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EMPOWERED WOMEN CHANGE THE WORLD

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For those of us working in and supporting international development initiatives, we know that investing in and empowering women and girls is popular and universal. It is no surprise to us that the Sustainable Development Goals include not only gender-specific actions and statistics, but also an entire goal dedicated to gender parity.

The fifth Sustainable Development Goal is bold, broad and important. It challenges the world to: "Achieve Gender Equality and Empower All Women and Girls."

It's a goal that I, as a woman, believe in wholeheartedly. And it's one that seems to be particularly relevant as women and men are rallying for more equal rights, from wage disparities to family leave policies.

It seems that the development world generally agrees it's a good idea to invest in and empower women and girls.

THE QUESTION IS: WHY?

Clearly, there are the immediate issues of parity, equal treatment and human rights. These go without saying and surely provide enough justification for women-centric programming in and of them.



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These are the factors that shape Sustainable Development Targets such as, "Eliminate all forms of violence against all women and girls in the public and private spheres, including trafficking and sexual and other types of exploitation." We fight for goals like this if for no other reason than it's the right thing to do. Women deserve fundamental human rights, and the Sustainable Development Goals highlight this human responsibility to treat one another with respect and honor.

But beyond simple human decency, there are other factors at play that make gender equality such a significant priority for those working in development around the world.

As it turns out, women are one of the most powerful investments we can make in building a better future.

THE NEED IS GREAT

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Between the initiation and completion of the original Millennium Development Goals from 2000 to 2015, the world made significant progress toward gender equality. But despite ongoing initiatives designed to target major issues like <u>education inequality</u>, access to health care, job creation and equal pay, women continued to face notable (and measurable) disadvantages. Then, in 2020, the COVID-19 pandemic made these inequalities even more severe. Women account for 70 percent of health and social workers, women bore additional household burdens during the pandemic, and lockdowns increased violence against women and girls—in some countries domestic violence increased by 30 percent.



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These sobering statistics provide the impetus for change. They illustrate the needs that continue to present themselves, and the challenges that remain despite improvements over the past three decades.

Imagine you are a girl born in the developing world.

From childhood, you will face hurdles that will hinder your education, development and advancement. Because your family has limited resources, when it's time for you to start school, your parents decide to educate your brothers instead of you—a reality in the 30% of countries still fighting for gender parity in primary school. Because you don't go to school, you don't learn to read and write, making you one of the 496 million illiterate women around the world.

As you grow, because you are home more often than your brothers, you are given a disproportionate share of the household chores and responsibilities—tasks like walking miles for water and caring for younger siblings. When a man approaches your family requesting marriage your parents oblige, and you are now one of the 41,000 girls under age 18 to get married that day. There will be 41,000 more the next day, and the day after that.

Without access to adequate family planning, contraception or health care, you get pregnant early. Because only half of pregnant women in sub-Saharan Africa have access to prenatal care, you face an unmonitored pregnancy, made more complicated by trauma or mutilation you may have suffered earlier in life. Gratefully, you give birth to a healthy baby despite limited medical care, but now you need to support not only yourself, but this new life as well.

If you are lucky, you might find a job that empowers you to support your family. But even then, you are at a disadvantage compared to your male counterparts. Women in sub-Saharan Africa, earn some 34 percent less than men for equal work. Women are also much less likely (26% less) to be employed than men, and for those who do find work, 70% of it is in the informal economy, leaving women unprotected in cases of theft, sexual harassment and discrimination.



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More likely, you will remain at home, responsible for a majority of household tasks and unpaid work such as childcare. Women in the developing world spend three times longer on household responsibilities than men, amounting to \$10 trillion worth of unpaid labor.

Yet despite your prominent role in the home, you may not have any control over household spending. About one third of married women in the developing world have no control over major household purchases, making them passive observers of their own wellbeing. And chances are high that you not only lack autonomy within your home, but you are also entirely excluded from the formal financial sector. Women living on less than \$2 per day are 28 percent less likely to have a formal bank account than men living in extreme poverty.

Because you are living in poverty in the developing world, you are probably living in a rural region where you are dependent upon agriculture to survive. Already removed from the formal economy and financial sector, you also don't have your own cell phone—the device that connects you to the broader economy and world. Women are 14 percent less likely than men to own a mobile phone (200M fewer women than men), which is particularly problematic for rural workers who rely upon these devices for banking and other mobile services.

