endeavor. A 2007 study from Catalyst found that on average Fortune 500 companies with more women on their boards of directors had better financial performances than those with fewer than three women board directors. Companies with the highest representation of women board members outperformed those with the least number of women by 53% on the return on equity, 42% on the return on sales and 66% on the return on invested capital measurements. At companies with at least three women board of directors, return on equity was 16.7% compared to the average of 11.5%; return on sales was 16.8% as compared to the average of 11.5%; and return on invested capital was a10.9% compared to the average of 6.2%. Similar correlations were found across industries from healthcare to financial to information technology.²⁸

The presence of women leaders and the relationship to corporate performance was also found to have a close correlation. In a survey of 101 large corporations in Europe, America and Asia, companies with three or more women in senior management roles scored higher than companies with no women at the top in nine categories related to organizational excellence. The survey covered a broad spectrum of industries and tested the areas of leadership, direction, accountability, coordination and control, innovation, external orientation, capability, motivation, and work environment and values.²⁹

Another study in Europe found similar results. A study of 89 European listed companies with the highest level of gender diversity in top management posts performed better financially than the average for their sector. The companies with women in top management positions outperformed their sector in terms of return on equity 11.4% to 10.3% for the average company. The “Earnings Before Income and Taxes” was 11.1% versus 5.8% for the average. The stock growth price was 64% verses 47% over a two-year period. “These statistically significant studies show that companies with a higher proportion of women on their management committees are also the companies that have the best performance,” said the researchers.³⁰

III. HISTORY OF INTERNATIONAL WORK AND TREATIES TO PROMOTE GENDER EQUALITY AND EMPOWERMENT OF WOMEN

The rights of women to be equal to men has been long been recognized by international organizations and treaties. For the last six decades, domestic and global organizations have worked to promote equality between men and women.

A. United Nations and Its Commission on the Status of Women

The United Nations' commitment to the advancement of women dates back to its inception at the signing of the UN Charter in San Francisco in 1945. Of the 160 signatories, only four were women - Minerva Bernardino (Dominican Republic), Virginia Gildersleeve (United States), Bertha Lutz (Brazil) and Wu Yi-Fang (China). These women succeeded in inscribing women's rights in the founding document of the United Nations. The preamble reaffirms the peoples' "faith in fundamental human rights, in the dignity of the human person, in the equal rights of men."³¹

In February 1946, at the inaugural meetings of the UN General Assembly in London, United States delegate Eleanor Roosevelt read an open letter addressed to "the women of the world":

"To this end, we call on the Governments of the world to encourage women everywhere to take a more active part in national and international affairs, and on women who are conscious of their opportunities to come forward and share in the work of peace and reconstruction as they did in war and resistance."

At that General Assembly, a sub-commission dedicated to the Status of Women was established under the Commission on Human Rights. Shortly thereafter, a request was made to change the sub-commission into a full commission in order to give women's issues its due attention. Bodil Begtrup (Denmark), first Chairperson of the Sub-Commission, stated to the Economic and Social Council (ECOSOC) in May 1946:

"Women's problems have now for the first time in history to be studied internationally as such and to be given the social importance they ought to have. And it would be, in the opinion of this Sub-Commission of experts in this field, a tragedy to spoil this unique opportunity by confusing the wish and the facts. Some situations can be changed by laws, education, and public opinion, and the time seems to have come for happy changes in conditions of women all over the world."³²

In June 1946, the Sub-Commission formally became the Commission on the Status of Women, a full-fledged Commission dedicated to ensuring women's equality and promoting women's rights. Its mandate was to "prepare recommendations and reports to the Economic and Social Council on promoting women's rights in political, economic, civil, social and educational fields" and to make recommendations "on urgent problems requiring immediate attention in the field of women's rights."³³

Initially, the Commission focused its attention on raising awareness of women's issues globally and promoting women's political rights by trying to change discriminatory legislation. The first efforts of the Commission included data-gathering of the status of women in each country. That data served as the basis for drafting a number of human rights instruments. The non-discriminatory law in marriage, literacy and access to education, violence against women, and equal pay were other areas of work of the Commission in the early years.³⁴

In 1967, the General Assembly adopted the Declaration on the Elimination of Discrimination against Women as an effort to consolidate standards on women's rights. In its request of the Commission to draft the declaration in 1963, the Assembly noted that while there had been measurable progress in achieving equal rights, "in various fields there still remains, in fact if not in law, considerable discrimination against women."³⁵ Because the Declaration did not have sufficient enforcement mechanisms, a more binding document was still needed.

The Convention for the Elimination of All Forms of Discrimination against Women was adopted in 1979 as a legally binding convention to define women's rights. The Convention, often described as the international women's bill of rights, was the first international instrument to define discrimination against women, as follows: *"any distinction, exclusion or restriction made on the basis of sex which has the effect or purpose of impairing or nullifying the recognition, enjoyment or exercise by women, irrespective of their marital status, on a basis of equality of men and women, of human rights and fundamental freedoms in the political, economic, social, cultural, civil or any other field"*. (art. 1) The 30 articles bring together in a comprehensive and legally binding form internationally accepted principles on the rights of women. It commits Governments to take: *"all appropriate measures, including legislation, to ensure the full development and advancement of women, for the purpose of guaranteeing them the exercise and enjoyment of human rights and fundamental freedoms on the basis of equality with men"*. (art. 3)

Throughout its sixty years of existence and its fifty sessions, the Commission on the Status of Women has consistently promoted the advancement of women. It has been instrumental in expanding the recognition of women's rights, in documenting the reality of women's lives throughout the world, in shaping global policies on gender equality and empowerment of women and in ensuring that the work of the United Nations in all areas incorporates a gender perspective. It continues to play a critical role by bringing together governments, UN entities, NGOs, and other international and regional organizations to promote women's rights and advance gender equality.³⁶

Today the Commission on the Status of Women is the principal global policy-making body dedicated to women's rights. Every year, representatives of Member States gather at United Nations Headquarters in New York to evaluate progress on gender equality, identify challenges, set global standards and formulate concrete policies to promote gender equality and advancement of women worldwide. One of the greatest achievements of the Commission on the Status of Women was the 1995 Fourth World Conference on Women, held in Beijing, which significantly advanced the global agenda for women's human rights and gender equality.³⁷

The challenge facing the Commission is further developing means to ensure accountability for implementation of the existing policy framework at the national level. Capacity-building for mainstreaming gender equality is a long-term and ongoing process, requiring not only technical skills, data gathering, but also political will to advance the policy objectives. Political will in turn is influenced by civil society and the private sector, requiring their involvement and support as well. They recognize the importance of establishing to all constituents the integral links between human rights, development and peace.

