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## **WHITE PAPER: Women and Poverty**

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*Bahja lives in the small village of Chittagong, Bangladesh with her husband and three small children, all under the age of five. Married off to her husband at age 15, Bahja only briefly attended school and can barely read or write. Her husband is a day laborer for a local farm but does not make enough money to support his family so Bahja spends her days making bamboo baskets and selling them in town, earning only pennies. She does not have enough money to pay for her children's school uniforms and fees. Like Bahja, her two young daughters and son will never learn to read, continuing the family's endless cycle of poverty. Though her name means "happiness," Bahja and her family have experienced little of it.*

*On the other side of the world in Mobile, Alabama, Sue struggles with her own gripping poverty. A divorced mother of two, Sue's ex-husband refuses to pay child support and government authorities have done little to enforce the law. Sue is left to feed, clothe and care for her children solely on her meager factory salary. Sue works hard to ensure her children are always well-groomed and cared for. No one knows that some nights she can only afford to feed them canned beans and rice and some nights nothing at all. Sue knows she is capable of more, but her paychecks go towards immediate necessities and she is unable to save up enough money to attend night school. Sue is unaware that the men she works with make 20 percent more money and have a greater chance of being promoted than she does. These men hold the same position as Sue at the factory. If she made the same amount as they do, she would be able to save enough money to actualize her dreams.*

### **Defining Poverty**

Poverty is an all-encompassing condition defined by many characteristics. In addition to a dearth of food, clothing, shelter or healthcare, poverty also includes a lack of opportunities to improve one's economic condition and quality of life. Poverty is most completely defined as "a human condition, characterized by the sustained or chronic deprivation of resources, capabilities, choices, security and power necessary for the enjoyment of an adequate standard of living and other civil, cultural, economic, political and social rights."<sup>1</sup>

Of the eighty percent of the global population that lives on less than \$10 a day,<sup>2</sup> 2.7 billion individuals live below the poverty line of \$2 a day. Almost half of these individuals (1.4 billion) live in abject poverty, on less than \$1.25 a day.<sup>3</sup> Every day, one billion people go to bed hungry.<sup>4</sup>

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<sup>1</sup> United Nations Economic and Social Council, Committee on Economic, Social and Cultural Rights. *Poverty and the International Covenant on Economic, Social and Cultural Rights*. December 2001.

<sup>2</sup> Global Issues, *Poverty facts and Stats*. September 20, 2010.  
<<http://www.globalissues.org/article/26/poverty-facts-and-stats>>

<sup>3</sup> Global Issues, *World Bank's Poverty Estimates Revised*. Accessed October 27, 2011.  
<[www.globalissues.org/article/4/poverty-around-the-world](http://www.globalissues.org/article/4/poverty-around-the-world)>

<sup>4</sup> Oxfam International, *Global food prices in 2011: Questions & Answers*. Accessed November 8, 2011.  
<<http://www.oxfam.org/en/campaigns/agriculture/food-price-crisis-questions-answers>>

Additionally, of the 2.2 billion children in the world, one billion live in poverty and 25,000 die each day as a result of poverty. These children “die quietly in some of the poorest villages on earth, far removed from the scrutiny and the conscience of the world.”<sup>5</sup>

Poverty is a vicious cycle. It limits an individual’s access to resources (jobs, education, healthcare, etc.) and is thus difficult to overcome. Additionally, those living in poverty are more susceptible to abuse, violence, exploitation and discrimination, which perpetuates their circumstances. This cycle practically guarantees that impoverished children will grow up to be impoverished adults and the cycle repeats when they then have children of their own.

The effect of poverty goes far beyond individual suffering: it affects families, communities, countries and the world. Development cannot occur in countries where large parts of the population are denied their basic human rights and are unable to be productive members of society.<sup>6</sup> Poverty also exacerbates worldwide issues of migration, refugees and international crime such as human trafficking. For both humanitarian and practical reasons, ending poverty must be a priority for the global community.

### **The “Feminization of Poverty”**

Poverty is caused by a variety of factors, including the unequal geographical distribution of raw materials and resources, unequal access to education and employment, corrupt governments, war, disease, natural disasters, economic trends, and the competitive global economy (which creates opportunity for some while depriving others). However, for women, these factors are exacerbated by social and institutional discrimination and a denial of basic human rights.<sup>7</sup>

It is well-known and tacitly accepted that the first article of the Universal Declaration of Human Rights – all human beings are born free and equal in dignity and rights – is often not applied to women. Worldwide, women are denied the opportunities necessary to improve their economic and social condition, including basic human rights. In all parts of the world, regardless of class or race, women continue to be viewed as the inferior gender, incapable and undeserving of the same rights as men. This discrimination and denial of human rights leads to the “feminization of poverty,” the phenomenon in which women represent a disproportionate percentage of world’s poor.<sup>8</sup> Of the 1.4 billion people worldwide living in abject poverty (less than \$1.25 a day), 70 percent are women.<sup>9</sup> In America, 13 percent of adult women live in poverty and constitute 59 percent of all American adults in poverty.<sup>10</sup>

Interestingly, very few countries or international organizations track poverty by gender since poverty is principally measured by its economic dimension based on household surveys. A United Nations (UN) study released by the Department of Economic and Social Affairs argues that “reliance on such data, however, has proved inadequate for capturing differences in poverty among women and men since it focuses on poverty estimates for households rather than on those for

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<sup>5</sup> United Nations Children’s Fund (UNICEF), *The State of the World’s Children 2005*. 2005 <<http://www.unicef.org/sowc05/english/sowc05.pdf>>

<sup>6</sup> The World Bank, *Engendering Development: Through Gender Equality in Rights, Resources, and Voice*. January 2001. <[www.worldbank.org/gender/prr/](http://www.worldbank.org/gender/prr/)>

<sup>7</sup> United Nations Children’s Fund, *State of the World’s Children 2007 Women and Children: the Double Dividend of Gender Equality*. 2007. <<http://www.unicef.org/sowc07/docs/sowc07.pdf>>

<sup>8</sup> Sylvia Chant, “Re-thinking the ‘Feminization of Poverty’ in Relation to Aggregate Gender Indices.” *Journal of Human Development* 7.2, 2006: 201.

<sup>9</sup> United Nations Development Fund for Women, *UNIFEM Annual Report*. 1996 <[www.unifem.org](http://www.unifem.org)>

<sup>10</sup> U.S. Census Bureau, *Unmarried Women Hit Hard by Poverty*. Accessed November 8, 2011. <[http://www.americanprogress.org/issues/2009/09/census\\_women.html](http://www.americanprogress.org/issues/2009/09/census_women.html)>

individuals. Such estimates do not readily show gender differences in patterns of distribution of food, income and the like, nor do they reveal the experience of poverty by individual women and women within households.”<sup>11</sup> Indeed, such differences in patterns are at the basis of the feminization of poverty, which is characterized and perpetuated by the following eight factors:

**1. Women lack access to education:** The connection between the lack of access to education and poverty cannot be overstated. In order to attain secure work and build a better quality of life, an individual must have access to education. Unfortunately, many women and girls are denied such access. Of the 93 million out-of-school children worldwide, 55 percent are girls.<sup>12</sup> Similarly, of the 776 million adults (16 percent of the world’s population) who lack basic literacy skills, two-thirds are women.<sup>13</sup>

Sexist cultural values that exclude women from economic and political participation also constitute the most deeply-entrenched and widespread barrier to girls access of education. In such societies, parental preference for the education of boys over girls is particularly prevalent.<sup>14</sup> In many countries, education of girls is not seen a worthwhile investment: a World Bank Gender and Development Group report stated that families do not invest in girls’ education because there will be little return due to a dearth of employment opportunities for women. Families with limited resources may not want to invest the money for tuition, uniforms or materials for girls. Furthermore, girls may be responsible for household chores or forced into early marriage. Finally, in some areas there is a real concern for girls’ safety if the school is far away or the community is unsafe.<sup>15</sup> As a result, on average there are nine or fewer girls in primary school for every 10 boys.<sup>16</sup>

Poverty exacerbates gender inequality and breeds unequal access to education. A World Bank Gender and Development Group report pointed out that “inequalities between boys and girls in access to education and healthcare are greater among the poor than among those with higher incomes.”<sup>17</sup> A United Nations Children’s Fund (UNICEF) report found similar results: “Educational deprivation and poverty go hand in hand. Gender disparity in education is significantly greater for children living in poverty. Thus, girls are in double jeopardy, affected by both gender and poverty.”<sup>18</sup> For these girls, it is nearly impossible to escape the cycle of poverty.

