

by

Magaly Denisse Carrillo Terriquez



A thesis

submitted in partial fulfillment
of the requirements for the degree of
Master of Arts in Political Science
Boise State University

BOISE STATE UNIVERSITY GRADUATE COLLEGE

DEFENSE COMMITTEE AND FINAL READING APPROVALS

of the thesis submitted by

Magaly Denisse Carrillo Terriquez

Thesis Title: Globalization: A Blessing or a Curse for Women in Developing Countries

Date of Final Oral Examination: 06 March 2020

The following individuals read and discussed the thesis submitted by student Magaly Denisse Carrillo Terriquez, and they evaluated their presentation and response to questions during the final oral examination. They found that the student passed the final oral examination.

Ross Burkhart, Ph.D. Chair, Supervisory Committee

Julie VanDusky-Allen, Ph.D. Member, Supervisory Committee

Isaac Castellano, Ph.D. Member, Supervisory Committee

The final reading approval of the thesis was granted by Ross Burkhart, Ph.D., Chair of the Supervisory Committee. The thesis was approved by the Graduate College.

DEDICATION

I would like to dedicate my work to my parents Luis and Rosy, who sacrificed everything and a little bit more to give me a better life. Their perseverance, love and courage are my inspiration. I would also like to dedicate it to my husband, Daniel Mora, whose encouragement helped me get through school. It is always an adventure at your side, handsome.

ACKNOWLEDGEMENTS

I wish to show my gratitude to my committee members. When I started at Boise State University as an undergraduate, I was lucky enough to have them as my first professors. Their work and expertise made them amazing guides throughout my academic career, especially when writing this thesis.

Dr. Ross Burkhart (committee chair)

Dr. Julie VanDusky-Allen

Dr. Isaac Castellano

I would like to acknowledge the support of Paola Carrillo, Nelida Carrillo, David Martinez and Abrahan Osorio who cheered me on in this journey in their own way. Last, but definitely not least, I would like to acknowledge my mentor, spiritual director and friend; Father Jose de Jesus Camacho Guerrero. As a champion for human rights, he inspired the idea for this thesis.

 \mathbf{v}

ABSTRACT

Countries have been able to exchange goods and services as well as intellectual property.

However, they have not addressed how these changes affect those that are considered a

vulnerable population, women. The feminization of poverty is a real problem in our

globalized society, where women form 70% of the world's poor. This paper investigates

globalization's impact on women empowerment by focusing on maternal mortality and

female primary education in eighty-seven developing countries. The literature suggests

that an increase of globalization leads to a decrease in maternal death and to an increase

in female primary education. The pooled data set was subject to a regression analysis,

controlling for democracy, equality and GDP per capita. The results demonstrate a strong

negative correlation between globalization and mother mortality rates. In addition, there

is a positive correlation between globalization and primary education for females

demonstrating that globalization improves the lives of females in the developing world.

Key Words: Globalization, Women, Developing Countries, Education, Health

vi

TABLE OF CONTENTS

DEDICATION	iv
ACKNOWLEDGEMENTS	V
ABSTRACT	vi
LIST OF TABLES	viii
LIST OF FIGURES	ix
INTRODUCTION	1
THE STATUS OF WOMEN	4
Types Of Jobs Performed By Women In Developing Countries	10
Health, Education And Welfare Of Women	13
Health	14
Education and Welfare	15
THE STATUS OF GLOBALIZATION	19
Social	19
Economic	23
Political	27
RESEARCH DESIGN AND DATA ANALYSIS	29
CONCLUSION	34
REFERENCES	36

LIST OF TABLES

Table 1	Explaining variation in female empowerment across 92 and 95	developing
	countries from 2009 – 2015	32

LIST OF FIGURES

Figure 1	Maternal mortality rates from Max Roser and Hannah Ritchie (2020) 6
Figure 2	Percentage of bank accounts owned by women and men from The Global Findex Database (2017)
Figure 3	Adolescent fertility rates from The World Bank (2017)
Figure 4	Percent of inequality in education, UNESCO Institute for Statistics (2015)
Figure 5	Percent of inequality in education, UNESCO Institute for Statistics (2015)

INTRODUCTION

The burden of poverty that women carry has acquired a special name in research: the feminization of poverty. The United Nations addressed the feminization of poverty by assigning it as a developmental goal, which they hope to reach by the year 2030. The United Nations declared that by "providing women and girls with equal access to education, health care, decent work, and representation in political and economic decision-making processes will nurture sustainable economies and benefit societies and humanity at large" (Gender Equality, n.d). In other words, countries can have economic and social gains if they provide women equal access to the same resources that men have available.

Women's empowerment involves the ability to earn the money with which women will then purchase goods and services. Both parts are important. Women must be able to earn the money they spend so that they are independent of anyone else--this is an expression of power. Women must also be able to spend the money at their discretion--this is an expression of power. Improving women's economic power is beneficial in many respects. It is associated with a decrease in infant mortality and with countries who experience an increase of GDP per capita, for instance.

Globalization acting as "a complex economic, political, cultural, and geographic process in which the mobility of capital, organizations, ideas, discourses, and peoples has taken a global or transnational form" (Butale, 2015) can prove to be a useful tool to eradicate women's inequality. In other words, the exchange of technology, ideas, and

people have made it possible for countries to grow economically. Globalization plays a significant role in bringing about women's empowerment, because it provides women with opportunities for employment and school. In addition, the exchange of ideas makes it possible to change outdated laws that affect women. For example, even when laws are present to protect women, there are no known consequences for those that break the law such as in Argentina, Bangladesh, Georgia, Malaysia and Moldova. These countries have laws against sexual harassment, however there are no penalties for those that do not follow the law (Women, Business and the Law, 2019).

There is also literature that expresses that globalization harms women claiming that globalization increases inequality and discrimination. For example, there have been cases in Zimbabwe where women who are looking for work oftentimes are sexually abused (Lindio-McGovern and Walliman, 2009). The UN estimates that in 2004, 7 million women were trafficked ("Facts and Figures: Economic Empowerment," n.d.). Women often perform jobs that are not regulated, resulting in being compensated less than men and often working in unsafe environments. Moreover, globalization causes developing countries to ask for loans to keep up with development and to expand infrastructure projects to increase trade. In an attempt for developing countries to repay those loans, they start charging fees for education. This in turn causes parents to choose who to send to school, which in most cases, is their male child. The government can also start to cut back on health programs and childcare (Butale, 2015). This affects women because they do not get the resources they need to be able to work outside the home. However, the findings in this paper point to globalization providing an improvement in women's health and education.

This paper is organized in the following fashion. The first section focuses on the status of women. The second section explains the types of jobs held by women in developing countries. The third section deals with women's health, education and welfare. The fourth section attempts to show how globalization fosters economic power of women: as globalization increases in developing countries, women will have more economic power because more opportunities are afforded to all citizens as globalization spreads. The next section focuses on the methodology and controls used in this paper; this regression analysis is limited to nine years (2009-2017), on developing countries, and targets data concerned with women's empowerment. Lastly, the conclusion relays the data, which show that globalization does foster women's empowerment.

