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WHITE PAPER: Women and Poverty

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

On the other side of the world, in Mobile, Alabama, Sue struggles with her own gripping poverty. A divorced mother of two, Sue's ex-husband refuses to pay child support, and government authorities have done little to enforce the law. Sue is left to feed, clothe and care for children alone, on her meager factory salary. Even so, Sue's children are always well-groomed and cared for. No one would know that some nights she can only afford to feed them canned beans and rice—some nights, nothing at all.

Defining Poverty

Poverty is an all-encompassing condition defined by many characteristics. In addition to the dearth of food, clothing, shelter or health care, poverty also includes a lack of opportunities to improve one's life. Poverty is most completely defined as "a human condition, characterized by the sustained or chronic deprivation of resources, capabilities, choices, security and power necessary for the enjoyment of an adequate standard of living and other civil, cultural, economic, political and social rights."¹ Every day 800 million people go to bed hungry and 30,000 children die from poverty-related causes.² Of the 2.2 billion children in the world, one billion of them live in poverty.³ More than one billion people live on less than \$1 each day and another 2.7 billion live on less than \$2 a day.⁴

Poverty is a vicious cycle. Because poverty limits access to resources (jobs, education, health care, etc.), overcoming it can be incredibly difficult. In addition, those living in poverty are more

¹ United Nations Economic and Social Council. Committee on Economic, Social and Cultural Rights. Poverty and the International Covenant on Economic, Social and Cultural Rights. E/C.12/2001/10.

² UNICEF. The State of the World's Children. 2005 <<http://www.unicef.org/sowc05/english/sowc05.pdf>>

³ Ibid.

⁴ United Nations Millennium Project. <http://www.unmillenniumproject.org/resources/fastfacts_e.htm>

susceptible to abuse, violence, exploitation and discrimination. Children who live in poverty grow up to be adults living in poverty. The cycle repeats when they then have children who also live in poverty.

The effect of poverty goes far beyond individual suffering: it affects communities, countries and the world. Development cannot occur in countries where large parts of the population are denied their basic human rights and are unable to be productive members of society.⁵ Poverty also exacerbates worldwide issues of migration, refugees, and international crime such as human trafficking. For both humanitarian and practical reasons, ending poverty must be a priority for the global community.

Poverty as a Gender Issue

Of the 1.2 billion people worldwide living in abject poverty (less than \$1 a day), 70 percent are women.⁶ According to the 2005 U.S. Census, 14.5 percent of women in the United States live in poverty, compared to 11.6 percent of men.⁷ In Canada, 19 percent of women live in poverty.⁸ Interestingly, very few countries or international organizations track poverty by gender. This is the result of poverty principally being measured by its economic dimension based on household surveys. A United Nations study released by the Department of Economic and Social Affairs argues that “reliance on such data, however, has proved inadequate for capturing differences in poverty among women and men since it focuses on poverty estimates for households rather than on those for individuals. Such estimates do not readily show sex differences in patterns of distribution of food, income and the like, nor do they reveal the experience of poverty by individual women and women within households.”⁹

Worldwide women are denied opportunities needed to improve their economic and social condition, such as property and inheritance rights, and access to education and jobs. They are also discriminated against through cultural traditions that perpetuate social exclusion and institutional discrimination.¹⁰ At the same time they have an added responsibility of caring for children, the disabled and the elderly, and managing the household. These dual conditions contribute to the “feminization of poverty,” and explain why a growing numbers of women and single female-headed families are living in poverty.

Of course, the link between gender and poverty is not one directional. Gender inequality not only exacerbates poverty but poverty feeds gender inequality. A World Bank Gender and Development Group report pointed out that “inequalities between boys and girls in access to education and health care are greater among the poor than among those with higher incomes.”¹¹ A UNICEF report found similar results for education. “Educational deprivation and poverty go hand in hand. Gender

⁵ The World Bank. *Engendering Development: Through Gender Equality in Rights, Resources, and Voice*. Oxford University Press. January 2001. <www.worldbank.org/gender/prr/>.

⁶ United Nations Development Fund for Women. UNIFEM Annual Report. 1996 <www.unifem.org>

⁷ United States Census Bureau. *United States S1701 Poverty Status in the Past 12 Months*. 2004. <www.census.gov>.

⁸ Canadian Centre for Policy Alternatives. *A Report Card on Women and Poverty*. 2000. <<http://www.policyalternatives.ca/index.cfm>>

⁹ Department of Economic and Social Affairs Statistics Division. *The World's Women 2005: Progress in Statistics*. United Nations. New York. 2006. <http://unstats.un.org/unsd/Demographic/products/Indwm/wwwpub.htm>.

