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WHITE PAPER: The Gender Wage Gap

My husband started off at the same range of pay and he just completely left me behind. He just went off—his salary just kept going up and up every year and mine just went up incrementally. And I would never ever have reached his.

— **Academic program coordinator, Mid-Atlantic Seaboard
(Getting Even: Why Women Don't Get Paid Like Men—and
What to Do About It, Evelyn Murphy, Touchstone, 2005)**

Overview

Despite decades of anti-discrimination laws and changes in the policies of companies and businesses worldwide, women are still not earning as much as men do in the workplace.¹ As such, a gender pay gap exists across the globe. The size of that gap varies from country to country and is dependent on many variables. The sobering reality remains, however, that on average, women continue to work for lower earnings than men. This trend continues despite the striking educational advances of women relative to men.²

The numbers speak volumes, with the wage gap ranging from 10-60 percent globally.³ The gap is even greater in developing countries where “hundreds of millions of women working in informal and unprotected work do not appear in any records, and many developing countries do not have the means, or in some cases the will, to keep national records on the world of work.”⁴ In developing countries, more women than men work in the informal sector, which tends to pay lower wages to women with “less regulation, safety and security.”⁵

The overall pay gap between men and women worldwide, however, may be much higher than originally estimated by official government figures. Based on a survey by the International Trade Union Confederation (ITUC) of 300,000 women and men in 20 countries, the 2009 global pay gap is

¹ International Trade Union Confederation. *The Global Gender Pay Gap*. February 2008, p. 7.
www.ituc-csi.org/IMG/pdf/gap-1.pdf

² International Labor Organization. *Equality at Work: Tackling the Challenge*. 2007, p. 20.
www.ilo.org/global/What_we_do/Publications/Officialdocuments

³ International Confederation of Free Trade Unions. *Trade Union World Briefing. Equality through pay equity*. March 2003, p. 1.
www.ei-ie.org/payequity/EN/docs/Global%20Unions/ICFTU_leaflet.pdf

⁴ International Trade Union Confederation. *The Global Gender Pay Gap*. February 2008, p. 7.
www.ituc-csi.org/IMG/pdf/gap-1.pdf

⁵ UNFPA State of the World Population 2005. *Hard Work, Lower Wages*.
www.unfpa.org/swp/2005/english/ch2/chap2_page1.htm

at 22% rather than the 16.5 % figure taken in 2008.⁶ This may be due to a number of reasons. The ITUC-report mentions workplace discrimination and occupational segregation. Also the fact that a higher proportion of women than men are being employed in (often lower paid) part-time work or below their education level may contribute to the pay gap. Women may (be forced to) choose for lower paying positions because of the need to combine work with care responsibilities.⁷

The global economic crisis is another factor impacting women's earnings. In this recession, more men have lost jobs than women have, since men – so far – are disproportionately found in the hardest hit sectors, such as construction.⁸ As a result, even more households are more dependent on women's earnings. Unequal pay hurts these households.

In other parts of the world, such as Latin America and the Caribbean, the financial crisis is especially impacting women and their earnings.⁹ In those parts of the world, many women work in industries that are responsive to economic fluctuations, such as commerce, manufacturing or domestic services. Although little systematic global data is available so far on how the crisis has changed the distribution of wages, the crisis seems to have increased wage disparities worldwide.¹⁰

When the wage gap is accumulated over many years for all men and women workers, “the losses to women and their families are large and can be devastating.”¹¹ Even with increased time in the labor market, women cannot make up the loss in lifetime earnings. For this reason and a variety of other factors, women enter retirement with fewer economic resources than men.

As an organization of business and professional women dedicated to improving the lives of women and girls in local communities and throughout the world, Soroptimist is committed to working on this issue. Soroptimist's exploration of the gender wage gap worldwide is a starting point for dialogue and education, given the reality that most of the world's women are poor. Pay equity addresses that poverty, which ripples out to impact women as well as their families, communities, and the economies of their nations. When women have increased economic choices, they are empowered in numerous ways, which also benefits the rest of society.

Wage Gap versus Comparable Worth

Male-female income disparity—referred to as the “gender wage gap,” “the gender earnings gap” and the “gender pay gap”—is a statistical indicator of women's wages relative to men's. This gap only compares the differences in overall wages earned by men and women. It does not include comparisons of wages in similar jobs. As a rule, it is usually calculated by dividing the average annual earnings of women by the average annual earnings of men.¹² It is important to note that the

⁶ International Trade Union Confederation. *New Report Shows Global Gender Pay Gap Bigger Than Previously Thought*, 2009. <http://www.ituc-csi.org/new-report-shows-global-gender-pay.html>

⁷ WageIndicator.org, *ITUC Report: No progress in reducing gender pay gap*, March 5, 2009. <http://www.wageindicator.org/main/WageIndicatorGazette/2009/ituc-report-gender-in-equality-in-the-labour-market-an-overview-of-global-trends-and-developments>

⁸ Heather Boushey, *Equal Pay for Breadwinners*, Washington, DC: Center for American Progress, 2009. http://www.americanprogress.org/issues/2009/01/gender_economy_report.html

⁹ International Labour Organization, *Global Wage Report: 2009 Update*, p. 10. http://www.ilo.org/wcmsp5/groups/public/---dgreports/---dcomm/documents/publication/wcms_116500.pdf

¹⁰ Ibid.

¹¹ Women and Work Commission. *A Fair Deal for Women in the Workplace*. p. 10. www.womenandequalityunit.gov.uk/women_work_commission/fairdealforwomen_interim_statement.pdf

¹² Department of Justice Canada. *Pay Equity Review*. www.justice.gc.ca/

gender pay gap is not estimated in a consistent way across all countries, which use different measures to calculate the gap.¹³

In the European Union, for example, the gender wage gap is calculated as the ratio of women's average gross hourly wages to men's.¹⁴ Panama and Australia also calculate the wage gap using hourly earnings, while most non-European Union countries, such as Japan and El Salvador, calculate the gap based on monthly earnings.¹⁵ In the USA, median weekly earnings are used to calculate the gender pay gap.¹⁶ The gender wage gap also varies depending on other issues, such as "labor market experience, unionization, occupation, industry, educational attainment, and age, among other factors."¹⁷

Another policy approach is comparing wages by looking at comparable worth (also called pay equity).¹⁸ Comparable worth is a concept introduced in the 1980s to explain the effects of job segregation practices.¹⁹ At the heart of comparable worth is the fact that jobs traditionally done by women have been systematically undervalued in the marketplace. As a result, jobs disproportionately held by women are paid less than comparable jobs with the same level of skills and responsibilities commonly held by males.²⁰