THE STATUS OF WOMEN

Hunt and Samman (2016) describe women's economic power as "the process of achieving women's equal access to and control over economic resources and ensuring they can use them to exert increased control over other areas of their lives". This section explores the status of women in the developing world and how health, social norms, access to financial institutions, land and water impacts their day to day life.

The status of women in the world is that of inequality. As of 2019, the global equality score was 74.71 and no country has reached 100% in equality. North Africa has one of the lowest average scores at 47.37, which means that women have less than half of the rights as men (Women, Business and the Law, 2019). Inequality has led to high maternal mortality rates, unjust labor laws and lack of economic freedom for women. These factors are intertwined to the point where women who are disadvantaged in one of those areas are often affected in another. For example, laws that fail to provide women with land ownership affects women in that they will marry young to ensure financial stability. This in turn will bind them to their husbands who dictate where they can work, travel, and how to spend household money. In addition, the decision of women to marry young to secure financial stability also affects women's health. Eclampsia, sepsis and embolism are prevalent in pregnant adolescent girls.

Maternal mortality is helpful in pinpointing the overall health of women within a country. Since the lack of health services and health insurance makes it difficult for women to receive the aid that they need when pregnant, this also affects their offspring.

Figure 1 measures the amount of maternal deaths per 100,000 live births in high, middle-, and low-income countries. It also exhibits a decrease of maternal deaths from all over the world, with the greatest gains in maternal mortality being in low income countries. However, mother mortality rates are still higher in low income countries than in middle income countries. The World Health Organization, in their article "Adolescent Pregnancy," (2020) explained that "adolescent pregnancies are more likely to occur in marginalized communities, commonly driven by poverty and lack of education and employment opportunities". In these marginalized communities, parents usually pressure their girls to marry and have children at a young age. In addition, sexual topics are considered taboo subsequently limiting the education that young girls have available. This often results in misconceptions about contraceptives and how to use them. Other factors include the lack of family planning information, laws that prohibit adolescents from buying contraceptives, and adolescents not being able to afford the contraceptives ("Adolescent Pregnancy," 2020).

Sub-Saharan Africa and South Asia hold the highest rates of maternal deaths in the world at 86 percent. The rates of maternal death are 200,000 and 57,000 per year respectively. The good news is that these numbers are decreasing. In 17 years, from 2000 to 2017, South Asia reduced maternity deaths by 59 percent, while Sub-Saharan Africa reduced it by 39% ("Maternal Mortality", 2019). However, there are still women who are dying due to the lack of hospitals, doctors, and medicine at rates substantially higher than the rest of the world.

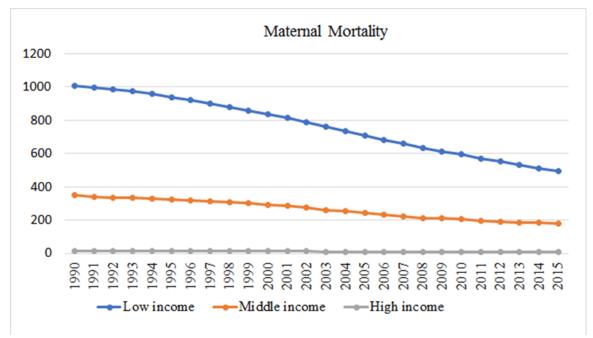


Figure 1 Maternal mortality rates from Max Roser and Hannah Ritchie (2020)

Women are affected by gender discrimination when they are denied basic decision-making rights (Bhutta and Haider, 2013). Due to the patriarchal society, where power is concentrated in males, many women are denied the right to political participation, inheritance of land, and to receive an education. In these patriarchal societies there is an explicit distinction between girls and boys that commences in school attendance and household chores. As boys head off to school, girls are bound to the household resulting in girls lacking literacy and mathematical skills. The impact created by the lack of education impacts these young women for the rest of their lives as they will be less qualified to join the workforce. The lack of job opportunities forces women in restrictive societies to rely on men for economic gains. Forced to rely on men, women do not voice their thoughts concerning the number of children they want for fear of retaliation in the form of economic deprivation. The percentage of women opening bank accounts show the economic dispossession that women adhere to.

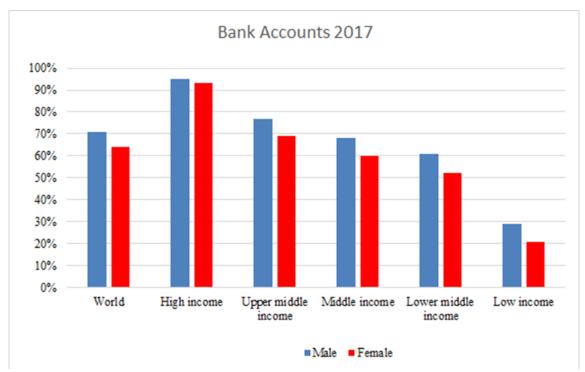


Figure 2 Percentage of bank accounts owned by women and men from The Global Findex Database (2017)

Figure 2 shows the percentage of the population above the age of 15 who owns a bank account. In all economies, high, medium, and low, men are more likely to have a bank account when compared to women. Without a bank account, women do not have the ability to secure loans, or save money for emergencies. In other words, they do not have control over their finances. In addition, without a bank account, women cannot apply for loans. This affects women who work in the agricultural sector as it impedes their ability to invest in needed capital intensive equipment they need for their field, buy insurance to cover the natural volatility of being in agriculture, or any of the other needed investments that come with agriculture (Simona, 2008). An example from Africa is that women have two-thirds less farm yields compared to men due to not having enough money for fertilizer or training (Gupta, 2004). It is important to note that if women were to have the same access to loans and resources as men, they could greatly improve their farm yields.

A study found that their yields could increase by 20 to 30 percent, which could reduce the number of undernourished people in the world by 12 to 17 percent (Land, Tenure and Women's Empowerment, 2016). Clearly, this is not a factor that is only isolated to those in agricultural industries but is an issue for women that wish to enter in any sector of the economy. A cottage industry of micro-lending targeting women has found substantial increases in women's participation in the workforce when women are given access to capital traditionally reserved for men in a society (Sengupta and Aubuchon, 2008, p. 16).

Another factor impacting women is that there are laws that do not allow for them to own or inherit land. When women are not allowed to inherit or own land, it also pushes them to rely on their male figures for economic reasons. Research found that 40% of economies have at least one constraint on women's property rights. For example, in 39 countries, daughters were not allowed to inherit the same amount of land as sons. In addition, in 36 countries widows did not receive the same inheritance of land as their male counterparts (Women Business and the Law, 2019). These women "live in a patrilineal nuclear structure where who controls land is in power, women then are left out of education, work and political participation" (Lindio-McGovern and Wallimann, 2009, p.162). When women are denied an education, they lose their opportunity to be in positions of power, leadership roles and better jobs. Thus, putting women at a disadvantage to improve their livability.

