Washington University in St. Louis Washington University Open Scholarship

All Theses and Dissertations (ETDs)

January 2009

An Analysis Of Sustainable Economic Development Initiatives: Why Aid Organizations Should Focus On Helping Women

Andrea Rooks Washington University in St. Louis

Follow this and additional works at: https://openscholarship.wustl.edu/etd

Recommended Citation

Rooks, Andrea, "An Analysis Of Sustainable Economic Development Initiatives: Why Aid Organizations Should Focus On Helping Women" (2009). *All Theses and Dissertations (ETDs)*. 442. https://openscholarship.wustl.edu/etd/442

This Thesis is brought to you for free and open access by Washington University Open Scholarship. It has been accepted for inclusion in All Theses and Dissertations (ETDs) by an authorized administrator of Washington University Open Scholarship. For more information, please contact digital@wumail.wustl.edu.

WASHINGTON UNIVERSITY

College of Arts and Sciences

International Affairs

AN ANALYSIS OF SUSTAINABLE ECONOMIC DEVELOPMENT INITIATIVES: WHY AID ORGANIZATIONS SHOULD FOCUS ON HELPING WOMEN

By

Andrea Michelle Rooks

A thesis presented to the Graduate School of Arts and Sciences of Washington University in partial fulfillment of the requirements for the degree of Master of Arts in International Affairs

December 2009

Saint Louis, Missouri

I would like to take this opportunity to acknowledge and thank Repps Hudson for his guidance and support throughout the research, writing and revision of this thesis.

Table of Contents

I.	In	troduction	1
II.	Chapter 1: The Lower Status of Women		
	a.	Cultural and Societal Value Systems	11
	b.	Poverty	12
	c.	Education	13
	d.	Work/Employment Opportunities, Compensation and Rights	15
	e.	Political Rights and Involvement	17
	f.	Healthcare	17
	g.	Marriage	22
	h.	Violence and Abuse of Women	24
	i.	Female Infanticide and Sex-Selective Abortion	25
	j.	Victims of Armed Conflict and War	26
	k.	Human Trafficking	29
	1.	Conclusion	30
III.	Cł	napter 2: Women as Caregivers and Stewards of Resources	32
	a.	Why Women Matter	34
	b.	Women's Roles as Mothers	36
	c.	Women as Educators	37
	d.	Meeting the Basic Needs of their Families	37
	e.	Healthcare Providers	39
	f.	Women as Household Heads	40
	g.	Women's Role as Protectors	41

h. Women as Protectors of the Environment	41
i. Women as Protectors of Water Resources	44
j. Women as Conservators of Energy Resources	48
k. Women as Food Producers	50
l. Women in the Workforce	51
m. Women as Consumers and Spenders	54
n. Women as Educational Achievers	55
o. Women who Compensate for the Shortcomings of the State	55
p. United Nations Resolution 1325	56
q. Conclusion	57
Chapter 3: Case Studies	58
a. The Zawadi Africa Education Fund	59
b. The Afghan Institute of Learning	60
c. Oportunidades	61
d. The United Nations World Food Program	62
e. The Grameen Bank and Microfinance Institutions	62
f. ProMujer	65
g. American Assistance for Cambodia	66
h. Prajwala	67
i. Equality Now	68
j. Rwanda's Parliament	70
k. HEAL Africa	71
l. Women for Women International	72

IV.

VI.	Works Cited		85
		matter?	83
	e.	Looking Into the Future: What Happens Next and Why Does it	
	d.	Where are all the Men?	82
	c.	What do Women Need Most?	79
		successful	78
	b.	Lessons Learned: What a Non-Profit Can do to be More	
	a.	Not All Aid Works	77
V.	Co	onclusion	77
	n.	Chapter 3 Appendix	75
	m.	Conclusion	73

Introduction

Each year thousands of non-profit organizations identify problems or injustices in less developed countries they believe should be eliminated. They pool their resources and manpower to work towards the resolution of those problems. While all non-profits attempt their work with the best of intentions, some are more successful in achieving lasting results than others. One may assume that any non-profit would ideally like to do as much good as possible. However, a non-profit organization must work with limited funding and labor resources. Its strategy is in how it uses those resources to maximize its impact. For a non-profit to develop its strategy, it must also address two core questions: What is the purpose of the organization, and what can the organization do to accomplish its goals?

After researching this topic, I believe the answer should be focused on helping women. The purpose of this paper is to illustrate why investing money and resources in women is a wise choice. This argument is based on two main concepts: Women make up the largest underserved population in the world, and when given opportunities and resources, women consistently produce substantial and impressive results. This paper aims not to demonstrate why helping women is the morally right thing to do. It seeks to prove that by investing in women, organizations will be able to have the greatest impact on the issues that concern them.¹

The need to focus on women is as necessary now as it has ever been. Research and scholarly work on the subject is finally reaching a point where we can really understand what works in the non-profit world and what doesn't. But more important,

¹ The types of organizations that provide aid include non-governmental and non-profit organizations. For the purpose of this paper they will collectively be called non-profits.

the world today faces grave problems that women could be influential in overcoming. Global terrorism and war present an ominous threat to the West. Environmental degradation may be reaching a point of no-return. By educating populations, particularly mothers and their children, mankind can take a strong but peaceful step towards avoiding these threats. Women will play a vital role in the future of terrorism, war and environmental degradation *if* we allow them to be a part of the solution.

The idea that women need help was first brought to popular attention in the 1970s. Organizations and academics around the world have identified the need for governments and non-profits to focus on improving the status of women for decades. There are countless examples of groups that have reached out to help women in different ways, in different parts of the world.

World leaders have also echoed the need to invest in women. In 2006 Kofi Annan, Secretary-General of the United Nations, delivered a speech in which he said, "The world is... starting to grasp that there is no policy more effective [in promoting development, health and education] than the empowerment of women and girls. And I would venture that no policy is more important in preventing conflict, or in achieving reconciliation after a conflict has ended."²

The Clinton Global Initiative has also placed an emphasis on helping women. In a recent interview, former American President Bill Clinton commented that putting the world's girls in schools and giving women worldwide access to the labor market is "the number one thing you can do that is supported morally across all cultures to slow

 ² Hudson, Valerie M., Mary Caprioli, Bonnie Ballif-Spanvill, Rose McDermott, and Chad F. Emmett.
"The Heart of the Matter: The Security of Women and the Security of States." <u>International Security</u> 33.3 (2009): 8.

population growth and increase income."³ Annan and Clinton are among many who have stepped forward to promote this cause.

This paper comprises two main arguments about why non-profits should invest in women. First, the vast majority of women consistently receive worse treatment than men in virtually every way. Because of their low standing in their societies compared to men, they need more help than any other identifiable group of people. Second, women are demonstrably better stewards of resources than men. Anything that a woman has or receives will likely be used for the betterment of her children, family and community.

On the contrary, men are notorious for squandering similar resources rather than putting them to good use—a perhaps controversial point this paper will address. Because the status of women bears the most room for improvement, and because women make such good use out of any aid that they receive, they are ideal candidates to receive the help of non-profits.

Chapter one breaks down the problem: Women around the world are almost consistently in worse situations than their male counterparts. The degree to which their standards of living differ from men varies greatly depending on the society, but women remain generally in an inferior status to men in nearly every possible way. Women on the whole are more likely to live in poverty; they have less access to education; they have fewer job opportunities and are paid less for their work, and they have limited access to their political systems. They have less access to healthcare, often endure physical and emotional violence from men including their spouses and are killed in sex-selective abortions and by female infanticide. They are the largest victims of war, and they are the

³ Clinton, William J. Interview. <u>The Daily Show</u>. Host Jon Stewart. Comedy Central. 17 Sept. 2009.

largest victims of human trafficking. Although many countries have developed laws to protect women and their rights, in most places the enforcement of those laws is lacking.⁴

Beneath the surface of laws that purport to protect women lies a deeper problem of cultural attitudes towards women. Communities across the globe place an enormous emphasis on the value of sons while simultaneously treating daughters as disposable burdens on the family. Men and women alike treat the women of their societies as second-rate members of the community. In many parts of the world, decisions regarding the wellbeing of families, communities and nations are made exclusively by men. Because of the many ways in which they suffer, women around the world need the most help to elevate their status and standards of living.⁵

Chapter two focuses on the roles women play in their families and communities and what happens when they are given opportunities and resources. It looks at the intrinsic responsibilities women carry as mothers, with the social responsibilities that have been placed on them by their communities according to local customs and traditions. Among her duties, a woman typically takes responsibility for educating her children and ensuring that her family's basic needs (including shelter, food and water) are met. She is the primary healthcare provider of the family and is often the head of the household in the absence of a patriarchal figure. In times of conflict, women are often the protectors of children and other vulnerable members of the community.

⁴ Rhoodie, Eschel M. <u>Discrimination Against Women: A Global Survey</u>. North Carolina: McFarland & Company, Inc. 1989. 54.

⁵ Dibie, Josephine and Robert A. Dibie. "Current and Future Roles of NGOs in the Empowerment of Women in Africa." <u>Non-Governmental Organizations (NGOs) and Sustainable Development in Sub-Saharan Africa</u>. Ed. Robert A. Dibie. United Kingdom: Lexington Books, 2008. 230.

Additionally, women's daily work collecting water, food and fuel makes them strongly connected to their environment. As a result women play a positive role in protecting natural resources such as land, water and fuel. Whether officially recognized or not, women also make up an important part of each country's workforce. Not only are women responsible for vast amounts of food production, but they have proven to be highly capable at all levels of industry and service and particularly as leaders. In many parts of the world women are responsible for the majority of consumer purchases. Not only are women becoming increasingly active in their political systems around the world, but they have also successfully compensated for shortcomings of the state in times when basic government services are not provided. Finally, women have been identified as necessary participants of any peace negotiations, again reflecting their importance to society.

Chapter two breaks down each of these arguments to demonstrate the extent of women's spheres of influence in their families and communities around the world. Additionally, it reveals women's potential to elevate their status and enhance their abilities to contribute to society. Collectively chapters one and two make a case for why women are ideal candidates to receive the help of non-profit organizations.

Chapter three puts the theory presented in chapters one and two to the test, looking at examples of a variety of types of non-profit organizations that have focused their efforts on women. The chapter explores the type of work these organizations have done and their levels of success at meeting their goals. The chapter demonstrates that not only does the idea of focusing aid on women sound good, but it also works in real life.

5

The conclusion of this paper addresses an obvious problem: Not all non-profit organizations are successful. It explores why this is too often the case and what nonprofits focusing on women can do differently to increase their chances of success. The conclusion also asks an important question: Where are all the men? Why are they not more involved in helping their wives, mothers and sisters in rearing their families and improving their lives?

Finally, the paper looks optimistically towards the future of women around the world while identifying some of the largest hurdles facing the women's movement.

Information for this paper was collected from a variety of sources which have explored topics closely related to the central thesis. As noted, the concept of focusing development and aid efforts on women is not a new one. Ester Boserup was a pioneer in the field, bringing scholarly attention to the effect of the gender gap on development efforts in the 1970s. Her work prompted scholars to begin collecting and analyzing data on the subject. For the first time they looked at information from around the world that emphasized the need to help women. They quickly found correlations between the status of a country's economy and the status of their women: The more prosperous the women are, the stronger the country's economy. They also identified strong correlations between health variables (including infant mortality rates) and female status and education.⁶

By 1975 enough attention had been focused on the subject that the U.N. declared it International Women's Year. That same year, the world's first Conference on Women was convened in Mexico City. One of the greatest results of the Conference on Women

⁶ Hudson, Valerie M., Mary Caprioli, Bonnie Ballif-Spanvill, Rose McDermott, and Chad F. Emmett. "The Heart of the Matter: The Security of Women and the Security of States." <u>International Security</u> 33.3 (2009): 26-27.

was the declaration of the United Nations Decade for Women: Equality, Development, and Peace from 1976 to 1985. Two subsequent conferences on women were held during the Decade for Women, one in Copenhagen in 1980 and one in Nairobi in 1985. Later world conferences on women were also held in Beijing in 1995 and 2000.

The Decade for Women served as a catalyst for the topic of women's rights, legitimizing the issues faced by women worldwide and convening organizations that focused on promoting positive change. It paved the way for the evolving feminist movement with a greater emphasis finally falling on female leaders from less developed nations.

The first Conference for Women in 1975 also resulted in the emergence of the U.N. Development Fund for Women. It began as a voluntary fund with the purpose of promoting and supporting the implementation of the Mexico City Plan for Action. In 1984 it became its own operational entity in association with the United Nations Development Fund and became known by the acronym UNIFEM. Another product of the Mexico City Conference was the International Research and Training Institute for the Advancement of Women (INSTRAW), which was born of a recommendation that more research needed to be done on the topic of gender and development. Progress made by the Decade for Women was confirmed in 1981 with the adoption of the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW). Finally the Office of the Special Advisor to the Secretary-General on Gender Issues and the Advancement of Women (OSAGI) was developed following a recommendation at the 1995 Beijing conference.⁷

⁷ Bunch, Charlotte. "Women and Gender." <u>The Oxford Handbook on the United Nations</u>. Weiss, Thomas G. and Sam Daws ed. Oxford: Oxford University Press, 2007. 498-500.

These conferences and organizations influenced the creation of many similar efforts, some government-sponsored and others not. Together they have brought international attention both within academics and within the media and pop culture. Today there are countless academics and writers publishing work on the topic, many of which are referenced in this paper. Celebrities like Nicole Kidman, Oprah Winfrey, and Melinda Gates support the cause. Political leaders including Bill Clinton also emphasize the need to focus on women. Together, they are aggressively promoting gender equality.

This paper aims to take the conversation one step further by drawing together the work of other academics and institutions, and proposing that for a non-profit organization to get the best results, it should focus its efforts on women.

Chapter 1

The Lower Status of Women

In spite of the many cultural, ethnic, political, religious, and educational differences between women around the world, they all still face very similar problems. The main factors distinguishing their experiences are the degree and intensity of their problems. Regardless of where women are from, "the greater majority of them face sex discrimination, lack of employment opportunities, exploitation, social taboos and stereotyping."⁸ Most women believe the problems they encounter to be intrinsic to the societies in which they live. Eschel Rhoodie concludes:

The Communist Bloc women's organizations see women's rights as part of the Marxist struggle against capitalism; African women see the issue of equality as part of other overriding issues such as drought, hunger, illiteracy and political strife; Asian women point to extreme poverty of women in rural areas and non-ownership of productive land as reasons why village women move to the cities where many are eventually forced into prostitution by men; Latin American women view sexual discrimination as a heritage of colonialism and slavery that continues to affect women adversely in political, economic and social aspects of their lives; women in the Muslim-Arab world feel engulfed by political and religious strive as well as by sexual discrimination.⁹

Regardless of where women trace the roots of their problems, they still face similar challenges all around the world. This chapter highlights many of the universal trends in problems that are faced by women and girls around the world. The goal is to demonstrate not only how women suffer, but more important, that they suffer more than their male counterparts. This chapter will address the culture and value systems that have prevented advancements in the status of women in many societies; that women make up the majority of those in poverty; that females have significantly less access to education

⁸ Rhoodie, Eschel M. <u>Discrimination Against Women: A Global Survey</u>. North Carolina: McFarland & Company, Inc. 1989. 54.

⁹ Ibid., 54-55.

than men; that women are paid less than their male counterparts for the work they do and that women have less legal protection in the workforce; that women have limited access to politics and few political rights; that women have less access to healthcare than men; the role that marriage plays in controlling women's lives in many societies; how women suffer from violence in their homes and communities; how female infanticide and sexselective abortion have kept female populations low in many parts of the world; that women and children make up some of the largest victims of war; and how women are victims of human trafficking.

Studies conducted on such topics are relatively new in the academic world. The United Nations declared 1975 to 1985 to be the United Nations Decade for Women bringing unprecedented attention to the unequal status of women—more-so than anything else during the preceding 50 years. Not only did it highlight women's suffering to the media and world governments, but it prompted further investigation into the topic. Organizations began to examine "the status of women, their unequal social status, handicaps, legal disabilities, poor economic status and under-representation in the governments and councils of cities, provinces, states and international organizations."¹⁰ The resulting data proved that not only did social conditions vary among societies, but they varied drastically between the sexes within a single community. At the root of most of these problems, however, is the fact that many cultures view women (and children) as inferior members of their societies. Even in the Western countries that have made substantial progress in attaining equal rights for all citizens, there often remains a distinction between the written law and the perception and accepted norms of society.

¹⁰ Ibid., 20.