Fueling the emergence of the comparable worth or pay equity movement were studies revealing that on average, working women earned 60 cents for every dollar earned by men—a pay gap that had not changed substantially for several decades.²¹ Comparable worth advocates have attributed most of this earnings differential to the sex-segregation of the workforce, with women dominating lower-paying occupations such as nursing, retail sales and clerical services.²²

Comparable worth should not be confused with equal pay for equal work. Equal pay requires that men and women be paid the same when they do the same job. Comparable worth is broader and addresses equal pay for work of *equal value*. Jobs do not need to be the same in order to be compared. The value of work is assessed based on the "composite of skill, effort and responsibility required to do the job and the working conditions under which the job is performed."²³

Examples of pay inequity—where jobs of equal value did not receive comparable pay—include those reported in the City of Mississauga, Ontario, where a male layout artist received \$12.44 an hour, compared to a female computer terminal operator who received \$11.39 per hour, an estimated \$2,184

¹³ International Trade Union Confederation. *The Global Gender Pay Gap*. February 2008, p. 51.

www.ituc-csi.org/IMG/pdf/gap-1.pdf

¹⁴ European Commission. *The gender pay gap—origins and policy responses*. July 2006, p. 9.

http://ec.europa.eu/employment_social/publications/2006/ke7606200_en.pdf

¹⁵ Ibid.

¹⁶ Ibid.

¹⁷ Department of Justice Canada. *Pay Equity Review*.

www.justice.gc.ca/

¹⁸ Heather Boushey, Regional Labor Review. *Is "Comparable Worth" Worth It?* Fall 2000, p. 29.

http://www.hofstra.edu/pdf/Academics/Colleges/HCLAS/CLD/CLD_RLR_f00_compworth.pdf

¹⁹ Answers.com, *Comparable Worth*. www.answers.com/topic/comparable-worth?cat=biz-fin

²⁰ Haignere, Inc. Equal Pay and Pay Equity Research. *What is Pay Equity/Comparable Worth?*

www.payequityresearch.com/worth.htm

²¹ Answers.com, *Comparable Worth*. www.answers.com/topic/comparable-worth?cat=biz-fin

²² Ibid.

²³ Department of Justice Canada. *Pay Equity Review*.

www.justice.gc.ca/

in annual earnings. Similarly, a male acquisitions clerk received \$11.39 per hour, while a female processing clerk earned only \$10.42 per hour, at an estimated \$1,009 difference in annual wages.²⁴

In other examples of pay inequity, studies found that secretaries in a substantial portion of U.S. school districts were being paid considerably less than the (predominantly male) janitors. In Denver, nurses were making less than gardeners, while school nurses in the West Islip school district of New York State started at \$27,000, with groundsman starting at \$29,000.²⁵

To date, 46 states in the U.S. have taken action on comparable worth. Twenty have made some pay equity adjustments and six (Iowa, Minnesota, New York, Oregon, Washington and Wisconsin) have installed broad-based comparable worth laws for state government employees.²⁶

“If you’re a young woman who graduated last summer from high school, you will earn \$700,000 less over your working life than the young man standing in line with you to get his diploma. If you graduated from college, you’ll lose \$1.2 million compared to the man getting his degree along with you.”

-- Evelyn Murphy, President, The Wage Project

www.womensmedia.com/new/Murphy-Gender-Wage-Gap-losing.shtml

What are Women Earning?

In 2008, 1.2 billion of the 3 billion workers in the world were women.²⁷ The ongoing global economic crisis, however, has increased the number of unemployed women worldwide by up to 22 million in 2009, “making decent work for women increasingly difficult.”²⁸ The recession is pushing women into jobs that are vulnerable and unstable, adding to the burden that they are “already paid less than men in a shrinking employment market.”²⁹

The gender wage gap still plagues the American workforce. Out of 19 countries with membership in the OECD (Organization for Economic Cooperation and Development), the U.S. has the largest gender earnings gap, save for Austria and Switzerland. In the United States, for example, equal pay for equal work has been the law since 1963, but women are still paid less than men. Latest Census statistics show that the gap between men's and women's earnings widened slightly between 2007 and 2008, from 77.8 (generally rounded to 78 percent) to 77 percent. Based on the median earnings of full-time, year-round workers, women's earnings were \$35,745 and men's earnings were \$46,367.³⁰

²⁴ National Committee on Pay Equity. *Real Life Example of Equivalent Jobs*.

www.pay-equity.org/PDFs/EquivalentJobs.pdf

²⁵ Haignere, Inc., Equal Pay and Pay Equity Research. *What is Pay Equity/Comparable Worth?*

www.payequityresearch.com/worth.htm

²⁶ Answers.com, *Comparable Worth*. www.answers.com/topic/comparable-worth?cat=biz-fin

²⁷ International Labour Organization. *ILO warns economic crisis could generate up to 22 million more unemployed women in 2009, jeopardize equality gains at work and at home*, March 5, 2009.

[http://www.ilo.org/global/About the ILO/Media and public information/Press releases/lang--en/WCMS_103447/index.htm](http://www.ilo.org/global/About%20the%20ILO/Media%20and%20public%20information/Press%20releases/lang-en/WCMS_103447/index.htm)

²⁸ Ibid.

²⁹ In These Times. *Global Recession Hitting Women Harder than Men*, July 22, 2009,

http://www.inthesetimes.com/working/entry/4642/global_recession_hitting_women_harder_than_men/

³⁰ National Committee on Pay Equity, *Wage Gap Widens Once Again*, November 19, 2009.