Lack of education also makes girls more susceptible to other risk factors for poverty. According to UNICEF, uneducated girls are also more likely to get married at a young age, experience unwanted

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<sup>11</sup> United Nations Department of Economic and Social Affairs Statistics Division. *The World’s Women 2005: Progress in Statistics*. 2006. <<http://unstats.un.org/unsd/Demographic/products/Indwm/wwpub.htm>>

<sup>12</sup> United Nations Children’s Fund (UNICEF), *Basic education and gender equality*. Accessed October 27, 2011. <[www.unicef.org/girlseducation/index\\_bigpicture.html](http://www.unicef.org/girlseducation/index_bigpicture.html)>.

<sup>13</sup> United Nations Educational, Scientific and Cultural Organization, *Education for All Global Monitoring Report 2009*. 2010. <[http://www.unesco.org/education/gmr2009/press/efagmr2009\\_Highlights.pdf](http://www.unesco.org/education/gmr2009/press/efagmr2009_Highlights.pdf)>

<sup>14</sup> United Nations Children’s Fund (UNICEF), *The barriers to educating girls*. 2007. <[http://www.unicef.org/girlseducation/index\\_barriers.html](http://www.unicef.org/girlseducation/index_barriers.html)>

<sup>15</sup> The World Bank Gender and Development Group, *Gender Equality & The Millennium Development Goals*. April 4, 2003: Page 11.

<sup>16</sup> Educational Research Network for West and Central Africa. *Financial Crisis threatens to set back Education Worldwide, UNESCO Report Warns*. January 22, 2010. <<http://www.ernwaca.org/web/spip.php?article434>>

<sup>17</sup> The World Bank Gender and Development Group, *Gender Equality & The Millennium Development Goals*. April 4, 2003: Page 7.

<sup>18</sup> United Nations Children’s Fund (UNICEF), *The State of the World’s Children 2004: Girls, Education and Development*. 2004: Page 26. <[www.unicef.org/publications/files/Eng\\_text.pdf](http://www.unicef.org/publications/files/Eng_text.pdf)>

or early pregnancy, become infected with HIV/AIDS, and die in childbirth than an educated woman. They are also more vulnerable to abusive relationships and more likely to be lured into prostitution and human trafficking. Additionally, an uneducated woman's children are more than twice as likely to die or be malnourished than children of mothers who have secondary or higher education.<sup>19</sup>

By contrast, access to education results in the reduction of infant, child and maternal mortality and women's increased social and economic participation.<sup>20</sup> For these reasons, the United Nations' Educational, Scientific and Cultural Organization (UNESCO) asserts that girls' education is "the best investment for reducing poverty, improving health and ensuring social well-being."<sup>21</sup> Furthermore, educated women are far more likely to see the value of educating their children (especially girls).<sup>22</sup> This link between mother and child's education can be seen in South Asia, Latin America and the Caribbean, where children of unschooled mothers are at least 2.5 times more likely to be out of school than those whose mothers have some education. In some countries, this gap is even greater, such as in Venezuela (4.8 times as likely), Suriname (4.4 times as likely), and India (3.3 times as likely).<sup>23</sup> Therefore, the benefits of educating a woman expands generations and has the potential to break a family out of the cycle of poverty, if not during the woman's lifetime, than during that of her educated child.

**2. Women earn less money than men.**<sup>24</sup> In 2009 the International Trade Union Confederation (ITUC) surveyed 300,000 women and men in 20 countries and found the global gender wage gap to be 22 percent.<sup>25</sup> In the United States, the gender wage gap (19 percent) can exist even if men and women are doing the same job and have the same education and experience. Out of the 19 countries with membership in the OECD (Organization for Economic Cooperation and Development), the U.S. is ranked third (after Austria and Switzerland) for the largest gender earnings gap. Though equal pay for equal work has been U.S. federal law since 1963, women continue to be paid less than men and the gender wage gap persists. Based on the median earnings of full-time, year-round workers, women's annual earnings are \$35,745 while men's are \$46,367.<sup>26</sup> It is estimated that the gender wage gap costs the average full-time U.S. woman worker between \$700,000 and \$2 million over the course of her work life.<sup>27</sup>

The gender wage gap differs greatly among countries. Italian and Hungarian women are fortunate to experience a small gender wage gap at 1.3 percent and 2.2 percent respectively. France, Denmark

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<sup>19</sup> United Nations Children's Fund (UNICEF), *The State of the World's Children 2009: Maternal and Newborn Health*. 2009: Page 11. <<http://www.unicef.org/sowc09/docs/SOWC09-FullReport-EN.pdf>>

<sup>20</sup> Ibid.

<sup>21</sup> The United Nations Educational, Scientific and Cultural Organization, *All for Girls' Education!* 2009. <[http://portal.unesco.org/education/en/ev.phpurl\\_id=14091&url\\_do=do\\_topic&url\\_section=201.html](http://portal.unesco.org/education/en/ev.phpurl_id=14091&url_do=do_topic&url_section=201.html) > URL\_ID=14091&URL\_DO=DO\_TOPIC&URL\_SECTION=201.html> (15 August 2007).

<sup>22</sup> The United Nations Educational, Scientific and Cultural Organization Institute for Statistics, *Children Out of School: Measuring Exclusion from Primary Education*. 2005: Page 48.

<sup>23</sup> The United Nations Educational, Scientific and Cultural Organization Institute for Statistics, *Children Out of School: Measuring Exclusion from Primary Education*. 2005: 45.

<sup>24</sup> Soroptimist White Paper: *The Gender Wage Gap*. 2009 <[http://www.soroptimist.org/whitepapers/wp\\_genderwagegap.html](http://www.soroptimist.org/whitepapers/wp_genderwagegap.html)>

<sup>25</sup> 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>>

<sup>26</sup> National Committee on Pay Equity, *Wage Gap Widens Once Again*. November 19, 2009. <<http://www.pay-equity.org>>

<sup>27</sup> American Federation of Labor and Congress of Industrial Organizations, *It's Time for Working Women to Earn Equal Pay*. <<http://www.aflcio.org/issues/jobseconomy/women/equalpay/index.cfm>>

and Iceland each have around a 12 percent gap. Canada and the United Kingdom share a similar gap with the United States at around 20 percent. Korean and Japanese women are subject to the steepest gender wage gaps at 38.8 and 30.7 percent respectively.<sup>28</sup>

These calculations and similar studies are based solely upon statistics of full-time workers.<sup>29</sup> Gender wage gaps would be significantly larger if workers in the informal sector, part-time workers, and non-paid workers were considered, since women constitute the majority in these sectors. Particularly in the developing world, women's access to paid, full-time employment is more restricted than men's since women and girls are denied opportunities and access to resources, such as education. As a result, women are more likely to be engaged in precarious, low-paid, unprotected work and work in the informal economy, which provides little financial security and no social benefits. Women are also overrepresented in part-time jobs, which similarly have little security and few opportunities for advancement.<sup>30</sup>

Women may also be forced to choose lower paying or part-time positions because of their additional responsibilities at home.<sup>31</sup> These responsibilities often keep women at home and out of the workplace completely. Cultural values perpetuate the stereotype that women are not as adept as men and that their true role is in the home as caretakers. As a result, a vast majority of the work women do is unpaid: taking care of the household, subsistence farming and, most importantly, serving as caregivers to children and the elderly. The UN estimates that globally women's unpaid care is worth up to 11 trillion dollars annually.<sup>32</sup> A woman's time spent as an unpaid caregiver restricts her ability to perform paid work or to migrate to higher paying jobs. Not having a paid job also makes her economically dependent on someone else.