Cultural and Societal Value Systems

Eschel Rhoodie, author of "Discrimination Against Women: A Global Survey," states that the "discrimination and exclusion based on gender" that women face "transcends racial, national, and religious barriers."¹¹ This discrimination is rooted in "traditional value systems and attitudes which subordinate women and establish stereotyped sex divisions of labor."¹² For example, in many parts of Africa women perform the majority of agricultural work, but are not allowed to own the land they work on. Only men can own land. Rhoodie continues to explain that "the root of the differences in the development of women's activities as opposed to men's lies in the social division of labor, with its specific allocation of tasks by sex and the different value which society attaches to such tasks."¹³

Women are often destined to certain roles within their communities, including childrearing, certain forms of employment and maintaining their households. Additionally, in many of the less developed parts of the world (particularly Africa, parts of Asia and Latin America) women have no more legal rights than their children. They cannot sign a contract or acquire birth control without permission from their husbands. Even in places where women do have more legal rights, there often exists a gap between the written law and the way in which it is implemented. For example, in Ethiopia laws have been written to protect rape victims, but those laws are seldom enforced.¹⁴

¹¹ Ibid., 53.

¹² Ibid., 22.

¹³ Ibid., 54.

¹⁴ Ibid., 62-66.

The lack of value attributed to women within their societies often creates a precursor to the many obstacles they face. For example, if a society does not highly value its women, it would be less important for the community to ensure that women and girls receive an education and ample healthcare. Similarly, it would be less important to ensure that women have political rights and the opportunity to voice their opinions and be heard in the country's political system. Finally, if women are not valued, the state might be less obliged to help single mothers and their children evade poverty.

Poverty

The United Nations Development Fund for Women currently estimates that 70 percent of those living in poverty around the world are female.¹⁵ Poverty is measured by comparing the amount of income one person or family generates to the minimum amount of money needed to sustain that person or family, including all dependants. When the threshold amount of money needed to sustain the person or family is more than the income generated, that person or family is considered to be living in poverty.¹⁶

The women and girls living in poverty put all of their work towards meeting their families' basic needs (including obtaining sufficient food, clothing, and shelter). Since their time and resources go into meeting basic needs, they have little time left to pursue such things as education or healthcare. Because they have so few resources to help themselves, they generally are not able to break out of the cycle of poverty without some sort of outside help from the government or a non-profit organization.

¹⁵ "Women, Poverty & Economics." <u>UNIFEM: United Nations Development Fund for Women</u>. 26 July. 2009. http://www.unifem.org/gender_issues/women_poverty_economics/.

¹⁶ "How the US Census Measures Poverty (Official Measure)." <u>Poverty</u>. 26 August. 208. U.S. Census Bureau, Housing and Household Economic Statistics Division. 26 July. 2009. http://www.census.gov/hhes/www/poverty/povdef.html.

Education

USAID reports that 64 percent of the approximately 774 million illiterate adults around the world are female.¹⁷ Not only are women disproportionately more illiterate than men, but levels of female literacy have not improved over the past two decades. Rhoodie documents that "women's illiteracy is greater than men's on a three-to-two basis worldwide."¹⁸ In some nations, as few as 6 percent to 10 percent of women are literate.¹⁹

Such statistics are also represented among school-aged girls. Sixty-three percent of the 137 million illiterate young people worldwide are girls.²⁰ Females make up approximately 57 percent of the 72 million primary school-aged children worldwide who do not attend schools.²¹ This statistic does not account for the relatively smaller populations of females (as a result of female infanticide and sex-selective abortion) in many parts of the world where women are also less educated. Another problem with the education of girls is that the actual percentage of girls that attend school is substantially smaller than the number of girls who are enrolled in school. In many places girls are enrolled only to satisfy the law and then are kept at home to help with house work.²²

The fact that women and girls who are able to go to school perform academically as well or better than their male counterparts indicates that these low levels of literacy are

¹⁹ Ibid.

²¹ USAID. <u>Women in Development: Gender Statistics</u>.

²² Ibid.

¹⁷ United States. USAID. <u>Women in Development: Gender Statistics</u>. 6 July 2009. 20 July. 2009. < http://www.usaid.gov/our_work/cross-cutting_programs/wid/wid_stats.html>.

¹⁸ Rhoodie, x.

²⁰ Schuftan, Claudio. "Gender Equality Is Not Just a Women's Issue, but a Development and Human Rights Issue." <u>Women's Global Health and Human Rights</u>. Ed. Murthy, Padmini and Clyde Lanford Smith. Massachusetts: Jones and Bartlett Publishers, LLC. 2010. 437.

directly correlated to restricted access to education and not to the intelligence of females.²³ Although women make up the majority of school teachers, few reach top leadership roles in their schools (such as heads of departments or principals).²⁴ This is likely due to glass ceilings that exist for women in the work place. Rhoodie relates results found by the Population Crisis Committee (which raises awareness about the need for population growth control in developing nations):

The educational bias against girls observed in some countries and the lower earning power of adult women form a vicious circle. Parents may prefer to educate sons in part because their job prospects are better. Parents may also pull daughters out of school because girls are expected to help in the home. Even where daughters are allowed to stay in school, they may have less time to study than their brothers. Parents may also pull girls out of school when they reach puberty, either because they are considered ready for marriage or because parents want to ensure their chastity. Most countries still make inadequate efforts to get and keep girls in secondary schools.²⁵

Overall, international attention to the lack of education of females has fueled many efforts to change this trend. However, efforts have been focused primarily on elementary school-aged girls but have neglected to help them once they reach adolescence.²⁶ Consequently, even if young girls attend school they remain unlikely to continue in school as adolescents. It is possible that programs that attempt to help adolescent and older girls are met with more resistance for the cultural reasons documented by the Washington Population Crisis Committee. Anandaraja and Henning suggest that perhaps female students could be reached more effectively with the use of "educational materials that are sensitive to illiteracy, which counter negative gender

²³ Ibid.

²⁴ Rhoodie, 48-49.

²⁵ Ibid., 49.

²⁶ Maslak, Mary Ann, ed. <u>The Structure and Agency of Women's Education</u>. New York: State University of New York Press. 2008. xiii-xiv.

stereotypes and are effectively targeted to women."²⁷ Girls are more likely to respond positively to educational materials that were designed for them.

Overall, women are substantially less educated than men in most parts of the world. Their lack of education then fuels other problems they experience, including limited employment opportunities and fewer avenues through which they may participate in their government.

Work/Employment Opportunities, Compensation and Rights

This section speaks to the many injustices that women face in their fields of work. The title includes both the terms "work" and "employment" to account for the fact that a large portion of women's daily work is considered part of household chores and therefore is not paid.

Today, "women perform two-thirds of the world's work, but receive only 5 percent of the income and own less than 1 percent of the assets."²⁸ Anandaraja and Henning add that "women are responsible for up to 80% of food production and 60% of household income globally."²⁹ They also perform large amounts of manual labor; more goods are transported on the heads of sub-Saharan women than in trucks.³⁰

Similar to the example noted above where women make up the majority of school teachers but are only a minority of heads of departments and principals, women everywhere "are concentrated in the lowest paid occupations and are more vulnerable to

²⁷ Anandaraja, Natasha and Nils Henning. "Infectious Diseases and Women's Human Rights." <u>Women's Global Health and Human Rights</u>. Ed. Murthy, Padmini and Clyde Lanford Smith. Massachusetts: Jones and Bartlett Publishers, LLC. 2010. 343.

²⁸ Rhoodie, 54.

²⁹ Anandaraja and Henning, 330.

³⁰ Shuftan, 437.

unemployment than are men.³¹ In many countries women also have to pay more tax on their income, "on the assumption that men will meet most of the family expenses.³² Additionally today, women are only granted about 1 percent of the world's loans.³³ Their minimal access to capital and loans combined with their low levels of education make it difficult for women to take on entrepreneurial projects that might improve their economic statuses. Rhoodie remarks:

The wage labor market still discriminates actively and persistently against women, and salary, social security, pensions and working conditions are often less favorable for women than for men. The world averages do, of course, conceal very great regional differences. Working women in manufacturing industries—in Japan and the Republic of Korea, for instance—take home less than half the wages earned by men, while women in Denmark, Norway, Sweden, El Salvador, Burma and Sri Lanka fare best, with average earnings 80 per cent of those of men.³⁴

Part of the problem lies in the limited employment rights granted to female workers and the apparent lack of motivation on the part of governments to take legal action to protect female workers. Of the 160 (at that time) member states the International Labor Organization (I.L.O.), only 8 "ratified the I.L.O. conventions of 1981 and 1982 protecting women with family responsibilities against unfair termination of employment."³⁵ Hampering women's ability to stand up for their own employment rights is the fact that they tend to have limited to no access to the political systems in their countries.

³¹ Rhoodie, x.

³² Ibid., 29.

³³ Schuftan, 437.

³⁴ Rhoodie, 15-16.

³⁵ Ibid., ix.

Political Rights and Involvement

Although they make up almost half of the world population, women only hold 15.4 percent of elected seats in democratic governments around the world.³⁶ There is no part of the world where women hold more than 20 percent of elected seats in their government.³⁷ Even when they have the right to participate, women remain underrepresented in their political systems.³⁸ They are prevented from participating in their political systems by domestic and family responsibilities.³⁹ Social stigmas also inhibit women's willingness and ability to be elected into office. The same political and social constraints that prevent a woman from pursuing a highly paid career or obtaining an education will also prohibit her from participating in the political process. Her inability to participate in the political process ultimately prevents her from being able to influence her government to strengthen her rights.

Healthcare

One of the greatest challenges faced by women worldwide is a lack of access to basic healthcare services. This shortcoming of social services has pervasive consequences on women, their families and their communities.

The cost that female morbidity and premature mortality inflict on society should not be underestimated. In addition to the loss of economic productivity (women are responsible for up to 80 percent of food production and 60 percent of household income

 ³⁶ Ashford, Mary-Wynne. "War, Women, and Girls." <u>Women's Global Health and Human Rights</u>. Ed. Murthy, Padmini and Clyde Lanford Smith. Massachusetts: Jones and Bartlett Publishers, LLC. 2010. 41.

³⁷ Schuftan, 437.

³⁸ Rhoodie, x.

³⁹ Ibid., 37.

globally), there is substantial cost in the loss of care for children and sick household members. 40

While many researchers agree on the importance of women's health, this concern generally does not translate into action. Modern studies show that women's health on the whole is substantially worse than men's, particularly in Africa, Asia and Latin America.⁴¹

According to USAID statistics, one of the largest killers of women is pregnancy and childbirth, which on average kills 1 in 61 women in the developing world. In the least developed countries of the world the death toll is as high as 1 in 17 women. Such numbers translate to approximately 529,000 female deaths per year from complications relating to pregnancy and childbirth.⁴² Anne Foster-Rosales, who has studied and written about maternal mortality, calls this "the greatest unsolved public health issue of our time.",⁴³ She describes the problem of maternal death:

A maternal death is defined as one which occurs during pregnancy or up to 42 days after delivery (or the end of the pregnancy after miscarriage or abortion). Eighty percent of maternal deaths are caused by conditions directly related to pregnancy, such as severe bleeding after delivery, complications of pregnancy-related hypertensive diseases (known as pre-eclampsia/ eclampsia), infection, or obstructed labor.⁴⁴

Complications that arise at the time of delivery are the most deadly because they are largely unpredictable, but require quick access to advanced medicine, including blood transfusions, antibiotics and caesarean sections—none of which can be administered by

⁴⁰ Anandaraja, 330.

⁴¹ Rhoodie, x.

⁴² United States. USAID. <u>Women in Development: Gender Statistics</u>.

⁴³ Foster-Rosales, Anne. "Maternal Mortality: The Eye of the Storm." <u>Women's Global Health and Human Rights</u>. Ed. Murthy, Padmini and Clyde Lanford Smith. Massachusetts: Jones and Bartlett Publishers, LLC. 2010. 279.

⁴⁴ Ibid., 280.

traditional birth attendants.⁴⁵ When such complications do not result in a maternal death, they often leave women with short or long-term illnesses. Current best estimates are that over 300 million women a year experience such debilitating illnesses.⁴⁶ The problem of women's maternal health is very centralized: 99 percent of maternal deaths occur in the developing world.⁴⁷ A 15-year-old girl in Africa is approximately 281 times more likely to die from complications during pregnancy or childbirth than a girl of the same age in the developed world.⁴⁸

In regions of the world where girls are pushed and often forced to marry young, there is an increased incidence of maternal death. One study found that "girls aged 15 to 19 are twice as likely to die in childbirth as those in their twenties."⁴⁹ In sub-Saharan Africa and South Asia, more than 30 percent of the girls in this age range are married and are consequently exposed to such heath hazards.⁵⁰ In the case of unwanted pregnancies, almost 19 million abortions are performed each year in unsanitary and dangerous conditions without a professional healthcare provider.⁵¹ This results in approximately 68,000 deaths annually, almost 99 percent of which transpire in developing nations.⁵² Foster-Rosales also notes that "maternal mortality is unique among health indicators

⁴⁵ Foster-Rosales, 279.

⁴⁶ United States. USAID. <u>Women in Development: Gender Statistics</u>.

⁴⁷ Foster-Rosales, 279.

⁴⁸ Murthy, Upadhyay and Nwadinobi, 15.

⁴⁹ Rosenfield, Allan, Caroline Min and Joshua Bardfield. "Global Women's Health and Human Rights." <u>Women's Global Health and Human Rights</u>. Ed. Murthy, Padmini and Clyde Lanford Smith. Massachusetts: Jones and Bartlett Publishers, LLC. 2010. 4.

⁵⁰ Ibid., 4.

⁵¹ Murthy, Upadhyay and Nwadinobi, 19.

⁵² Ibid.

because exposure to the primary risk factor, pregnancy, can occur repeatedly throughout a woman's reproductive life."⁵³

There are many reasons why women around the world experience worse health than men. One important factor lies in the ability of women to utilize appropriate healthcare facilities. Many are limited by the time and cost required to access such facilities, and often even if they had the time and money to go, they have no physical way of getting there.⁵⁴ There are countless examples of women who have carried their sick children on their backs for miles to the nearest healthcare facility, only to be turned down because they are unable to pay for the required treatment. Because men and sons are considered to be much more important and valuable in many cultures, they receive better medical attention to ensure their survival. Female children are far less likely to receive immunizations than male children, and families are more likely to seek medical attention for an ill male child than an ill female child. Families often invest more resources in the nutrition of sons while leaving their daughters malnourished. Sons are often also breastfed more and for longer periods of time compared to their sisters.⁵⁵ Such neglect for girls at a young age predisposes them for further health vulnerabilities as they grow older.

Women are also highly susceptible to the transmission of sexually transmitted diseases and infections (STDs and STIs). This is particularly a problem in places with high incidences of rape and physical violence against women. While women constitute

⁵³ Foster-Rosales, 280.

⁵⁴ Anandaraja and Henning, 343.

⁵⁵ Murthy, Padmini, Ushma Upadhyay and Eleanor Nwadinobi. "Violence Against Women and Girls: A Silent Global Pandemic." <u>Women's Global Health and Human Rights</u>. Ed. Murthy, Padmini and Clyde Lanford Smith. Massachusetts: Jones and Bartlett Publishers, LLC. 2010. 13.

48 percent of HIV-positive adults worldwide, they make up approximately 61 percent of HIV-positive sub-Saharan Africans.⁵⁶ The numbers of HIV-infected women is also quickly increasing in parts of Asia, Eastern Europe and Latin America.⁵⁷ Worldwide, a woman is also 5 times more likely to contract a STI in her lifetime than a man.⁵⁸

Anandaraja and Henning point out that "5 of the 10 leading causes of death in low- and middle-income countries are infectious diseases, including lower respiratory infections, HIV/AIDS, diarrheal diseases, tuberculosis, and malaria." Many are commonly treated and cured diseases in the developed world, but are deadly in poorer countries. Women in developing countries, particularly those living in poverty, are more susceptible to such diseases because of the "overcrowding, malnutrition and poor sanitation" that is prevalent in the poverty-ridden areas where they live. ⁵⁹

Preventable illnesses account for a large percentage of deaths among adults and children each year. Often women who are in charge of the household and children in developing countries are not aware of the fairly simple steps that could be taken to prevent such illnesses. For example, many women use biomass fuels such as wood, leaves, grass or animal waste to cook in their homes but do not have proper ventilation systems to extract the indoor smoke. Exposure to the smoke is a leading cause of acute lower respiratory infections such as pneumonia and is a leading killer of children under

⁵⁶ Rosenfield, Min and Bardfield, 3.

⁵⁷ Ibid.

⁵⁸ Ibid.

⁵⁹ Anandaraja, 330.

the age of 5.⁶⁰ Exposure to unsafe water coupled with "inadequate sanitation and poor hygiene" causes diarrhea, which is responsible for 15 percent to 18 percent of child deaths each year.⁶¹ Educating women on the topic of environmental hazards and hygiene could enable them to better protect their families.