B. Universal Declaration of Human Rights

The United Declaration of Human Rights (UDHR) was the first international recognition that all human beings have fundamental rights and freedoms and it continues to be a living and relevant document today. The UDHR is generally agreed to be the foundation of international human rights law. The UDHR was created just after the Second World War and the creation of the United Nations at a time when the international community vowed never again to allow atrocities such as those that had just been witnessed. World leaders decided to complement the UN Charter with a road map to guarantee the rights of every individual everywhere, always. Eleanor Roosevelt, widow of American President Franklin D. Roosevelt, chaired the UDHR drafting committee.³⁸

The entire text of the UDHR was composed in less than two years. At a time when the world was divided into Eastern and Western blocks, finding a common ground on the essence of the document proved to be a colossal task. The first draft of the Declaration was proposed in September 1948 with over 50 Member States participating in the final drafting. On December 10, 1948, the General Assembly, meeting in Paris, adopted the Universal Declaration of Human Rights with eight nations abstaining from the vote but none dissenting. Hernán Santa Cruz of Chile, member of the drafting sub-Committee, wrote:

“I perceived clearly that I was participating in a truly significant historic event in which a consensus had been reached as to the supreme value of the human person, a value that did not

originate in the decision of a worldly power, but rather in the fact of existing—which gave rise to the inalienable right to live free from want and oppression and to fully develop one’s personality.

In the Great Hall...there was an atmosphere of genuine solidarity and brotherhood among men and women from all latitudes, the like of which I have not seen again in any international setting.”³⁹

The Universal Declaration of Human Rights (UDHR) represents the universal recognition that basic rights and fundamental freedoms are inherent to all human beings, inalienable and equally applicable to everyone, and that every one of us is born free and equal in dignity and rights. Adopted almost 60 years ago, the UDHR has inspired a rich body of legally binding international human rights treaties, laws, agreements and human rights development worldwide. One example is Convention on the Elimination of All Forms of Discrimination against Women discussed below.

Beginning with the UDHR, the international community made a commitment to uphold dignity and justice for all regardless of nationality, place of residence, gender, national or ethnic origin, colour, religion, language, or any other status. That commitment continues today. On December 18, 2008, in celebration of the 60th Anniversary of the Universal Declaration of Human Rights, Secretary-General Ban Ki-moon on Human Rights Day, confirmed, “On this Human Rights Day, it is my hope that we will all act on our collective responsibility to uphold the rights enshrined in the Universal Declaration. We can only honour the towering vision of that inspiring document when its principles are fully applied everywhere, for everyone.”⁴⁰

C. Convention on the Elimination of All Forms of Discrimination against Women

In an effort to consolidate standards on women’s rights that had been developed since 1945, the General Assembly adopted the Declaration on the Elimination of Discrimination against Women on November 7, 1967. In 1963, when the General Assembly first requested the Commission to draft a Declaration, the Assembly noted that, while there had been measurable progress in achieving equal rights “in various fields there still remains, in fact if not in law, considerable discrimination against women.” While the Declaration was an important step in securing the legal foundation of women’s equality, the reporting procedures for implementation were voluntary and expectedly the level of response from Governments was low.

In the early 1970s in response to the concerns that the Declaration’s voluntary status would continue to mean limited impact and in response to other adverse impact of some development policies on women, the Commission on the Status of Women proposed a binding treaty that would give normative force to the provisions of

the Declaration. In 1974, the Economic and Social Commission decided, in principle, to prepare a single, comprehensive and internationally binding instrument to eliminate discrimination against women. The Convention was finally adopted by the United Nations General Assembly in 1979 by votes of 130 to none, with 10 abstentions. The Convention entered into force on September 3, 1981 – faster than any previous human rights convention had done – finally codifying comprehensively international legal standards for women.⁴¹

D. World Conferences

The first world conference on women's issues, held in 1975 in Mexico City, was organized by the Commission on the Status of Women to promote the advancement of women. At the conference the World Plan of Action for the Implementation of the Objectives of the International Women's Year was created to offer a comprehensive set of guidelines for the advancement of women up until 1985. Additional world conferences were held in Copenhagen in 1980, Nairobi in 1985 and Beijing in 1995. These world conferences contributed to bringing legitimacy to the international women's movement and moved women's issues forward on the global agenda.⁴² Since Beijing, the Commission meets annually and systematically reviews and monitors progress in the implementation of the twelve critical areas of concern identified in the Platform of Action developed in Beijing.

E. 1995 Beijing Declaration and Platform for Action

The Beijing Declaration and the Platform for Action, adopted at the Fourth World Conference on Women, by the unanimous vote of 189 countries, built on political agreements reached at the three previous global conferences on women and consolidated five decades of legal advances aimed at securing the equality of women with men in law and in practice. The intergovernmental meeting in Beijing and the related NGO Forum in Huairou were the largest gatherings of government, NGO, and media representatives ever held for a UN conference. The Beijing Declaration serves as the global policy framework for gender equality and empowerment of women today.⁴³ It was at the Beijing World Conference that gender mainstreaming was endorsed as a strategy for promoting equality between women and men. Since 1997 the importance of gender mainstreaming has been supported by the United Nations Economic and Social Council (ECOSOC) and the General Assembly.