**3. Women lack access to quality healthcare.** In general, the world's poor receive less healthcare than wealthier individuals. This is primarily due to the lack of accessibility and affordability of healthcare in developing nations. Developing nations account for 90 percent of the global burden of disease yet only 12 percent of global spending on health. Developed nations annually spend \$3,039 per capita on health, about 100 times more than developing countries, which spend around \$30 per capita annually.<sup>33</sup>

Since women constitute the majority of the world's poor, many women, especially in developing nations, do not have access to health information, healthcare or assistance from trained medical professionals. In addition, affordability of medical care and medicines remains a major hurdle in many developing and developed countries, where women do not have the income for drugs and

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<sup>28</sup> The Organization for Economic Co-operation and Development, *Statistics: Gender Wage Gap*. 2011. <<http://www.oecd.org/dataoecd/1/35/43199347.xls>>

<sup>29</sup> Ibid.

<sup>30</sup> The United Nations. *The Millennium Development Goals Report*. 2005: Page 16. <<http://unstats.un.org/unsd/mi/pdf/MDG%20Book.pdf>>

<sup>31</sup> WageIndicator.org, *ITUC Report: No progress in reducing gender pay gap*. March 5, 2009. <<http://www.wageindicator.org/main/WageIndicatoregazette/2009/ituc-report-gender-in-equality-in-the-labour-market-an-overview-of-global-trends-and-developments>>

<sup>32</sup> Mehrota, Aparna. *Gender Legislation in Latin America and the Caribbean*. Chapter III: Gender and Family. 1998. <[www.undp.org/rblac/genderlegislation/family.htm](http://www.undp.org/rblac/genderlegislation/family.htm)>

<sup>33</sup> David H. Peters, Anu Garg, Gerry Bloom, Damian G. Walker, William R. Brieger, M. Hafizur Rahman. *Poverty and Access to Health Care in Developing Countries*, Annals of the New York Academy of Sciences. July 25, 2008.

treatments.<sup>34</sup> Until women worldwide are provided with access to quality healthcare, women will continue to constitute the majority of the world's poor. Women have special health needs that if unaddressed can threaten both their lives and livelihoods, keeping them trapped in the cycle of poverty.

HIV/AIDS is the leading cause of death and disease among women of reproductive age (15 to 49 years of age) worldwide. Of the 33.3 million people living with HIV/AIDS globally, over half are women. HIV/AIDS is in many ways seen as a poverty issue since conditions of poverty spread HIV/AIDS and in turn, the growing HIV/AIDS crisis increases poverty.<sup>35</sup> If untreated, HIV/AIDS can be extremely debilitating, limiting an individual's productivity and creating a vicious cycle of illness and poverty.<sup>36</sup> Many poor HIV-positive individuals are unable to afford antiretroviral treatment (ART), which inhibits the reproduction of HIV in the body. While 76 percent of the world's 16.6 million HIV-positive women live in sub-Saharan Africa<sup>37</sup>, only three percent of these women have received ART due to its high cost.<sup>38</sup> ART allows individuals living with HIV/AIDS to maintain not only their health but also their productivity: individuals receiving ART are able to continue to earn an income and provide for themselves and their family. However, those who cannot afford treatment are unable to escape the devastating effects of the disease and therefore also unable to escape the devastating effects of poverty, as their illness prevents them from working.

Complications during pregnancy and childbirth are another leading cause of death and disability among women of reproductive age in developing countries.<sup>39</sup> Globally, 210 million women become pregnant each year and up to 15 percent of all births are complicated by a potentially fatal condition. Fortunately, almost all complications are treatable when there is a skilled attendant present to recognize problems early and to intervene and manage the complication. However, nearly half of the world's women give birth at home alone or with only a friend or relative to help since they have limited access healthcare services.<sup>40</sup> Such services are often nonexistent in developing nations. As a result, 99 percent of the half a million maternal deaths that occur each year occur in developing nations.<sup>41</sup> Of those who survive birth, a large number will experience obstetric fistula, a hole in the birth canal which occurs from obstructed labor and is particularly prevalent among young mothers with underdeveloped birth canals. According to the World Health Organization, between 50,000 to 100,000 women worldwide develop obstetric fistula each year, and more than two million young women currently live with untreated obstetric fistula in Asia and

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<sup>34</sup> United Nations. Carolyn Hannan, Division for the Advancement of Women. *Women and HIV/AIDS*, September 2003. <[www.un.org/womenwatch/daw/news/speech2003/CH-HIVandWomenPOPDIW2003Rev.pdf](http://www.un.org/womenwatch/daw/news/speech2003/CH-HIVandWomenPOPDIW2003Rev.pdf)>

<sup>35</sup> Peter Mann, Why: Finding Answers for Hunger and Poverty, *Why is AIDS a Poverty Issue?* January 14, 2009. <[www.yhunger.org/news-and-alerts/why-speaks/486.html](http://www.yhunger.org/news-and-alerts/why-speaks/486.html)>

<sup>36</sup> Mohga Kamal Smith. *Gender, poverty and intergenerational vulnerability to HIV/AIDS*. p. 4. [www.oxfam.org.nz/imgs/whatwedo/hivaids/gendervuln.pdf](http://www.oxfam.org.nz/imgs/whatwedo/hivaids/gendervuln.pdf)

<sup>37</sup> United States Agency for International Development (USAID), *HIV/AIDS: Frequently Asked Questions*. Accessed November 4, 2011. <[http://www.usaid.gov/our\\_work/global\\_health/aids/News/aidsfaq.html](http://www.usaid.gov/our_work/global_health/aids/News/aidsfaq.html)>

<sup>38</sup> UNAIDS, UNFPA, and UNIFEM, *Women and HIV/AIDS: Confronting the Crisis*. 2004: Page 23. <[www.unfpa.org/hiv/women/docs/women\\_aids.pdf](http://www.unfpa.org/hiv/women/docs/women_aids.pdf)>

<sup>39</sup> World Health Organization (WHO), *Health Statistics and health Information Systems: Maternal Mortality*. Accessed November 4, 2011. <<http://www.who.int/healthinfo/statistics/indmaternalmortality/en/index.html>>

<sup>40</sup> Every Mother Counts, *The Issue*. Accessed November 4, 2011. <<http://everymothercounts.org/issue>>

<sup>41</sup> World Health Organization (WHO), *Fact Sheet: Women's Health*. Accessed November 4, 2011. <<http://www.who.int/mediacentre/factsheets/fs334/en/index.html>>

sub-Saharan Africa alone.<sup>42</sup> Along with constant incontinence, untreated obstetric fistulas bring shame, ostracism from one's husband, family and society as well as other health problems. Obstetric fistula is preventable and can largely be avoided by delaying the age of a woman's first pregnancy, the cessation of harmful traditional practices such as female genital mutilation and timely access to obstetric care.<sup>43</sup> While most obstetric fistulas can be repaired with a relatively simple operation by a trained physician, most women do not have access to such services. According to the UN Population Fund, Mozambique (population 17 million) has just three surgeons who consistently perform this operation, and Niger (population 11 million) has only six qualified surgeons. It is estimated that more than two million Asian and sub-Saharan African women live with obstetric fistula.<sup>44</sup> These women, shunned from society, often do not have any means of providing for themselves and are trapped in poverty as a result.