Not only does a woman's death permanently halt her economic contributions to a community, but it may cause serious problems to the family she leaves behind. Rates of childhood mortality increase tenfold within 2 years of a mother's death, meaning that a mother's death may be a precursor to her children's deaths as well.⁶² The global impacts of women's health far exceed the loss of the women themselves.⁶³

Marriage

One of the reasons why girls in the developing world are often forced to forgo their education and their adolescence is to marry at a young age. A number of international documents, including the United Nations Universal Declaration of Human Rights, have stated that 18 is the minimum age for an individual to marry. Even so, children—in particular girls—continue to be married before they reach 18 in many parts of the world.⁶⁴ Currently there are an estimated 51 million child brides around the world,

⁶⁰ United States. USAID. <u>Environmental Health: Overview</u>. 5 June. 2009. 1 August. 2009. http://www.usaid.gov/our_work/global_health/eh/index.html

⁶¹ Ibid.

⁶² Anandaraja and Henning, 330.

Foster-Rosales, 280.

⁶³ Anandaraja and Henning 330.

⁶⁴ Amin, Chong and Haberland.

although most are found in West and East Africa and in South Asia.⁶⁵ The problem is worst in the country of Niger, where 77 percent of girls are married before they reach 18.⁶⁶

Girls are typically forced to marry as teenagers to prevent premarital sex and pregnancy and because of the high value placed on the virginity of brides. People in many societies also believe that marriage will protect girls from sexually transmitted infections, including HIV. In many cultures a girl's dowry (money, goods or estate that the bride's family gives to her husband and his family for their marriage) rises with her age, consequently making it more expensive for families to marry an older daughter. Finally, if a family is very poor, the parents may prefer that their daughter marry at a young age in hopes that the husband's family will have more resources to provide for her.⁶⁷

According to Murthy, girls who are forced to marry at a young age "are at a psychological disadvantage because of a loss of adolescence, forced sexual relations, and the denial of freedom that restricts their personal development."⁶⁸ Women and girls who marry early are also less likely to be literate, to have a sense of empowerment or to have access to healthcare.⁶⁹ As mentioned in the discussion on healthcare, girls who marry young and become pregnant between the ages of 15 and 19 are "twice as likely to die in

⁶⁵ United States. USAID. <u>Women in Development, Child Marriage: Overview</u>.

⁶⁶ Ibid.

⁶⁷ Amin, Sajeda, Erica Chong, and Nicole Haberland. "Programs to address child marriage: Framing the problem." <u>Promoting Healthy, Safe, and Productive Transitions to Adulthood</u> January. 2008. The Population Council, Inc. 1 August. 2009. <<u>http://www.popcouncil.org/pdfs/TABriefs/PGY_Brief14_ChildMarriage.pdf</u>>

⁶⁸ Murthy, Upadhyay and Nwadinobi, 15.

⁶⁹ Ibid.

childbirth compared to girls in their twenties.⁷⁰ They are also more likely to experience "hypertension, eclampsia, molar pregnancy, and delivery of low birth weight and preterm infants."⁷¹ Consequently in addition to being pulled out of school, girls who are married at a younger age are exposed to a number of new potential health problems.

Violence and Abuse of Women

One in three women around the world will be the victim of violence or abuse at some point in her life. This includes physical, sexual and psychological violence and abuse.⁷² Most cases of violence and abuse against women stem from current or former partners of the female victim rather than an unknown offender.⁷³ Between 15 percent and 71 percent of women will be the victims of intimate-partner violence in their lives, depending on where in the world they live.⁷⁴ In regions that practice marital dowries it has been reported that "more than 12 women die every day as a result of being burned alive by their in-laws or husbands due to dowry disputes, [although] most of these incidents are reported as accidental burnings or suicides."⁷⁵

Female genital mutilation and cutting are considered in most parts of the world to be another form of violence against women and girls. These practices are most common in Africa, parts of Asia and the Middle East, although they have also been brought to Europe, North America and Australia by immigrants who continue the practices as they

⁷⁰ Rosenfield, Min and Bardfield, 4.

⁷¹ Murthy, Upadhyay and Nwadinobi, 15.

⁷² Rosenfield, Min and Bardfield, 3.

⁷³ United States. USAID. <u>Women in Development: Gender Statistics</u>

⁷⁴ Rosenfield, Min and Bardfield, 3.

⁷⁵ Murthy, Upadhyay and Nwadinobi, 14.

migrate outside their native lands. It is estimated that over 100 million girls and women live with the scars of female genital mutilation and cutting. This does not include those girls who die as a result of infections and disease that result from such practices.⁷⁶

Female Infanticide and Sex-Selective Abortion

Currently the world is experiencing what Shuftan describes as the "missing women phenomenon, where there are fewer women than would be expected on the basis of biological norms."⁷⁷ According to the Central Intelligence Agency's World Factbook, overall the world's current population has 1.01 men for every woman.⁷⁸ However, in many parts of the world, there is a substantial imbalance in the population of men and women. For example, in Southeast Asia there is an 8.5 percent deficit in the population of women. The effects of sex-selective abortion and female infanticide are clear in two major countries in Asia: Currently, 108 boys are born for every 100 girls in India, while 120 boys are born for every 100 girls in China. These ratios are rising.⁷⁹

The disparity in populations of men and women in different parts of the world could be attributed to sex-selective abortion and female infanticide. Sex-selective abortion describes when a pregnant mother terminates the fetus based on its gender; she usually chooses only to give birth to sons. Female infanticide is when infant girls are killed, usually by chocking, smothering to death or abandonment. This practice is most

⁷⁶ Rosenfield, Min and Bardfield, 3.

⁷⁷ Shuftan, 437.

⁷⁸ United States. Central Intelligence Agency. <u>The World Factbook</u>. July 2009. 1 August 2009. https://www.cia.gov/library/publications/the-world-factbook/geos/xx.html

⁷⁹ Murthy, Upadhyay and Nwadinobi, 13.

common in South and East Asia where daughters are considered to be an undesirable financial burden on the family.

Both practices are also most common in parts of Asia where social customs place a high value on sons. Sons are preferred so that they may continue the family's lineage and provide additional source of income from their employment and marriage. They are expected to support their parents in old age.⁸⁰ Such value systems, combined with the one-child law, contributed to the particularly high discrepancy between the number of girls and boys in China. Overall, population experts estimate that worldwide death tolls due to sex-selective abortion and female infanticide far exceed reported numbers because of the guarded nature of these acts. Hudson, Caprioli and Ballif-Spanvill point out that in India the death toll from sex-selective abortion and female infanticide "from 1980 to present dwarfs by almost forty fold the death toll from all of India's wars since and including its bloody independence."⁸¹

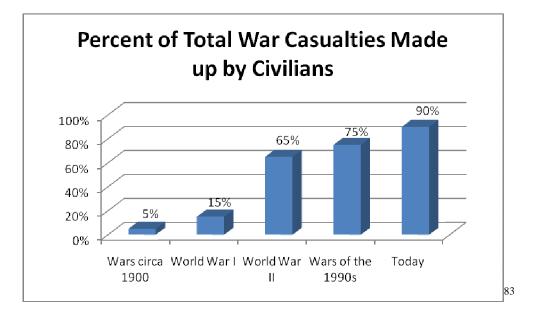
Victims of Armed Conflict and War

Over the past century the world has seen a changing trend in warfare and those who are most affected by it. While civilian casualties made up only 5 percent of war casualties at the turn of the 20th century, they rose steadily to 15 percent during World War I, 65 percent in World War II, and over 75 percent in the wars of the 1990s.⁸²

⁸⁰ Ibid.

⁸¹ Hudson, Valerie M., Mary Caprioli, Bonnie Ballif-Spanvill, Rose McDermott, and Chad F. Emmett. "The Heart of the Matter: The Security of Women and the Security of States." <u>International Security</u> 33.3 (2009). 8.

⁸² O'Connell, Ellen C. "Women and Children in War and Complex Emergencies: Human Rights, the Humanitarian Endeavor, and Progress Towards Equality." <u>Women's Global Health and Human Rights</u>. Ed. Murthy, Padmini and Clyde Lanford Smith. Massachusetts: Jones and Bartlett Publishers, LLC. 2010. 48.



These numbers are reflected in the following chart:

Today it is estimated that 90 percent of those who die in war are civilians, the vast majority being women and children.⁸⁴ This is clearly a phenomenon of the 20th century. Ashford notes that although "women and children have no voice in the decisions that lead to armed conflict," they often bear the largest burden of the conflict.⁸⁵

O'Connell points out that the increasing number of civilian women and children killed in wars may be a reflection of the changing nature of war. While once wars were fought primarily on the battlefield between two nations, such as in World War I, many wars now are the result of internal conflict within nations. She notes that "the line between combat zone or militarized space and civilian space is no longer clear. And

⁸³ Ibid.

⁸⁴ Ashford, 37.

⁸⁵ Ibid., 39.

civilians, who were more traditionally protected from the frontline of battle, are now the main casualties of war."⁸⁶

Of the approximately 14 million refugees worldwide (who are mostly refugees of war), 80 percent are women and children, and 50 percent are women and girls. This number does not include those who are internally displaced within their own countries due to war and armed conflict. Estimates place the total number of refugees and internally displaced persons around 25 million.⁸⁷

O'Connell explains the many consequences of war and armed conflict on women

and girls:

The physical and mental health of women and children is compromised by armed conflict, forced migration, and complex humanitarian emergencies. There is an enormous array of issues facing women and children in conflict zones. Lack of access to education and a stable environment can adversely affect children's development and result in lifelong trauma. Children are deprived of an education and safe places to play and develop. Women and the girl-child are victims of gender-based violence, rape, forced marriage, human trafficking, and other human rights abuses during war and violent conflict. Children under five years of age have the highest mortality rates in conflict affected settings. Adolescent girls are particularly vulnerable to gender-based violence in conflicted affected settings. Violence, specifically against women before, during, and after conflict is enormous. Even basic health care is often lacking for women in conflict situations. Women and adolescent girls may face increased exposure to HIV/AIDS as a result of gender-based violence in conflict-affected areas. The turmoil caused by war and violence often disrupts basic social, education, and health services leaving women and children without adequate access to medical and reproductive health services.⁸⁸

Although women often have no say in armed conflicts or war, they feel the

repercussions in ways that completely disrupt and alter their lives far beyond simply

losing those in their lives that actively fight in the conflict. However, despite the

⁸⁶ O'Connell, 48.

⁸⁷ Ibid., 48-49.

⁸⁸ O'Connell, 49.

magnitude of their experiences and losses, they are too often overlooked by leaders and historians when assessing the damages caused by armed conflicts and wars.

Human Trafficking

While not exclusively a byproduct of war, there is a strong correlation between armed conflict and war and increasing amounts of human trafficking. As individuals are displaced as a result of armed conflicts, their vulnerabilities and low economic status are more likely to be exploited by human trafficking groups.⁸⁹ The United States government has estimated that approximately 800,000 people are the victims of human trafficking each year; the industry itself is estimated to be worth \$32 billion. Meanwhile the International Labor Organization estimates that as many as "2.45 million people are trafficked annually both within and across national borders." Murthy, Persaud and Toda point out that estimates vary widely because of the "clandestine nature of the operation," making it very difficult to obtain accurate data on those who are trafficked.⁹⁰

Overall about 50 percent of victims of human trafficking are thought to be children. Approximately 80 percent of the victims are women and girls, the majority of whom are forced into becoming commercial sex workers. Others are put to work as agricultural laborers or even street beggars. Regardless of how they are employed, victims of human trafficking are inevitably forced to work long hours under inhumane conditions.⁹¹

⁸⁹ United States. USAID. <u>Women in Development: Gender Statistics</u>

⁹⁰ Murthy, Padmini, Rashni D. Persaud and Mitsuru Toda. "Human Trafficking: A Modern Plague." <u>Women's Global Health and Human Rights</u>. Ed. Murthy, Padmini and Clyde Lanford Smith. Massachusetts: Jones and Bartlett Publishers, LLC. 2010. 59-61.

⁹¹ Murthy, Persaud and Toda, 61.

Girls and young women from rural villages typically meet or know someone who, for a small fee, promises to take them to another city or country where they are guaranteed a steady paying job, perhaps as a restaurant dishwasher or as a maid. Once the girls leave their villages the trafficker kidnaps them and sells them into prostitution. Once in the brothel, the girls are raped and beaten into submission. They are battered with threats against themselves and their families. It is made very clear to them that if they try to escape, they will be killed.⁹² A study performed by the U.S. State Department in 2006 found that:

76 percent of 207 trafficked women interviewed were physically assaulted by their trafficker, pimp, madam, brothel, and club owner, clients, or boyfriend. 90 percent of victims reported being physically forced or intimidated into sex or other sexual acts, and 91 percent of victims reported being threatened with death, beatings, increased debt, harm to their children and families, or re-trafficking.⁹³

Overall human trafficking remains a serious problem around the world that affects women and girls far more than it affects men and boys.

Conclusion

The purpose of this chapter is to outline many of the ways in which women suffer disproportionately more than men. The list of topics explored in this chapter is in no way complete; it simply provides an assortment of examples enabling the author to argue that women do indeed suffer more than men, and in many different ways. This data indicates that if officials of an organization wanted to improve the lives of people in the developing world, they might focus on helping women because of their high level of need. Such an assessment has many merits, although it is not the only reason why women should be the

⁹² Ibid., 63.

⁹³ Ibid.

focus of humanitarian aid. The following chapter describes the roles that women play in their homes and communities. It shows that they are in a position of potential power because of their influence on how children are cared for, how the family's income is used, and how natural resources are used and conserved.

Chapter 2

Women as Caregivers and Stewards of Resources

There is a widespread acceptance of the critical role played by women and public institutions in the development process. Women act as major actors in the transformation process, whether in terms of their direct involvement in the economy or their more tempered role as catalyst, facilitator and regulator of economic activity. – Josephine and Robert Dibie⁹⁴

Women around the world live in societies where they are second-class citizens compared to the men around them. In spite of the challenges they face, they are still able to exert substantial influence over their families and communities thanks to the intrinsic role they play in each. One of the most important areas of a woman's sphere of influence is her responsibility for instilling a sense of values in the future leaders of her country, her children. Her role in the household is undeniable. Although specifics vary from country to country, women around the world largely share a similar sense of responsibility for the survival and prosperity of their families. This chapter breaks down the role of women in their respective societies across the globe and highlights the many spheres of influence they hold.

The chapter begins with a review of women's role in the family as mothers and educators of their children. The work women do to meet the basic needs of their families is also highlighted, along with women's roles in providing basic health care for those around them. The chapter explores the implications of the fact that a third of households worldwide are headed by women along with the role women assume in protecting the more vulnerable members of their communities. In most parts of the world women also

⁹⁴Dibie, Josephine and Robert A. Dibie. "Current and Future Roles of NGOs in the Empowerment of Women in Africa." <u>Non-Governmental Organizations (NGOs) and Sustainable Development in Sub-Saharan Africa</u>. Ed. Robert A. Dibie. United Kingdom: Lexington Books, 2008. 233.

cultivate a special relationship with the environment on which they depend. This is explored with specific attention to their relationship to water and energy sources. The work women do as farmers and gatherers is also explained. Subsequently, the chapter explores the growing number of women who leave the home to pursue outside forms of employment, often with much success.

While much of the discussion focuses on women in undeveloped nations (where the gender gap tends to be the greatest), it is important to recognize the strong and growing sphere of influence of women in the developed world as well. This chapter looks specifically at their success in the business world, with special attention paid to their growing power as consumers and students of higher education.

Finally the chapter looks at the role women play in dire situations where they must compensate for the shortcomings of their governments in the provision of basic services. This discussion includes an in-depth look at United Nations Resolution 1325 which states that women should be an integral part of any and all conflict resolution.

Each of these topics and examples demonstrates the unequivocal power women have in making a difference in their families and communities. The argument that follows is that if women are in such a position of influence, they possess the ability to promote any good brought by a non-profit. As Josephine and Robert Dibie point out, "it contends that no development process will be totally beneficial to a nation if it does not involve women."⁹⁵

⁹⁵ Ibid., 232.

Why Women Matter

The idea of focusing aid on women is not a new one. In her essay "Hailing the

'Authentic Other': Constructing the Third World Woman as Aid Recipient in Donor

NGO Agendas," Chilla Culbeck identifies the many qualities that make women deserving

of outside aid. She notes that women have been identified as more worthy recipients of

aid by such organizations as the World Bank.

[A woman is] ...committed to her children and therefore an effective agent of economic development, peace loving and therefore a suitable partner in the transition to democracy, [and] prudent with environmental resources.

[Women are] ...better producers, due to their greater efficiency in contributing to economic development; as better parents, due to their selflessness in passing income on to other members of the family; as better citizens, in their desire for peace over war and opposition to corruption; as better ecologists and preservers of the environment, rather than its rapists.⁹⁶

Later she argues:

Women are wooed by the World Bank because they are seen as more economically productive than men, work harder and are being more innovative with more humble resources. Women's income is invested in increasing the human capital of their children, rather than being squandered on alcohol and cigarettes.⁹⁷

Margaret Mwangola found similar results in the research she conducted that

focused on the Kochogo/Kakola project in rural Kenya. She found that non-profits eagerly provided support for women because they saw that women were innovative problem-solvers. They were also keenly aware of women's unwavering concern for the well-being of their communities (and not just their families) and that women held a deep concern for the natural environment in consideration when working on development

⁹⁶ Culbeck, Chilla. "Hailing the "Authentic Other": Constructing the Third World Woman as Aid Recipient in Donor NGO Agendas." <u>Sustainable Feminisms</u>. Ed. Sonita Sarker. Vol. 11. Oxford: Elsevier Ltd, 2007. 60-61.