“Mainstreaming a gender perspective is the process of assessing the implications for women and men of any planned action, including legislation, policies and programmes, in all areas and at all levels. It is a strategy for making women's as well as men's concerns and experiences an integral dimension of the design, implementation, monitoring and evaluation of policies and programmes

in all political, economic and social spheres so that women and men benefit equally and inequality is not perpetuated. The ultimate goal is to achieve gender equality.” (ECOSOC 1997/2).⁴⁴

The Commission on Status of Women plays a catalytic role in promoting gender mainstreaming at the national level and within the United Nations system. Its work has led to increased efforts to mainstream a gender perspective into the work of other functional commissions of the United Nations Economic and Social Council (ECOSOC), the work of the General Assembly on the human rights of women, as well as the work of the Security Council on women, peace and security.

F. 2000 –Present: United Nations Millennium Development Goals

The most recent body of international work that addresses and reaffirms equality of women is the United Nations Millennium Declaration. In September 2000, building upon a decade of major United Nations conferences and summits, world leaders came together at United Nations Headquarters in New York committing their nations to a new global partnership to reduce extreme poverty, hunger, illiteracy and disease. They set out a series of targets that have become known as the Millennium Development Goals (MDGs). The eight MDGs, with a target date of 2015, form a blueprint agreed to by all the world’s countries and all the world’s leading development institutions to meet the needs of the world’s poorest. Goal three is “promote gender equality and empower women.” While the primary goal of the Millennium Development Goals is to address the needs of the poor, undoubtedly promoting gender equality and empowering women will have a positive impact on the overall goal as this article discusses.⁴⁵

IV. CURRENT STATUS OF THE WORLD’S GENDER GAP

Over the past few decades, both developed and developing countries have made substantial progress in educating women and improving their health outcomes. According to *The Global Gender Gap Report*, on average, 97% of the gap between men and women on health outcomes has been closed and 95% of the gap on educational attainment.⁴⁶ In developed countries, more than one-half of the college and university graduates are women. In many developing countries, the gender gaps in literacy and primary and secondary education have been dramatically reduced.⁴⁷

Yet the gender gap is broader than simply differences in education and health outcomes between men and women. In the World Economic Forum’s annual *The Global Gender Gap Report*, the gender gap is measured using four factors: 1) economic participation and opportunity; 2) educational attainment; 3) health and survival; and 4) political empowerment. There remain significant gender gaps in the job opportunities and wages and political

power. The gaps are largest in developing countries.⁴⁸ *The Global Gender Gap Report* found that only 62% of the gap on economic participation and only 16% of the gap on political empowerment has been closed.⁴⁹

Even worse, horrific acts of violence and unspeakable fates still face women in some countries and regions. Mutilation, slavery, and the disappearance of hundreds or thousands of women and girls occur daily with no action by the government or society. In China, 39,000 baby girls die annually because parents do not give them the same medical care and attention that boys receive. In India, a “bride burning” takes place approximately every two hours to dispose of them so that the man can remarry and girls enslaved in brothels are beaten or killed for resisting.⁵⁰

Although no country has achieved gender equality, the Nordic countries have done the best job of closing the gender gap. In 2008, the four highest ranked countries (i.e., those with the lowest gender gap) were (1) Norway, (2) Finland, (3) Sweden, and (4) Iceland. Each has likely reasons or at least contributing factors to its success in moving toward gender equality. In 2004 Norway passed a law requiring Norwegian public limited companies to maintain a minimum of 40% representation from each sex on its board composition.⁵¹ Finland has its first female president. New Zealand at number 5 was the first country to give women the right to vote in 1893 and Prime Minister Helen Clark is in her third successive term.⁵²

Seven Western European countries are among the top ten highest ranked countries in the world and twelve are among the top twenty as follows: (7) Denmark, (8) Ireland, (9) Netherlands, (11) Germany, (13) the United Kingdom, (14) Switzerland, (15) France, and (17) Spain. The United States is ranked twenty-seventh. Lowest gender gap scores are found in countries in Sub-Saharan Africa, Middle East and North Africa.⁵³

This gender gap index tracks a strong correlation between the gender gap and the country’s economic performance and competitiveness. While correlation between gender equality and the level of economic development is strong, so is the correlation between gender equality and social justice and quality of life for all.

To examine gender equality and what steps are necessary to close the gender gap, three areas must be addressed. First, women must have equal rights under the law and equal protection by the government to enforce those laws. Second, government, business and society must work to give women the same opportunity for work and advancement and must pay women the same as men for equal work. Third, women’s voices need to be heard and women should be fairly represented at the negotiating table and in the halls of the political debates and votes.

A. Equality Under the Law (*Rights*)

According to The CIRI Human Rights database seventy-nine percent of countries in developed regions of the world have low levels of discrimination. Some discrimination or biases still exists but they have in place laws that guarantee all or nearly all of women's social rights and for the most part they are enforced by the government. By contrast, significant discrimination exists in developing areas of the world. In the Middle East, Africa, and South Asia, approximately ninety percent of the countries have significant discrimination because women have no effectively enforced law to protect their social rights or, even worse, the law has systematic discrimination based on sex built into it.⁵⁴

In a study conducted between 1995-2005 to measure how many women have the final say in making specific decisions, most women, but not all, have final say over what food they want to cook. Sixty-six to seventy-nine percent of married women have final say over food choice in the majority of regions around the world. The number of women with final authority to determine their daily purchases was much lower, often less than half of the number with final say over food choice. Except for women in South Asia, the same group of married women had between twenty-six and forty eight percent with final say over their daily purchases and only nine to eighteen percent had final say over large purchases. When it comes to decisions on their own health care, nineteen to fifty-one percent had the final say.