Seventy percent of women worldwide have been forced or coerced into having unprotected sex.<sup>45</sup> Many of these women lack the health education to know the risks involved since reproductive health services, including information about sexually transmitted diseases and family planning services, fall short in many countries, both developed and developing. Furthermore, cultural and social stigmas prevent women who have experienced sexual abuse or have contracted a sexually transmitted disease from seeking medical care.<sup>46</sup> Additionally, an estimated 215 million women globally would like to delay or avoid pregnancy but do not have access to the contraceptives to do so. If this need were met, up to 53 million unintended pregnancies and 150,000 maternal deaths could be prevented each year, and maternal deaths due to unsafe abortion would be reduced by 82 percent.<sup>47</sup> The proliferation of HIV/AIDS and other sexually transmitted diseases among women would also decrease dramatically. These women, with improved health and autonomy over their reproductive choices, would have greater access to those resources which could lift them from poverty.

**4. Women and girls experience a disproportionate amount of violence.** Violence against women and girls is a problem of pandemic proportions. In all countries of the world and in all socio-economic classes, women are the primary victims of physical and sexual violence. "Deeply rooted in discrimination and inequality between men and women,"<sup>48</sup> violence against women is one of the most widespread human rights violations in the world. This violence takes many forms: domestic violence in the home, sexual abuse and harassment of girls in schools, sexual harassment at work, or rape by husbands, strangers, in refugee camps or as a tactic of war.<sup>49</sup> The United Nations Development Fund for Women (UNIFEM) estimates that at least one in every three women globally will be beaten, raped or otherwise abused during her lifetime. For women between the ages

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<sup>42</sup> World Health Organization (WHO), *10 facts on obstetric fistula*. March 2010.  
<[http://www.who.int/features/factfiles/obstetric\\_fistula/en/](http://www.who.int/features/factfiles/obstetric_fistula/en/)>

<sup>43</sup> Ibid.

<sup>44</sup> Ibid.

<sup>45</sup> BBC News, *UN Warns HIV/Aids Leading Cause of Death in Women*. March 3, 2010.  
<<http://news.bbc.co.uk/2/hi/8546655.stm>>

<sup>46</sup> Amnesty International, *A Fact Sheet on HIV/AIDS, Women and Human Rights*. August 9, 2005.  
<[www.amnestyusa.org/women/pdf/hivaids.pdf](http://www.amnestyusa.org/women/pdf/hivaids.pdf)>

<sup>47</sup> Every Mother Counts, *The Issue*. Accessed November 4, 2011. <<http://everymothercounts.org/issue>>

<sup>48</sup> World Health Organization, *Addressing violence against women and achieving the Millennium Development Goals*. 2005. Geneva: 11.

<sup>49</sup> UN Women. *Facts and Figures on VAW*. Accessed October 21, 2011.

<[http://www.unifem.org/gender\\_issues/violence\\_against\\_women/facts\\_figures.php](http://www.unifem.org/gender_issues/violence_against_women/facts_figures.php)>

of 15 and 44, acts of violence cause more death and disability than cancer, malaria, traffic accidents and war combined.<sup>50</sup>

Domestic violence occurs in intimate partner relationships when women are verbally, physically or sexually abused by their current or former intimate partners. Intimate partner violence is becoming more prevalent in teen relationships, as 57 percent of teens reported knowing someone who has been verbally, physically, or sexually abusive in a dating relationship.<sup>51</sup> The patterns and signs of teen dating violence tend to mirror those exhibited in adult abusive relationships.<sup>52</sup> According to a National Violence Against Women survey, in the United States alone, an estimated 5.3 million acts of domestic violence occur each year against women 18 and older.<sup>53</sup> Domestic violence has financial ramifications for its victims. In the U.S., domestic violence results in around \$975 million in lost wages for victims just in days missed from work. Lower productivity and absenteeism prohibits domestic violence victims from receiving raises and pay increases and can even cause them to lose their jobs. These women are often trapped in low paying jobs because of this lower productivity and as a result of losing jobs frequently.<sup>54</sup> Many also feel trapped in their relationship since they do not have an adequate paying job and do not feel that they would be capable of caring for themselves and their children if they left their abusive partner.

Women and girls comprise of approximately 79 percent of all human trafficking victims, with the majority (79 percent) trafficked for sexual exploitation.<sup>55</sup> While all women are vulnerable to trafficking, certain women and girls are especially vulnerable. Traffickers prey on women and girls who are in precarious situations and positions of need. These include impoverished and drug-addicted women, and runaway girls. Women are often tricked into trafficking through offers of legitimate work, and runaways are highly susceptible to the false love and support proffered by traffickers and/or pimps. Many young girls and women are also sold into slavery by their poor families. In all cases, poverty contributes to the vulnerability of women and girls.

Studies have shown that education, particularly secondary education, can serve as a “protective factor” for girls and women from gender-based violence.<sup>56</sup> Countries with higher secondary school enrollment for girls tend to have lower levels of violence against women.<sup>57</sup> However, because girls are often denied access to education they are also denied access to this “protective factor,” making them susceptible to violence in addition to being poor and uneducated. This combination of risk factors inevitably makes escaping poverty nearly impossible.

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<sup>50</sup> United Nations Development Fund for Women, *Not a Minute More: Ending Violence Against Women*. 2003. <[http://unifem.org/resources/item\\_detail.php?ProductID=7](http://unifem.org/resources/item_detail.php?ProductID=7)>

<sup>51</sup> American Bar Association (ABA), *National Teen Dating Violence Initiative*, “Teen Dating Violence Facts” (2006), p. 3. Retrieved from [www.abanet.org/unmet/teendating/facts.pdf](http://www.abanet.org/unmet/teendating/facts.pdf) on January 30, 2008.

<sup>52</sup> LeAnna M. Gutierrez, “Teen Dating Violence: An Ignored Epidemic” (2002), p.1. Retrieved from [www.2.edc.org/gdi/publications\\_SR/publications/CRicaPub/GutierrezEnglish.pdf](http://www.2.edc.org/gdi/publications_SR/publications/CRicaPub/GutierrezEnglish.pdf) on November 2, 2007.

<sup>53</sup> U.S. Centers for Disease Control, *Intimate Partner Violence: Fact Sheet*. 2006. <<http://www.cdc.gov/violenceprevention/pdf/IPV-Factsheet.pdf>>

<sup>54</sup> Domestic Violence Reduces Business Productivity and Profit. September 25, 2002. <[www.workplaceviolence911.com](http://www.workplaceviolence911.com)>.

<sup>55</sup> UN Women. *Facts and Figures on VAW*. Accessed October 21, 2011.