⁹⁷ Ibid., 63.

projects. This research again shows why a non-profit would identify women as worthy recipients of their help.⁹⁸

In an underdeveloped country, the day-to-day tasks of a typical woman include caring for children, obtaining water, land and energy resources for the family, disposing of waste, along with providing basic shelter, sanitation and general health care.⁹⁹ When looking at the role of women in Africa, for instance, Josephine and Robert Dibie note that African men generally "acknowledge that the physical, psychological health and mental health of each member of their family depends on the woman in the family."¹⁰⁰ In more developed nations these roles of women differ, but they stem from the same core responsibilities: caring for the home, rearing the children and providing food for the family and the general health and well-being of its members.

Women are also acutely in tune with population pressures. They are aware of problems caused by overpopulation, which is when the natural environment of an area cannot sustain the number of people living in that area. In overpopulated parts of the world, women have been identified as key actors in the effort to tame population growth (this also is intrinsically connected to environmental conservation efforts). Their importance is acknowledged not simply because they are the responsible for giving birth. Rather, "some of the most effective programs for reducing population growth have been those that raised the status of women through integrated programs emphasizing higher

⁹⁸ Mwangola, Margaret. "Ensuring Access to Clean Water for Women and Children in Rural Kenya." Steady, Filomina Chioma ed. Vermont: Schenkman Books Inc, 1993. 419.

⁹⁹ Dankleman, Irene. "Women, Children and Environment: Implications for Sustainable Development." <u>Women and Children First: Environment, Poverty, and Sustainable Development</u>. Steady, Filomina Chioma ed. Vermont: Schenkman Books Inc, 1993. 133, 136.

¹⁰⁰ Dibie, Josephine and Robert A. Dibie. "Current and Future Roles of NGOs in the Empowerment of Women in Africa." 237.

levels of education for girls, improved health and family planning services, and greater income-generating opportunities."¹⁰¹

Women's Roles as Mothers

Women are most closely tied to population pressures because of their roles as mothers. Taking responsibility for the survival of her children is one of a woman's most natural roles. She is in charge of ensuring that her children are fed, protected and nurtured. In most societies she does the cooking and the cleaning and sees that the children are bathed. Whether a woman lives among the world's wealthiest or if she struggles for daily survival, her role as a mother and protector is paramount.¹⁰²

Women in all societies have been known to make enormous sacrifices for the welfare of their children, whether they protect their children from violence or take on an extra job to provide additional income to support the children. In many parts of the world where job opportunities for women are lacking, women have left their families to travel to a new region or country where they can obtain higher wages to send back for their children. Although such work presents challenges for those mothers to raise and nurture their children, it is often seen as a type of ultimate sacrifice for a woman to leave her family to find opportunities that might help her children have a better life. For other women, the day-to-day work they do to ensure the survival of their children amounts to unpaid and undervalued work in the home.¹⁰³

¹⁰¹ Yoon, Soon-Young. "Water for Life." <u>Women and Children First: Environment, Poverty, and</u> <u>Sustainable Development</u>. Steady, Filomina Chioma ed. Vermont: Schenkman Books Inc, 1993. 204.

¹⁰² Schmalzbauer, Leah, Alice Verghese and Meenu Vadera. "Caring for Survival: Motherwork and Sustainable Feminisms." <u>Sustainable Feminisms</u>. Ed. Sonita Sarker. Vol. 11. Oxford: Elsevier Ltd, 2007. 43-45, 47, 49.

Women as Educators

Women are also typically responsible for the education of their children. Although in most parts of the world women will send their children to school (when possible) for their formal education, the children's informal education occurs in the home. Mothers teach about the difference between right and wrong and instill a sense of basic values in their children. For example, Kenyan mothers are responsible for teaching their children basic hygienic habits that can protect the children from disease. Caribbean women play a key role in instilling a sense of value and appreciation for the environment in their children.¹⁰⁴

Meeting the Basic Needs of their Families

As mothers, women intuitively understand the way their actions can help protect and nurture their children. As a result, women are much more likely to view resources as tools that can be used to better the lives of their children. Ruth Lechte notes in her essay, "The Energy Crisis: Looking for Alternatives," that when given additional funds women are more likely to invest these funds on development projects that would help the community, whereas men tend to spend the funds less wisely.¹⁰⁵ Soon-Young Yoon noted the same trend in her work, "Water for Life," where she pointed out that "women will often reinvest in other basic family needs such as better education for children and

¹⁰³ Ibid.

¹⁰⁴ Wiltshire, Rosina. "Problems of Environmental Degradation and Poverty: With Particular Emphasis on Women and Children of Island Nations." <u>Women and Children First: Environment, Poverty, and</u> <u>Sustainable Development</u>. Steady, Filomina Chioma ed. Vermont: Schenkman Books Inc, 1993. 74.

¹⁰⁵ Lechte, Ruth. "The Energy Crisis: Looking for Alternatives." <u>Women and Children First: Environment,</u> <u>Poverty, and Sustainable Development</u>. Steady, Filomina Chioma ed. Vermont: Schenkman Books Inc, 1993. 389.

improved child nutrition."¹⁰⁶ Yoon also noted that female recipients of loans from the Grameen Bank in Bangladesh, a microfinance institution, showed "a keen interest in investing in water and sanitation."¹⁰⁷

When non-profits enter a region and need to identify the best way to help a community, they have found women to be a key resource in understanding community needs. Women often provide a very different perspective on those needs than men do. The women are also willing to work with the non-profits to implement policies and operations in a manner that will be most effective given the culture and values of the people. They also can rally community support for the project.¹⁰⁸ In fact, Margaret Mwangola, whose work has focused on Kenya, says "that women are the latent force for change in local communities, and their empowerment to participate is the prerequisite to the success of a community-based project."¹⁰⁹

In many societies culture dictates that it is primarily the responsibility of the woman to provide the materials for building a home. For example, women in Ghana are in charge of transporting mud and thatch to the site of the house to use for building walls and the roof (respectively). It is becoming increasingly common for women to perform labor in constructing the home and to complete the plastering of the walls. They have even been involved with the building of roads. Once the home is built, women are also

¹⁰⁶ Yoon, Soon-Young. 205.

¹⁰⁷ Ibid., 214.

¹⁰⁸ Ibid.

¹⁰⁹ Mwangola, Margaret. 405.

responsible for its maintenance and for "sanitation systems and solid-waste disposal in human settlements."¹¹⁰

Healthcare Providers

Women's role as healthcare providers for their families and communities is intricately interlaced with their other roles in the community, including educating children, growing, gathering and preparing food and collecting clean water. The more women know about "personal and family hygiene, ... safe food preparation and inclusion of vitamins and micro-nutrients in food, ... harmful activities including smoking and drug use and sexual and reproductive choice, including the right to have safe sex," the more they can instill these same values in their children and communities.¹¹¹

Women bear the responsibility of caring for ill children and family members, often foregoing other work to do so. In traditional societies women also use "natural healing practices"¹¹² and are the "repositories of knowledge on medicinal properties of local herbs and wild plans used in home care."¹¹³ Outside of the home women make up the majority of nurses and nursing assistants. In underdeveloped nations they are often the only healthcare providers in rural areas when doctors are unavailable.¹¹⁴ The more

¹¹⁰ Dankleman, Irene. "Women, Children and Environment: Implications for Sustainable Development." 136.

¹¹¹ Dibie, Josephine and Robert A. Dibie. "Current and Future Roles of NGOs in the Empowerment of Women in Africa." 237.

¹¹² Dankleman, Irene. "Women, Children and Environment: Implications for Sustainable Development." 137.

¹¹³ Wiltshire, Rosina. 80.

¹¹⁴ Ibid.

educated women are in safe healthcare practices, the more healthy their families and communities will be.

Women as Household Heads

Throughout world history women have found themselves as the sole household head in their families due to the absence of their husbands and patriarchal figures. The men are removed from the picture for a variety of reasons: death resulting from illness or war, active engagement in armed conflict, migration (where men leave their communities to find other more profitable work), and divorce (particularly in more developed nations). Today approximately 33 percent of households worldwide are led by women.¹¹⁵ Although a woman in any household bears enormous responsibilities for her family, her ability to provide for, nurture and protect her children is even more critical when she is the sole parent in the household.

In the Caribbean women have been emigrating in search of better work opportunities in the same numbers as men since the 1960s. Even so, departing women are subject to a double standard as they "continue to bear the major responsibility for household management, home care, and the socialization of children."¹¹⁶

As women take on traditionally male responsibilities in the household, they are changing social standards and norms. This can have lasting impacts on the decisionmaking power of women, allowing them to exert even more influence over their communities. For an outside organization (such as a non-profit) trying to gain the

¹¹⁵ Wiltshire, Rosina. 74-75.

Dankleman, Irene. "Women, Children and Environment: Implications for Sustainable Development." 138. ¹¹⁶ Wiltshire, Rosina. 74.

support of a community, it is increasingly important to reach out to male *and* female household heads.

Women's Role as Protectors

In times of armed conflict, war and torture, one of the largest responsibilities of women is to protect the more vulnerable members of their communities. This includes their own children, orphans and other older or sick members of the community who cannot care for themselves. In many places like East Timor, women are also responsible for helping others recuperate from both physical and psychological trauma sustained in times of conflict. This can be a particularly challenging task when the women themselves are also victims of physical and psychological brutality.¹¹⁷

Additionally, women living in areas that suffer from natural catastrophes often have developed substantial survival tactics that allow their families to stay put and protect what few belongings they have. Fleeing from the situation is a last resort. Women are able to do this thanks to their extensive understanding of the local environment.¹¹⁸ Consequently, a non-profit that aims to help the more vulnerable members of a community or victims of natural disasters could be most effective by working in tandem with the women of that community.

Women as Protectors of the Environment

Recent studies show that the experience, knowledge, time, and energy that women apply to natural resource management are crucial. The majority of the world's subsistence farmers, biomass fuel suppliers, and fresh water providers are women.

¹¹⁷ Schmalzbauer, Leah, Alice Verghese and Meenu Vadera. 46, 51-52.

¹¹⁸ Berewa Jommo, Rosemary. "African Women's Indigenous Knowledge in the Management of Natural Resources." <u>Women and Children First: Environment, Poverty, and Sustainable Development</u>. Steady, Filomina Chioma ed. Vermont: Schenkman Books Inc, 1993. 159.

Especially in those situations where men migrate to plantations, mines, or cities for employment, the use and management of the natural resources base has become exclusively a women's task. –Irene Dankleman¹¹⁹

Because so much of their work depends on the resources provided by their surrounding environment, women develop a sense of dependence on the environment they view on a long-term basis. They understand that their reliance on the environment is not just for their survival today, but for their survival in years to come as well. As a result, women play a crucial role in "conserving biological diversity and protecting the environment."¹²⁰

Paula J. Williams describes the importance of forest resources to women in Africa in her essay titled "Women, Children and Forest Resources in Africa." She notes that "they use trees as sources of firewood, timber, handicraft materials, traditional medicines, animal fodder, and food (fruits, nuts, and edible leaves). Trees planted around homesteads provide shade for women and children, and children often play in trees."¹²¹ Rosina Wiltshire notices similar trends in the Caribbean, where she says women are highly involved with the planting of seedlings in an effort to restore wooded areas.¹²² Because of their reliance on trees, women understandably become concerned when logging and other unsustainable tree uses reduce the availability of those trees. Women

¹¹⁹ Dankleman, Irene. "Women, Children and Environment: Implications for Sustainable Development." 132.

¹²⁰ Steady, Filomina Chioma. "Women and Children: Managers, Protectors and Victims of their Environment." <u>Women and Children First: Environment, Poverty, and Sustainable Development</u>. Steady, Filomina Chioma ed. Vermont: Schenkman Books Inc, 1993. 18.

¹²¹ Williams, Paula J. 173.

¹²² Wiltshire, Rosina. 76.

are also affected by the resulting erosion of soil, which negatively affects their ability to farm or garden.¹²³

Caribbean women have already played a key role in the development and implementation of environmental policy thanks to their understanding of the resources at stake.¹²⁴ They make up a prime source of information regarding the importance and vulnerability of the environments in which they live.¹²⁵ This is particularly significant because it is women who bear the highest impacts of environmental degradation in their communities. As natural resources become less easily available to families, women have to work harder and search more extensively for food, water and fuel. The result is an increase in the woman's workload and a possible deterioration of her health and social status. It is precisely because women have the most at stake when it comes to environmental degradation that they carry such an important role in protecting and preserving that environment on which they rely.¹²⁶ Irene Dankleman argues that "the increase in women's power and the sustainability of the environment are ecologically tied."¹²⁷ Rosina Wiltshire agrees, noting that "efforts to address deforestation and loss of biodiversity must again recognize women's experience in this sector. Their historical and traditional knowledge and experience are presently disregarded and much is being

¹²³ Lechte, Ruth. 390.

¹²⁴ Wiltshire, Rosina. 74.

¹²⁵ Ibid., 75.

¹²⁶ Dankleman, Irene. "Introduction: Gender, Environment and Sustainable Development: Understanding the Linkages." <u>Gender, Society & Development, Natural Resources Management and Gender: A</u> <u>Global Resource Book</u>. Ed. KIT (Royal Tropical Institute) Publishers. The Netherlands: KIT (Royal Tropical Institute), 2002. 14-15.

¹²⁷ Ibid., 14.

lost."¹²⁸ This could translate to huge losses in the fields of medicine and science since it is generally accepted that many future medicines and treatments will come from the natural environment. If the environment is lost, mankind could lose the opportunity to make many new and important discoveries.

Dankleman's work, "Women, Children and Environment: Implications for Sustainable Development," explains that a child's "environmental education concerns knowledge of plant and animal species and their direct environment, as well as practical skills in environmental use and management."¹²⁹ Many societies rely on women's indigenous knowledge of plant and animal species and their uses for their health and survival.¹³⁰ When women convey these messages in the formative stages of their children's lives, they gain a higher likelihood that the children will maintain those values and pass them on to future generations.¹³¹

Women as Protectors of Water Resources

In 1992 world leaders and environmentalists came together for the Dublin Conference on Water and the Environment where they adopted four "Dublin principles," which have served as a guide to decision and policy making. Of note is that one of these guiding principles deals with women: "Women play a central role in the provision,

¹²⁸ Wiltshire, Rosina. 76.

¹²⁹ Dankleman, Irene. "Women, Children and Environment: Implications for Sustainable Development." 137.

¹³⁰ Williams, Paula J. "Women, Children and Forest Resources in Africa." <u>Women and Children First:</u> <u>Environment, Poverty, and Sustainable Development</u>. Steady, Filomina Chioma ed. Vermont: Schenkman Books Inc, 1993. 179.

¹³¹ Ibid., 79.

management, and safeguarding of water."¹³² This principle sends a clear message to policy makers: To protect water resources, women must be involved.

The connection drawn between women and the conservation of water is particularly important due to the growing scarcity of fresh water among communities around the world. In most regions of the world today, freshwater sources are being used faster than they can be replenished, while some freshwater sources are being lost altogether due to contamination. Drought and chronic water shortages are increasingly common. Today over 40 percent of the world's population does not have enough water to meet basic needs. Because of the essential role water plays in both economic and social welfare, it has become a prerequisite for economic development. The crisis has escalated to the point where water is considered "a strategic resource, the control of which is a source of power and therefore contention."¹³³

Part of the problem stems from growing populations worldwide which necessitate more food production and higher water supply. To meet water demands, man has devised numerous tools to obtain natural sources of freshwater, including the construction of dams and the diversion of rivers. Additionally other water supplies (freshwater and ocean water) are tainted with waste products and pollutants as the product of agriculture and industry. Each of these actions results in damage to the environment and local ecosystems. Often the most serious disturbances are experienced by the poorest individuals who rely most extensively on the natural environment. Vivienne Bennett notes that "in many places in the world, a vicious cycle exists whereby water misuse has

¹³² Bennett, Vivienne. "Introduction." <u>Opposing Currents: The Politics of Water and Gender in Latin</u> <u>America</u>. Ed. Vivienne Bennett, Sonia Dávila-Poblete, and María Nieves Rico. Pittsburgh: University of Pittsburgh Press, 2005. 1.