In April of 2009, Afghanistan's president, Hamid Karzai, received great criticism for a new law in his country that reportedly legalized rape within marriage by requiring a wife "to give a positive response to the sexual desires of her husband." The law also allows girls to legally marry once they begin to menstruate.⁵⁵ After U.S. government led international protests, President Karzai appeared to back away from the law, claiming that he "hadn't read" it and could not be blamed for its content. Nevertheless, it was signed into law and as of August 2009, it has not been amended. In a discussion about the new law, many fundamentalist Afgans argue that they are not opposed to women's education per se, but they believe that what women are allowed to learn must be tightly controlled. In their role as mothers, they are recognized to have the most influence on forming the minds of their young children. To control what the women know and learn allows the formation and control of the views of the next generations in Afghanistan.⁵⁶

The attempt to control the education of Afghan women is further evidenced by the burning or closing of more than 700 schools by the Taliban.⁵⁷ Additionally, in Afghanistan in April and May 2009, three attacks targeted girls' schools. Ninety-seven girl students and teachers of a school in Kapisa province were poisoned, 52 students were

hospitalized in Charikar, and three dozen the previous month.⁵⁸ As long as actions such as this persist and go unpunished, women in these areas cannot begin to experience equality in any area of their lives.

In many countries, women do not have the same rights to property ownership and status. For example, women in many places in the world are prohibited from owning land or holding title to other property in their own names. As a result, less than one percent of the world's land owners are women. Often when a man dies, his property is passed to his brother rather than his widow. Again, the new law in Afghanistan prevents women from inheriting her husband's wealth. Efforts need to be made world-wide to give women equal ownership rights to men.

B. Equality of Opportunity (*Resources*)

Women make up half of the workforce and yet in every possible measurement, men have more opportunity and they are paid more than women. In most developing regions, about one half to two thirds of women hold vulnerable employment. Although the percentage of women in vulnerable employment has dropped since 1997 in most regions, a disparity between men and women exists, especially in the Middle East, North Africa and Sub-Saharan Africa.

According to public information collected by the International Trade Union Confederation (ITUC), the gender pay gap around the world ranges from three percent to fifty-one percent with a global average of fifteen to seventeen percent. The gender pay gap is wider in the private sector than the public sector. Women tend to earn less than men in the private sector as well as the public sector. In most regions, female employment is concentrated in either services or agriculture, with fewer women than men employed in industry. The women in industry range from 7 to 23% of the workforce in all regions, compared to 12 to 34% for men. Women are less likely to be members of a trade union and the women in trade unions make less than the men in the union.

The percentage of women in senior positions ranges from 3 to 12%, despite the fact that the share of full time female employment ranges from 17 to 49%. Worldwide, for every nine men in senior management positions there is one woman. The percentage of men who are in senior management positions is relatively stable across regions. For every six to nine men in the workforce, one of those men makes it to a senior management position. The ratio of women who hold a senior management job is much lower, from one in every twenty-six women in sub-Saharan Africa and in Latin America and the Caribbean to one in every sixty-two in East Asia and the Pacific makes it to a senior management position.

While a gender gap still exists throughout the world, progress has been made in the last several decades. By way of example, in the United States women have made great progress in some regards. From 1970 to 2008, the number of women participating in traditionally male-dominated professions has grown substantially. In 1970, women made up only nine percent of the students in law school and medical school and only four percent of the students pursuing a Masters of Business Administration. In 2008, women were forty-eight percent of the law students, forty-nine of the medical students and thirty-five percent of the MBA students. The number of women in leadership roles in male-dominated positions, however, has not made the same type of progress as was expected. In 2008, women represent thirty-one percent of U.S. lawyers, but less than ten percent of the managing partners for private law firms are women and only about fifteen percent of law firms' executive committees (management committee or board of directors) are women. Similar numbers are found in science related fields, business and politics.

C. Political Equality (*Voice*)

"Too many women In too many countries Speak the same language. Of silence..." is a line in a poem called "Silence" quoted by then First Lady Hillary Rodham Clinton in a speech during her first extended trip overseas without her husband, then President Bill Clinton, in 1995.⁵⁹ Mrs. Clinton incorporated the poem in her speech on the importance of women's economic, political and social participation in every country. "For too long, the voices of half of the world's citizens have not been heard by their governments. The voices of women became my theme, and I decided to end my speech by quoting the poem... *'We seek only to give words to those who cannot speak (too many women in too many countries) I seek only to forget The sorrows of my grandmother's Silence.'*"⁶⁰ The poem was written by a student at Lady Sri Ram College in New Dehli and given to Ms. Clinton by the student's principal the day before the speech. While some progress has been made since that time, the words of that student's poem and the theme of Ms. Clinton's speech remain true.

The voices of women are still not fairly represented in the halls of governments and the boardrooms of business and industry. Women's direct engagement in decision-making processes is necessary to create rules and procedures to advance gender equality. As discussed above in section IV.B, women make up half of the workforce, but women represent a small percentage of managers, board of directors and chief executive officers.

There are more women in government than ever before. In the last ten years the proportion of women in national assemblies has increased from 10% to 18.4%. In the two decade prior to then, from 1975 to 1998, there

was only a one percent increase. Even with the increased participation overall, however, disparities in the proportion of women in parliaments abound across the globe, ranging from no women in parliament in some countries to a high of over 40% in a few countries in sub-Saharan Africa, Latin America and the Caribbean. In the United States, women held twenty-seven percent of the U.S. congressional seats in 2008. While this number needs to be higher, recognition should be given to the fact that women held only two percent of the U.S. congressional seats in 1970. Progress has been made.⁶¹

In a recent survey of Supreme Court benches in selected countries, over two-thirds of the selected countries had Supreme Courts with fewer than 25% of women judges. Women are also under-represented in international and regional courts, ranging from 0% to 38%, with only one third having percentages higher than 30%.

Gender equality cannot occur without a legal system that is fair and just to women and a government that will enforce the laws designed to protect and empower women. As important as women's participation is in order to create and implement rules and procedures to support the promotion of women, women also must be involved to ensure follow-through and accountability. Without follow-up and review procedures, any changes and improvements are less likely, or not at all likely, to be fully implemented. More women in government and positions of power will influence the development, protection and enforcement of the laws.