<[http://www.unifem.org/gender\\_issues/violence\\_against\\_women/facts\\_figures.php](http://www.unifem.org/gender_issues/violence_against_women/facts_figures.php)>

<sup>56</sup> World Health Organization, *Addressing violence against women and achieving the Millennium Development Goals*. 2005: Page 11. <[http://whqlibdoc.who.int/hq/2005/WHO\\_FCH\\_GWH\\_05.1.pdf](http://whqlibdoc.who.int/hq/2005/WHO_FCH_GWH_05.1.pdf)>

<sup>57</sup> UNICEF, *Early Marriage: A Harmful Traditional Practice. A Statistical Exploration*. 2005. <[http://www.unicef.org/publications/files/Early\\_Marriage\\_12.lo.pdf](http://www.unicef.org/publications/files/Early_Marriage_12.lo.pdf)>

There is growing concern that the widespread loss of jobs as a result of the global financial crisis will exacerbate violence against women. A four-country study of the impact of the Asian financial crisis in 1997 documented increases in crimes of all types, including domestic violence and sexual assault. Similar findings are reflected in recent reports from shelters and hotlines in some countries. A May 2009 survey of more than 600 domestic violence shelters across the United States found that three out of four reported an increase in women seeking help for abuse since September 2008, when the economic downturn became serious.<sup>58</sup> In addition, the National Domestic Violence Hotline released data in 2009 showing a link between financial stress, the current economic crisis and domestic violence. Of the victims who called the hotline during the six-week study, 54 percent reported a change in their household's financial situation in the past year.<sup>59</sup>

Considered to be the most pervasive human rights violation today, violence against women devastates the lives of countless women.<sup>60</sup> In addition to the physical trauma experienced, survivors of violence often experience significant physiological trauma including post-traumatic shock disorder, anxiety, depression, suicidal inclinations, fear or paranoia, and decreased self-esteem.<sup>61</sup> These conditions impact survivors' ability to live normally and can have profound impacts on their relationships and careers.

**5. More households are headed by women.** Nearly one-third of all households worldwide are headed by women. In certain parts of Africa and Latin America, as many as 45 percent of households are female-headed.<sup>62</sup> In the U.S., approximately 84 percent of the 13.7 million single-parent households are headed by women while just 16 percent are headed by men.<sup>63</sup>

Many single parents who act as the head of their household struggle to balance work and family responsibilities. Regardless of whether a single parent has joint-custody of her/his children or receives child-support from the other parent, they are the primary source of income for their household and the primary caregiver for their children. Single parents do not have the benefit of a partner with whom to share these responsibilities, as well as other everyday responsibilities. It is thus doubly difficult for them to balance work-family life and more important for them to have a reliable source of income.

However, fewer single mothers are gainfully employed than single fathers, and of these employed single mothers, a significant percentage are employed only part-time or part-year. In the U.S., only 79.5 percent of custodial single mothers are gainfully employed (49.8 percent work full time year round and 29.7 percent work part-time or part-year) while 90 percent of custodial single fathers are gainfully employed (71.7 percent work full time year round and 18.4 percent work part-time or part-year).<sup>64</sup> Additionally, many single mothers do not receive assistance from the father of their

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<sup>58</sup>Ines Alberdi, UNIFEM. *The World Economic and Financial Crisis: What Will It Mean for Gender Equality?* July 13, 2009.

<[http://www.unifem.org/news\\_events/story\\_detail.php?StoryID=901](http://www.unifem.org/news_events/story_detail.php?StoryID=901)>

<sup>59</sup>National Domestic Violence Hotline, *Increased Financial Stress Affects Domestic Violence*.

<<http://www.ndvh.org/2009/01/increased-financial-stress-affects-domestic-violence-victims/>>

<sup>60</sup>UN Women. *Facts and Figures on VAW*. Accessed October 21, 2011.

<[http://www.unifem.org/gender\\_issues/violence\\_against\\_women/facts\\_figures.php](http://www.unifem.org/gender_issues/violence_against_women/facts_figures.php)>

<sup>61</sup>Jenny Petrak and Barbara Hedge, *The trauma of sexual assault: treatment, prevention, and practice*. West Sussex, England: John Wiley and Sons. 2002: Page 1.

<sup>62</sup>Women and Global Human Rights, *Women and Housing Rights/Property Law*. Accessed October 21, 2011. <<http://www.webster.edu/~woolfm/housingrights.html>>

<sup>63</sup>Timothy S. Grall, The United States Census Department. *Custodial Mothers and Fathers and Their Child Support: 2007*. 2009. <<http://www.census.gov/prod/2009pubs/p60-237.pdf>>

<sup>64</sup>Ibid

children. In 2007, only 31 percent of female-headed families in the U.S. reported receiving child support payments during the previous year. For young, never-married mothers, it is especially difficult to collect child support because many of the fathers are also young and receive very low wages.<sup>65</sup>

The disparity in employment between single mothers and fathers, the gender wage gap that inevitably affects employed single mothers, and the fact that many single mothers do not receive child support contribute to the high rate of poverty amongst female-headed households. In 2010, 31.6 percent of American households headed by single women were poor, while 15.8 percent of households headed by single men and 6.2 percent of married-couple households lived in poverty.<sup>66</sup> In Canada, 51.6 percent of single-mother families live below the poverty line.<sup>67</sup>

The ongoing global economic downturn that began in 2007 has impacted all countries and populations. However, female-headed households with mothers who are solely responsible for maintaining the economic security of their families have been especially impacted. Nearly one million single mothers in the U.S. are out of work and their families are suffering as a result.<sup>68</sup> According to a report by the U.S. Joint Economic Committee, “today’s family cannot afford to have either parent out of work, much less a single mother who is the sole breadwinner of the household.”<sup>69</sup>

**6. Women are disproportionately impacted by disasters.** On average almost 250 million people each year are affected by environmental disasters, the vast majority of them climate related such as hurricanes, droughts and floods, and earthquakes.<sup>70</sup> Millions more are impacted by war and armed conflict. Both environmental disasters and war result in death, disability and displacement, and have the ability to stall development. As a result of gender discrimination and their lack of access to resources, women are especially impacted by environmental disasters and acts of war.

Women’s assumed responsibilities as caregivers make them less able to adapt to disasters. Caregivers are responsible not only for themselves, but also for the people they care for, and have limited mobility and options before, during and after disasters. Caregivers are less able to evacuate, particularly if they lack the financial resources necessary to evacuate multiple people. If housing is destroyed and families are moved to refugee camps or temporary shelters, the “domestic burdens of caring for dependents increases at the same time that economic burdens increase,”<sup>71</sup> making the situation even more difficult for female caregivers. Furthermore, as men migrate away in search of work or to participate in war, the number of female-headed households increases and these burdens fall directly onto the shoulders of women.

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<sup>65</sup> Mark Mather, Population Reference Bureau. *U.S. Children in Single Mother Families*. May 2010. <<http://www.prb.org/Publications/PolicyBriefs/singlemotherfamilies.aspx>>

<sup>66</sup> National Poverty Center. University of Michigan. *Poverty in the United States*. Accessed November 8, 2011. <<http://www.npc.umich.edu/poverty/>>

<sup>67</sup> Canadian Research Institute for the advancement of Women, *Women and Poverty - Third Edition*. Accessed November 8, 2011. <[http://criaw-icref.ca/WomenAndPoverty#\\_edn4](http://criaw-icref.ca/WomenAndPoverty#_edn4)>

<sup>68</sup> U.S. Joint Economic Committee. *JEC Reports Reveals Recession’s Devastating Impact on Working Mothers*. May 23, 2009. <http://thehill.com/blogs/congress-blog/economy-a-budget/25410-jec-report-reveals-recessions-devastating-impact-on-working-mothers-rep-carolyn-maloney>

<sup>69</sup> Ibid.