Without land ownership, women do not have sufficient collateral to apply for loans or be financially independent. In countries such as Turkey, Syria, Somali, and Namibia land ownership are equal to having economic power which leads the landowner to have influence on their families as well as their communities (Kevany and Huisingh,

2013, Simona 2008). In other words, by not being able to inherit land or to own land, women lose their financial freedom.

Another example on how women rely on men economically is when they go in search of water. In places where water resources are scarce, women must travel long distances to obtain water. A study found that around the world, women spend over 200 million hours a day collecting water (UNICEF, 2016). If there is a fee to be able to attain the water, women must ask their husbands for money to pay the fee. When their husband declines to pay the fee, women then travel longer distances to find water, which often results in gender violence as they are traveling on insecure roads. Alternatively, women may end up attaining free but contaminated water which affects their health and that of their offspring. Consequently, when women can make economic decisions it improves their livability.

It is important to note that in recent years countries have made noticeable changes in their legislature to improve the status of women. Recently, women in Afghanistan, Cote d'Ivoire and Kuwait changed their laws to allow women to purchase passports without their husbands' consent (Women, Business and the Law, 2019). The results are that women are free to travel and to make choices about their lives such as where to live and work. There is still much more that can be done to improve education, lower mortality rates, improve government institutions and even the society in which they reside so they are no longer obstacles that limit women's economic contributions.

When countries fail to abolish laws that deny women the right to own property, they are disabling women's rights to make major economic decisions that impact food security and consequently their children. When countries fail to invest in health care

facilities, medicine and infrastructure for clean water it results in an increase of maternal mortality rates. This equates to women being denied the core right to live.

Types Of Jobs Performed By Women In Developing Countries

Work is an important aspect of a person's life. It not only gives people the opportunity to be financially independent it also gives a sense of belonging and an opportunity to contribute to society. It allows for social relations to form as well for people to learn how to express themselves. Nevertheless, the value of unpaid labor done by women is often undermined. The United Nations estimates that if the value of unpaid labor provided by women was monetized it would amount to 11 trillion per year (Bhagwati, 2004).

A study found that women tend to spend more than twice as much time on domestic labor than men. Unpaid labor ranges from cooking, washing, and cleaning to tending gardens and supplying drinking water for their children. Due to this social conditioning, where women are expected to care for the household and children, women lose out on opportunities outside of their household. The United Nations estimates that if women's unpaid work were assigned a monetary value, it would constitute between 10 percent and 39 percent of a country's GDP ("Facts and Figures: Economic Empowerment," n.d.).

In addition to women doing most of the unpaid labor, those who have jobs outside of their home, tend to own small businesses that allow them to care for their child while they work (Duflo, 2012). In addition, women have a higher willingness to accept lower wages with higher flexibility and lower status" (Nussbaum, 2001, p. 139). Women need higher flexibility in their jobs because they oversee the household. They also tend to their

children when they are sick and take care of aging parents. Another study found that in 142 countries, women were "overrepresented in the lowest paid occupations – such as clerical work or selling goods in the street and they have fewer mentors" (Lindio-McGovern and Wallimann, 2009, p. 164).

Moreover, regulations that could potentially protect women from discriminatory practices in the workplace, are lacking. A study found that globally "over 2.7 billion women are legally restricted from having the same choice of jobs as men" (Women, Business and the Law, 2018). Of the 189 economies they assessed in 2018, 104 economies still have laws preventing women from working in specific industries. While several countries have made improvements to change laws that harm women, there are still laws that require women to obey their husbands. Such laws require women to have their husband sign a consent form for them to obtain a passport. Other laws prohibit women from working in certain jobs. According to one study of developing countries, 104 economies deny women from working in manufacturing, energy, transportation, and construction, thus affecting more than 2.7 billion women (Women, Business and the Law, 2018). In addition, this same study found that women were also restricted from working during the night or in jobs believed to be dangerous such as underwater work. These laws keep women from advancing in careers that they enjoy doing and that are high pay.

Besides doing unpaid labor, many women in developing economies work in agriculture. Men described women as their "helpers" and not as partners in agricultural settings (Rahman, 2015); women are not able to voice demands, concerns, or to make decisions regarding the land. They tend the land and animals, but they have no decision on what crops to use or where to sell them. It is important to note that in those societies,

after education, land ownership is essential for the economic empowerment of women. Women account for only 12.8 percent of agricultural landholders in the world ("Facts and Figures: Economic Empowerment," n.d.). However, there are laws in many places that prevent them from owning the land that they rely on. One example of this kind of regulation states that widows cannot own the land held by their husbands. A male relative must claim ownership and care over the land, thereby leaving the woman destitute without a place to work and or a way to feed themselves and their children.

In addition to being employed, women need the freedom to decide how to spend their salary. A study found that women who had access to credit invested it. They were also able to participate in other activities that they were not likely to do otherwise because of the lack of income and working longer hours. Access to credit also helped the women beyond economically, they also improved their self-esteem as they felt they were more independent and had control over their finances and life. While earning their own money they did not have to tell their husbands on what and how much they were spending. (Lucas, 2007).

This multifactor restraint on women compounds their situation and inhibits their ability for full round development in their social, political and economic spheres. Women are time poor, meaning that by doing the time-consuming tasks of fetching water and doing unpaid household chores, hinders them from participating in politics. They also work in agriculture, where the laws impede them from owning and inheriting land.

Oftentimes, when women do own land, they cannot afford to maintain the land due to a lack of accessible loans with low interest rates. In addition, these loans require collateral,

which women do not have. Lastly, women are prevented from advancing in careers when they are restricted by laws that impedes them from working at night.

Health, Education And Welfare Of Women

The status of health, education and welfare for women in developing countries consists of high levels of mother mortality and high levels of illiteracy centered around young adolescent girls. A study found a link between child marriages and poverty stating that "child marriages perpetuates poverty over generations and is linked to poor health curtailed education, violence, instability and disregard for the rule of law (Vogelstein 2013, p. 1). The power difference between an older husband and a young wife results in girls dropping out of school and having a higher risk of dying due to pregnancy and delivery complications. Worldwide young girls are getting pregnant at alarming rates due to the lack of education in contraceptives and the laws that prohibit them from having access to contraceptives. As young mothers, their bodies are not fully developed to carry a pregnancy to full term, resulting in health issues such as eclampsia, sepsis and embolism. Women are also at a disadvantage in formal education as they are involved in time consuming activities that take away from their time at school. Such activities consist of collecting water, cooking, cleaning and caring for younger siblings which makes girls time poor and unable to focus on tasks relating to school and homework. The results are that women have higher levels of illiteracy, which harms them in that they are unable to get high paying jobs and unable to fill out paperwork for buying properties and taking out loans.