<http://www.pay-equity.org>

According to the Canadian Labour Congress, women in Canada earn 72.5 cents per each dollar earned by men, representing a gender pay gap of 27.5 percent.³¹ The average gender pay gap in 2006 for 30 European countries was 14.5 percent. The Nordic states reported between 14 to 20 percent in the gender wage gap, with the gap remaining steady or increasing slightly.³²

Japan has one of the largest salary gaps, with women being paid 33 percent less than men. Japan's male-female pay inequity edges out its Asian neighbors of South Korea and China, and is double the world average.³³ Japan's large wage gap is due, in part, to seniority systems at businesses that ensure men are promoted more often. In addition, women make up more than two-thirds of all part-time workers, many staying at home to care for their children, and as such earn minimal wages.³⁴ In Latin America and the Caribbean, where most women are employed in low-status, poorly paid work, they earn on average only about 69 cents of men's labor income.³⁵

Causes of the Gender Wage Gap

What accounts for the differences in earnings between women and men? Observable factors can include education, job experience and hours of work, among other reasons, but these explain no more than 50 percent of the gender wage gap. The remainder—called the residual—points to discrimination.³⁶

Many of the causes for the gender wage gap interrelate and overlap, and point to this discrimination on a variety of fronts. At its root is the gender division of labor, which assumes that women's primary involvement is in reproduction, unpaid household work, caregiving and unequal power relations at home.³⁷ Such activities often restrict women's employment opportunities, mobility, educational attainment and skills development. During their lifetime, women spend more time on combined unpaid and paid work than men do.³⁸

Many believe that the wage gap is a good measure of the extent of gender wage discrimination, which can include: occupational segregation; lack of family-friendly workplaces; educational choices that are often a result of culture/socialization; and women themselves not asking for better pay.

1.) Occupational Segregation: The wage gap exists because many women are still segregated into a few low-paying jobs. Half of all women workers, for example, are in sales, clerical or service jobs. Workers in "women's jobs" are paid less than worker's in "men's jobs," with studies showing that the more an occupation is dominated by women, the less it pays.³⁹ Some posit that women are segregated into certain jobs because of discrimination from employers, male employees or customers. In addition, women often face barriers in promotion or career development—the glass ceiling—that excludes them from or segregates them into certain jobs. Furthermore, occupational segregation is reinforced by

³¹ International Trade Union Confederation. *The Global Gender Pay Gap*. February 2008, p. 13.

www.ituc-csi.org/IMG/pdf/gap-1.pdf

³² Ibid, p.14.

³³ Japan Times. *Editorial: Japan's salary gap*. March 24, 2008.

<http://search.japantimes.co.jp/cgi-bin/ed20080324a1.html>

³⁴ Ibid.

³⁵ UNICEF. *State of the World's Children 2007*. p. 18

www.unicef.org/sowc07/docs/sowc07_tacro.pdf

³⁶ Claudia Goldin. The Library of Economic and Liberty. *Concise Encyclopedia of Economics*.

<http://www.econlib.org/library/Enc/GenderGap.html>

³⁷ United Nations Economic and Social Council. *Follow-up to the Fourth World Conference on Women*.

March 1999. www.un.org/womenwatch/daw/csw/aging.htm

³⁸ Ibid.

³⁹ National Committee on Pay Equity. *Questions & Answers on Pay Equity*.

www.pay-equity.org/info-Q&A.html

traditions and stereotypes that influence and constrain women in choices of education, types of jobs and employment patterns.⁴⁰

2.) Family Life-Work Balance: When it comes to balancing work and family life, women still experience greater difficulties than men. Studies show that far more women than men choose to take parental leave to care for children. Because having children often affects women's career choice, more women than men work on a part-time basis and take more frequent career breaks than men, which ultimately has a negative impact on their careers.⁴¹ In addition, the number of children a woman has impacts her earnings. For women working full-time, having one child does not significantly impact wages. Two children, however, is estimated to reduce a woman's paycheck by 10 percent, and three or more children by 15 percent.⁴²

Fundamental to these work-family life issues is the extent to which the pay gap is a result of individual women's choices, and to what extent "women are constrained by a number of barriers which interact to hold down women's pay."⁴³ Another powerful reason given for women's lower wages is that by virtue of their family role, women are perceived to have less need of income than men. Employers, unions and governments often see men as "being in need of a living wage, while in contrast, they rarely compare women to any concept of need" for a decent living wage.⁴⁴

In today's economic recession, however, families are depending on women's earnings (which are less than men's and less likely to come with health insurance) more than ever before. The poor economy and lack of job creation means that families will need to ensure that they do what they can to keep parents working; and losing a job because a parent needs some time off to care for a sick child will create increased hardships for families since finding a new job is now much more difficult.⁴⁵ These new trends should shape what policies are most important to support working families who struggle to balance being a good employee with being a good caretaker.⁴⁶

3.) Educational Choices. Decades ago, women were told that lack of education resulted in the gender pay gap. But women in some parts of the world have made remarkable gains in education over the last three decades, graduating from college at the same rate as men and at times, surpassing men in education.⁴⁷ Despite these achievements, there have been only modest improvements in pay equity, and the gender wage gap continues to impact women. One year out of college, women in the United States working full time earn only 80 percent as much as their male colleagues earn. Ten years after graduation, women fall farther behind, earning only 69 percent as much as men earn.⁴⁸ Gender segregation in undergraduate majors and the subsequent segregation of the workforce partly explain the pay gap after one year and then 10 years. Yet, the pay gap within fields of study and occupations

⁴⁰ Commission of the European Communities. *Tackling the pay gap between women and men*. 2007, p. 3. http://ec.europa.eu/employment_social/news/2007/jul/genderpaygap_en.pdf

⁴¹ Ibid. p.4.

⁴² Women and Work Commission. *A Fair Deal for Women in the Workplace*. p. 8. www.womenandequalityunit.gov.uk/women_work_commission/fairdealforwomen_interim_statement.pdf

⁴³ Ibid.

⁴⁴ Jill Rubery. International Labor Office. *Pay equity, minimum wage and equality at work*. 2003, p. 5. www.ilo.org/dyn/declaris/DECLARATIONWEB.DOWNLOAD_BLOB?Var_DocumentID=1966

⁴⁵ Heather Boushey, Center for American Progress, *Encouraging Family-Friendly Workplace Policies*, March 3 2009.

http://www.americanprogressaction.org/issues/2009/03/boushey_workplace.html

⁴⁶ Ibid.