<sup>70</sup> Duncan Green for Oxfam International. *Natural Disasters will hurt 50% more people by 2015. Why? Climate change + Inequality*. April 21, 2009. <<http://blogs.oxfam.org/en/blog/09-04-21-natural-disasters-will-hurt-more-people-due-to-climate-change-inequality>>

<sup>71</sup> Ibid.

During and after disasters, women and girls suffer from a heightened risk of physical and sexual violence. After environmental disaster strikes or during conflict, as surviving male relatives migrate away for work or to fight in war, many women and girls are left alone and are increasingly at-risk for sex trafficking or sexual assault, which is often used as a weapon of war.<sup>72</sup> The prevalence of domestic violence also increases in the aftermath of a disaster due to the stress and economic uncertainty. Lack of adequate reporting procedures in the midst of the chaos of disaster recovery and conflict make it difficult for authorities to effectively track cases of rape, trafficking, and domestic violence and apprehend perpetrators.<sup>73</sup> Many cultures ostracize rape victims, making post-disaster readaptation including finding a job extremely difficult.

Additionally, women often lack access to formal jobs, transportation, communication systems and secure housing, and constitute the majority of those working in agriculture and in the informal economy, which constitute low-paying jobs with little or no security and benefits. These areas are hardest hit by disasters. As a result, women make up the majority of the unemployed post-disaster.<sup>74</sup>

**7. Women are more severely affected by climate change.** Many women in developing nations are responsible for securing water, food and fuel for cooking and heating the home, and are dependent on local natural resources to secure these necessities. The effects of climate change, including drought, uncertain rainfall, increased prevalence and ferocity of environmental disasters, deforestation and the global food crisis, make it harder to secure these resources. The social obstacles women face, including limited access to economic resources and decision-making, compound the challenges of climate change.<sup>75</sup>

The change in weather patterns that accompanies climate change is one of the primary causes behind the global food crisis. An April 2008 report from the UN indicated that food prices had risen 55 percent from since June 2007, including an 87 percent increase in the cost of rice, a food staple for much of the world's poor.<sup>76</sup> The spike in food prices in 2008 took the total number of hungry people to over a billion, a sixth of the world's population. In January 2011, world food prices reached a new historic peak, exceeding prices reached during 2008. The food price hikes have pushed millions of people in developing countries further into hunger and poverty.<sup>77</sup> Before the food crisis, an estimated seven out of 10 of the world's hungry were women and girls. Since women have less access to credit, property rights, education and employment than men, and are often the heads of their households, they are hit hardest with price changes such as those accompanying the

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<sup>72</sup> International Committee of the Red Cross, *Wartime violence against women: States must do more to end it*. February 11, 2010.

<<http://www.icrc.org/eng/resources/documents/statement/women-statement-2010-10-31.htm>>

<sup>73</sup> United Nations Division for the Advancement of Women. *Policy guidance on the gender perspectives of natural disasters*. February 23, 2005.

<<http://www.un.org/womenwatch/daw/news/news2005/nat-traf.htm>>

<sup>74</sup> Pan American Health Organizations. *Gender and Natural Disaster*. Accessed October 20, 2011.

<<http://www.paho.org/english/dpm/gpp/gh/genderdisasters.PDF>>

<sup>75</sup> UN Women Watch, Women, Gender Equality and Climate Change. Accessed November 8, 2011.

<[http://www.un.org/womenwatch/feature/climate\\_change/](http://www.un.org/womenwatch/feature/climate_change/)>

<sup>76</sup> UN Department of Public Information, News and Media Division. *Press Conference by World Food Programme Executive Director on Food Price Crisis*. April 24, 2008.

<[www.un.org/News/briefings/docs/2008/080424\\_WFP.doc.htm](http://www.un.org/News/briefings/docs/2008/080424_WFP.doc.htm)>

<sup>77</sup> Oxfam International, Global food prices in 2011: Questions & Answers. Accessed November 8, 2011.

<<http://www.oxfam.org/en/campaigns/agriculture/food-price-crisis-questions-answers>>

food crisis.<sup>78</sup> According to the Food and Agricultural Organization, “sudden increases in food prices would have negative repercussions in particular for poor households and vulnerable groups, particularly women and female-headed households, which tend to be particularly exposed to chronic and transitory food insecurity.”<sup>79</sup>

**8. Women live longer than men.** More than 70 percent of all elderly persons living in poverty are women. One of the main reasons behind this astonishingly high percentage of impoverished elderly women is that fact that women live longer than men by a margin of four to 10 years in developed nations and six to eight years in the developing countries.<sup>80</sup> As a result, women constitute the majority of elderly populations around the globe. Currently, women outnumber men by an estimated 66 million among those 60 years of age or older. Among those aged 80 years or over, women are nearly twice as numerous as men, and among centenarians, women are between four and five times as numerous as men.<sup>81</sup>

Since women live longer than men, women need to spread their resources over a longer period of time.<sup>82</sup> This can be very difficult for elderly women, however, who have fewer savings and receive fewer social benefits than men. Elderly women in the U.S. receive an average annual income of \$15,615 compared to \$29,171 for men.<sup>83</sup> This difference in income is reflective of the gender wage gap and women’s care giving responsibilities: “Social Security benefits for older women are often lower than for their male counterparts, due typically to lower wages and extended workforce absences necessitated by family caregiving and other responsibilities.”<sup>84</sup> Therefore, the wage discrimination and care giving responsibilities inflicted upon women in their earlier years makes them more susceptible to poverty in their later years. This susceptibility is exaggerated in developing nations where women typically experience a lifetime of working in the informal economy or at home as an unpaid caregiver.

Interestingly, more than half of elderly widows now living in poverty were not poor before the death of their husbands.<sup>85</sup> Elderly women often outlive their spouses and constitute 80 percent of elderly persons living alone. They are thus primarily responsible for maintaining their households on whatever savings they have or pensions they receive. The global economic and financial crisis brought about sharp reductions in the value of pension funds in many countries in the world, causing retirement savings to contract substantially in both more developed and less developed countries.<sup>86</sup> This has translated into significantly reduced assets upon which older persons –

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<sup>78</sup> UNIFEM and Women’s Funding Network. *World Poverty Day 2007: Investing in Women—Solving the Poverty Puzzle*. 2007. <[www.womenfightpoverty.org/docs/WorldPovertyDay2007\\_FactsAndFigures.pdf](http://www.womenfightpoverty.org/docs/WorldPovertyDay2007_FactsAndFigures.pdf)>

<sup>79</sup> Rossi, Andrea and Yianna Lambrou, Food and Agricultural Organization. *Gender and Equity Issues in Liquid Biofuels Production: Minimizing the Risks to Maximize the Opportunities*. April 2008. <[ftp://ftp.fao.org/docrep/fao/010/ai503e/ai503e00.pdf](http://ftp://ftp.fao.org/docrep/fao/010/ai503e/ai503e00.pdf)>

<sup>80</sup> World Health Organization. *Women, Ageing and Health*. 2007. <<http://www.who.int/gender/documents/ageing/9789241563529/en/index.html>>

<sup>81</sup> UN Department of Economic & Social Affairs. *World Population Ageing 1950-2050*. December 2009: Page 25. <<http://www.un.org/esa/population/publications/worldageing19502050/pdf/90chapteriv.pdf>>

<sup>82</sup> World Health Organization, *Women, Ageing and Health*. 2007. <<http://www.who.int/gender/documents/ageing/9789241563529/en/index.html>>

<sup>83</sup> Older Women’s League, *Women’s Realities and Retirement Consequences*. <[www.scn.org/hoot/primer1.html](http://www.scn.org/hoot/primer1.html)>.