Health

The ones most at risk of dying from complications due to childbirth and sexually transmitted diseases are young adolescent girls who do not have access to family planning, hospitals, or education about reproductive health (UNFPA, 2019). Around 777,000 girls under 15 years of age give birth each year in developing countries (Adolescent Pregnancy, 2020). This study defined adolescent fertility as the number of births per 1,000 women ages 15 to 19. Figure 3 shows the difference between developed and developing economies. The similarity that they share is that the adolescent fertility rate is decreasing. However, there is still a higher number of young women getting pregnant in developing countries than in developed countries.

Child marriage is one of the contributing factors to adolescent pregnancies. The risks associated with having children at a young age is that they are twice as likely to die than women who have children later in life. For example, girls under the age of 15 are more likely to die than those who have children in their 20s (Vogelstein, 2013). They also face pregnancy complications such as eclampsia, as well as sepsis, embolism and obstetric fistula. Some of those pregnancies are unwanted, which leads to unsafe abortions and death from complications of those procedures. Overall, women in developing countries were more than 33 times more likely to die from giving birth than women who live in developed countries (Women, Business and the Law, 2018). The result of delaying marriages and having laws that protect girls against child marriages is that girls would live longer and be able to finish school.

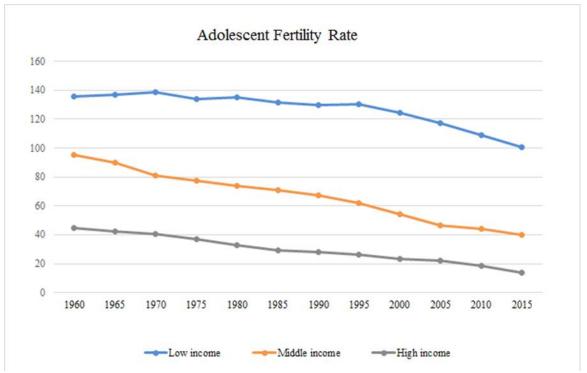


Figure 3 Adolescent fertility rates from The World Bank (2017)

Education and Welfare

One of the most pressing issues affecting women besides health is education. Several studies have found that there are 774 million illiterate adults in the world, of which two thirds are women. This translates into women not being able to apply for jobs that require them to have a certain level of education. They are also vulnerable to frauds that take away their property, land, and money. In addition, parents in developing nations expressed that males needed higher education because women were expected to marry and care for the household (Duflo, 2012). As a form of illustration, 48 percent of rural women in Cambodia are illiterate, compared to 14 percent of men in the rural community ("Facts and Figures: Poverty and Hunger," 2012).

However, it is important to note that the participation of women in education and in the labor force is essential. A study found that "increased educational attainment

accounts for about 50 percent of the economic growth in OECD countries over the past 50 years ("Facts and Figures: Economic Empowerment," n.d.). This same study found that if women could participate in the formal economy and political spheres, they would increase global income by 17 trillion dollars.

One factor that contributes to girls terminating their studies is the practice of child marriage. A study done in Kenya, found that girls who were to be married were 78% more likely to drop out of secondary schooling which results in women who are not economically independent (Vogelstein, 2013). This same study found that 10 to 20 percent wage increase resulted for every extra year a woman attended school. Subsequently, women who spent more time in school were able to increase their wages throughout their lives and be economically independent.

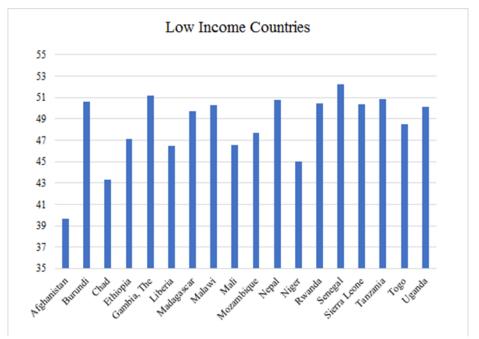


Figure 4 Percent of inequality in education, UNESCO Institute for Statistics (2015)

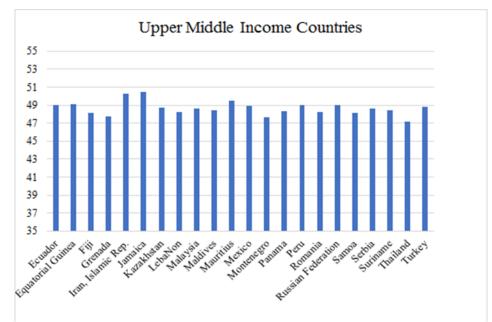


Figure 5 Percent of inequality in education, UNESCO Institute for Statistics (2015)

In addition, the lack of accessible water also affects women beyond their health; it also affects their studies. Due to the amount of time it takes girls to collect water, they miss classes. A study found that in sub-Saharan Africa, girls spent 40 billion hours a year collecting water (Human Development Report, 2006). Regarding their menstrual cycles, due to the lack of sanitary products, girls resort to using rags or even mud (Lacey, 2018). In addition, they miss class altogether to avoid staining their clothes. The use of mud and rags causes diseases and girls stop attending school because there is a lack of privacy and water for them to wash up during the school day.

Moreover, women's need for clean water differs from that of men because women experience pregnancy, menstruation, and child-rearing. For example, in childbirth, their children can be born with low birth weight if the mother did not have access to clean water. In addition, bacteria and disease spreads when instruments used for child delivery

are not disinfected oftentimes leading to maternal death. Many times, due to the lack of private washrooms at schools, home and public spaces, women became "prisoners of the day", only relieving themselves in the night to not be seen by others. Some men take this as an opportunity to attack, rape or harass women as others do not see them committing these crimes. Moreover, due to the lack of water, women tend to face higher chances of diseases such as diarrhea and cholera.

In conclusion, the health of women in developing countries is suffering due to insufficient hospitals, doctors, and medicine. Child marriages directly affect the girls that are being forced into the marriage by causing low school attendance and a higher risk for maternal mortality. Indirectly, child marriage affects whole communities due to the lack of economic and political participation of women. Many girls miss out of school to help get water and to do household chores. Other circumstances that keep them away from school is the lack of safe water for them to wash up during their menstrual cycle. Lucas describes education as a "measure of knowledge, power and control (Lucas, 2007). In other words, women lose decision making power and knowledge when they are denied school attendance. Studies have shown that an increase of education on the mother, it decreases child mortality rates. This can be due to the women learning about illnesses, treatments and nutrition. It also opens opportunities for them to work in other sectors that pay them more and make them financially independent from their husbands. For example, a study found that in Bangladesh, women who had access to garment sector jobs are starting to delay marriage and are more likely to stay in school (Kis-Katos, Pieters and Sparrow, 2018).

THE STATUS OF GLOBALIZATION

Social, economic and political spheres are touched by globalization. Socially, women battle against patriarchal societies and the gender roles that are imposed on them. Women also strive with the consequences of the lack of water and the violence associated with it. Economically, women struggle with securing financial assistance to improve crop yields or to start a business. Politically, women are pushing for representation and to end laws that disallow them to partake in the labor markets. Globalization acts as a catalyst for change by providing the transfer of information and ideas and allows for governments and organizations to work alongside each other.