D. Stereotypical Characteristics of Women – Double-Edged Sword

Even in developed countries with well defined and enforced laws against discrimination, inequality still exists. In such countries there may be little overt discrimination or it may occur much less frequently. Veiled bias, however, persist. Bodies of work describe the nature of modern gender discrimination and prejudice in the general workforce as subtle, covert, automatic, unintentional, unconscious, and pervasive. Other terms used to describe subtle gender discriminatory events or their collective effects include chilly climate, microaggressions, microinequities, and selective incivility.⁶²⁶³ Laura Liswood, co-founder and Secretary General of the Council of Women World Leaders calls them “‘what grandma taught us.’ They’re social constructs and archetypes and perceptions people have, all the things that create who we are and what we think. We get this from peers, school, the news media, even myths and legends of the world.”⁶⁴

Justice Ruth Bader Ginsburg described one manifestation of discrimination from her own experiences:

It was a routine thing [in the past] that I would say something and it would just pass, and then somebody else would say almost the same thing and people noticed. It the idea in the 1950s and ‘60s was that if it was

a woman's voice, you could tune it out, because she wasn't going to say anything significant. There's much less of that. But it still exists, and it's not a special experience that I've had. I've talked to other women in high places, and they've had the same experience."⁶⁵

Indeed, such experiences still exist from time to time. Women need to be aware of the situations and learn techniques to effectively navigate the waters. For example, when a woman is the first to present an idea or a strategy that is ignored, but later expressed again by a man and accepted, she must learn an effective way to point out that she already suggested it. One way to do so would be to say, "I am so glad that Bill agrees with my idea and I'm glad we are ready to discuss it."

Women entering a new position or profession still have a more difficult time establishing their credibility than a similarly situated man. This is especially the case in a traditionally male-dominated profession such as a legal profession. Research shows "that people generally consider men more competent than women and require stronger evidence of ability before they will conclude a woman is capable."⁶⁶ In professional positions, women generally must work harder, be smarter, to earn the same respect and credibility.

Studies address the impact that gender schemas (gender-based thinking and expectations) play in forming perceptions of competency for a particular job. "Studies have shown people generally list men's traits as being aggressive, decisive, logical, responsible, and good leaders. In contrast, people characterize women as submissive, indecisive, good at caring for others, passive, illogical and emotional."⁶⁷ While these perceptions are not necessarily accurate, nevertheless, a person's perception of who they should hire or promote, who they want making decisions that impact them, and who they want as a leader can be influenced by what they believe are the core characteristics for the position or what they believe are the necessary skill sets for the particular position.

These perceived differences, to be sure, are not automatically disadvantageous to women. The perceived differences may explain why women are traditionally more accepted in some positions or professions. For example, women lawyers are sometimes perceived (accurately or not) to be better able to calm volatile situations and to find compromise between parties who appeared to be at an impasse. On the other hand, law firms and clients looking for a stereotypical aggressive trial lawyer might be more inclined to choose a male lawyer over a female.⁶⁸

These gender schemas may also disadvantage women who try to exhibit stereotypically male characteristics expected of a particular position. Again using the legal profession as the example, successful male lawyers are often characterized, even expected, to be aggressive and hard-hitting. Women who are naturally aggressive and

competitive may be considered “bossy and unpleasant.” As one researcher noted, “It’s a bit [like] being between a rock and a hard place.”⁶⁹ As a woman lawyer described her experience in an article in the *New York Times*, “Women are held to higher standards, and if they don’t jump up and down like a man would at a meeting they aren’t seen as partnership material.” Another asked, “why is a woman who hunts down her male boss for a chat seen as overly aggressive or possibly flirtatious, while a male doing the same thing is seen as merely ambitious?”⁷⁰ These statements are not representative of all firms today, but these attitudes still prevail in many. Similar sentiments are expressed by women in the science fields, politics and other traditionally male-dominated roles.

Perhaps still another phenomenon influences the lag of women reaching higher positions. Studies show that many women are less comfortable with self-promotion.⁷¹ Women may opt not to pursue certain career paths or advancements because ⁷²of “innate gender differences,” biological differences,” or “strong cultural socialization.”⁷³ Some women have more difficulty in asking for what they want and need. They are less willing to negotiate for themselves.

Other explanations for the smaller number of women in leadership positions must be recognized. Women may make a conscious choice not to pursue promotion and leadership positions. Because of cultural and family values that influence the woman, she may choose to follow a more traditional path for women in her community, one that she values and views as a more important role in life, even though she has other options freely available to her. Women may not feel as pressured to pursue promotions as many men traditionally felt as the sole “bread winner” for the family. Women may be more creative in finding alternative paths and income-producing arrangements. They have other options available to them and they may choose to find more balance in their lives between work and family or other interests. Why more women are not serving in leadership positions in developed countries is a more complicated issue than to dismiss it as a result of continued discrimination.

V. STRATEGIES OF IMPROVING STATUS OF WOMEN

Recognizing that work remains to be done to move women closer to gender equality, what are some of the efforts and opportunities to address the issues? This section offers suggestions about what is being done as well as additional ideas for consideration. Within the list are ways that all – governments, businesses, other organizations, and individuals – can participate in the eradication of gender inequality over time.