<sup>84</sup> Administration on Ageing. *Factsheet: Older Women*. Accessed October 26, 2011. <<http://www.aoa.gov/naic/may2000/factsheets/olderwomen.html>>

<sup>85</sup> Ibid.

<sup>86</sup> UN Department of Economic & Social Affairs. *World Population Ageing 2009*. December 2009: Page 14. <[http://www.un.org/esa/population/publications/WPA2009/WPA2009\\_WorkingPaper.pdf](http://www.un.org/esa/population/publications/WPA2009/WPA2009_WorkingPaper.pdf)>

especially older women who already enter their older years with a financial deficit – can rely for their retirement years.<sup>87</sup>

### Looking Towards the Future

**The Millennium Development Goals have a special focus on women.** It is clear that a myriad of local, national and international factors cause and perpetuate poverty for women and girls. In order to eradicate poverty, these issues must each be addressed in an integrated fashion. Focusing on one aspect of poverty while ignoring others will not be successful in the long run. For example, creating jobs without having an educated workforce, improving education without improving girls' access to education, or providing healthcare without improving sanitation will not provide long-term poverty relief. Similarly, without addressing women's rights and elevating the status of women around the world, efforts to alleviate global poverty will fail.

In 2000, the UN proposed the Millennium Development Goals (MDGs) as a strategy to end extreme poverty by 2015. At the September 2000 United Nations' Millennium Summit, 189 member states signed the Millennium Declaration agreeing to combat global poverty and reduce economic inequality through the eight MDGs: 1) to end poverty and hunger, 2) ensure all boys and girls complete primary school, 3) promote gender equality, 4) reduce the number of children dying before the age of five, 5) reduce the number of mothers dying in child birth, 6) stop the spread of deadly diseases such as HIV/AIDS, 7) protect the environment, and 8) ensure access to clean water.<sup>88</sup>

The third goal focuses specifically on women: promote gender equality. However, it has been widely argued that the issue of gender equality is not limited to this single goal and “without progress on the quality of life of women, none of the goals can be achieved.”<sup>89</sup> For example, as highlighted in UNICEF's *State of the World's Children 2004* report, the positive impact of educating girls is dramatic: as mothers, educated women are more likely to have healthy children, and more likely to ensure that their children, both boys and girls, complete school.<sup>90</sup> Educating mothers can also reduce child mortality. One study of 25 countries found that providing mothers with just one to three years of schooling would reduce child mortality by about 15 percent.<sup>91</sup> Furthermore, investing in women's education affects a country's gross national product. A 2001 World Bank study found that the gross national product is lower in countries where there is a large disparity between male and female primary and secondary education.<sup>92</sup>

Indeed, as long as social, cultural and economic barriers keep women from attaining their basic human rights, global poverty cannot be eradicated. It is clear that investing in women and girls is the answer. According to the *State of the World's Children 2007*, “the most important catalysts for change are women themselves.”<sup>93</sup> Microcredit collectives and loan groups recognize this fact and

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<sup>87</sup> Ibid.

<sup>88</sup> Millennium Campaign, *About the Millennium Development Goals*.  
<<http://www.endpoverty2015.org/en/goals>>

<sup>89</sup> MDGender Net. *Gender Equality & The Millennium Development Goals Leaflet*. July 2003.  
<[www.mdgender.net/upload/tools/MDGender\\_leaflet.pdf](http://www.mdgender.net/upload/tools/MDGender_leaflet.pdf)>

<sup>90</sup> United Nations Children's Fund (UNICEF), *The State of the World's Children 2009: Maternal and Newborn Health*. 2009: Page 11. <<http://www.unicef.org/sowc09/docs/SOWC09-FullReport-EN.pdf>>.

<sup>91</sup> The World Bank Gender and Development Group. *Gender Equality & The Millennium Development Goals*. April 4, 2003: Page 15.

<sup>92</sup> The World Bank. *Engendering Development: Through Gender Equality in Rights, Resources, and Voice*. January 2001: Pages 11-12. <[www.worldbank.org/gender/prr/](http://www.worldbank.org/gender/prr/)>

<sup>93</sup> United Nations Children's Fund. *State of the World's Children 2007 Women and Children: the Double Dividend of Gender Equality*. 2007. <<http://www.unicef.org/sowc07/docs/sowc07.pdf>>

have learned that targeting women provides the desired results: providing women with microloans to improve their economic condition has had a dramatic impact on the lives of the women recipients as well as their families and local communities.<sup>94</sup>

The Gender and Development Group correctly points out that the goals of the MDGs for women are not new. They support both the 12 critical areas of the 1995 Beijing Platform for Action and the Convention to End All Forms of Discrimination against Women. However, the MDGs give quantitative, time-bound targets for action, which had before been absent.<sup>95</sup> Such targets are critical to actualizing the goals. According to the 2011 Millennium Development Goals progress report, since their introduction in 2000, “the MDGs have helped to lift millions of people out of poverty, save lives and ensure that children attend school. They have reduced maternal deaths, expanded opportunities for women, increased access to clean water and freed many people from deadly and debilitating disease.”<sup>96</sup> Nonetheless, some targets continue to be missed despite ongoing efforts and overall progress. Many of these missed targets regard the MDGs for women and girls.

As already stated, women have been especially impacted by the global economic and food crises, war, climate change and recent disasters such as those in Pakistan, Haiti, and Japan, which may account for the fact that these goals have been missed. In 2010 as the global economy began to recover, unemployment began decreasing for both men and women across the globe. “However, the unemployment rate for men declined faster than that for women. This trend – combined with the fact that women’s unemployment rates already exceeded those of men – suggests that the gap between women and men in many regions will not close any time soon.”<sup>97</sup> In regards to education, many areas of the world struggle to achieve gender parity—particularly in Southern Asia, sub-Saharan Africa, and Western Asia. This seems to become increasingly difficult to achieve in higher education levels. Interestingly, however, a few regions see more girls than boys in secondary education – Eastern Asia, Latin America, and the Caribbean – and in tertiary education – Caucasus and Central Asia, Latin America and the Caribbean, and South-Eastern Asia.<sup>98</sup>

**To end the feminization of poverty, a collective change in attitude is needed.** The knowledge and resources exist to achieve the MDGs by 2015. Unfortunately, many governments in both the developed and developing world lack the political will to put these issues on national and global agendas.<sup>99</sup> While it is the responsibility of all governments to protect the basic human rights of their citizens, including women, it is unfortunately not a priority for many governments. Compounded with the global economic and food crises, the lack of interest in alleviating the plight of women has seemed to have only increased and women worldwide continue to be denied their basic human rights as a result. Though many international organizations and governance groups have stepped in to assume this responsibility, programs to combat poverty and support the MDGs can only achieve modest success without effective governmental institutions to push for and maintain their progress.

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<sup>94</sup> Ibid.

<sup>95</sup> The World Bank Gender and Development Group, *Gender Equality & The Millennium Development Goals*. April 4, 2003.

<sup>96</sup> United Nations. *The Millennium Development Goals Report*. 2011: Page 3.  
<[http://mdgs.un.org/unsd/mdg/Resources/Static/Products/Progress2011/11-31339%20\(E\)%20MDG%20Report%202011\\_Book%20LR.pdf](http://mdgs.un.org/unsd/mdg/Resources/Static/Products/Progress2011/11-31339%20(E)%20MDG%20Report%202011_Book%20LR.pdf)>

<sup>97</sup> Ibid, Page 22.

<sup>98</sup> Ibid, Page 21.

<sup>99</sup> Millennium Campaign, *Millennium Campaign Launches Global Website Against Poverty*. December 7, 2004.