⁴⁷ American Association of University Women. *Behind the Pay Gap*. p. 2.

www.aauw.org/research/behindPayGap.cfm

⁴⁸ Ibid.

suggests the answer is not so simple. “After accounting for all factors known to affect wages, about one-quarter of the gap remains unexplained and may be attributed to discrimination.”⁴⁹

In addition, girls may be socialized to choose different subject areas than boys, impacting their career paths. Some young women have stated that had they been aware of differences in pay rates for jobs usually done by women as opposed to those done by men, they would have considered a wider range of educational options.⁵⁰ While more women worldwide are gaining access to education, equality in education is still far from the reality in some underdeveloped parts of the world.⁵¹ In poorer nations, girls often are constrained by cultural and social norms and are unable to attend school or may not be able to afford school fees. They also tend to do more work in the home than boys. As a result of these traditional gender roles, many girls are denied their right to an education.⁵²

4.) Asking for Better Jobs and Pay. A portion of the pay divide may be because women expect less and negotiate less pay for themselves than do men. Researchers have found that women expect less and see the world as having fewer negotiable opportunities. “These learned behaviors and expectations tend to minimize women’s pay.”⁵³ For example, one study found that starting salaries for male students graduating from Carnegie Mellon University with master’s degrees were about 7 percent higher (almost \$4,000) than the starting salaries for similarly qualified women. The study argued the gap “in part reflects differences in men’s and women’s willingness to negotiate.”⁵⁴

Despite the “women don’t ask” theory, in many jobs women have no right to negotiate pay or to know what anyone else is making.⁵⁵ “From car dealerships to retail stores, law offices to telecommunication firms, employees are required to sign a statement acknowledging that discussing salary with colleagues is a ‘fire-able offense.’ In some cases, these provisions are a cover so women won’t know they’re making less than their male colleagues.”⁵⁶

5.) Discrimination. Ultimately, the gender wage gap cannot be dismissed as the result of “women’s choices” in career, educational and family matters. In fact, recent studies show that when all relevant career and family attributes are taken into account, there is still a significant, unexplained gap in men’s and women’s earning. So when women make the same career choices as men and work the same hours, they still earn less.⁵⁷

⁴⁹ Ibid.

⁵⁰ Women and Work Commission. *A Fair Deal for Women in the Workplace*. p. 8.

www.equalities.gov.uk/publications/fairdealforwomen_interim_statement.pdf

⁵¹ International Labor Office. *Global Employment Trends for Women*. March 2008. p. 3.

www.ilo.org/public/english/employment/strat/download/getw08.pdf

⁵² UNICEF. *State of the World’s Children 2007*, p. 48

www.unicef.org/sowc07/docs/sowc07_tacro.pdf

⁵³ American Association of University Women. *Behind the Pay Gap*. p. 30

www.aauw.org/research/behindPayGap.cfm

⁵⁴ Ibid. p. 31.

⁵⁵ The Women’s International Perspective. *Why U.S. women earn so little money: the wage gap isn’t getting any better*. June 18, 2008.

www.thewip.net/contributors/2008/06/why_us_women_earn_so_little_mo.html

⁵⁶ Ibid.

⁵⁷ National Women’s Law Center. *Congress Must Act to Close the Wage Gap for Women*. April 2007, p. 2.

www.nwlc.org/pdf/2007%20Paycheck%20Fairness%20Act.pdf

In addition, women also suffer discrimination in the workplace through the “glass ceiling” (few women in top management) and the “sticky floor” (women in lowest paid jobs).⁵⁸ Sexual harassment contributes to wage discrimination, where “women leave or lose their jobs, potential raises, promotions, opportunities and ability to work.”⁵⁹

In the largest employment discrimination suit ever filed, female employees sued Wal-Mart for paying women less than men for similar work, and using an old boys’ network for promotions that prevented women’s career advancement. One woman alleged that when she complained about the pay disparity, her manager said that women would never make as much as men because “God made Adam first.” Another woman alleged that when she applied for a raise, her manager said, “Men are here to make a career and women aren’t. Retail is for housewives who just need to earn extra money.”⁶⁰

The case, *Dukes v. Wal-Mart Stores*, was filed by six current and former female Wal-Mart employees in 2001 and certified as a class action suit in June 2004. It now represents an estimated 1.5 million female workers employed by Wal-Mart or its affiliates since December 1998. The plaintiffs in the Wal-Mart case are asking for punitive damages (no amount has been set), recovery of lost wages and benefits and an order to reform Wal-Mart employment practices. They claim gender-based discrimination in decisions affecting promotions, job assignments, pay and training.⁶¹

Statistical analysis of Wal-Mart’s personnel database conducted by expert witnesses for the case found that from 1996 to 2002 women earned less than men in the same positions: female hourly workers earned about \$1,100 less annually than men in hourly positions, and female managers earned \$14,500 less than male managers, for an average of \$5,200 less overall in 2001.⁶²

Since the lawsuit, Wal-Mart has voluntarily established a \$25 million private equity fund to support women and minority-owned small businesses, among other retributions. In 2005, Wal-Mart appealed the class action decision to a Circuit Court, which upheld the class-action certification. Wal-Mart has since asked a larger panel of judges on the Court of Appeals to rehear the case and issue a new decision on the class certification. For this to happen, all 27 judges must vote for a rehearing. If the court denies the rehearing, or grants it and the rehearing upholds the class-action certification, Wal-Mart is expected to appeal to the U.S. Supreme Court.⁶³

In another landmark case, longtime Goodyear employee Lilly Ledbetter discovered, right before her retirement, that she had been subjected to gender-based wage discrimination over the previous 19 years. A former supervisor at a Goodyear plant in Gadsden, Alabama, Ledbetter was paid \$3,727 per month. The lowest paid male area manager was earning \$4,286 per month; the highest paid, \$5,236. Ledbetter had been expressly barred by her employer from discussing her salary with her co-workers, who were racking up raises and bonuses she didn’t know about. She eventually discovered the pay disparity when someone left her an anonymous tip. When she sued for back wages, the U.S. Supreme Court ruled that Ledbetter had waited too long to sue. The court said she should have brought her case within six

⁵⁸ International Labour Organization. *Breaking Through the Glass Ceiling: Women in Management, Women in Managerial Jobs*, 2004, p.17

www.ilo.org/dyn/gender/docs/RES/292/F267981337/Breaking%20Glass%20PDF%20English.pdf

⁵⁹ The WAGE Project (Women Are Getting Even). *Why is There a Wage Gap?*

www.wageproject.org/content/gap/why.php

⁶⁰ UNIFEM. *Seeking to hold Wal-Mart Accountable for Gender Discrimination*.

www.unifem.org/progress/2008/marketsFS_box4d.html

⁶¹ Ibid.

⁶² Ibid.