A. Targeted Investment and Lending

Decades of research confirm the wisdom of investing in women and the education of girls. Muhammed Yunus, founder of Grameen Bank, said about his bank's lending philosophy, "We saw that money going to women brought much more benefit to the family than money going to the men. So we changed our policy and gave a high priority to women. As a result, now 96% of our four million borrowers in Grameen Bank are women." Muhammed Yunus and Grameen Bank received the 2006 Nobel Peace Prize for their efforts to create economic and social development from below by making loans to poor people without any financial security. In awarding the Nobel Peace Prize to Yunus, the Norwegian Nobel Committee recognized,

"Lasting peace can not be achieved unless large population groups find ways in which to break out of poverty. Micro-credit has proved to be an important liberating force in societies where women in particular have to struggle against repressive social and economic conditions. Economic growth and political democracy can not achieve their full potential unless the female half of humanity participates on an equal footing with the male."⁷⁴

With additional investments must come follow-up and coordination to insure maximum effectiveness of the targeted investment. Additional money without more opportunities and protected rights will be wasted efforts. Without accountability, organizations will not be required to communicate, coordinate and document the progress. Additional research is needed to develop a clearer understanding of which policies work. Baseline survey data, situation analysis and needs assessment must be undertaken to provide the requisite knowledge base and enhance capacity for targeted policy development in response to the specific situation of girls and women.

B. Trade, Not Aid

A growing number of people and organizations are advocating for efforts to create distribution systems and markets for products grown in Africa and other developing countries as a more effective investment for systemic change to an impoverished area. Andrew Fugasira, leader in the Ugandan business community, travels the world advocating for the creation of markets for African products as an alternative to foreign aid to African countries. As founder and CEO of Good African Coffee, he created an African-based social enterprise that brings quality coffee to the global market while distributing a fair percentage of the profits to African coffee growers.

Fair Winds Trading Company is another example of indirect but meaningful and lasting aid to the poor in Africa by creating and supporting a global or foreign market and distribution system for African goods. Willa Shailit founded the company after a trip to Rwanda as a delegate with the United Nations Development Fund for Women.

The company imports handicrafts from Rwanda, South Africa, Tanzania and Indonesia, then partners with American retail stores, such as Macy's, to sell the items. Ms. Shailit sells the idea of helping the women who make the wares more than she pitches the items. These women are women who lived in abject poverty and often subject to terrible abuse and living situations. This "trade, not aid" business plan has generated three million dollars in sales thus far. With more than six times the normal daily wages, these women are able to make a significant and lasting difference in the lives of their children by investing in them so that they "can grow up healthy, educated and able to raise the next generation."⁷⁵

This emphasis on "trade, not aid" does not mean that there is no need for more traditional types of aid in the future. Aid is still needed for addressing immediate needs and crises – medicine, basic food sources – until conditions improve. The "trade, not aid" movement addresses the systemic changes needed for longer term solutions.

C. Political Commitment to Improvements

The political, business and social systems of each country must create a favourable environment to facilitate women's participation in decision-making. Stronger legal and institutional framework and greater use of women's networks and organization are needed.⁷⁶

A Hungarian representative to United Nations World Conference said, "equal access to decision-making and leadership at all levels was necessary precondition for the proper functioning of democracy." Equal participation in political affairs makes governments more representative, accountable and transparent. Women, however, had traditionally been excluded from decision-making processes.⁷⁷ The Beijing Declaration and Platform for Action recognized women's unequal share of power and decision-making as one of the 12 critical areas of concern and outlined concrete action to ensure women's equal access to, and full participation in, power structures.

In 1995, women represented 11.% of all legislators. In 2006, they represented 16.3 % – the highest percentage in the history of Inter-Parliamentary Union. More women judges had been appointed and more women had reached the highest executive positions in public and private companies. This year, Norway passed a groundbreaking law requiring that women hold 40% of seats of boards on companies, including private businesses.

While increased participation is occurring, the 10-year review and appraisal of the Beijing Platform revealed persistent barriers to women's entry into positions of decision-making. Despite measures to increase women's participation in various levels of decision-making processes, equitable participation remains a challenge. A

wide range of stereotypical attitudes and practices impede women's career advancement into positions of power and influence. Women remain under-represented in top executive jobs, especially in the sphere of business, science and politics.⁷⁸ Commitment and concentrated effort by high-level leadership of countries and international development agencies and organization is needed to accomplish progress.

Additionally, countries that prohibit women from owning or inheriting property should be encouraged to change their laws. Governments should make changes that will make it possible for, and will encourage, women to own property and open bank accounts in their name.

D. Women Role Models in High Positions

Larger numbers of women are receiving the education they need to move into the workforce, but only a small portion advance to management and leadership positions. As Laura Liswood stated, "The overall educational level of women is rising, but you're not seeing them go into positions where they can use their knowledge, so there's no return on that huge investment." As with any effort to increase the diversity of a group – in this case, leadership positions – achieving that first critical mass is crucial and will lead to additional advancement.

The absence of women from political life and leadership positions undermines the progress of women and ultimately it can undermine democracy. Iraq's Minister for Municipalities and Public Works said that for more than 30 years Iraqi women had suffered from a dictatorial, fascist system with no scruples nor any inclination to discourage or prevent abominable behavior reining from degrading and humiliating behavior to torture and terrorism. Brave Iraqi women, facing daily dangerous challenges, have been part of the historic change in the country. They need "the international community's support to build a new society based on the principles of democracy and human rights."⁷⁹

E. Mandates, Quotas and Targets

Justice Ruth Bader Ginsburg was recently asked to comment on Judge Sotomayor's declaration that she is a product of affirmative action. Justice Ginsburg replied, "So am I."⁸⁰ Justice Ginsburg was the first tenured woman at Columbia in response, she says, to the pressure exerted upon universities by then head of the office of civil rights of the Department of Health, Education and Welfare to enforce the Nixon government contract program. Justice Ginsburg added, "That was 1972, every law school was looking for its woman."⁸¹

Countries with a proportional representative system have more women in parliament. Quotas also make a difference and result in a larger number of women, regardless of electoral system. Many countries had committed themselves

to quotas. Norway has a requirement that forty percent of company boards in the private sector must be women. Norway's government has already reached parity through the use of concrete and binding measures. Earlier attempts to use voluntary agreements did not work.⁸² A 2001 change in France to electoral laws immediately increased the number of municipal councilors from barely a quarter to nearly half.