¹³³ Ibid., 2-3.

put enormous pressure on existing water resources, and this water stress has led to further misuse." Women often feel these effects the most strongly in their communities because of their dependence on the environment and water resources.¹³⁴

Women play such a significant role in issues relating to water because in most societies women are the primary managers and consumers of water.¹³⁵ This is most clear within the homes in underdeveloped nations where women are almost exclusively responsible for obtaining clean water for cooking, bathing, cleaning and other household chores. Complementing women's work inside the home, men are typically responsible for water usage outside the home. However, women also take a large share of the responsibility for water use outside the home because of their involvement in farming, gardening, and other outdoor activities. This happens when women take on the responsibilities of men who are absent.¹³⁶ Today women are often responsible for providing "water for animals, crop growing, and food processing." Perhaps even more important, Dankleman says that "women decide where to collect water, how to draw, transport, and store it, what water sources should be used for which purposes, and how to purify drinking water."¹³⁷

For women in many societies water is a resource that is not always easy to obtain. It often requires hours of work to bring sufficient water to a home for a day's worth of cooking and chores. Because of its value within the home, water cannot be wasted.

¹³⁴ Ibid., 2, 7.

¹³⁵ Steady, Filomina Chioma. 26.

¹³⁶ Bennett, Vivienne, Sonia Dávila-Poblete, and María Nieves Rico. "Toward a Broader Perspective." 196, 198-199.

 ¹³⁷ Dankleman, Irene. "Women, Children and Environment: Implications for Sustainable Development."
134.

Consequently women have developed methods to conserve and reuse water supplies such as using dirty bath water to irrigate gardens. This knowledge is passed down through generations from mother to daughter and among women and is a vital element to a community's well-being.¹³⁸

Because women are the possessors of such crucial information regarding the use and preservation of water resources, their input is vital to development programs focusing on water conservation.¹³⁹ Soon-Young Yoon observed this in Panama where women villagers were able to provide engineers with information regarding freshwater sources that the engineers had not yet discovered. Women also are willing to provide manual labor in development projects that focus on making fresh water more readily available. Yoon notes that "in Latin America, Africa, and parts of Asia, women volunteered labor in construction of piped water supply. In Malawi, women provided up to 70 percent of such labor. In Lesotho and Tonga women build latrines, while in Bangladesh and Kenya they are trained to repair broken pumps."¹⁴⁰ Yoon also points out that recent case studies show the eagerness and ease with which women take on projects that require training and upkeep. Because of their willingness to learn what they can do to help, they facilitate the process of technology transfer and make it more effective in the long run. Yoon comments that "as communicators and awareness-builders, women's involvement in technology can become an important first step in behavioral changes needed to improve health—notably in safe water use, hygiene, and water conservation."¹⁴¹

¹³⁸ Ibid., 134.

¹³⁹ Berewa Jommo, Rosemary. 159.

¹⁴⁰ Yoon, Soon-Young. 205.

¹⁴¹ Ibid., 213.

Bennett describes another situation in which the input of women was critical to understanding the full scale of a community's water needs in rural Ecuador:

When the leaders of a community water project in Ecuador asked about priorities, the women of the community stated that irrigation water would help them in their tasks of washing clothes and bathing children, would nurture nearby greenery and make their work of gathering firewood easier, and would serve as drinking water (when purified by boiling), saving them hours of walking to distant water sources. For these reasons, the women favored an irrigation design with continuous water flows during the day, with side canals bringing water closer to their homes. The men (who did not take into account any of the household burdens the women face), however, preferred a rotational scheme whereby they did not get water every day, but when it was their turn for water, the flow was heavier, and they could irrigate in a shorter period. Clearly, the men and women both had compelling reasons for their preferences regarding irrigation system design. Taking into account both sets of preferences would lead to an irrigation system that was most effective for the community as a whole.¹⁴²

Because of the notable involvement of women in collecting and using water

resources within a community, development groups have increasingly recognized the

value of involving women in water development programs.¹⁴³

Women as Conservators of Energy Resources

Women in many parts of the world are responsible for collecting fuel for use

within the home. Paula Williams, author of "Women, Children and Forest Resources in

Africa," says that "throughout Africa, 85 percent of wood consumed is used for firewood

and charcoal, and fuel wood provides 75 percent of all energy."¹⁴⁴ In some parts of the

¹⁴² Bennett, Vivienne. "Introduction." 6.

¹⁴³ Ahmed, Sara. "Mainstreaming Gender Equity in Water Management: Institutions, Policy and Practice in Gujarat, India." <u>Gender, Society & Development, Natural Resources Management and Gender: A</u> <u>Global Resource Book</u>. Ed. KIT (Royal Tropical Institute) Publishers. The Netherlands: KIT (Royal Tropical Institute), 2002. 33.

¹⁴⁴ Williams, Paula J. 178.

world the collection and transportation of fuel (including wood and charcoal) for sale in urban areas is also an important source of income for women.¹⁴⁵

Women in rural parts of underdeveloped countries find themselves almost exclusively responsible for the collection, chopping and drying of wood for fuel, in addition to maintaining cooking fires. These tasks can occupy a large part of a woman's day. She often will resort to seeking help from her children, particularly girls. Occasionally men will contribute by cutting down trees and bringing large logs to the home, but women remain responsible for the majority of the work. In rural Africa women and girls are credited with collecting 60 percent to 80 percent of all domestic fuel wood supplies.¹⁴⁶ Women have been known to carry loads as heavy as 35 kilograms (77 pounds) over distances as far as 10 kilometers (about 6.2 miles) to bring fuel to their communities.¹⁴⁷

From an environmental perspective it is important to note that the majority of the fuel collected by women consists of dead wood, bushes and leaves. The use of these already dead articles does not cause deforestation and minimizes damage to the natural environment. The deforestation that does occur in these areas is the result of clearing land for agriculture and commercial logging to which women seldom contribute. Unfortunately, when deforestation does occur, it can have damaging effects on surrounding communities, resulting in lowered standards of living and the limitation of the environmental resources that women depend on. In more chronic situations children

¹⁴⁵ Dankleman, Irene. "Women, Children and Environment: Implications for Sustainable Development." 136.

¹⁴⁶ Williams, Paula J. 178.

¹⁴⁷ Dankleman, Irene. "Women, Children and Environment: Implications for Sustainable Development." 136.

(particularly girls) are kept out of school to help their mothers with the daily chores that have become more difficult such as collecting food, water and fuel wood.¹⁴⁸

Women as Food Producers

Women are responsible for half of the world's food production every year. The majority of the world's subsistence farmers are women, meaning that in many of the poorer regions of the world, a family's survival rests on the ability of the women to produce sufficient food. Women are active in the production of cash crops in family farms and also as laborers on big plantations.¹⁴⁹ For example, in the Caribbean women are credited with 80 percent of domestic food production and distribution.¹⁵⁰ Similar trends are found in Africa where women make up the majority of farmers.¹⁵¹ Women in traditional hunting and gathering societies contributed roughly four times as much food to the collective group as men did.¹⁵² In addition to their work growing and collecting food, women are predominantly responsible for processing and preparing food for consumption or sale in informal trade markets. Often females begin participating in this work as young girls helping their mothers and take on more responsibilities with age. By the age of 12 or 13, the girls are adept in skills relating to agricultural production and animal husbandry.¹⁵³

¹⁴⁸ Williams, Paula J. 178-179.

¹⁴⁹ Dankleman, Irene. "Women, Children and Environment: Implications for Sustainable Development." 134.

¹⁵⁰ Wiltshire, Rosina. 74.

¹⁵¹ Williams, Paula J. 179.

¹⁵² Dankleman, Irene. "Women, Children and Environment: Implications for Sustainable Development." 135.

Women who live on the coasts contribute to food collection by fishing and collecting shellfish from coral reefs and low-tide zones.¹⁵⁴ They also take responsibility for preserving and marketing fish products. For example, gathering cockles is a major source of income for women living along the Pacific coast of Colombia.¹⁵⁵

Dankleman attributes the development of many modern agricultural techniques to women. She argues that because women work so intimately with plants and animals, they have gained a unique understanding of these resources and how humans could use them more efficiently.

Women domesticated plants and animals and invented selective breeding. The most important cereals, such as wheat, rice, maize, and sorghum, were all domesticated by women. The creation of tools such as the hoe, spade, shovel and simple plough; the use of ash as fertilizer; mulching; terracing; contour planting; fallowing; and crop rotation are all inventions in cultivation that are credited to women.¹⁵⁶

Women in the Workforce

Around the world women are proving that they are capable learners, efficient and effective additions to the workforce and creative entrepreneurs. The leaders of countries on all levels of the economic development spectrum are becoming aware of the enormous potential that women bring to their labor forces. In the less-developed world, women are entering the workforce in greater numbers as a result of improved personal liberties and

¹⁵³ Wiltshire, Rosina. 76.

Steady, Filomina Chioma. 18.

Dankleman, Irene. "Women, Children and Environment: Implications for Sustainable Development." 135. ¹⁵⁴ Williams, Paula J. 180.

¹⁵⁵ Dankleman, Irene. "Women, Children and Environment: Implications for Sustainable Development." 135.

¹⁵⁶ Ibid.

independence, but also out of need when they must take over roles traditionally held by men who are absent. This is seen most commonly as women take on more responsibility in the areas of agriculture and informal trade. Because women in most parts of Africa are prohibited by law to own land, many women have also explored entrepreneurial roles in lieu of agricultural work. In places like Uganda, women have proved to be more successful entrepreneurs than most men. They also tend to use any income from their entrepreneurial work for the betterment of their family, which is often not true for men.¹⁵⁷

Having seen how much women can bring to the workforce and consequently the economy of a country, economists have deemed them essential to countries' economic development and growth processes.¹⁵⁸ In fact, in both 1997 and 2005, a "...World Bank report pointed out that when women are not offered equal opportunity in the public sector there is the danger that some skills and talents in a nation could be wasted."¹⁵⁹ For women, their participation in the workforce can help them attain an education, technical skills, a sense of self-worth and economic independence—all of which will help to improve the quality of life of those women.¹⁶⁰

Over the last century in the developed world women have taken the workforce by storm. They do not only provide a source of relief to labor markets suffering from aging populations, declining birth rates and skill shortages. Their introduction into the work place has essentially expanded the economic productivity of their nations. According to

¹⁵⁷ Schmalzbauer, Leah, Alice Verghese and Meenu Vadera. 47, 48, 52.

¹⁵⁸ Wittenberg-Cox, Avivah and Alison Maitland. <u>Why Women Mean Business: Understanding the Emergence of Our Next Economic Revolution</u>. San Francisco: John Wiley & Sons Ltd, 2008. 2.

¹⁵⁹ Dibie, Josephine and Robert A. Dibie. "Current and Future Roles of NGOs in the Empowerment of Women in Africa." 233.

¹⁶⁰ Ibid., 237.

Vladimír Špidla, the European Union Commissioner for Employment, Social Affairs and Equal Opportunities, "women are driving job growth in Europe" and they "have filled six million of the eight million jobs created in the European Union since 2000." In the United States, "women entrepreneurs account for 70 percent of new business start-ups." Additionally, the position of women in the work world (in both the private and public sectors) is now used as an indicator of a country's "health, maturity and economic viability." The more women elected to office and working in the private sector, the more prosperous a country is.¹⁶¹

Numerous studies have searched for trends in the success rates of companies with more female leadership. A 2004 study of the *Fortune* 500 showed that "companies with the highest proportion of women in their senior teams significantly outperformed those with the lowest proportion on both return on equity and total shareholder return." They found that for those companies with more women on their senior teams, return on equity was 35.1 percent higher and total return to shareholders was 34 percent better. A similar study performed in 2007 found the same trends in Europe and Asia. A study performed by Goldman Sachs estimates that gender equality in the workforce could enhance domestic product by as much as 9 percent in the United States, 13 percent in the Eurozone and 16 percent in Japan.¹⁶²

A number of similar studies have been performed, each providing additional results to support the idea that the more women a company has among its leadership, the better it will perform. Such companies are credited as having "organizational excellence," better corporate governance, and a more active and independent board.

¹⁶¹ Wittenberg-Cox, Avivah and Alison Maitland, 2, 3, 4, 74.

¹⁶² Ibid., 7, 8, 30, 32.

Studies have shown that "women are better lateral thinkers, more sensitive to peoplerelated issues, more idealistic and bring calmness and objectivity." German Chancellor Angela Merkel is cited as another example of a strong leading woman who has brought a new approach to leadership "based on listening, prudence, and firmness."¹⁶³

For employers to capitalize on this new surge of female talent in the workplace, they must create work environments that allow women "to achieve power on their own terms, using their own language, with their own style." ¹⁶⁴ Bringing women into leadership roles within a company starts a positive cycle of improvement by making the firm more attractive to work for.

Women as Consumers and Spenders

As women rise in the working world, they also gain economic purchasing power. More and more, women are waiting longer to be married and are spending more of their adult lives as single, independent, working women who gain competitive salaries and have few financial responsibilities beyond themselves. Today, women in the United States make 80 percent of purchasing decisions.¹⁶⁵ However this consumer power is not only held by employed single women. Consumer products including food and household items are primarily purchased by women.¹⁶⁶ Consequently, if an organization wished to encourage a population to purchase and use more environmentally sound products, it would achieve this goal most effectively by marketing to women.

¹⁶³ Ibid., 32, 33, 34, 62, 63.

¹⁶⁴ Ibid., 14, 63, 64, 74.

¹⁶⁵ Ibid., 2.

¹⁶⁶ Dankleman, Irene. "Women, Children and Environment: Implications for Sustainable Development." 137.

Women as Educational Achievers

As girls around the world gain access to education they are proving that when put in the classroom they are as academically capable as boys. In fact, girls outperform boys at almost all levels of education and in most subjects. The educational gap that once existed between boys and girls is closing. In the developed world there are now more women graduating from universities than men. Roughly 33 percent of 25- to 34-yearwomen have a university education, compared to only 28 percent of men in the same age group.¹⁶⁷

Countries and companies in many parts of the world have come to the realization that girls have the potential to excel in an academic context when given the opportunity. This offers promising results to educational organizations that hope to get more girls in the classroom because it shows how much the girls can achieve when given a chance. It also provides an incentive for communities to foster a culture that supports girls' educational pursuits, rather than hindering them.

Women Who Compensate for the Shortcomings of the State

In countries suffering from civil unrest, armed conflict or economic collapse, the state is often unable to provide basic services to its citizens. People find themselves without the educational, health and protective services that are normally provided by the government. Women have been known to step up to fill the voids left by their governments to ensure the safety and survival of their families. Women often work together to set up educational services for their children, to care for the sick, and to gather and prepare meals. These actions are most notable in countries that have suffered from

¹⁶⁷ Wittenberg-Cox, Avivah and Alison Maitland. 6, 30, 31.

sustained failure of the government, such as during the first and second world wars and in Palestine during the first and second intifadas. Consequently an organization that aims to provide services that would normally be supplied by the government should work with women who may already be working on the same task.¹⁶⁸

United Nations Resolution 1325

United Nations Resolution 1325 serves as an example of world leaders recognizing the importance of involving women in projects aimed to improve the lives of a community. Passed unanimously on October 31, 2000, Resolution 1325 focuses on the impact of armed conflict on women and the role women play in resolving conflict. The resolution is based on the premise that women and children comprise the majority of victims of armed conflict and war (as discussed in chapter 1). The document cites "the important role of women in the prevention and resolution of conflicts and in peace building" and stresses the "need to increase their role in decision-making with regard to conflict prevention and resolution"¹⁶⁹ The resolution

Urges UN member states to ensure increased representation of women at all decision-making levels in national, regional, and international institutions and in mechanisms for the prevention, management, and resolution of conflict.

Encourages the Secretary-General to implement a strategic plan of action calling for an increase in the participation of women at decision-making levels in conflict resolution and peace processes. –United Nations Security Council¹⁷⁰

Although it is widely understood that UN resolutions do not always result in the actions they call for, this document does set an important precedent in acknowledging the

¹⁶⁸ Schmalzbauer, Leah, Alice Verghese and Meenu Vadera. 45, 46, 52.

¹⁶⁹ United Nations. Security Council. <u>Resolution 1325</u>. 31 Oct. 2000. 1 Nov. 2009. http://www.un.org/events/res_1325e.pdf>

¹⁷⁰ Ibid.

importance of women in conflict resolution. It further serves to demonstrate how instrumental women can be in efforts of outside organizations to promote positive change (in this case, peace) in a community.

Conclusion

The purpose of this chapter is to illustrate the many spheres of influence held by women of all levels of society around the world. Although they may not be the official leaders of their societies, the authority and influence they hold within the household cannot be underestimated. Women are the natural stewards of the world's resources land, water and energy—and are the primary caregivers of children, the sick and the vulnerable. They ensure that those around them are able to eat and hold enormous potential in schools and in workplaces. If a non-profit wishes to influence any of these areas—education, healthcare, the economy, the environment, peace efforts—it would see the most positive results by working with and supporting the women who are so involved in those fields.

Chapter 3

Case Studies

The purpose of this paper is to propose that it makes the most economic sense for non-profit and non-governmental organizations to focus their activities and investments on women. The reasoning behind this is explained in chapters one and two. Chapter one demonstrates that women are in dire need of help. Chapter two depicts the ways that women would use any assistance they receive to help their families, children, communities and environment in addition to themselves. Because women are so highly in need of help and because they make such good use of any assistance they receive, they themselves become sound economic investments for non-profit organizations. When a non-profit offers to help women it greatly increases the likelihood that its efforts and investments will not be wasted.