Social

In patriarchal societies, gender roles mandate that women care for the household and water collection. These gender roles often expose women to violence and rape. In many cases their husbands expect them to take care of the household chores, giving women less time to spend on education or in jobs outside the home. For example, in these societies the lack of safe water affects women disproportionately because they oversee the collection of water for the needs of their families (e.g. bathing, cooking, and cleaning). Women may also face gender violence as they travel long distances to search and collect water and become exposed to criminal activity. In addition, when they lack access to running water, women are subject to using open defecation sites which makes them prisoners of the day, only able to relieve themselves at night. In patriarchal societies where social norms dictate that women are not to interact with men that they are not

related to, women must take extreme measures to not be seen indecently exposing themselves as they defecate. Thus, women hide under the cover of night to prevent being seen by others, especially men as they relieve themselves. It also causes many girls to drop out of school due to the amount of time it takes to find water and their inability to keep clean while having their menstrual cycle. Water insecurity is broader than not having sanitized water. It also brings about problems for women such as gender violence, decreasing school attendance, and anxiety.

Moreover, in patriarchal societies practices such as child marriages are often encouraged, with older men taking on a younger wife. "This tradition is motivated by poverty and social and cultural norms and is perpetuated by the low status of girls and women" (Vogelstein, 2013, p. 7). Bangladesh was found to have the highest number of child marriages with 66% being girls under the age of 18, and 32% getting married before the age of 15 (Vogelstein, 2013). The practice of child marriage largely affects the health of girls as they are more likely to die of pregnancy complications.

Another factor that affects women's economic independence is remittances.

Mexico is an interesting country regarding immigration as it takes the role of a destination, host and transit country. As a host country, Mexico experiences a movement referred by Boehm (2008) as "masculinized migration" as most of the men are leaving Mexico to the United States in search of better paying jobs to be able to provide for their families. In addition, machismo runs rampant in Mexico providing a breeding ground for crimes and the degradation of women's rights in the form of rape, domestic violence, trafficking and inequality. Subsequently, when the men leave women behind in Mexico it results in the modification of gender roles. Women find themselves doing work that is

reserved for males such as "attending community meetings, managing household finances, supervising labor on the family farm, and overseeing home construction and renovation projects" (Boehm, 2008, p. 24). Thus, women are more independent and involved in the political, social and economic spheres.

Moreover, Mexico is one of the countries that receives the most remittances. Remittances have helped in the sense that those who receive the money spend it in their local economy. This in turn increases employment and income in the host country. Moreover, remittances make it possible for households to afford education for their children. Most importantly, "in some contexts where out-migration particularly concerns men, women who are left behind may experience increased decision-making power regarding health, care and intra-household allocation of food, allowing them to improve the nutrition of young children in the household" (FAO, 2018). In other words, when men are leaving it gives women an opportunity to exercise decision-making skills. They start making decisions over how to manage the farm which gives them more independence. Since there is more income coming into the household, it is possible for the household to invest in new things that were not possible before, such as their children's education, technology for agriculture, and investing in other ventures. In addition, with the money women in Mexico receive from remittances, they invest it in their children's clothing, food and education. "Modernization benefited women because of their increasing access to education, paid employment and family planning" (Randall, 2006). Globalization has caused male migration which has made it possible for women to exercise decision making skills. As women become more involved in society and the political spheres it has positively impacted their households by providing their children with education.

Saudi Arabia's society has also been touched by globalization. Saudi Arabia is an absolute monarchy. They form a part of the Organization of the Petroleum Exporting Countries (OPEC). About 18% of the world's petroleum reserves are found in Saudi Arabia, making it the world's largest exporter ("Saudi Arabia", n.d.).

The male guardianship system represses women in Saudi Arabia. In this system, adult women must have a male guardian to supervise and approve of their everyday activities. For example, women are obligated to receive the consent from their guardian for obtaining a passport, traveling abroad, marriage decisions as well as working. This male guardian can be any male relative, such as a father, husband or son. This creates a problem such as that women do not receive medical care unless a male relative permits it. Unfortunately, this has led to women suffering for prolonged periods of time or entering life threatening situations due to the lack of care ("Boxed In", 2016).

As ideas from western countries spread through media channels, women in Saudi Arabia started a movement for equality. In June of 2018, women were authorized to participate in cultural events such as attending sporting events and were given the right to apply for a driver license and drive. A year later the government changed regulations regarding travel bans on women. Women would be able to obtain a passport without their male guardians (Freedom in the World, 2020). However, when traveling abroad women would still need to be accompanied by a male guardian. Even though the travel restrictions were lifted, women still need permission for marriage and for land ownership rights. Women's economic and social rights have been improved but they still face discrimination in the legal system. For example, there are laws that protect women against violence but the preparators are not prosecuted.

This, however, came at a cost. Many women activists were arrested, harassed in prison, physically assaulted and even raped. "The arrests were seen as a signal that the government sought to discourage further independent activism on women's rights" (Freedom in the World, 2020). Even though Saudi Arabia has a high level of globalization, women are still being oppressed. Women are fighting against inequality and have made some strides to rectify their situation as they are now able to travel. However, it has come at a high cost to their freedom as they are being incarcerated for speaking against the government.

With the fast pace of information, globalization has made it possible to bring to light issues affecting women. Many times, resulting in the United Nations and other International Organizations working together to fix such issues. For example, the United Nations along with Saathi, a woman led group, organized fundraisers in Nepal to raise money for water infrastructure. This infrastructure included communal taps, irrigation and private bathing spaces ("Facts and figures: Leadership and political participation,"n.d.) This resulted in 20,000 households improving their safe water supplies and reducing time on water collection, which increased school attendance.

Economic

Ortiz-Ospina, Beltekian, Roser (2018) mentioned that "among the potential growth-enhancing factors that come from greater global economic integration are: competition, economies of scale, learning and innovation" (para. 15). For companies to grow and be able to trade, the country needs to provide infrastructure for the movement of goods and services. Even something as basic as a paved road can be a rarity in low-income countries. However, many countries lack the economic resources to fix the

infrastructure problems. This results in a pernicious effect where states borrow capital abroad to build economic infrastructure, but then must cut back on social spending to pay back these loans that may not result in improving the stand of living for the women that are most affected by such cuts.

A study done by the United Nations found that 1/6 of poor people around the world lack access to financial sources, of which are mostly women ("Facts and Figures: Economic Empowerment," n.d.). Moreover, women form 43% of agricultural labor in developing countries. If these women had equal access to financial resources as men, their farm yields would increase up to four percent which equates to the reduction of food scarcity up to 17% ("Facts & Figures: Poverty and Hunger,"2012).