⁶³ Ibid.

months after her first unequal paycheck—that is, 20 years before she discovered she was the subject of pay discrimination.⁶⁴

On January 29, 2009, President Obama signed the Lilly Ledbetter Fair Pay Act into law, reversing the Supreme Court’s 5-4 ruling in 2007 and restoring the ability of victims of wage discrimination to hold their employers accountable for injustice and challenge the practice in court. The bill reestablishes the law’s incentive for employers to correct discriminatory pay practices. Employers will no longer have a free pass to continue to discriminate against their employees without ever having to worry about being held accountable. The legislation also makes clear that each discriminatory paycheck is a new act of discrimination that resets the 180-day limit to file a claim.⁶⁵

In addition, The Paycheck Fairness Act (H.R.12 and S.182) was introduced into U.S. Congress in January 2009 to strengthen the Ledbetter Act and the Equal Pay Act of 1963. One of the most important aspects of the bill is it will prohibit retaliation against employees who ask about or disclose their wages. The House passed the Paycheck Fairness legislation in July 2008 and action by the Senate is pending (as of February 2010).⁶⁶

6. Women as invisible labor. The ultimate root cause of the gender wage gap is that “women’s work” still remains unrecognized, invisible and unpaid.⁶⁷ This stems from gender discrimination in most parts of the world, where many women still do not have a voice in decision-making at home or in society, even when the matters are directly related to them.⁶⁸ Despite that, women remain the backbones of their families, pillars of community life, caregivers for the sick and elderly, and primary caretakers of the next generation.⁶⁹ In addition to managing households and securing and preparing food, many women work in farms, factories, marketplaces, mines, sweatshops and offices.⁷⁰ Women work more hours on average than men, and do so mostly in the absence of supportive policies, laws and services. Women’s equity on all economic and social fronts is critical to the welfare of families, communities and nations and in everyone’s best interest.

I used to worry about retirement, a lot. I did. Because I had nothing, when I was a single parent, other than Social Security. And everybody knows that that’s kind of iffy. All those years raising my kids by myself, I could put nothing towards my retirement. Nothing.

— **50-year-old carpenter, New Hampshire**
(Getting Even: Why Women Don’t Get Paid Like Men—and What to Do About It, Evelyn Murphy, Touchstone, 2005)

⁶⁴ Women’s eNews. *Judges Weigh Woman’s Wage Bias at Goodyear*. November 28 2006. www.womensenews.org/article.cfm/dyn/aid/2975

⁶⁵ National Women’s Law Center. News Release, *President Obama Signs Ledbetter Bill*. January 29, 2009.

⁶⁶ Govtrackus, S. 182: *Paycheck Fairness Act*, 11th Congress-2010-2011, <http://www.govtrack.us/congress/bill.xpd?bill=s111-182>

⁶⁷ UNFPA State of World Population 2005. *Women’s Economic Rights and Invisible Labor*. www.unfpa.org/swp/2005/english/ch2/chap2_page1.htm

⁶⁸ United Nations. Economic and Social Survey of Asia and the Pacific 2007. <http://www.unescap.org/publications/detail.asp?id=1205>

⁶⁹ UNFPA State of World Population 2005. *Women’s Economic Rights and Invisible Labor*. www.unfpa.org/swp/2005/english/ch2/chap2_page1.htm

⁷⁰ Ibid.

Consequences of the Gender Wage Gap

As mentioned, the gender pay gap is caused by a variety of factors but it also causes many problems. Women's diminished economic power ripples out in many ways to impact women, children, families, communities and society as a whole. Some consequences of the pay gap include:

1. Retirement. Because women are shortchanged when it comes to wages, they are shortchanged in their retirement years as well. Lower wages leave women with less to save or to contribute to an employer's retirement plan. In the United States, women will go into retirement with at least \$300,000 less in earnings than their male counterparts.⁷¹ In addition, unmarried women in the workforce receive on average about \$8,000 a year less in retirement income than their male counterparts.

In the United States, only 30 percent of all older women can count on a pension, compared with 47 percent of men.⁷² In addition, more than half of all women 65 or older are widows, divorced or never married. On average, these women rely on Social Security for 71 percent of their income, compared with 64 percent of men in similar circumstances.⁷³

Furthermore, because of a longer life expectancy, women are more likely to experience the loss of their spouse, live alone in old age and become financially vulnerable. In a survey released by the Heinz Family Philanthropies, more than 40 percent of women ages 25-55 feared they will live their retirement years at or near the poverty level.⁷⁴

In the United Kingdom, the pension gap between women and men will take 45 years to close according to the Equal Opportunities Commission. Women in retirement in the UK live on pensions that are on average, 40 percent less than men.⁷⁵ The differences are those cited in most countries: time spent out of the workplace raising children; lower salaries; more part-time work; and, historically, earning less than their male counterparts.

The disparity between women and men's income exists in both pension/retirement plan participation and pension account accumulation. Part-time workers, who are disproportionately women, are much less likely to participate in an employer-sponsored savings or retirement plan. The most common reasons cited are that an employer did not offer a pension plan, and that by virtue of working part-time women did not work enough hours to be included in that plan.⁷⁶

In developing countries, many women work in informal economies, e.g., agriculture and trade of products or services, and continue to work until very old age in precarious jobs with no social security or health-care benefits. Women in poorer parts of the world are usually dependent on the male's

⁷¹ Equal Pay Day. *FAQs about Equal Pay and the Wage Gap between Genders.*

http://www.in.gov/icw/files/Wage_Equity_skl_FAQ0408.doc

⁷² Teresa Heinz. Boston Globe. *The retirement gap.* October 8, 2005

www.boston.com/news/globe/editorial_opinion/oped/articles/2005/10/08/the_retirement_gap/

⁷³ Ibid.

⁷⁴ Ibid.

⁷⁵ Independent Newspapers UK Limited. 2007. *Pay and Benefits: Women's pensions worth 40 percent less than men's*

www.gender-agenda.co.uk/

⁷⁶ Institute for Women's Policy Research. *The gender gap in pension coverage: Women working full-time are catching up, but part-time workers have been left behind.* February 2008, p. 2.

www.iwpr.org/pdf/ribgender-gape506.pdf

income. However, women generally outlive men, and as a result, are often more likely to be poor.⁷⁷

2. Feminization of poverty. Because more women are paid lower wages than men are paid, this wage disparity contributes to poverty among women. “Society pays a high price for maintaining the current system of compensating women on a lower pay scale than men, a price that will only rise in the future as poverty claims more women through single parenthood and old age.”⁷⁸ Poverty compromises women’s and their families’ access to food, shelter, health care, social inclusion and dignity. Women of all ages make up 70 percent of the world’s 1.3 billion very poor—those who live on the equivalent of less than US\$1 per day, and poverty is often worsened in old age.⁷⁹