Australia has achieved a high level (i.e. 43%) of women in government without the use of quotas. Instead, the government committed to the merit principle and the providing targeted support to create an environment that enables women to compete equitably on merit.⁸³

In the private sector, women were faced with a "glass ceiling," due to working conditions and persistent stereotypes. Sometimes women themselves hesitate to enter fields of employment generally viewed as belonging to men. Gender balance in decision-making bodies is a criterion for equality and a key to development and somehow, through voluntary or mandatory measures, enough women must advance into those positions to achieve gender balance.⁸⁴

F. Awareness of Gender Stereotyping

Education in and of itself does not automatically result in the improved positioning of women in traditional socio-economic structures. In part, entrenched gender ideologies constrain women's progress. Although education has improved the quality of life of many women, it has not always proven to be the vehicle for their empowerment as expected. In that regard, some are calling for the transformation of educational systems, rather than the assimilation of women into traditionally male-centered endeavours.⁸⁵ "We thought that if we educated girls and women and gave them access to healthcare, the rest would follow. But it hasn't worked out that way. That tells us there is some other link missing. It could be cultural, something to do with gender stereotyping or access to mentors. We're not sure," said Laura Liswood, Secretary General of the Council of Women World Leaders.⁸⁶

Mahzarin Banaji, a Harvard University psychology professor, believes she knows the answer to the question of why we ignore the untapped resources of half of the world's population. "[W]e do not have recognition that the problem lies in our own minds, that as we make big and small decisions every day, we systematically ignore the potential and talents of women. Recognizing our own unconscious bias in this regard, testing it to prove to ourselves that we have it, and acting on the knowledge that we are each part of the problem is the way for us to be part of the solution."⁸⁷

Since gender inequalities originate in the home and continue within the school system and in the community, efforts need to be made to sensitize men and boys on gender equality and the rights of women and girls in those settings. Boys need to be educated in their formative years – early childhood.⁸⁸ School curricula needs to be revised to eliminate stereotypes associated with traditional gender roles that might promote violence against women and girls and that might promote viewing women as less deserving of access to education, the labour market and political and public life.

Public information campaigns with positive messages targeting men and boys on attitudinal and behavioural change could help change over time the perception and treatment of women. So could campaigns addressing the objectification of women and girls. Also helpful would be the development and acceptance of alternative forms of masculinity, such as who has responsibilities for care of children and men choosing non-traditional studies and careers. To appeal to the public, and therefore be accepted and embraced, the messaging in these campaigns should include the high costs associated with unequal power relations and the benefits that men will derive from a more gender-equal society. Utilizing men in positions of influence, such as fathers, leaders, politicians, celebrities and other public figures, in the campaigns also will encourage adoption of the message.

G. Reporting and Accountability

Since the 1995 Beijing Women's conference, which marked a milestone in international commitment to gender equality issues, more resources are devoted to gender equality targets. Billions of dollars are spent annually to accomplish progress. A gap appears, however, between intent and deeds. Self-evaluation of nine donor agencies revealed that while all staff members were responsible for promoting gender equality, no specific group was held accountable for results.⁸⁹ Without accountability, significant progress will be hindered. United States Secretary of State Hillary Rodham Clinton acknowledged the need for specific responsibility as she announced the created a new position, Ambassador for Global Women's Issues. In the United States, Ambassador Melanne Verveer is the one responsible for making sure that "the concerns of women and girls remain central to the American foreign policy agenda."⁹⁰

H. Address Violent Acts Against Women and Girls

Women and girls around the world continue to be victims of violence. Traditional and cultural practices also contribute to the perpetuation of discrimination and violence against girls. A recent example comes from Afghanistan, when in April, 2009, the government passed a new law that condoned marital rape and child marriage.

President Karzai promised to amend it after international pressure was prominent.⁹¹ The international community must continue to exert pressure on countries to abandon such practices.

I. Quality Education that Promotes Gender Equality and Prepares Girls and Women for Productive Lives.

Globally, the completion rate for primary school has increased from 63% in 1990 to 83% in 2005.⁹² Six of the seven top countries in expanding primary completion rates were in Sub-Saharan Africa. “The weakest performers were also primarily in Africa, however, showing the sharp contrast across countries in the region.” Exceptional progress has been made in Asia and Cambodia as well.⁹³ Still, a gap exists that affects girls and the poor disproportionately. “The most intractable groups to reach with primary education are those that are ‘doubly disadvantaged’: girls from ethnic, religious or caste minorities. About 75 percent of the 55 millions girls who remain out of school are in this group.”⁹⁴

A new report by UNICEF, 'State of the World's Minorities and Indigenous Peoples 2009' finds that “girls living in poor families in rural areas who belong to a minority community may never go to school without additional incentives.” The report recommends cash transfers and targeted scholarships and stipends as inducement to persuade families to send their daughters to school since girls are often kept out of school to work.⁹⁵

Providing a place and teachers for a girl to go to school is not sufficient alone. The environment must be supportive and conducive to learning. A Kenyan study found that providing girls with uniforms reduced dropout rates and pregnancy rates. Helping them manage their menstruation period also keeps them in school. Educating girls significantly reduces birthrates, thus helping poor countries curb the population growth allowing economic growth.⁹⁶

Schools also provide an arena for teaching about civil societies and democratic practices. Students can be introduced to notions of political participation, elections, leadership, human rights and even gender equality through class projects and student organizations activities. Awareness of rights allows people to challenge inequality practices and behaviours and promote the respect of human rights and the protection of those who need to be protected. “[I]t gives people a voice to demand for their entitlements and freedoms.”⁹⁷ Introducing these concepts to children in their formative years will have a lasting impact for years and will influence the actions and decisions of those children into the future.