Some women do not have financial resources, such as loans because they lack steady income, collateral and the reading and writing skills needed to fill out the forms. In Ghana and Nigeria, for example, women responded in a survey that they did not apply for credit because they thought they would not qualify for it, as well as not being able to read or write (Akudugu, Egyir, Mensah-Bonsu, 2009). In addition, they need to have a savings account for at least 6 months to be able to qualify for loans. Since they rely on rainy seasons for their crops to mature, they are not always able to have savings accounts that last the 6 months (Akudugu et al., 2009). This study also showed that women who had fertile land, higher income levels, higher years of schooling, and bigger farms had higher chances of qualifying for credit.

However, many women were dissuaded from borrowing money when they saw the interest rates, feeling that they would be unable to pay it back. These obstacles limit women's economic contributions because by not owning land they are not making major decisions as to what is profitable to plant, when and how, which in turn limits their financial gains, thus these obstacles generate higher poverty levels for women.

With the goal to provide financing services to the poor, Bangladesh was the first country to try micro lending. Microlenders, who are mostly non-governmental investors, such as Max Foundation, Plan International, and WASH Alliance International assists poor households by providing them with education on investments and savings accounts. These non-governmental investors hope that by providing loans to those deemed as high risk for repayment would contribute to the alleviation of poverty. These loans provide people with the opportunity to borrow anywhere from \$10 to \$500 to invest in their businesses. A study on developing countries, found that microlending in Bangladesh has contributed to the country's overall GDP by 11.9% (Raihan, Osmani, Khalily, 2017)

Microfinance in Bangladesh has created positive outcomes to the economy by assisting men and women to open their own business or expand their existing businesses. Women have reaped the benefit as they are becoming economically independent by bringing in their own money to the household. In turn, the household has benefitted as children receive better education and healthcare due to their mothers having more money to invest on them. Furthermore, women's status in their society increases as they can participate in decision making due to them having the money to implement their ideas. In addition, the World Bank Group along with other experts have used microfinance in Bangladesh for the elimination of open defecation by providing the money to construct more latrines (Raihan, Osmani, Khalily, 2017) A study done on microlending found that \$21 million dollars were loaned for improvements for infrastructure and 90% of it was loaned to women (Raihan, Osmani, Khalily, 2017). This has made it safer for women to

be able to relieve themselves, experience less violence and rape as they do not have to wait for the night to relieve themselves.

In addition, an unlikely suspect that damages economic participation is child marriages. When young girls leave school to be married, they lack the skills to build their own business or have collateral to gain loans. They also invest their time with the collection of water and fuel, spending less time in the marketplace. Since they become accustomed to having the income of their husband, when something happens to him such as death or dismemberment, women and children suffer for the lack of economic resources. A study found that women are "drivers of economic growth- in particular, through small and medium enterprises- in many parts of the world" (Vogelstein, 2013 p. 17).

One way to an alleviate women's need for financial assistance is by using microlending. Microlending consists in giving out small loans of about \$10 to \$500 dollars; offering lower interest rates; and providing financial training to people who live in extreme poverty (Zhang, 2017) argues that microlending could help over 10.5 million out of poverty. Studies found that microlending in Bangladesh, and in other countries was beneficial to women since women were able to borrow money at a lower interest rate and use the money to start a business and to invest it in their communities (Zhang, 2017, Sengupta and Aubuchon, 2008, p. 16).

Political

Globalization opens developmental pathways by providing women innovative ideas, such as equality. This has allowed women to join positions of power. A study found that out of 193 nations 19 have a female head of state, 9 countries have at least 50% of women in their cabinet and 4 countries have at least 50% women in their national legislature (Vogelstein and Bro, 2020). This is significant because women's work towards infrastructure goals that help the environment and the community, especially children. For example, in India where women led the councils, there were 62% more projects directed toward drinking water as opposed to councils directed by men (Holtz, 2015). Women are also more likely to promote laws for equality, education and health; oftentimes ignoring party lines to negotiate for just outcomes (Vogelstein and Bro, 2020). In 2017, 8 women were in positions of power for the first time in their country's history (Geiger and Kent, 2017). Those countries are Chile, Estonia, Germany, Liberia, Lithuania, Marshall Islands, Nepal and Mauritius. As the participation of women in politics increases, women will experience more freedoms because they will be represented.

Composed of various languages and beliefs India is one of the most diverse countries in the world. India also experiences a high concentration of poverty in its region resulting in low school attendance, high mother mortality rates and high inequality for women. To rectify this injustice, laws to increase women equality and political participation have been passed by India. With the panchayat system, India's governmental officials hope to facilitate women involvement in politics. The panchayat

system has existed since the 1950s. In this system, the people elect the council and then the council selects the chief. The council is required to be composed of 1/3 women.

Women involved in the panchayat system have demonstrated a high interest in issues concerning women and children. A study focused on education in India found that "women elected as leaders invest more in public goods more closely linked to women's concerns (Chattopadhyay and Duflo, 2004, p. 1440). Such as that women tend to invest in schools and in infrastructure that decreases water scarcity. For example, a study found that at the district level in urban areas, female politicians were more likely than male politicians to build schools, drinking fountains and kitchens (Clots-Figueras, 2012). Resulting in the creation of platforms for young girls to have an education. Subsequently, young girls will have the education to climb up the career ladder creating in them economic benefits that will impact them for the rest of their lives. Thus the 1/3 rule in the panchayat system has made it possible for women to be involved in solving problems affecting their communities.

As globalization provides avenues for change in the social, political, and the economic spheres in developing countries, it allows for equal rights for girls. Therefore, I expect globalization to have a positive correlation with female primary education as girls would be given opportunities to attend school instead of doing chores and water collection. I also expect globalization to decrease maternal mortality because globalized nations can provide potable water and education about family planning, subsequently reducing illnesses related to unsanitized water and unwanted pregnancies.

RESEARCH DESIGN AND DATA ANALYSIS

To gather the data for how globalization impacts women in developing countries, I took several factors into consideration. First, I selected the countries by their classification as developing countries by the United Nations. After I completed the list, the data was prepared by removing any missing data. Many countries were missing data about GDP per capita, maternal mortality rates and education, in their early years. Subsequently, I removed those years, giving way to a pooled dataset (Burkhart, & Lewis-Beck, 1994), that covers eighty-seven countries from 2009 to 2017. Then I used a random effect generalized least square regression analysis. This regression accounts for the inherent heteroskedasticity and autocorrelation in the pooled dataset.

The independent variable in this study is globalization. Globalization has been defined as "a complex economic, political, cultural, and geographic process in which the mobility of capital, organizations, ideas, discourses, and peoples has taken a global or transnational form" (Butale, 2015). Globalization was measured using KOF Globalization Index. The index measures social, economic and political dimensions as follows:

1. Social globalization includes the following variables: Data on personal contact such as telephone traffic transfers; international tourism and international letters. Data on Information flows such as Internet users (per 1000 people), television (per 1000 people), trade in newspapers. Data on cultural proximity

- such as number of McDonald's Restaurants (per capita), number of Ikea (per capita) and trade in books (percent of GDP)
- Economic globalization in KOF includes the following variables: trade
 (percent of GDP); Foreign Direct Investment; Portfolio investments; income payments to foreign nationals; regulations; tariff rates and the number of free trade agreements.
- 3. Political globalization in KOF includes the following variables: participation in UN Peacekeeping missions; number of embassies in a country; membership in International Organizations; international treaties.