3. Impact on children and families. Working families in the United States lose \$200 billion of income annually to the wage gap.⁸⁰ If the wage gap were eliminated in the United States, annual family incomes would increase, on average, by more than \$4,000 and the poverty rate would be cut in half.⁸¹ In addition, when women earn equitable pay, not only do they have more control over their education, health and household resources, but they work to improve their children’s well-being. “Studies from developing and developed countries consistently show that when mothers have greater control over resources, more resources are allocated to food and to children’s health and education.”⁸²

Furthermore, in millions of U.S. families, the breadwinner today is a woman. With unemployment rising precipitously during the economic recession, especially for men, it is becoming increasingly urgent to “focus on the kinds of jobs that women workers hold and ensuring that these jobs offer fair pay and fair benefits.”⁸³

4. Impact on countries. Gender discrimination, especially with wages, has widespread ramifications and clear economic costs for nations. To the extent that discrimination contributes to the gap between women’s and men’s wages, the gender wage gap is a drain on productivity.⁸⁴ Some economists and labor experts believe this could spell trouble for a global economy.⁸⁵ For example, the Asia-Pacific region is losing \$42-\$47 billion per year because of restrictions on women’s access to employment opportunities.⁸⁶ In Canada, the Gross Domestic Product would rise significantly in decades if women

⁷⁷ United Nations Economic and Social Council: *Gender and Aging: Problems, Perceptions and Policies*. January 1999.

www.un.org/womenwatch/daw/csw/aging.htm

⁷⁸ New Brunswick Advisory Council on the Status of Women. *The Pay Gap: Causes, Consequences and Actions*, May 1996, p. 12.

www.acswcccf.nb.ca/english/documents/paygap.pdf

⁷⁹ World Health Organization, United Nations Population Fund. *Women, Ageing and Health: A Framework for Action*, 2007. p. 37.

www.unfpa.org/upload/lib_pub_file/684_filename_ageing.pdf

⁸⁰ NOW Foundation. *Sex-based employment discrimination in the U.S.* 2006, p. 4.

www.nowfoundation.org/issues/economic/2006employmentdiscriminationreport.pdf

⁸¹ Ibid.

⁸² World Bank. *Global Monitoring Report 2007*, p. 110.

<http://www-wds.worldbank.org>

⁸³ Heather Boushey, Center for American Progress, *Equal pay for breadwinners: More men are jobless while women earn less for equal work*, January 2009

http://www.americanprogress.org/issues/2009/01/gender_economy_report.html

⁸⁴ International Herald Tribune. *Women’s work/The wages of equality: A world of unfinished business*. February 21, 2004. www.iht.com/articles/2004/02/21/mwork_ed3.php

⁸⁵ Ibid.

⁸⁶ United Nations. *Economic and Social Survey of Asia and the Pacific 2007*.

<http://www.unescap.org/publications/detail.asp?id=1205>

participated in the work force on an equal basis with men.⁸⁷ In short, women's diminished economic power has detrimental effects on society as a whole, and decent work and decent wages for women remains a necessity for both economic development and as a worthy goal in its own right. Most areas of the world, however, have a long way to go in full economic integration of women and realizing their untapped potential for economic development.⁸⁸

Solutions to the Gender Pay Gap

The gender pay gap is a complex problem, calling for multi-level solutions. Some of these measures include:

1.) Education. One of the most important strategies for ensuring that girls and boys will have equal income-earning opportunities as adults is to give them equal access to education.⁸⁹ Also needed is promotion of careers in science, technology, engineering and mathematics in ways that appeal to women and girls, as well as encouraging girls to take advanced courses in mathematics.⁹⁰ In addition, increasing resources for non-traditional skills training and improving access to vocational training—especially for single mothers—is critical. Also important is providing information to girls and young women still in school about career options, as too many have been discouraged from pursuing higher education and/or job training for occupations not traditionally held by women.⁹¹

Girls and women, however, should feel free to study for careers in teaching, nursing and caregiving, and other so-called “pink ghetto” jobs, and not view this work as demeaning or insignificant. Jobs do not need to be defined as successful “solely in terms of the money, prestige and obvious power available in some traditionally male jobs.”⁹² A world with nurses and teachers is equally as important as a world with lawyers and accountants. These jobs need to be financially remunerated and valued according to the work itself and not according to gender.

While women and girls in developed nations have made great strides with education, sometimes surpassing men, school curriculums in developing countries need to be free of gender biases. As such, governments, parents and international donors “must work together to ensure that schools are girl-friendly.” This includes, among other measures, ensuring there are schools near girls’ homes (to mitigate long and dangerous commutes) and making school facilities safe from gender-based violence.⁹³

2.) Supporting working families. Long work hours have a disproportionate impact on women because they are still the main care providers, “thus reducing their options as to whether they work, where they work and in what types of jobs they work.”⁹⁴ As such, governments, industry and

⁸⁷ New Brunswick Advisory Council on the Status of Women. *The Pay Gap: Causes, Consequences and Actions*, May 1996, p. 12.

www.acswccf.nb.ca/english/documents/paygap.pdf

⁸⁸ International Labor Office. *Global Employment Trends for Women*. March 2008, p. 1.

www.ilo.org/public/english/employment/strat/download/getw08.pdf

⁸⁹ International Women's Policy Research. *Still a Man's Labor Market: The Long-Term Earnings Gap*.

www.iwpr.org

⁹⁰ American Association of University Women. *Behind the Pay Gap*. p. 30

www.aauw.org/research/behindPayGap.cfm

⁹¹ Ibid.

⁹² The Center for Nursing Advocacy. *Pink ghetto unfabulous*. December 2005.

www.nursingadvocacy.org

⁹³ UNICEF. *State of the World's Children 2007*. p. 47.

www.unicef.org/sowc07/docs/sowc07_tacro.pdf

⁹⁴ International Labor Organization. *Equality at Work: Tackling the Challenge*, 2007.

businesses need to create more family-friendly workplaces and workplace policies. The issue is critical as it impacts women's earnings, and as such, work places need to consider more flexible hours; provide parental leave and paid leaves of absence for sickness and family care; offer affordable, high-quality childcare arrangements; and encourage the development of more part-time jobs that pay well and also have good benefits.⁹⁵ Not only are such policies/benefits good for working mothers, but they also benefit businesses that need to attract a female workforce if they want to survive the retirement of large numbers of "baby boomers."