The idea that non-profits should help women is not a new one. However, many prior arguments have rested largely on moral reasoning: Because women are in such great need, we should help them. This paper takes the argument a step further to argue that not only should organizations help women because it is a *good* thing to do, but because it is an efficient economic investment. Like any other organization, non-profits aim to use their limited resources to do the most effective work possible. The argument of this paper is that by investing in women, those organizations will be able to maximize the results of their actions, or their return on investment.

Many organizations focus their work on women. This chapter demonstrates that the theory of investing in women really does work. This is done by highlighting examples of successful non-profit organizations that focus on helping women. Chapters

58

one and two are broken down by categories of the different ways that women suffer and the different ways they can be helped. Consequently, the following examples of real organizations are also broken down according to the category of help they provide for women.

Providing Women with Education

The Zawadi Africa Education Fund

The Zawadi Africa Education Fund provides an excellent example of a non-profit organization that has focused on women—particularly the education of some of Kenya's least privileged but most intelligent girls. This program, founded by Dr. Susan Mboya, recruits some of Kenya's academically gifted girls and provides them with the tools to apply to and be admitted to American universities. These girls come from very disadvantaged backgrounds. Were it not for the Zawadi Fund, they may not go to university at all.

The Fund acts as a college counseling service to the girls, explaining the American college application system to them and helping them through the process. The Zawadi Fund builds partnerships with American universities to ensure that if a girl is admitted, she will receive a full scholarship to cover the cost of attending. Once a student is admitted to university, the Zawadi Fund helps to ease her transition by teaching her as much as possible about life in the United States, including culture, language and social norms. Ultimately, Zawadi scholars are expected to return to Kenya upon completion of their education where they can contribute to the development of their home country. They create and lobby for jobs and work to improve education and healthcare.

59

The program was founded in 2002. Although it is relatively new, it has already seen great success helping over 20 girls go to school in the United States. For example, Sheran Oradu, who was among the first recipients of the Zawadi Africa Scholarship, was able to attend Xavier University. There she graduated with honors with a bachelor of science in chemistry. Today she is working on her Ph.D. in analytical chemistry at Purdue University. Brenda Ratemo started at Xavier University in 2005 and studied biology in preparation for medical school. Once she has completed her studies, she intends to return to Kenya to work in the health care sector.¹⁷¹

The Afghan Institute of Learning

The Afghan Institute of Learning was opened by Sakena Yacoobi, an Afghan Muslim who wanted to help her own people—particularly women. Yacoobi focused her efforts on education because she says "education is the key issue for overcoming poverty, for overcoming war." She began her work by opening a school for 300 girls in Peshawar, Afghanistan, in 1995. During the most oppressive years of the Taliban regime, the organization worked with families to create a network of underground home schools to continue teaching about 3,000 girls grades one through eight. Under Taliban rule, girls were banned from attending school.

With the fall of the Taliban regime in late 2001 the Institute was able to resurface and has since grown quickly. Today it provides educational services for 350,000 girls and women in Afghanistan. Of note is the fact that most of the women in Kabul University are graduates of the Afghan Institute of Learning. In addition to providing

¹⁷¹ Mboya, Dr. Susan. "Closing the Educational Gap." Overseas Association of College and Admissions Counseling, Michigan State University, East Lansing. 12 Jul. 2008.

Zawadi Africa. Zawadi Africa Education Fund. 2008. 1 Nov. 2009. http://www.zawadiafrica.org/

general education, the Institute also provides a teacher-training program and workshops that teach women about their legal rights in both civil and Islamic law. Religion courses also teach women about moderate passages from the Koran that call for husbands to respect women and their wives.¹⁷²

Oportunidades

The Oportunidades program in Mexico was started in 1995 by Santiago Levy, the deputy finance minister, as an experiment to get more students to stay in school. Following its success, it was expanded as a national program by President Ernesto Zedillo and now serves about a quarter of Mexican families who are also among the nation's neediest. Under Oportunidades, families receive cash grants for keeping their children in schools, taking them to clinics for periodic check-ups and for attending health education lectures. Grants range from \$10 to \$66 per month, with compensation increasing with the student's age. Families also receive more money if the students they send to school are females. The variation in payments reflects the segment of the population that is hardest to keep in school: girls. Payments are made directly by the central government, which helps the program avoid corruption at the level of local governments. By making payments directly to mothers (and not fathers), there is a higher likelihood that the money will be used in ways that will benefit their children. The payments also help to elevate the status of mothers by increasing their purchasing power.

The success of Oportunidades has been measured by the fact that high school attendance has been increased 10 percent for boys and 20 percent for girls. Additionally,

¹⁷² <u>Afghan Institute of Learning</u>. "Building a Better Future for Afghanistn." 2007. 15 Oct. 2009. http://afghanistituteoflearning.org/>

Kristof, Nicholas D. and Sheryl WuDunn. 162-165.

children are healthier, better nourished and receive more medical attention than they did previously. Families participating in the program have also been noted to invest more in their children.¹⁷³

The United Nations World Food Program

The United Nations has partnered with UNICEF and former U.S. Senator George McGovern to provide a similar incentive program to families in rural parts of Africa to keep their children, particularly girls, in school. Their program distributes food to schools and local parents prepare daily meals that are offered to students during the school day. Extra meals are available for girls in particular to take home as a reward for good school attendance. The program has not only helped ensure that students do not drop out of school; it has helped students focus more on their studies since they are not distracted by hunger.¹⁷⁴

Providing Women with Microfinance Opportunities

The Grameen Bank and Microfinance Institutions

Economists and aid workers have identified a simple but important way to help the world's disenfranchised poor population through the development of the microloan. Microfinance institutions (MFIs) lend small amounts of money to individuals who would not otherwise have access to credit. To do this MFIs use an individual's standing in society (including a person's reputation and status, which inherently have value in spite of being intangible) as collateral against the loan. MFIs come in many forms. They may

 ¹⁷³ Gobierno de México. "Programa de Desarollo Humano Oportunidades." <u>Oportunidades</u>. 2009. 14 Oct.
2009. http://www.oportunidades.gob.mx/

Kristof, Nicholas D. and Sheryl WuDunn. 173-174.

¹⁷⁴ Kristof, Nicholas D. and Sheryl WuDunn. 174.

be non-governmental organizations, cooperatives, credit unions, nonbank financial institutions, or even formal banks. While simple in theory, MFIs have been extremely successful in helping the world's poor pull themselves out of their destitute economic statuses and become self-sufficient. MFI clients typically see increases in their incomes along with improved health, a rising status of women, and greater school enrollment for children.¹⁷⁵ Approximately 96 percent of Grameen Bank clients are women.¹⁷⁶

The concept of microfinance is credited to Dr. Muhammad Yunus, an economist and former professor of economics at Vanderbilt University. In 1976 he was teaching at the University of Chittagong in Bangladesh when he began a project lending his own money to poor individuals who otherwise had extremely limited access to loans at exorbitant interest rates. Dr. Yunus' goal was to prove that the poor borrowers were bankable and creditworthy. His projects were successful; poor individuals proved capable of repaying their loans in several villages and regions of Bangladesh. However, he was still unable to convince banks that these customers were creditworthy. He consequently founded the Grameen Bank in 1983 (*grameen* is Bengali for village), thus starting the innovation that we now know as the MFI. Since its inception in 1976, the Grameen Bank and other microfinance institutions have spread across the world. In 2006, Dr. Yunus and the Grameen Bank were jointly awarded the Nobel Peace Prize.¹⁷⁷ Global

¹⁷⁵ Zaman, Hassan. "Microfinance in Bangladesh: Growth, Achievements, Lessons." <u>Ending Poverty in South Asia: Ideas That Work</u>. Ed. Narayan, Deepa and Elena Glinskaya. Washington, DC: The International Bank for Reconstruction and Development/ The World Bank. 2007. 199.

¹⁷⁶ Gascó-Hernández, Mila, Fran Equiza-López, Manuel Acevedo-Ruiz. <u>Information Communication</u> <u>Technologies and Human Development: Opportunities and Challenges</u>. Hershey, Pennsylvania: Idea Group Inc, 2007. 160.

¹⁷⁷ Ibid., 158-160.

demand for microfinance services is on the rise and in 2004 was estimated to be at 500 million clients.¹⁷⁸

Public policy specialists Gascó-Hernández, et al, describe Grameen-style credit as being "based on the philosophy that credit is a fundamental human right, that poor people are creditworthy, and that they have inherent skills and abilities that are underutilized or not utilized at all. Loans are provided for income-generating activities and housing for the poor, but not for the purposes of buying food (consumption)." This philosophy also says that people should not have to travel far to access a bank. Banks should be where their customers are. The Grameen Bank's stockholders and board members are not wealthy investors. They are peers of the poor individuals the bank serves. Grameen borrowers have an impressive repayment rate of 99 percent and more than half (about 55 percent) of these families have raised themselves above the poverty line while the rest are in the process of doing so.¹⁷⁹

Today MFIs like the Grameen Bank have expanded to provide a number of social services including savings, money transfers and other social services. For example, MFIs offer training in basic financial and business skills, which teaching borrowers to run their businesses more efficiently. Such skills enhance the ability of borrowers to use their loans productively, reducing risk and increasing the repayment rate.

Another manifestation of Dr. Yunus' concept of the microloan is the self-help group (SHG). SHGs are informal associations of individuals (almost always women) in groups no larger than 20. They meet regularly (typically about once a month) to pool their money and put it into a savings account. The SHG lends the money it has saved to

¹⁷⁸ Ibid., 161-163.

¹⁷⁹ Ibid., 160.

its members at moderate interest rates. All loans are at the discretion of the group; banks and other outside organizations do not influence to whom the group awards loans or for what. The SHG is directly responsible for making sure that its members repay their loans, and that the collective group repays its bank loans.¹⁸⁰

The SHG model is effective thanks to the peer pressure within groups. This serves as a substitute for collateral and an incentive for group members to repay their loans. It also serves as an effective way to teach the group members about self regulation and self management since they collectively make all of the decisions for the group. SHGs "have proved to be very versatile and their members have successfully taken up both economic and community-related interventions. It provides poor women an opportunity to take decisions involving themselves, their groups and their lives."¹⁸¹ The Grameen Bank also encourages its female borrowers to participate in the local government electoral process by supporting the formation of groups and centers where women take elected leadership roles.¹⁸² Together, MFIs and SHGs are considered an effective and holistic way to bring about women's empowerment and eliminate poverty.

ProMujer

ProMujer is an organization in New York City that was instituted on the principles of Grameen-style microfinancing. The organization was founded in 1990 with

¹⁸⁰ Ghate, Prabhu. <u>Indian Microfinance: The Challenges of Rapid Growth</u>. New Delhi: Sage Publications India Pvt Ltd, 2007. 24.

Tiwari, Anand Mohan, and Sarojini Ganju Thakur. "SHG-based microfinance programmes: can they remove poverty?" <u>Membership-Based Organizations of the Poor</u>. Ed. Martha Chen, Renana Jhabvala, Ravi Kanbur and Carol Richards. New York: Routledge, 2007. 177.

¹⁸¹ Tiwari and Thakur, 177.

¹⁸² Gascó-Hernández, Equiza-López, and Acevedo-Ruiz, 160.

a desire to invest in women "because women invest in their families." Contrary to the Grameen Bank, with roots in South Asia, ProMujer focuses its work in five countries in Latin America (Argentina, Bolivia, Mexico, Nicaragua and Peru) with the intent of expanding to other Latin American countries in the future. In 2008, ProMujer provided \$181 million in loans to its customers and currently the organization proudly supports 211,000 women (which roughly translates to one million people when children and extended family members are included). ProMujer's mission is to help women build their self-esteem not simply through microfinance, but also with the help of business training and healthcare support. The organization demonstrates how a tried and tested theory in one part of the world can be successfully applied to help beneficiaries thousands of miles away.¹⁸³

Providing Sex-Industry Workers with Rehabilitation Services

American Assistance for Cambodia

American Assistance for Cambodia was started in 1993 by Bernie Krisher, a journalist and the founder of Cambodia's only independent English-language newspaper. The organization provides a variety of services in Cambodia. It has built over 300 schools, provided English and IT training programs, and has gotten the rights to translate the internationally acclaimed children's book, "Harry Potter and the Sorcerer's Stone," into Khmer. Over 10,000 copies of the book were distributed to children in rural parts of the country in an effort to increase their interest in reading.¹⁸⁴

¹⁸³ ProMujer. <u>Giving Women</u> Credit. 2007. 14 Oct. 2009. <www.promujer.com>

¹⁸⁴ Books were sold at a subsidized price of 50 cents a copy.

Another program initiated by American Assistance for Cambodia aims to help female victims of human trafficking. They have helped women like Srey Rath, a teenager from Cambodia who provides a tremendous example of how a small donation can help a woman pull herself out of destitution. At the age of 15, Rath took a job she was promised to become a dishwasher in Thailand to help support her family. Like many girls promised similar jobs in South East Asia, Rath was instead taken by gangsters and sold to a brothel in Kuala Lumpur, Malaysia. She escaped with four other girls by balancing a board between the balcony of the room they had been locked in and the balcony of the building next door 12 feet away. They inched across the board 10 stories above the ground knowing that they would either die in the brothels or trying to escape. Eventually Rath made it back home to Cambodia where she met a social worker with the organization American Assistance for Cambodia. The organization used \$400 in donated funds to buy Rath a small cart and some goods so that she could become a street peddler. Since then Rath has done quite well for herself, even growing her business to acquire a stall and a public phone business. She is now married, has a son and is saving for his education.185

Prajwala

Prajwala (which means eternal flame) was started by Sunitha Krishnan with the help of a Catholic missionary, Brother Joe Vetticatil. The organization, located in India, aims to help women who have been the victims of sex trafficking. Prajwala has started schools for the children of women working in brothels as well as shelters for girls and

¹⁸⁵ <u>American Assistance for Cambodia</u>. Accessed 15 Oct. 2009. < http://www.cambodiaschools.com/> Kristof, Nicholas D. and Sheryl WuDunn, xi-xviii.

women (and their children) that are rescued from brothels. Krishnan has worked to organize rescues of women working in brothels and to ensure that they have a means of survival after they escape. Prajwala has teamed up with other government and aid groups to provide services including rehabilitation and counseling for the girls they rescue. The girls receive six to eight months of training in traditional skills like craft making and bookbinding, along with other skills like welding and carpentry.

The organization has also helped women recovering from the social stigma associated with working in the sex industry. It helps them realize difficult tasks such as reuniting with their families, getting married or becoming self-established. Overall, the organization's focus on human trafficking has achieved success—measured by whether girls are able to stay out of prostitution—with 85 percent of the girls they help. They have helped women like Abbas Be, who was taken to Delhi to work as a maid but instead was sold to a brothel where the owners beat her with a cricket bat to ensure her obedience. She was freed from captivity by a brothel raid but found herself without means of making an income. With the help of Prajwala, she learned to be a bookbinder. Today she also counsels girls in the organization on how to avoid being trafficked.¹⁸⁶

Fighting for Women's Legal Rights

Equality Now

Equality Now is an advocacy group that focuses on letter-writing campaigns to combat the abuse of women around the world. It was founded in New York in 1992 by Jessica Neuwirth and has offices in London and Nairobi. Equality Now is credited with

¹⁸⁶ Prajwala India. 2009. 15 Oct. 2009. http://www.prajwalaindia.org/

Kristof, Nicholas D. and Sheryl WuDunn. 56-59.

bringing international attention to laws like the ones in Ethiopia that say a man cannot be prosecuted for rape accusations if he later marries the woman. Unfortunately, because of the stigma attached to pre-marital sex in Ethiopia (like in much of Africa), once a girl loses her virginity, even if by rape, she is considered to be "ruined" and has no chance of being able to marry anyone beside her rapist. This tradition is exploited by men who set their sights on girls who would otherwise be out of their reach in the world of marriage. By kidnapping and raping the girl, the man has a guaranteed way to coerce the woman he wants to marry him without the risk of legal prosecution. Thanks to letter-writing campaigns from Equality Now, Ethiopian laws have been changed so that a man can still be convicted of rape even if his victim later agrees to marry him.¹⁸⁷

This has helped women like Woineshet Zebene, who, after being kidnapped and raped, refused to marry her attacker, and was consequently kidnapped and raped many times again. Although her captor was eventually sentenced to 10 years in prison, he was suddenly released after serving only one month. As a result of this type of corruption, organizations like Equality Now must work to change attitudes among society in addition to revising the legal code. The case of Zebene is a harsh reminder that old customs are hard to change and certainly aren't corrected simply by passing a law. Even so, the organization remains hopeful and has been working closely with the Ethiopian Lawyers Association, which files suits and lobbies for the changing of other Ethiopian laws that are responsible for the repression and unfair treatment of women.¹⁸⁸

¹⁸⁷ <u>Equality Now</u>. 2009. 15 Oct. 2009. http://www.equalitynow.org/english/index.html Kristof, Nicholas D. and Sheryl WuDunn. 62-66.