The quality of school is critically important as well. Cross-country evaluations suggest improvement in cognitive skills has not kept pace with the increased enrollment.⁹⁸ Quality lags quantity. They need to proceed in tandem. “More effort is needed to monitor outcomes (especially student learning).”⁹⁹ Creating a supportive

environment in which girls and women are comfortable to fully participate will allow them to develop their analytical and communications skills more fully and quickly. Also, gender stereotypes need to be eliminated from school textbooks.¹⁰⁰

Expanded courses are needed for women in practical subjects such as entrepreneurship. Enhanced non-formal education for girls and women, such as vocational or skills training and literacy programmes, needs to be developed. The subjects and skills to be taught should be developed with an eye to the needs and opportunities within the local or regional area in recognitions that most will live and seek work locally.

J. Special Funding and Scholarships

Girls are commonly prohibited from going to school by their families in areas where families must pay for the students to attend. Often the girls are kept at home to perform the necessary work. The boys are sent to school and the girls stay home to work in the fields or in the house. In Cambodia a scholarship program gives scholarships to girls who are making the transition from last year in primary school to first year of secondary school. The results suggest that the program increased enrollment and attendance at eligible schools by approximately 30 percentage points.¹⁰¹

K. Focus of Higher Education for Women

Education is important for more than just the knowledge and skills gained. Personal development and growth also are important aspects of education. Higher education is recognized for this emphasis on the personal growth and development of its students. Developing confidence, broadening one's perspective, expanding analytical skills, encouraging creative problem solving and developing communication and leadership skills are all important benefits of higher education. Post-secondary education opens the door to the future for women and their families. A study of the personal development and transformation of women earning an online degree in India found that women who earned the graduate degree were, indeed, better positioned to capitalize on career opportunities. Meaningful personal changes were observed in the women included "heightened self-confidence, credibility among peers, sense of belonging in their professional community, greater autonomy," and "a heightened sensitivity to their own capability for constructing knowledge independent of the culturally-defined roles they had been given." The women acknowledged they "realized new capabilities within themselves that changed the way they looked at life."¹⁰² This personal awakening results in women becoming more involved in fighting for improvements within

their societies. It's important to note that this study focused on online education allowing attribution to the educational process in isolation of other factors that might cause or contribute to the changes.

Distance education has emerged as a tool for widening access to higher education for women. Delivery of post-secondary education via the internet gives women more opportunities to participate in additional education when there is not a school in the area or other barriers prevent the woman from attending. Additionally, distance education delivery systems allow women flexibility to participate in the education on a time schedule that works with their other duties and obligations. This flexibility is particularly well suited for housewives and mothers who have constraints of time, space, resources and socio-economic disabilities.¹⁰³ Universities around the globe could assist with this effort to deliver the benefits of higher education to those who do not otherwise have access.

VI.CONCLUSION

No longer is gender equality viewed solely as a social justice issue. Ensuring that women have the same opportunity to rights, resources and voice within a society is widely recognized as essential to that society's economic growth and development. Investing in women and empowering women lifts entire families, communities and countries out of poverty and magnifies economic growth while also enhancing the wellbeing of all its citizens. Progress has been made to advance the rights of women closer to equal standing with men around the world, especially within the last three decades. Much is left to be done, however, in order to truly close the gender gap. In some regions, women still lack basic rights and protection. Even in developed countries biases still prevent women from rising to the same level of achievement and wealth as their male counterparts therefore stifling growth and development.

Continued vigilance is necessary to move all countries toward equal protection and rights of their women so that no longer will some countries prevent women from having access to job opportunities, property ownership and full participation in determining the direction of a country's affairs. Governments should take into account gender differences in economic behavior in making public policy decisions involving structuring provisions of the tax system, spending programs, and social insurance programs. Businesses should adopt policies and procedures to promote and integrate women fully into leadership positions and management decisions. Beyond that, continued efforts to eliminate gender biases from customs and traditions of a society are also crucial to truly give women equal opportunities to the men. Economists and social scientists agree that prioritizing gender equality is a necessary step in the growth and development of a community, a region, a country and indeed the world.

The education of women and girls is a critical component in a country's goal to close the gender gap and advance economic and social growth and development. Studies show that the investment in the education of women is effective in addressing poverty and extremism. Indeed, the investment in women is perhaps the most effective and efficient mechanism for advancing a society's development and growth. Investment in the basic education of girls is unequivocally required. Investment in the higher education of women affords women the knowledge, skills and confidence to advance more rapidly into leadership positions within government, business and societies. Such advancement into positions of decision-making and influence is necessary to effectuate change and advancement more rapidly and in a stimulating and powerful manner.

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² Hausmann, Ricardo, Laura D. Tyson and Saadia Zahidi, *The Global Gender Gap Report 2008*, World Economic Forum. www.weforum.org.

³ *Id.*

⁴ Ambassador-at-Large for Global Women's Issues Melanne Verveer on her recent visit to Afghanistan and the U.S. Commitment to Afghan Women. June 30, 2009. Available at www.state.gov/s/gwi/rls/rem/2009/125512.htm.

⁵ Hausmann, *supra* note 2.

⁶⁶ *Id.*

⁷ Catalyst, "The Bottom Line: Connecting Corporate Performance and Gender Diversity", 2004. www.catalyst.org.

⁸ Hausmann, *supra* note 2.

⁹ Remarks by the President on a New Beginning, Cairo University, Cairo, Egypt, June 4, 2009. Available at www.whitehouse.gov/the_press_office/Remarks-by-the-President-at-Cairo-University....

¹⁰ Hausmann, *supra* note 2.

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¹² <http://www.un.org/Conferences/Women/PubInfo/Status/Home.htm>.

¹³ Ambassador-at-Large Verveer testifies on Women's Issues. May 14, 2009.

¹⁴ 2007 Global Monitoring Report, *supra* note 11.

¹⁵ *Id.*

¹⁶ 2007 Global Monitoring Report, *Id.* at pg. 108 Abu-Ghaida and Klasen 2004. Fn 6, chapter 3.

¹⁷ Ambassador-at-Large for Global Women's Issues Melanne Verveer on her recent visit to Afghanistan and the U.S. Commitment to Afghan Women. June 30, 2009. Available at www.state.gov/s/gwi/rls/rem/2009/125512.htm.

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