In addition, if working mothers earned as much as men, their income would increase by 17 percent and their poverty rate would halve from 25.3 percent to 12.6 percent.⁹⁶ Also needed are supports for women-headed households. "Families headed by single mothers who face discrimination and lower earnings in the labor market are much more likely to live in poverty."⁹⁷ Therefore, these women need improved childcare support and access to vocational training.⁹⁸

While many businesses provide family-friendly environments, the culture of that organization may still foster backlash, guilt and discrimination.⁹⁹ Some women workers feel that organizations pay lip service to family-friendly policies, but there remains an unspoken feeling that employees who use these policies are not as committed to the organization. Others have stated that while employers offer balanced work/personal policies on paper, employees often find it difficult to take advantage of these policies in reality.¹⁰⁰

3.) Better data and analysis. Although there are sufficient studies to show that women tend to work more and earn less than men, more detailed analyses of the issue are needed. As such, governments need to collect and share reliable national earnings data from which the respective national gender pay gaps can be calculated and compared. This would allow the "identification of possible ways of dealing with the problem in a targeted manner and to identify possible improvements to existing legal frameworks likely to lead to a significant reduction in the pay gap."¹⁰¹

4.) Training women to ask for more pay. Women need to assume that most things in their lives are negotiable, and that they don't have to accept the status quo as rigid and settle for what they're offered.¹⁰² "This one mental adjustment can produce extraordinary results for women."¹⁰³ In addition to thinking of the world as a more negotiable place, women can begin thinking differently about negotiation—seeing it as an opportunity to benefit everyone involved rather than as an aggressive or

www.ilo.org/global/lang--en/index.htm

⁹⁵ International Women's Policy Research. *Still a Man's Labor Market: The Long-Term Earnings Gap*.

www.iwpr.org

⁹⁶ International Confederation of Free Trade Unions. Trade Union World Briefing, *Equality through pay equity*. March 2003, p. 4.

www.ei-ie.org/payequity/EN/docs/Global%20Unions/ICFTU_leaflet.pdf

⁹⁷ International Women's Policy Research. *Still a Man's Labor Market: The Long-Term Earnings Gap*.

www.iwpr.org

⁹⁸ Ibid.

⁹⁹ Human Resources and Social Development Canada. *Organizational Problems: Organizational Culture*.

<http://www.hrsdc.gc.ca>

¹⁰⁰ Ibid.

¹⁰¹ Commission of the European Communities. *Tackling the pay gap between women and men*. 2007.

http://ec.europa.eu/employment_social/news/2007/jul/genderpaygap_en.pdf

¹⁰² Linda Babcock and Sara Laschever. *Women Don't Ask: Negotiation and the Gender Divide*.

www.womendontask.com/questions.html

¹⁰³ Ibid.

adversarial act. “In this way, they can reframe their negotiations in ways that make them feel more comfortable with the whole process.”¹⁰⁴

Today’s younger generation of women, may be more comfortable with discussing their salaries and their earning power as a whole, and as such, may negotiate for better salaries. For these women, salary information is openly discussed, at least among friends.¹⁰⁵ Several workers under 25 said that “greater salary transparency among friends only makes sense in an age when so much information is freely available online.”¹⁰⁶ Such sharing of salary information helps women to know when to push for a raise, when to start looking for another job or when it might be necessary to pursue legal action.¹⁰⁷

Global Solutions

In industrialized countries some success has been made in closing the gender pay gap over the last 40 years.¹⁰⁸ According to the Organization for Economic Co-operation and Development in Paris, in the late 1990s—the latest period for which comparable global data are available—the gender wage gap was narrowest in Belgium, France, Sweden and Italy, where full-time female workers earned 83 to 90 cents for each \$1 earned by men.¹⁰⁹ New Zealand was the most equal in terms of wage, with women making 91 percent of men’s average income.¹¹⁰

In most countries, employers are obliged to make special efforts to equalize the status of women and men in the workplace.¹¹¹ Politics, attitudes and practices, however, differ from country to country. In Greece, for example, the issue of equal pay is new, while in Austria the debate is ongoing.¹¹² But according to one Austrian report, the male breadwinner family model still dominates, an obstacle for women’s participation in the labor market.¹¹³

In addition, the Convention on the Elimination of All Forms of Discrimination Against Women guarantees women equality before the law and establishes specific measures to eradicate discrimination against women in all areas of their lives, including employment.¹¹⁴ Another document, the International Labour Organization (ILO) Equal Remuneration Convention No. 100 calls for governments to promote and ensure the application of “the principle of equal remuneration for men

¹⁰⁴ Ibid.

¹⁰⁵ The New York Times. *Not-so-personal finance*. April 27, 2008.

www.nytimes.com/2008/04/27/fashion/27salary.html

¹⁰⁶ Ibid.

¹⁰⁷ Ibid.

¹⁰⁸ International Trade Union Confederation. *The Global Gender Pay Gap*. February 2008, p. 7.

www.ituc-csi.org/IMG/pdf/gap-1.pdf

¹⁰⁹ International Herald Tribune. *Women’s work/the wages of equality: A world of unfinished business*.

February 2004. www.iht.com/articles

¹¹⁰ Organization for Economic Cooperation and Development. *LMF5: Gender pay gaps for full and part-time workers*.

www.oecd.org/dataoecd/29/63/38752746.pdf

¹¹¹ The Norwegian Centre for Gender Equality. *Towards a closing of the Gender Pay Gap*, p. 27.

www.samfunnsforskning.no/files/AR_2002_1.pdf

¹¹² Ibid.

¹¹³ Ibid.

¹¹⁴ UNICEF. *State of the World’s Children 2007*. p. 23. www.unicef.org/sowc07/docs/sowc07_tacro.pdf

and women workers for work of equal value.”¹¹⁵ Thus far, 161 member States have ratified this convention, but enforcement and actual practice still need improvement.¹¹⁶

Despite some pay equity progress, primarily in developed countries in North America and Europe, for the most part, “existing labor mechanisms have not made significant progress in remedying this global gender pay gap.”¹¹⁷ As such, more needs to be done to ensure discrimination does not exclude women from decent work and fair wages.

Conclusions

Discrimination and lesser opportunities for women and girls are deeply engrained in most societies and cultures throughout the world. As such, the persistence of the gender pay gap is “a sign that women continue to be affected by direct and indirect discrimination and inequalities in the labor market” and that women are prevented from fulfilling their working potential.¹¹⁸ While the gender pay gap is a complex and multi-layered problem, it nonetheless requires the political and collective will from governments, employers, employees and their representatives in order to improve the situation.