Women's Involvement in Political Systems

Rwanda's Parliament

Women's involvement in the government of Rwanda provides an example of the positive influence they can have when allowed to participate in the political system. Following the 1994 genocide in Rwanda women made up 70 percent of the surviving population. In the absence of men they found themselves taking on roles of leadership in their communities and households. While the country worked to rebuild its government, the interim government enacted changes to help the female population. They reformed inheritance laws to give women the same rights to inherit land and possessions from their deceased families as men. They changed the legal code to ensure that sexual violence, which was highly prevalent during the genocide, would warrant the same punishment as murder; it had previously been treated like petty crime. Women politicians also drafted a new constitution that requires at least 30 percent of policy-making posts to be filled by women and for women to be involved at all levels of governance. Today women hold 45 of the 80 seats of parliament in Rwanda, compared to only about 16 before 1994, which shows they have far exceeded the minimum 30 percent requirement. Perhaps the greatest achievements from having women's involvement in government are reflected in their ability to take political action against the endemic problems that have plagued Rwandan women for generations. This is largely a reflection of the fact that "women in

¹⁸⁸ Equality Now. 2009. 15 Oct. 2009. http://www.equalitynow.org/english/index.html

Kristof, Nicholas D. and Sheryl WuDunn. 62-66.

government are now perceived by Rwandans as more approachable and trustworthy politicians than their male counterparts."¹⁸⁹

Providing Women with Medical and Health Care

HEAL Africa

HEAL Africa is a hospital located in Goma, the largest city in eastern Congo. It is one of the few places in the country with the resources and skilled physicians to properly treat rape victims and repair fistulas. The organization's work is focused on providing free health and psychological care to the victims of gender-based violence. The hospital receives its support by outside donors like the Upper Room Church in Edina, Minnesota. Harper McConnell works at the hospital as a liaison between Upper Room and HEAL. Since she started her work there she has opened a school at the hospital for the children waiting for their medical treatment (they sometimes wait for months to receive their care). She has also begun a skills-training program for women at the hospital who are awaiting surgery or are in recovery. Many women waiting for surgery to repair fistulas can spend months at the hospital and do not have much to return to once they return home. At the hospital they learn to read, sew, weave baskets, make soap and bake bread. When women are discharged from the hospital they are also given money to buy basic materials to start a business so they can be self-sufficient. Over one third of HEAL Africa's operating budget comes from individual donors in the United States. Of

¹⁸⁹ Remmert, Consuelo. "Women in Reconstruction: Rwanda Promotes Women Decision-Makers." <u>UN</u> <u>Chronicle Online Education</u>. 2003. 22 Oct. 2009. http://www.un.org/Pubs/chronicle/2003/issue4/0403p25.asp

McGreal, Chris. "We Are the Future." <u>Guardian</u>. 17 Dec. 2008. 22 Oct. 2009. http://www.guardian.co.uk/world/2008/dec/17/rwanda-women-politics-humnan-rights

their contributions, a mere two percent is used to cover overhead and administrative costs; the rest is put directly into the hospital for the benefit of the patients.¹⁹⁰

Helping Women Become Independent and Self-Sufficient

Women for Women International

Women for Women International was founded by an Iraqi woman, Zainab Salbi, in 1993. The organization focuses on the sponsorship of women in eight nations (Afghanistan, Bosnia and Herzegovina, the Democratic Republic of the Congo, Iraq, Kosovo, Nigeria, Rwanda and Sudan) where they suffer from repression, inequality and poverty. Donors can contribute to funds, which are used to build Women's Opportunity Centers. Additionally, one of the most popular programs allows individuals to sponsor a woman for \$27 a month. Of that monthly contribution, \$15 goes directly to the woman being sponsored and the other \$12 goes to training programs and other support funds.

The funds received by the woman are used to help her become self-sufficient and to deal with her immediate needs, including food, water, medicine and shelter. They then participate in the Renewing Women's Life Skills Program which "provides them with rights awareness, leadership education and vocational and technical skills training. Women build upon existing skills and learn new ones in order to regain their strength, stability and stature on the path to becoming active citizens." Women are trained in job and entrepreneurial skills so that they can run their own businesses. The organization has helped women like Claudine Mukakarisa, a Rwandan woman who was just 13 when Hutu militia raided her home and kidnapped her and her sister. They were taken to a Hutu rape

¹⁹⁰ Heal Africa. 2009. 5 Oct. 2009. http://www.healafrica.org/cms/

Kristof, Nicholas D. and Sheryl WuDunn. 87-92.

house where they were raped incessantly. Only when fleeing to the Congo after being defeated did the militias let Mukakarisa go. They killed her sister. Mukakarisa was left pregnant, the sole survivor in her family in a country torn apart by war. She was eventually able to take shelter in the home of her uncle, but only on the condition that they exchange sex for shelter. After she became pregnant she found herself once again on the streets, homeless, without means to survive and supporting two young children. A sponsorship from Women for Women provided her with the money she need to support her children while taking vocational classes so that she could soon pursue higher paying jobs. Her children now live on a healthy, balanced diet and are able to attend school as well.¹⁹¹

Conclusion

Each of these organizations serves as an example of a non-profit that has been founded with the primary intent of helping girls and women. They demonstrate that not only is such a thing plausible, but that the groups are successful around the world. Each of these organizations differs in the way in which it chooses to help women—by each focusing on one of the many different problems women face. Their uniting quality is the fact that the organizations' efforts and investments go into helping women, and that they are all immensely successful across the board. Because most of the information gathered for these examples came from organization websites (which can be self-promoting), an appendix has been added to this chapter that examines the ratings assigned to some of these non-profits by an outside assessor, Charity Navigator. Unfortunately, not all non-

¹⁹¹ "What We Do." <u>Women for Women International</u>. Accessed 14 Oct. 2009. http://www.womenforwomen.org/about-women-for-women/victims-to-survivors.php>

Kristof, Nicholas D. and Sheryl WuDunn. 212-215.

profits are rated by Charity Navigator, including some from this chapter. Currently there are very few services that rate the efficiency and effectiveness of non-profits and not all non-profits are evaluated by outside organizations. However the non-profits that are assessed demonstrate the efficiency of that can be achieved in the non-profit sector.

The examples provided in this chapter serve as only a taste of the types of things that are being done worldwide—there are countless other organizations that also serve women in their own ways. Together they demonstrate that when put to the test, the theory of focusing investments on women is just as effective in action as it is on paper.

Chapter 3 Appendix

Charity Navigator

The organization Charity Navigator (www.charitynavigator.org) is a free service that provides financial assessments of non-profit organizations. It breaks down the spending of each non-profit and determines the percent of functional expenses that are spent on the programs themselves, versus administrative and fundraising expenses. With this information Charity Navigator assigns an overall rating of the non-profit from zero to 100, along with a star rating (zero to 4 stars). Any organization with a score over 60 is considered to be excellent, receiving 4 stars. The following table breaks down the correlation between overall score and star rating.

Rating	****	****	***	****	***
Overall	≥60	50-60	40-50	25-40	≤25
Score					

Unfortunately Charity Navigator does not have data for all of the organizations cited in this chapter, but it does provide assessments of some.

	Program	Administrative	Fundraising	Overall
	Expenses	Expenses	Expenses	Rating/Stars
Friends of the World Food Program ¹⁹²	94.5%	1.2%	4.1%	64.45
Grameen Foundation USA ¹⁹³	83.5%	13.1%	3.3%	68.35 2020
Equality Now	88.9%	4.8%	6.2%	68.89 ******
Women for Women International	71.5%	11.7%	16.6%	54.65 ******

¹⁹² 'Friends of the World Food Program' supports the United Nations World Food Program and other hunger relief efforts. Data for the United Nations World Food Program was not available.

¹⁹³ 'Grameen Foundation USA' was founded in 1997 in the United States. It was inspired by the Grameen Bank in Bangladesh and serves as a microfinance institution for individuals in Africa, the Americas, Asia and the Middle East. Data for the Grameen Bank was not available.

The data supports the research in this chapter, confirming that these non-profits are extremely successful. Thanks to low overhead, the funds that they are able to raise go almost directly to the women in need, thus maximizing their impact.

Conclusion

The case studies presented in chapter three demonstrate that when non-profits invest in a woman, they are also investing in her family and community. Research shows that this is money well spent. Even the smallest amount of help can see significant results. By examining the way in which women suffer around the world in chapter one and by looking at the sphere of influence women hold in chapter two, this paper hopes to depict why women are worthy recipients of aid. This concluding chapter will address some lingering questions and hypothesize about the future of women, given where they are today. More specifically, this chapter addresses the unfortunate fact that not all aid is good and productive. Consequently, the chapter looks at what separates the type of aid that does and doesn't achieve its objectives. Given the research that was used to write this paper, I make some suggestions to help non-profits identify what steps may be taken to make their work more successful. This includes identifying some of the areas that need the most work in order to truly help women and their communities. The data presented in this paper may also lead readers to ask themselves, where are all the men? In this chapter I explore this question and weigh in on where men fall into the discussion. Finally, I take a look at the future and provide my own prognosis of what is to come of women around the world in the near and distant future.

Not all aid works

The work of non-profit organizations and aid workers comes with almost as much criticism as it does praise. While many groups are commended for their valiant efforts to combat human injustices in some of the most poverty-stricken parts of the world, others are subject to disparagement by governments, outside organizations and sometimes even

the recipients themselves. Common criticisms of groups include that too much money is spent on overhead and not enough money goes to those who really need it, or that the work of the non-profit is in conflict with local customs and traditions of the people it aims to serve. Some non-profits are criticized for attempting to apply 'Band-Aid' solutions that try to treat the symptom rather than the cause of the problem. Other times the work of non-profits becomes too closely intertwined with corrupt leaders and officials, calling into question the effectiveness of their work and whether they are also indirectly supporting those corrupt leaders. Dambisa Moyo's controversial book, "Dead Aid," argues that while grassroots non-profits can be successful, unilateral government grants and loans are actually responsible for worsening standards of living in most African countries. She explains that the money often ends up in the pockets of corrupt leaders rather than in worthwhile development projects. She also notes that because aid has made up such a large percentage of many countries' gross domestic product during recent decades, it has acted as a disincentive for local entrepreneurship. Those countries have come to expect continued funding each year, regardless of their accomplishments the previous year. They have no real incentive to try to improve their domestic problems.¹⁹⁴

Lessons Learned: What a Non-Profit Can do to be More Successful

Studies from decades of non-profit work have shown that some of the most effective endeavors are at the grassroots level. The non-profits with the best results have typically worked with the people they are trying to help. They are sensitive to the work being done by other non-profits, the government and other enterprises so that their work

¹⁹⁴ Moyo, Dambisa. <u>Dead Aid: Why Aid is Not Working and How There is a Better Way for Africa</u>. New York: Farrar, Straus and Giroux. 2009.

does not impede on or hinder the work being done by others. The non-profits are also careful to comply with local culture and traditions so that they are well-received by those they are helping. They often accomplish this by employing the use of natives who understand the local culture, can help run the organization and are able to build strong relationships with area leaders and thus garner their support. In fact, the more support the organization can gain from the local community, the fewer obstacles it tends to encounter in its work. If non-profit organizations learn from the successes and failures of their peers, they can use these lessons to ensure their own success in whatever type of work they choose to pursue.

Research for this paper yielded very few analytical sources to evaluate the effectiveness of non-profits. Outside of numerical evaluations, one of the strongest indicators a non-profit has of its success is if another non-profit copies its strategies (such as ProMujer being based on the same framework as the Grameen Bank). Even so, as the non-profit industry continues to grow, so must the external sources that identify the most effective groups. These evaluations will be crucial for the longevity of non-profits since donors will use them to decide whom to support.

What do women need most?

A non-profit organization can follow the above advice to increase its likelihood of success. Through employing these types of tactics, non-profits continually contribute to the movement that is allowing women to increase their status in society. They enable women to bridge the gap that separates their living standards to those of men. In spite of the progress already made, much work remains to be done. My research for this paper has allowed me to identify what I conclude are the three primary areas where women

now need the most help. These areas bear the most room for growth and working on them could also have the furthest reaching effects. By focusing on these areas, organizations can maximize the help they provide for women worldwide.

1. A change in social attitudes towards women: Problem after problem that is faced by women worldwide stems from the low value that is placed on the life of a female in that society. This is a huge contributing factor to problems like female infanticide, sex-selective abortion, female sex-trafficking, and the lack of healthcare and education that is provided to women and girls. This problem is not exclusive to the less developed world; similar conditions prevailed in places like the United States and Western Europe until the last century. However, those countries proved that through the grueling work of suffragist and equal rights movements, change can be made. Similarly, by working with communities to appreciate the value of their women, huge changes could be made in the developing world to provide the opportunities and resources that women need to be successful in life. Some of these changes are already being made by way of legal reforms to protect women. However, there often remains a large gap between the law and its enforcement. Once attitudes towards women begin to change, it will set in motion a chain of events that have the potential to eliminate many of the other problems that women struggle with daily.

While work in this area is arguably the most important, it is also perhaps the most difficult to accomplish. However, there are things that can be done to help increase the perceived value of women. Strong female leaders in real life, on TV and in movies can set a good example for other women to follow.

Additionally, spreading knowledge of the gains women have made in other communities, societies and countries can empower women to follow such examples. Even if an organization cannot convince a community to change the way it perceives women, it can at least encourage the community to see how they would benefit from granting women certain rights (such as education or health care). Such changes in attitude can also lay a framework for further progress by the women in that community.

- 2. Education: Women worldwide have proven that when given the opportunity to pursue education they can be extremely successful as students. Not only do girls perform as well as boys, but they often outperform them in all fields of study. The key is to ensure that girls and women have the opportunity to pursue an education. As was explained in chapter two, once women are educated they become better equipped to pursue outside forms of employment, allowing them to be self sufficient and to not let their lives be dominated by men. Educated women are also better prepared to care for and educate their children. They are more likely to care for the environment and are better equipped to raise their status in society. As in any society, education is an enormous key to sustained success. Organizations like those mentioned in chapter three (the Zawadi Fund, the Afghan Institute of Learning, Oportunidades and the United Nations World Food Program) prove that there are many ways to approach the task of educating the world's women and girls.
- 3. **Healthcare:** For women to continue raising their standards of living, they need to be healthy. Their access to healthcare must be improved so that they stop dying

from treatable ailments and illnesses, and they need better protection from the potentially harmful side effects of childbirth. If they are healthy and able to live longer lives, they will be able to continue pursuing education and their careers while caring for their children and families. The work of HEAL Africa (described in chapter three) provides a great example of how an organization can combat the problem of insufficient healthcare for women.

If non-profit organizations can address these three primary areas of need for women, they will make it easier for progress to be made in the many other areas in which women are suffering. The non-profits will help countless women worldwide escape the dire poverty they have been living in for generations and finally start making real progress on their standards of living.

Where are all the men?

The information presented in chapters one and two lay out the many ways in which women suffer around the world, and the many responsibilities they hold within their homes and communities. The data is impressive and begs the question: Where are all the men? The answer in some cases is quite clear, and in others less so. In the straightforward cases men are physically absent from the picture because of death resulting from illness or armed conflict or because they have emigrated to other cities or countries to find jobs. In many cases, while still alive, they are fully consumed by armed conflict including civil, ethnic, religious or national war and gang fighting (among others). Other times the reason for their absence is less obvious. Perhaps the men are consumed by their work, farming or in different forms of formal and informal employment. What is

clear is that they typically are less involved with raising their children or tending to the day-to-day needs of the family.

In spite of the information presented in previous chapters, this paper does not intend to point blame towards the men or hold them at fault for the injustices faced by women. In fact it is important to recognize that in many cases it has been men that have prevented the situation from deteriorating even further. This paper simply aims to identify the differences between the way women and men are treated, and the responsibilities that women and men have in their homes and communities. By understanding these trends and the reality of the situation, non-profits can better identify the things that can be done to make a positive difference.

Looking Into the Future: What Happens Next and Why Does it Matter?

The plight of women's causes has made substantial progress since Ester Boserup first brought attention to the topic in the 1970s. Global attention to the issues faced by women have also benefitted from the work of writers like Nicholas D. Kristof and Sheryl WuDunn, the co-authors of "Half the Sky". Celebrity attention to the need to invest more in women, from actors like Nicole Kidman, talk show hosts including Oprah Winfrey and former Presidents such as Bill Clinton, has also helped shine a light on the situation. Thanks to the vision of economists like Dambisa Moyo, the author of "Dead Aid", the world is slowly realizing that throwing money at the problems of the developing and undeveloped world in the form of unilateral grants and aid does not resolve problems. The work of non-profits is gaining international recognition and interest as they show that they are capable of achieving real, positive results.