A 2000 UN Development Programme report argued that “responsive and accountable institutions of governance are often the missing link between anti-poverty efforts and poverty reduction.”<sup>100</sup>

International organizations have recognized that helping a woman extends beyond aiding a single individual and has profound social, public health, and economic benefits. A briefing paper for the 2002 Earth Summit stated that the “economic well-being of any society cannot be achieved if one group is massively under-privileged compared to the other. Nor can an economy be called healthy without utilizing the contributions and skills of all members of society.”<sup>101</sup> Similarly, UNICEF’s 2007 *State of the World’s Children* reports that “gender equality produces a double dividend: it benefits both women and children...Without it, it will be impossible to create a world of equity, tolerance and shared responsibility.”<sup>102</sup>

However, women should be lifted from their second class position in society and finally be awarded their human rights on the basis that they are human, not because of what it will do for society at large. Nongovernmental organizations, international organizations, governance groups and governments across the world must recognize that this collective change in attitude is the necessary basis for all anti-poverty efforts and is the only thing that will result in long-term poverty reduction.

### **How Soroptimist Works to Alleviate Poverty for Women**

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 local realities facing women. Many of these projects help to lift women out of poverty by providing education, micro-enterprise opportunities and job skills training. As an organization, Soroptimist supports women through the following programs:

**Soroptimist Women’s Opportunity Awards**—The Women’s Opportunity Awards program is Soroptimist International of the Americas’ major project. The awards improve the lives of disadvantaged 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 \$1.5 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 \$25 million has been disbursed and more than 25,000 women have been assisted. In 2007, the Women’s Opportunity Awards received the Summit Award from the ASAE & The Center of Association Leadership, its highest honor, bestowed on associations that implement innovative community-based programs.

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<sup>100</sup> United Nations Development Programme. *Poverty Report 2000: Overcoming Human Poverty*. 2000: Page 11 <[www.undp.org/povertyreport/index.html](http://www.undp.org/povertyreport/index.html)>

<sup>101</sup> Hemmati, Minu and Rosalie Gardiner. *Gender Equity and Sustainable Development Briefing Paper*. December 2001: Page 1. <[www.earthsummit2002.org/es/issues/gender/gender.pdf](http://www.earthsummit2002.org/es/issues/gender/gender.pdf)>.

<sup>102</sup> United Nations Children’s Fund, *State of the World’s Children 2007 Women and Children: the Double Dividend of Gender Equality*. 2007. <<http://www.unicef.org/sowc07/docs/sowc07.pdf>>

**Soroptimist Violet Richardson Award**—Named for the president of the first Soroptimist club, the Soroptimist Violet Richardson Award honors girls who are making a difference through volunteer efforts. Each year, Soroptimist clubs honor girls who donate their time and energy to causes that make the community and world a better place—such as working to end discrimination and poverty, assisting women and children who are victims of domestic violence, or mentoring young girls. The program begins on the Soroptimist club level, with club recipients becoming eligible for additional awards at other levels of the organization. One winner is chosen to receive a finalist award, which includes a contribution of \$2,500 to the charitable organization of the recipient's choice.

The Soroptimist Violet Richardson Award supports girls in their volunteer efforts with the hope that they will feel more self-confident and empowered to continue to pursue their interests and dreams. By doing so, the Violet Richardson Award helps keep these young girls on the trajectory towards success and empowerment.

**Soroptimist Club Grants for Women and Girls**—Soroptimists work to improve the lives of women and girls in their communities and throughout the world. Often the abilities and ambitions of clubs exceed their financial resources. Soroptimist introduced the Soroptimist Club Grants for Women and Girls in 1997 to assist with community projects that improve the lives of women and girls. Each year, grants are given to clubs working on projects that help foster economic independence. Projects provide women with job skills training and education, and provide women with the resources necessary to move themselves and their families out of poverty. For the 2011-2012 club year, SIA received 78 grant proposals requesting more than U.S. \$525,000 in funding. Twenty-eight projects were awarded a total of US\$175,000 in funding. Since the program's inception, nearly \$2 million has been awarded and clubs have assisted more than 100,000 women and their families. Recent projects include providing resources for immigrant women fleeing domestic violence; funding a micro-enterprise artisan project for low-income women; providing reproductive health services for women in poverty; and teaching marketable job skills to girls with disabilities. In 2007, the Soroptimist Club Grants for Women and Girls won the Associations Make a Better World Award for US-based associations.

Many Soroptimist Club Grants for Women and Girls recipient projects provide poor women with skills, training and resources to move out of poverty. SI/Canoas, Brazil received a 2011-2012 Soroptimist Club Grant for \$10,000 to establish a professional empowerment and training course to 50 women between the ages 18 and 24 who are in vulnerable social and economic situations. SI/Novato, CA also received a grant which the club will use to help a local transition house which provides support to homeless women and their children. The grant will be used to purchase appliances for the house's new kitchen and bolster the Life Skills Program on health and nutrition. SI/Curitiba-Gloria, Brazil will use their \$7,500 grant to start a cooking school for women and teenage girls without job qualifications who are survivors of domestic violence or sexual abuse, and who are vulnerable to drug trafficking and prostitution. SI/Makati, Philippines will use their grant to provide career training classes to the women of Malibay, one of the poorest regions in the Philippines. These women are often economically dependent on their spouses which can lead them to be trapped in abusive relationships. Through the training classes, the women will achieve access to economic independence.

**Soroptimist Disaster Grants for Women and Girls**—Soroptimist reaches out to women and girls before, during and after disasters by providing financial assistance to regions affected by natural disasters or acts of war. SIA is pleased to join with [Soroptimist International of Europe](#) to increase the scope and impact of the Soroptimist Disaster Grants for Women and Girls. Women and girls are hardest hit by acts of war and natural disasters, and poor women and single mothers—who are often

the poorest of the poor--are especially vulnerable. Many poor women lack the necessary resources to escape acts of war and natural disaster, and because of pre-existing poverty and gender inequality, are less able to recover their losses and rebuild their lives after disaster has struck. Because relief efforts targeted to women are often overlooked during a crisis, and because women and girls have special needs in times of crisis and disaster, Soroptimist Disaster Grants for Women and Girls support projects that specifically assist women and girls.

Clubs can apply for disaster relief grants for local areas hit by natural disasters or warfare. In the 2010-2011 club year, four grants were given to clubs or regions totaling \$65,875. Additionally, in the wake of the earthquake that devastated Haiti in January 2010, Soroptimist donated \$60,000 to two organizations to support reconstruction projects that benefit women and girls. In the aftermath of the 9.0 magnitude earthquake and resulting tsunami that hit Japan in March 2011, Soroptimist made an immediate \$10,000 donation to The Iwaki Fureai Support Center, an organization that works with domestic violence victims in Iwaki City, Fukushima prefecture. The funds were used to repair the badly damaged facility so that it could reopen to assist abused women in need of shelter and support services. Three clubs also received Soroptimist Disaster Grants for Women and Girls totaling nearly \$60,000 to benefit women and girls affected by the disaster in their local communities.

**Live Your Dream**—Launched in conjunction with International Women’s Day (March 8), the Soroptimist Live Your Dream campaign inspires women from all walks of life to live their dreams and encourages them to pass on their good fortune to others. Soroptimist programs enable women and girls to live their dreams and create positive change for themselves and their families. The Live Your Dream website features many stories about inspirational women, as well as provides tools for women everywhere to begin or continue living their dreams.

Soroptimist International of the Americas is a 501(c)(3) organization. Since 2004, Soroptimist has received the Pennsylvania Association of Nonprofit Organizations (PANO) Seal of Excellence for its successful compliance with the Standards for Excellence program.