While each country must make its own decisions based on cultural practices, structures and priorities, it becomes increasingly clear that gender-based biases are detrimental to today’s global marketplace and must hold no place in society’s collective future.¹¹⁹ With all parties committed and working toward pay equity, the overall well-being of society would be enhanced, as would women’s empowerment on many levels.

In addition, the ongoing global financial crisis is an opportunity to drive new ways of thinking on economic and social policies, since “women are much more integrated into the world of work than ever before.”¹²⁰ The impact on the unpaid family care work that women are mostly responsible for, which may expand as the crisis worsens, is another basic challenge to address. It may further limit their access to labor markets if policies to improve sharing of work-family responsibilities are not forthcoming.¹²¹

Not only is a “top-down commitment” required to change the situation, so is the commitment from women—and the men who care about them—to act together.¹²² As such, women and men must put

¹¹⁵ International Labour Organization. *Breaking through the Glass Ceiling—Women in Management*. Update 2004.

www.ilo.org/dyn/gender/docs/RES/292/F267981337/Breaking%20Glass%20PDF%20English.pdf

¹¹⁶ International Confederation of Free Trade Unions. Trade Union World Briefing. *Equality through pay equity*. March 2003, p. 1.

www.ei-ie.org/payequity/EN/docs/Global%20Unions/ICFTU_leaflet.pdf

¹¹⁷ Mary Cornish. *Closing the Global Gender Pay Gap: Securing Justice for Women’s Work*. April 2007, p. 219, Vol. 27, Issue 2.

www.law.uiuc.edu/publications/cl&pj/archive/vol_28/index.html

¹¹⁸ Commission of the European Communities. *Tackling the pay gap between women and men*. 2007.

http://ec.europa.eu/employment_social/news/2007/jul/genderpaygap_en.pdf

¹¹⁹ World Economic Forum. *Global Gender Gap Report 2007*. Preface, vii.

www.weforum.org/pdf/gendergap/report2007.pdf

¹²⁰ International Labour Organization, *Global Employment Trends for Women, March 2009*, p. 32.

http://www.ilo.org/wcmsp5/groups/public/---dgreports/---dcomm/documents/publication/wcms_103456.pdf

¹²¹ Ibid.

¹²² Evelyn Murphy. *Getting Even. Why Women Don’t Get Paid Like Men and What to Do about It*. Touchston, 2005, p. 267

pressure on chief executives, and their bosses, to ensure fair pay for women. In addition, each woman has a responsibility to act by standing up for herself to ensure that she is being paid fairly.¹²³

Soroptimist Programs

Soroptimist is an international volunteer organization for business and professional women who work to improve the lives of women and girls, in local communities and throughout the world. Clubs undertake a number of different projects to confront economic and social realities facing women, both locally and throughout the world. Projects help women on a variety of fronts that impact their working lives, including: providing education and job-skills training, which leads to better employment opportunities; confronting domestic violence in the workplace; and helping women in the wake of natural and man-made disasters. As an organization, Soroptimist supports the following programs:

Soroptimist Women’s Opportunity Awards—The [Women’s Opportunity Awards](#) improves the lives of women by giving them the resources they need to upgrade their education, skills and employment prospects. Each year, Soroptimist clubs in 19 countries and territories assist women in overcoming personal difficulties and improving their lives through education and skills training. The women, who provide the primary source of financial support for their families, may use the cash award to offset any costs associated with their efforts to attain higher education, including books, childcare and transportation. Club recipients become eligible for additional cash awards at other levels of the organization, including three \$10,000 finalist awards.

Many Women’s Opportunity Award recipients have overcome enormous obstacles in their quest for a better life, including poverty, domestic violence and substance abuse. Each year, more than \$1 million is disbursed through awards at various levels of the organization to help women achieve their dreams of a better life for themselves and their families. Since the Women’s Opportunity Awards program began in 1972, it is estimated that \$20 million has been disbursed and more than 22,500 women have been assisted.

Soroptimist Club Grants for Women and Girls – Often the abilities and ambitions of individual Soroptimist clubs exceed their financial resources. The organization introduced the Soroptimist Club Grants for Women and Girls in 1997 to assist with community projects that improve the lives of women and girls. For the 2009-2010 club year, Soroptimist funded \$175,000 in club grants to 31 Soroptimist clubs for new or ongoing projects that foster economic independence for women and girls. Projects include funding a micro-enterprise artisan project for low-income women, teaching marketable job skills to women with disabilities and providing services to women who are domestic abuse survivors.

Listed below are some examples of grant-funded Soroptimist club projects that address the issue of a gender wage gap by providing support for women in school and by creating education and employment opportunities for them.

Guarapuava, Brazil

Recipes for Life

In 2009, Soroptimist International of Guarapuava received a \$10,000 Soroptimist Club Grant to expand production capabilities at an existing commercial bakery that trains and employs women, thus providing them with a living wage.

¹²³ Ibid.

Coronado, CA, USA

Live Your Dream: Helping Women Stay in School

In 2008, Soroptimist International of Coronado received a \$2,000 Soroptimist Club Grant to purchase emergency gift cards for low-income women struggling to stay in school. The women can use the cards to purchase any number of needed items, such as food, gas, books, supplies and/or childcare services. Soroptimists also support these women by providing free tutoring services for them.

Valenzuela, Philippines

Soroptimist Skills Scholars

In 2008, Soroptimist International Valenzuela received a \$2,000 Soroptimist Club Grant to provide skills training certificate courses for low-income women. The certificate courses include medical transcription and computer literacy. Soroptimists facilitate and manage the training courses.

Greenville, SC, USA

Dare to Succeed

In 2007, Soroptimist International of Greenville received a \$7,000 Soroptimist Club Grant to purchase computers, printers, office furniture and supplies to create a classroom within a residence for women recovering from substance abuse. Soroptimists teach computer skills courses, GED preparation classes and help women find employment.

Mandaluyong, Philippines

Participatory Project

In 2007, Soroptimist International of Mandaluyong received a \$5,000 Soroptimist Club Grant. They used these funds to establish a training program for women who want to start their own business. Funds were also used to establish a micro-financing program to help women get started on their own. Soroptimists supervise the training program.

Playas de Tijuana, Mexico

Women Working for Their Future

In 2006, Soroptimist International of Playas de Tijuana received a \$10,000 Soroptimist Club Grant. They used this grant to remodel and expand a day care center for the children of low-income women attending school or job training courses. Soroptimist further supported these women by volunteering their time as child care providers.