However, for this analysis I only used the economic globalization variable in KOF to measure globalization, as I am most interested in the economic effects on female empowerment. Furthermore, the Organization of the Petroleum Exporting Countries (OPEC) were added as a dummy variable, since oil-exporting countries tend to have similar societal patterns which affect female empowerment, as illustrated by the Saudi Arabian example. The countries that constitute the OPEC are the following: Algeria, Angola, Congo, Equatorial Guinea, Gabon, Iran, Iraq, Kuwait, Libya, Nigeria, Saudi Arabia, United Arab Emirates and Venezuela.

Female primary education is the first independent variable I used. The index that I used to measure female primary education comes from the world bank and it measures the percent of girls enrolled in primary school. The values range from 0 to 100%, with 100% enrollment being the highest achievable measure. The mean for female primary education is 48.25, the medium is 48.54 and the mode is 48.66. I expect that the KOF globalization variable will positively affect female primary education.

Maternal mortality rates is the second dependent variable I measured. The index I used to gather the information needed to measure maternal mortality was obtained using the UNICEF index for maternal mortality. Maternal mortality rates measure maternal deaths per 100,000 live births. The dates from this index range from the year 2000 to 2017. The mean value for mother mortality rate is 241.50, the medium is 129 and the mode is 30. I expect that as the KOF globalization variable increases, the rates for mother mortality will decrease.

One of the controls I used was GDP per capita. GDP per capita is defined as the gross domestic product divided by midyear population. The data was set in U.S. dollars. Another control I used was equality, measured with the Women, Business and the Law (2019) Index. Women Business and the Law (WBL) measures 187 countries over a period of 10 years. This index follows how the law impacts women throughout their lives, and it measures inequality with eight factors. It is organized with the following indicators: Going places, starting a job, getting paid, getting married, having children, running a business, managing assets and getting a pension.

The last control used was democracy, as measured by Polity IV. Polity IV measures the levels of democracy from a 10 to a -10. Where the 10 is equal to a full democracy. A level of 6 to 9 is considered a democracy, a 1-5 an open anocracy and a -5 to 0 a closed anocracy. In addition, a -10 represents an autocracy, while those lower than a -6 are considered failed or occupied states.

Table 1 Explaining variation in female empowerment across 92 and 95 developing countries from 2009-2015

	Model 1 Dependent Variable: Primary Level Education	Model 2 Dependent Variable: Maternal Mortality Rate
Trade Globalization	008* (1.33)	98*** (2.97)
GDP Per Capita	.00001 (1.04)	001** (1.84)
WBL Index	.02*** (2.72)	-2.70*** (5.80)
POLITY IV Democracy	.02** (1.29)	1.41** (1.59)
OPEC Member (Current or Recent)	.28 (.47)	-72.54 (1.02)
Constant	47.14*** (77.10)	489.89*** (11.06)
Wald (X ²)	11.05	56.27
Sig. Wald	.04	.00
N	579	659

(Figures in parentheses are absolute z-scores)

^{*** =} significant at .05 level, one-tailed test

^{** =} significant at .10 level, one-tailed test

^{* =} significant at .15 level, one-tailed test

The results suggest there is a weakly significant relationship between the dependent variable of female primary education levels, and the KOF globalization variable at the .15 level, at the t-statistic of 1.33 (see table 1). All else equal, as KOF increases by one point, it leads to a .008 decrease in female primary education levels. Subsequently, I fail to reject the null hypothesis.

For the second hypothesis relating to mother mortality, the KOF globalization variable is strongly significant at the .05 level with a t-statistic of 2.97 as shown in table 1. Taking all other variables in the model into account, a one-point increase in KOF, is associated with a decrease in maternal mortality rates by .98 points. The results are consistent with the second hypothesis.

In addition, I considered the mutual causation of WBL and economic globalization. However, I reject it because the correlation between these two independent variables is very small (Pearson correlation = .09). If there were a strong relationship between the two, then one of the independent variables would be statistically insignificant in explaining variation in the dependent variables, but in fact both are statistically significant, especially in explaining variation in maternal mortality.

CONCLUSION

The literature review outlined the status of women in developing countries, by analyzing inequality, maternal mortality rates and education. In addition, women are prone to doing most unpaid work which leads them to be time poor, or not having time to do other activities besides housework. Moreover, water insecurity is broader than not having sanitized water. It also brings about problems for women such as gender violence, decreasing school attendance, and anxiety. child marriage was found to have an impact in social, political and economic spheres. However, by having equal representation in government and laws against child marriages, women's participation can be propelled forward resulting in women developing to their fullest potential.

The aim of this research was to identify how globalization impacted women empowerment by measuring maternal mortality and female primary education. One of the main limitations experienced in this research was the lack of information regarding women in education, and equality. The amount of information that is available is very limited, in the sense that many countries are missing data measuring female education, health and equality. In other cases, entire countries are missing from databases.

Other limitations to this study include the following: The definition of gender, as only those who are born biologically as women were included in the indexes. It does not include those who identify as women, or who have transitioned from male to female.

Another limitation is location. This research does not include many small countries because many datasets did not contain information about them, if included it could

change the results to the analysis. It also does not account for changes within a country only between countries. For example, within a country there are areas that are richer than others, or that have changed laws locally. Moreover, this research does not consider how other variables such as oil rich countries or religion play a role in women's economic power.

The results suggest there is a significant relationship between the dependent variable of female primary education levels, and the KOF globalization variable. All else equal, as KOF increases by one point, it leads to a .008 decrease in female primary education levels. For the second hypothesis relating to mother mortality, the KOF globalization variable is strongly significant at the .05 level, as KOF increases by 1 point is associated with a decrease in maternal mortality rates by .98 points. Consequently, globalization improves female lives in the developing world regarding health.

Lastly, to better understand the implications of these results, future studies could focus on gathering the missing data on female education, health and other statistics relating to women. Moreover, there is a high need for quantitative studies relating to women and globalization in developing countries. These studies are important because they draw the light for countries to be able to tap into a type of resources that has been largely ignored, women.

REFERENCES

- Adolescent pregnancy. (2020, January 31). Retrieved from https://www.who.int/news-room/fact-sheets/detail/adolescent-pregnancy
- Akudugu, M. A., Egyir, I. S., & Mensah-Bonsu, A. 2009). "Women farmers' access to credit from rural banks in Ghana." Agricultural Finance Review, 69, 3, 284-299.
- Bhagwati, Jagdish (2004). In defense of globalization. New York: Oxford University Press.
- Bhutta, Roomana Naz and Jahanzaib Haider.2013. "Effects of Economic Dependency on Decision Making Power of Women in Rural Areas of Tehsil Dera Ghazi."