Even so, in the grand scheme of sustainable development and aid enormous amounts of work remain to be done. As things stand today, one can be cautiously optimistic about the future of women worldwide. Some obstacles stand in the way of progress, but one must recognize the peaks that have already been scaled in some of the most destitute parts of the earth. Progress will build upon itself: As women achieve small advancements, they will realize that they are also capable of larger ones. When they see their fellow women in other communities advancing forward, they will be inspired to move forward themselves. We may never see a world where women and men are treated equally in all corners of the earth, but we will see major advancements in the plight of women in the next century.

Why does this even matter? In the field of development economics, there are countless academics who argue about the best ways to help a country pull itself up the ladder of development. If a country really wants to make progress, it must employ the full potential of its population, especially the female half. But more important for the small non-profit organization that will not likely change the world, but has the potential to do some good, it is important to know where it can most effectively use its resources. It should invest in women not for moral or feminist reasons, but because investing in women provides the greatest potential to incite real, positive, substantial and sustainable change.

Works Cited

- <u>Afghan Institute of Learning</u>. "Building a Better Future for Afghanistan." 2007. 15 Oct. 2009. http://afghaninstituteoflearning.org/
- Ahmed, Sara. "Mainstreaming Gender Equity in Water Management: Institutions, Policy and Practice in Gujarat, India." <u>Gender, Society & Development, Natural</u> <u>Resources Management and Gender: A Global Resource Book</u>. Ed. KIT (Royal Tropical Institute) Publishers. The Netherlands: KIT (Royal Tropical Institute), 2002. 33-43.
- <u>American Assistance for Cambodia</u>. Accessed 15 Oct. 2009. < http://www.cambodiaschools.com/>
- Amin, Sajeda, Erica Chong, and Nicole Haberland. "Programs to address child marriage: Framing the problem." <u>Promoting Healthy, Safe, and Productive Transitions to</u> <u>Adulthood</u> January. 2008. The Population Council, Inc. 1 August. 2009. http://www.popcouncil.org/pdfs/TABriefs/PGY_Brief14_ChildMarriage.pdf>
- Anandaraja, Natasha and Nils Henning. "Infectious Diseases and Women's Human Rights." <u>Women's Global Health and Human Rights</u>. Ed. Murthy, Padmini and Clyde Lanford Smith. Massachusetts: Jones and Bartlett Publishers, LLC. 2010. 329-352.
- Annandale, Ellen. <u>Women's Health and Social Change</u>. London: Routledge. 2009. Ashford, Mary-Wynne. "War, Women, and Girls." <u>Women's Global Health and Human Rights</u>. Ed. Murthy, Padmini and Clyde Lanford Smith. Massachusetts: Jones and Bartlett Publishers, LLC. 2010. 37-45.
- Benhabib, Seyla and Judith Resnik, ed. <u>Migrations and Mobilities: Citizenship, Borders</u>, <u>and Gender</u>. New York: New York University Press. 2009.
- Bennett, Vivienne. "Introduction." <u>Opposing Currents: The Politics of Water and</u> <u>Gender in Latin America</u>. Ed. Vivienne Bennett, Sonia Dávila-Poblete, and María Nieves Rico. Pittsburgh: University of Pittsburgh Press, 2005. 1-9.
- Bennett, Vivienne, Sonia Dávila-Poblete, and María Nieves Rico. "Toward a Broader Perspective." <u>Opposing Currents: The Politics of Water and Gender in Latin</u> <u>America</u>. Ed. Vivienne Bennett, Sonia Dávila-Poblete, and María Nieves Rico. Pittsburgh: University of Pittsburgh Press, 2005. 190-207.
- Berewa Jommo, Rosemary. "African Women's Indigenous Knowledge in the Management of Natural Resources." <u>Women and Children First: Environment,</u> <u>Poverty, and Sustainable Development</u>. Steady, Filomina Chioma ed. Vermont: Schenkman Books Inc, 1993. 157-168.

- Bierema, Laura L. "Women's Learning and Development in the Workplace." <u>Global</u> <u>Issues and Adult Education: Perspectives from Latin America, Southern Africa,</u> <u>and the United States</u>. Ed. Sharan B. Merriam, Bradley C. Courtenay, and Ronald M. Cervero. San Francisco: John Wiley & Sons, Inc, 2006. 143-157.
- Bunch, Charlotte. "Women and Gender." <u>The Oxford Handbook on the United Nations</u>. Weiss, Thomas G. and Sam Daws ed. Oxford: Oxford University Press, 2007. 498-500.
- Chapman, David W, and Shirley J. Miske. "Promoting Girls' Education in Africa: Evidence from the Field between 1996 and 2003." <u>The Structure and Agency of</u> <u>Women's Education</u>. Ed. Mary Ann Maslak. New York: State University of New York Press. 2008. 87-105.
- Clinton, William J. Interview. <u>The Daily Show</u>. Host Jon Stewart. Comedy Central. 17 Sept. 2009.
- Culbeck, Chilla. "Hailing the "Authentic Other": Constructing the Third World Woman as Aid Recipient in Donor NGO Agendas." <u>Sustainable Feminisms</u>. Ed. Sonita Sarker. Vol. 11. Oxford: Elsevier Ltd, 2007. 59-73.
- Dankleman, Irene. "Introduction: Gender, Environment and Sustainable Development: Understanding the Linkages." <u>Gender, Society & Development, Natural</u> <u>Resources Management and Gender: A Global Resource Book</u>. Ed. KIT (Royal Tropical Institute) Publishers. The Netherlands: KIT (Royal Tropical Institute), 2002. 13-19.
- Dankleman, Irene. "Women, Children and Environment: Implications for Sustainable Development." <u>Women and Children First: Environment, Poverty, and</u> <u>Sustainable Development</u>. Steady, Filomina Chioma ed. Vermont: Schenkman Books Inc, 1993. 131-155.
- Dibie, Josephine and Robert A. Dibie. "Current and Future Roles of NGOs in the Empowerment of Women in Africa." <u>Non-Governmental Organizations (NGOs)</u> <u>and Sustainable Development in Sub-Saharan Africa</u>. Ed. Robert A. Dibie. United Kingdom: Lexington Books, 2008. 229-251.
- Dibie, Robert A, "Preface." <u>Non-Governmental Organizations (NGOs) and Sustainable</u> <u>Development in Sub-Saharan Africa</u>. Ed. Robert A. Dibie. United Kingdom: Lexington Books, 2008. xv-xvii.
- Equality Now. 2009. 15 Oct. 2009. http://www.equalitynow.org/english/index.html
- Foster-Rosales, Anne. "Maternal Mortality: The Eye of the Storm." <u>Women's Global</u> <u>Health and Human Rights</u>. Ed. Murthy, Padmini and Clyde Lanford Smith. Massachusetts: Jones and Bartlett Publishers, LLC. 2010. 279-286.

- Gascó-Hernández, Mila, Fran Equiza-López, Manuel Acevedo-Ruiz. <u>Information</u> <u>Communication Technologies and Human Development: Opportunities and</u> <u>Challenges</u>. Hershey, Pennsylvania: Idea Group Inc, 2007.
- Ghate, Prabhu. <u>Indian Microfinance: The Challenges of Rapid Growth</u>. New Delhi: Sage Publications India Pvt Ltd, 2007.
- Gobierno de México. "Programa de Desarollo Humano Oportunidades." <u>Oportunidades</u>. 2009. 14 Oct. 2009. http://www.oportunidades.gob.mx/

Heal Africa. 2009. 5 Oct. 2009. http://www.healafrica.org/cms/

- "How the US Census Measures Poverty (Official Measure)." <u>Poverty</u>. 26 August. 208. US Census Bureau, Housing and Household Economic Statistics Division. 26 July. 2009. http://www.census.gov/hhes/www/poverty/povdef.http://www.census.gov/hhes/www/poverty/povdef.html
- Hudson, Valerie M., Mary Caprioli, Bonnie Ballif-Spanvill, Rose McDermott, and Chad F. Emmett. "The Heart of the Matter: The Security of Women and the Security of States." <u>International Security</u> 33.3 (2009): 7-45.
- Kristof, Nicholas D. and Sheryl WuDunn. <u>Half the Sky: Turning Oppression into</u> <u>Opportunity for WomenWorldwide</u>. New York: Random House Inc, 2009.
- Lechte, Ruth. "The Energy Crisis: Looking for Alternatives." <u>Women and Children First:</u> <u>Environment, Poverty, and Sustainable Development</u>. Steady, Filomina Chioma ed. Vermont: Schenkman Books Inc, 1993. 387-401.
- Maslak, Mary Ann, ed. <u>The Structure and Agency of Women's Education</u>. New York: State University of New York Press. 2008.
- Mboya, Dr. Susan. "Closing the Educational Gap." Overseas Association of College and Admissions Counseling, Michigan State University, East Lansing. 12 Jul. 2008.
- McGreal, Chris. "We Are the Future." <u>Guardian</u>. 17 Dec. 2008. 22 Oct. 2009. http://www.guardian.co.uk/world/2008/dec/17/rwanda-women-politics-humnan-rights
- Mellor, Mary. "Women, Development and Environmental Sustainability." <u>Global</u> <u>Sustainable Development in the Twenty-First Century</u>. Ed. Keekok Lee, Alan Holland and Desmond McNeill. Edinburgh: Edinburgh University Press, 2000. 145-161.
- Monkman, Karen, Rebecca Miles and Peter B. Easton. "The Dance of Agency and Structure in an Empowerment Educational Program in Mali and the Sudan." <u>The</u> <u>Structure and Agency of Women's Education</u>. Ed. Mary Ann Maslak. New York: State University of New York Press. 2008. 107-125.

- Moyo, Dambisa. <u>Dead Aid: Why Aid is Not Working and How There is a Better Way</u> for Africa. New York: Farrar, Straus and Giroux. 2009.
- Murthy, Padmini and Clyde Lanford Smith, ed. <u>Women's Global Health and Human</u> <u>Rights</u>. Massachusetts: Jones and Bartlett Publishers, LLC. 2010.
- Murthy, Padmini, Rashni D. Persaud and Mitsuru Toda. "Human Trafficking: A Modern Plague." <u>Women's Global Health and Human Rights</u>. Ed. Murthy, Padmini and Clyde Lanford Smith. Massachusetts: Jones and Bartlett Publishers, LLC. 2010. 59-72.
- Murthy, Padmini, Ushma Upadhyay and Eleanor Nwadinobi. "Violence Against Women and Girls: A Silent Global Pandemic." <u>Women's Global Health and Human</u> <u>Rights</u>. Ed. Murthy, Padmini and Clyde Lanford Smith. Massachusetts: Jones and Bartlett Publishers, LLC. 2010. 11-24.
- Mwangola, Margaret. "Ensuring Access to Clean Water for Women and Children in Rural Kenya." Steady, Filomina Chioma ed. Vermont: Schenkman Books Inc, 1993. 403-419.
- O'Connell, Ellen C. "Women and Children in War and Complex Emergencies: Human Rights, the Humanitarian Endeavor, and Progress Towards Equality." <u>Women's</u> <u>Global Health and Human Rights</u>. Ed. Murthy, Padmini and Clyde Lanford Smith. Massachusetts: Jones and Bartlett Publishers, LLC. 2010. 47-58.
- Powers, Janet. <u>Blossoms on the Olive Tree: Israeli and Palestinian Women Working for</u> <u>Peace</u>. Westport, Connecticut: Praeger, 2006.
- Prajwala India. 2009. 15 Oct. 2009. http://www.prajwalaindia.org/
- ProMujer. Giving Women Credit. 2007. 14 Oct. 2009. <www.promujer.com>
- Remmert, Consuelo. "Women in Reconstruction: Rwanda Promotes Women Decision-Makers." <u>UN Chronicle Online Education</u>. 2003. 22 Oct. 2009. http://www.un.org/Pubs/chronicle/2003/issue4/0403p25.asp
- Rhoodie, Eschel M. <u>Discrimination Against Women: A Global Survey</u>. North Carolina: McFarland & Company, Inc. 1989.
- Rosenfield, Allan, Caroline Min and Joshua Bardfield. "Global Women's Health and Human Rights." <u>Women's Global Health and Human Rights</u>. Ed. Murthy, Padmini and Clyde Lanford Smith. Massachusetts: Jones and Bartlett Publishers, LLC. 2010. 3-7.
- Sabbagh, Suha. "Introduction." <u>Palestinian Women of Gaza and the West Bank</u>. Ed.Suha Sabbagh. Indianapolis: Indiana University Press, 1998.

- Schmalzbauer, Leah, Alice Verghese and Meenu Vadera. "Caring for Survival: Motherwork and Sustainable Feminisms." <u>Sustainable Feminisms</u>. Ed. Sonita Sarker. Vol. 11. Oxford: Elsevier Ltd, 2007. 43-56.
- Schuftan, Claudio. "Gender Equality Is Not Just a Women's Issue, but a Development and Human Rights Issue." <u>Women's Global Health and Human Rights</u>. Ed. Murthy, Padmini and Clyde Lanford Smith. Massachusetts: Jones and Bartlett Publishers, LLC. 2010. 437-440.
- Steady, Filomina Chioma. "Women and Children: Managers, Protectors and Victims of their Environment." <u>Women and Children First: Environment, Poverty, and</u> <u>Sustainable Development</u>. Ed. Steady, Filomina Chioma. Vermont: Schenkman Books Inc, 1993. 17-42.
- Tiwari, Anand Mohan, and Sarojini Ganju Thakur. "SHG-based microfinance \ programmes: can they remove poverty?" <u>Membership-Based Organizations of</u> <u>the Poor</u>. Ed. Martha Chen, Renana Jhabvala, Ravi Kanbur and Carol Richards. New York: Routledge, 2007.
- United Nations. Security Council. <u>Resolution 1325</u>. 31 Oct. 2000. 1 Nov. 2009. http://www.un.org/events/res_1325e.pdf>
- United States. Central Intelligence Agency. <u>The World Factbook</u>. July 2009. 1 August 2009. < https://www.cia.gov/library/publications/the-world-factbook/geos/xx.html>
- United States. USAID. <u>Environmental Health: Overview</u>. 5 June. 2009. 1 August. 2009. http://www.usaid.gov/our_work/global_health/eh/index.html
- United States. USAID. <u>Women in Development, Child Marriage: Overview</u>. 11 March. 2009. 1 August. 2009. http://www.usaid.gov/our_work/cross-cutting_programs/wid/dg/child_marriage.html
- United States. USAID. <u>Women in Development, Gender Statistics</u>. 6 July 2009. 20 July. 2009. < http://www.usaid.gov/our_work/crosscutting_programs/wid/wid_stats.html>
- "What We Do." <u>Women for Women International</u>. Accessed 14 Oct. 2009. http://www.womenforwomen.org/about-women-for-women/victims-to-survivors.php
- Williams, Paula J. "Women, Children and Forest Resources in Africa." <u>Women and</u> <u>Children First: Environment, Poverty, and Sustainable Development</u>. Ed. Steady, Filomina Chioma. Vermont: Schenkman Books Inc, 1993. 171-196.

- Wiltshire, Rosina. "Problems of Environmental Degradation and Poverty: With Particular Emphasis on Women and Children of Island Nations." <u>Women and</u> <u>Children First: Environment, Poverty, and Sustainable Development</u>. Ed. Steady, Filomina Chioma. Vermont: Schenkman Books Inc, 1993. 69-92.
- Wiseman, Alexander W. "A World Culture of Equality? The Institutional Structure of Schools and Cross-National Gender Differences in Academic Achievement." <u>The</u> <u>Structure and Agency of Women's Education</u>. Ed. Mary Ann Maslak. New York: State University of New York Press. 2008. 179-199.
- Wittenberg-Cox, Avivah and Alison Maitland. <u>Why Women Mean Business:</u> <u>Understanding the Emergence of Our Next Economic Revolution</u>. San Francisco: John Wiley & Sons Ltd, 2008.
- WomenAid International. Investing in Women. <u>Policy Recommendations</u>. 20 July. 2009. http://www.womenaid.org/press/info/development/investwomenfpa.html
- "Women, Poverty & Economics." <u>UNIFEM: United Nations Development Fund for</u> <u>Women</u>. 26 July. 2009. http://www.unifem.org/gender_issues/women_poverty_economics/
- Yoon, Soon-Young. "Water for Life." <u>Women and Children First: Environment,</u> <u>Poverty, and Sustainable Development</u>. Steady, Filomina Chioma ed. Vermont: Schenkman Books Inc, 1993. 199-220.
- Zaman, Hassan. "Microfinance in Bangladesh: Growth, Achievements, Lessons." <u>Ending Poverty in South Asia: Ideas That Work</u>. Ed. Narayan, Deepa and Elena Glinskaya. Washington, DC: The International Bank for Reconstruction and Development/ The World Bank. 2007.
- Zawadi Africa. <u>Zawadi Africa Education Fund</u>. 2008. 1 Nov. 2009. http://www.zawadiafrica.org/>