Meanwhile, you are disadvantaged on the farm itself. Despite making up 60% or more of the agricultural labor force in South Asia and sub-Saharan Africa, women like you don't actually own the land on which they work. In sub-Saharan Africa, they only control 13% of agricultural land holdings.

Because you are a woman, you face systemic, cultural and legal issues, and as a result are more likely to lack access to essential agriculture value chain services, including connections to suppliers of quality inputs, like seed and fertilizer, extension service providers, and off-takers that purchase crops at fair market value. Due to these constraints, you, and women smallholder farmers like you, produce about 20% less than your male counterparts.

You return home after a long day on the farm to a house full of children—children who will face the same struggles you faced today, and the same struggles your mother faced years ago.



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How do I feed my family? How do I educate my kids? How do I choose who goes to school and who doesn't?

And the cycle starts all over again.

This is how women remain excluded—from education, from the formal economy, from banking, from equal rights. Despite working tirelessly, women face hurdle after hurdle, amplified by their geography and generational norms.

Without opportunities to break free from this cycle, women are trapped in a life that they may not have ever chosen—a life that disadvantages not only themselves, but their families and their communities, too.

THE IMPACT IS SIGNIFICANT

When girls stay in school, they live longer, healthier lives, marry later, have fewer children, and drastically increase their future incomes. If all girls had a secondary school education, there would be two-thirds fewer teenage pregnancies, and women would have fewer children overall."

In light of the litany of challenges women continue to face around the world, it's no surprise that so many organizations and policies have attempted to address the needs of women and girls. What is perhaps more surprising is the larger-scale impact that these initiatives have.

Programs addressing women's education and economic empowerment are not only beneficial from a human rights perspective, but they are transformative economically as well. Statistically, as of 2011, every additional year of primary school boosted girls' future wages by 10-20 percent, and each extra year of secondary school increased earning by 15-25 percent.

When girls stay in school, they live longer, healthier lives, marry later, have fewer children, and drastically increase their future incomes. If all girls had a secondary school education, there would be two-thirds fewer teenage pregnancies, and women would have fewer children overall. The frequency of child deaths would decrease by nearly 50 percent. If a girl in the



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developing world gets seven or more years of education, she marries four years later and has 2.2 fewer children than her uneducated sisters.

Girls' education also plays a role in curtailing other public health crises. Between 800 and 1,500 women die each day from preventable causes related to pregnancy and childbirth, including bleeding, infections, hypertensive disorders, and obstructed labor–preventative problems that make up about 75 percent of maternal deaths worldwide. Educated women are far more likely to seek skilled birth attendants and prenatal care, reducing maternal and infant mortality. According to a 2013 study, if all women completed their primary education, maternal mortality would fall 66%—from 210 to 71 deaths per 100,000 births. Educated mothers are more prepared to prevent common causes of death for children under 5, including pneumonia and malaria, which would save an estimated three million lives.

Beyond saving lives and increasing personal earning potential, investing in education and economic empowerment for women can benefit entire economies. Statistically, "Investing in programs improving income-generating activities for women can return \$7 for every dollar spent." In a 2013 study in <u>Ghana</u>, the gender wage gap shrunk from 57% for women with no education to 16% for women with a secondary school education. And globally, women own 40% of the world's informal small to medium-sized enterprises (SMEs) and 33% of formal SMEs—70% of which are largely underserved in terms of access to credit. The estimated credit gap amounts to \$285 billion—if closed, the per-capita GDP in developing countries could increase by 12% by 2030.

And this significant impact is not limited to the developing world. "It is estimated that if women's paid employment rates were increased to the same level as men's, the U.S. GDP would be 9 percent higher; the euro areas would be 13 percent higher, and Japan's would be 16 percent higher."



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THE RIPPLE EFFECT CHANGES THE WORLD

Earlier, Bill and Melinda Gates wrote a letter to Warren Buffett highlighting some of the major insights they have discovered over their years investing in the developing world and building the Bill & Melinda Gates Foundation. In it, they wrote, "All lives have equal value is not just a principle; it's a strategy. You can create all kinds of new tools, but if you're not moving toward equality, you're not really changing the world. You're just rearranging it. When women have the same opportunities as men, families and societies thrive. Obviously, gender equity unleashes women's potential, but it also unleashes men's potential." And this is the true secret of investing in women.

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