 International Journal of Academic Research in Business and Social Sciences. 3. (02).
- Boehm, D.A. "Now I am a man and a woman!": Gendered moves and migrations in a transnational Mexican community. Latin American Perspectives. 2008; 35:16–30.
- Boxed In: Women and Saudi Arabia's Male Guardianship System. (2016). Retrieved from https://www.hrw.org
- Burkhart, R., & Lewis-Beck, M. (1994). "Comparative democracy: The economic development thesis." The American Political Science Review, 88(4), 903-910.
- Butale, Cheludo. 2015. "Globalization and its impact on women in developing countries." Retrieved May 2, 2019, from http://www.iapss.org
- Chattopadhyay, R. and E Duflo (2004). "Women as policy makers: evidence from a randomized policy experiment in India." Econometrica 72(5): 1409-1443.
- Clots-Figueras, I. 2012. "Are female leaders good for education? Evidence from India." American Economic Journal: Applied Economics 4(1): 212-244.

- The Global Findex Database 2017: Measuring Financial Inclusion and the Fintech Revolution. World Bank: Washington, DC.
- Duflo, Esther (2012). "Women Empowerment and Economic Development." Journal of Economic Literature, 50(4), 1051-1079. Retrieved from http://www.jstor.org
- "Fact Sheet: Land, Tenure and Women's Empowerment." (2016, December 1). Retrieved from https://www.land-links.org/issue-brief/fact-sheet-land-tenure-womens-empowerment/.
- "Facts and Figures: Economic Empowerment." (n.d.). Retrieved from https://www.unwomen.org/en/what-we-do/economic-empowerment/facts-and-figures#notes.
- "Facts and Figures: Leadership and Political Participation." (n.d.). Retrieved from http://www.unwomen.org/en/what-we-do/leadership-and-politicalparticipation/facts-and-figures
- "Facts and Figures: Poverty and Hunger" (2012). Retrieved from https://www.unwomen.org
- FAO. 2018. The State of Food and Agriculture 2018. Migration, agriculture and rural development. Rome. License: CC BY-NC-SA 3.0 IGO.
- Freedom in the World: Saudi Arabia (2020). Retrieved from https://freedomhouse.org
- Geiger, Abigail and Lauren Kent. (2017, March 8). "Number of women leaders around the world has grown, but they're still a small group." Retrieved from http://www.pewresearch.org/fact-tank/2017/03/08/women-leaders-around-theworld
- "Gender." (n.d.). Retrieved from https://data.worldbank.org/topic/gender.
- "Gender equality and women's empowerment." (n.d.). Retrieved from https://www.un.org/sustainabledevelopment/gender-equality/
- Gupta, Geeta Rao (2004). Globalization, women and the HIV/AIDS epidemic. *Peace Review*, *16*(1), 79–83.

- Gygli, Savina, Florian Haelg, Niklas Potrafke and Jan-Egbert Sturm (2019). "The KOF Globalisation Index Revisited." Review of International Organizations, 14(3), 543-574 https://doi.org/10.1007/s11558-019-09344-2.
- Holtz, M. (2015, March 08). "Gender equality in politics? Check back in 50 years, says UN official." Retrieved from: https://www.csmonitor.com/World/Progress-Watch
- Human Development Report 2006. Beyond scarcity: Power, poverty and the global water crisis. United Nations Development Programme (UNDP), 2006.
- Hunt, Abigail and Samman Emma (2016). "Women's economic empowerment navigating enablers and constraints." Retrieved from https://www.odi.org/sites/odi.org.uk
- Kevany, K., & Huisingh, D. (December 01, 2013). "A review of progress in the empowerment of women in rural water management decision-making processes." Journal of Cleaner Production, 60, 53-64
- Kis-Katos, K., Pieters, J., & Sparrow, R. (2018). "Globalization and social change: Gender-specific effects of trade liberalization in Indonesia." IMF Economic Review, 66(4), 763-793.
- Lacey, Sydney. (2018, March 23). Improving girl's education with menstrual products.

 Retrieved from https://borgenproject.org
- Lindio-McGovern, L., & Wallimann, I. (2009). Globalization and third world women: Exploitation, coping and resistance (Global connections). Farnham, England: Ashgate Pub
- Lucas, L. (2007). Unpacking Globalization: Markets, gender, and work. Lanham: Lexington Books.
- "Maternal Mortality" (2019). Retrieved from https://data.unicef.org/topic/maternal-health/maternal-mortality/
- Nussbaum, M. (2001). Women, gender and work (eds. M. Loutfi, M. Lansky, J. Ghosh, D. Méda, & U. Rani, Eds.). Geneva: International Labour Office

- Ortiz-Ospina, E., Beltekian, D., & Roser, M. (2018, October 29). "Trade and Globalization." Retrieved from https://ourworldindata.org/trade-and-globalization.
- Rahman, Anika (2015, May 05). "Women's Rising Economic Power: A Force for Global Women's Empowerment." Retrieved from https://www.huffingtonpost.com
- Raihan, Selim & Osmani, S.R. & Khalily, M.A. Baqui, 2017. "The macro impact of microfinance in Bangladesh: A CGE analysis," Economic Modelling, Elsevier, vol. 62(C), pages 1-15.
- Randall, Laura. (2006). Changing Structure of Mexico: Political, Social and Economic Prospects, Routledge, ProQuest Ebook Central.
- "Saudi Arabia". (n.d.). Retrieved from https://www.opec.org
- Sengupta, Rajdeep, and Craig P. Aubuchon. (2008). "The Microfinance Revolution: An Overview." Federal Reserve Bank of St. Louis Review, January/February 2008, 90(1), pp. 9-30.
- Simona, M. (2008). "Bearing The Cost: An Examination Of The Gendered Impacts Of Water Policy Reform In Malawi." Rural Society, 18, 3, 161-173.
- UNFPA (2019). State of World Population 2019. https://www.unfpa.org
- UNICEF highlights how girls lose time collecting water. (2016, August 29.). Retrieved from https://www.un.org
- Vogelstein, Rachel B and Alexandra Bro (2020). "Women's Power Index." Retrieved from https://www.cfr.org/article/womens-power-index
- Vogelstein, Rachel B (May 2013). "Ending Child Marriages." Council on Foreign Relations, 1-50.
- "Women, Business and the Law Gender Equality, Women Economic Empowerment World Bank Group." (2019). Retrieved from https://wbl.worldbank.org/.
- "Women, Business and the Law Gender Equality, Women Economic Empowerment World Bank Group." (2018). Retrieved from https://wbl.worldbank.org/.

Zhang Quanda, 2017. "Does microfinance reduce poverty? Some international evidence," The B.E. Journal of Macroeconomics, De Gruyter, vol. 17(2), pages 1-13.