¹⁰ United Nations Children's Fund. *State of the World's Children 2007 Women and Children: the Double Dividend of Gender Equality*. New York. 2007. <http://www.unicef.org/sowc07/docs/sowc07.pdf>

¹¹ Gender and Development Group. *Gender Equality & The Millennium Development Goals*. The World Bank. April 4, 2003. Page 7.

disparity in education is significantly greater for children living in poverty. Thus, girls are in double jeopardy, affected by both gender and poverty.”¹²

Poverty will not end until more poverty alleviation projects adopt a gender perspective. A briefing paper for the 2002 Earth Summit stated that the “economic well-being of any society cannot be achieved if one group is massively under-privileged compared to the other. Nor can an economy be called healthy without utilizing the contributions and skills of all members of society.”¹³ Further, UNICEF’s 2007 *State of the World’s Children* reports that “gender equality produces a double dividend: it benefits both women and children.... Without it, it will be impossible to create a world of equity, tolerance and shared responsibility.”¹⁴

Poverty is caused by a variety of factors, including the lack of physical or geographic resources, corrupt governments, war, disease, unequal distribution of income, natural disasters, lack of access to resources, and the competitive global economy, which creates opportunity for some while depriving others. For women, the number of factors contributing to their poverty increases. Women do not have the same access to resources or education. By and large, the work that women do is undervalued and underpaid, and their subservient position in society restricts their ability to build new lives. The following are six concrete reasons why more women live in poverty than men:

1. Women Earn Less Money than Men. In industrialized countries, women in the wage sector earn on average 77 percent of what men earn and in developing countries, that figure is 73 percent.¹⁵ Only about one-fifth of the wage gap can be explained by gender difference in education, experience and job characteristics.¹⁶ The rest of the gap can, in large part, be attributed to gender discrimination. Women’s work is often not as valued as men; women are given smaller benefit and pension packages; and women are often given few mentoring and training opportunities.

Women work two-thirds of the world’s working hours but earn only 10 percent of the world’s income.¹⁷ Women are more likely to be in precarious, low-paid, unprotected work and work in the informal economy, which provides little financial security and no social benefits.¹⁸ Of a total 550 million working poor, 330 million (60 percent) are women.¹⁹

In the United States, studies have shown that the wage gap occurs even if men and women are doing the same job and have the same education and experience. In 2006, women in the United

¹² United Nations Children’s Fund. *The State of the World’s Children 2004: Girls, Education and Development*. UNICEF. 2004. <www.unicef.org/publications/files/Eng_text.pdf>. Page 26

¹³ Hemmati, Minu and Rosalie Gardiner. *Gender Equity and Sustainable Development Briefing Paper*. December 2001. <www.earthsummit2002.org/es/issues/gender/gender.pdf>. Page 1.

¹⁴ United Nations Children’s Fund. *State of the World’s Children 2007 Women and Children: the Double Dividend of Gender Equality*. New York. 2007. <http://www.unicef.org/sowc07/docs/sowc07.pdf>

¹⁵ Gender and Development Group. *Gender Equality & The Millennium Development Goals*. The World Bank. April 4, 2003. Page 4.

¹⁶ Gender and Development Group. *Gender Equality & The Millennium Development Goals*. The World Bank. April 4, 2003. Page 4.

¹⁷ World Development Indicators 1997. *WomanKind Worldwide*. Reprinted in *Poverty, Inequality and Economic Development*. The World Revolution. <www.worldrevolution.org/projects/globalissuesoverview/Development.htm>

¹⁸ United Nations. *The Millenium Development Goals Report*. 2005. <<http://unstats.un.org/unsd/mi/pdf/MDG%20Book.pdf>>. Page 16.

¹⁹ International Confederation of Trade Unions. *Fact Sheet on Women Workers and Poverty*. 2005. <<http://www.icftu.org/focus.asp?Issue=GCAPCampMat&Language=EN>>

States earned 77 cents to every dollar earned by men.²⁰ For full-time wage and salary workers, women earn 80 percent of what men are earning. Although this reflects a recent reduction in the wage gap between men and women, this is a result of a loss in men's earnings, not a gain in women's earnings.²¹ **The wage gap costs the average full-time U.S. woman worker between \$700,000 and \$2 million over the course of her work life.**²² Women in most other countries experience similar or worse gender wage gaps. In Sweden and Norway, women's parity with men is at 90 percent.²³ Women in the UK earn 80.5 percent of men's earnings.²⁴ In Spain, women earn 75.5 percent of their male counterparts.²⁵ In Sweden and Norway, women's parity with men is at 90 percent. In Japan, women make 65.3 percent of men's earnings.²⁶ And in the Philippines, women make 60 percent of men's earnings.²⁷

2. Women Lack Access to Education. The lack of access to education and its effect on poverty cannot be overstated. In order to build a better life, get a better job and be able to support a family, a woman must have access to education. Unfortunately, the picture today for girls and women is bleak. According to the 2007 *State of the World's Children*, despite overall growth, more than 115 million children of primary school age do not receive an elementary education, the majority of whom are girls. In addition, only 43 percent of appropriate-age girls in the developing world attend secondary school.

A lack of education increases the risk that they will suffer from extreme poverty, die in childbirth or from AIDS, and pass on those dangers to their children. Education also reduces the age at which young women first give birth; enhances freedom of movement and maternal health; strengthens women's bargaining power within households; and provides economic and political opportunities for women.²⁸

Most of the reasons girls are kept out of school stem from gender discrimination. A World Bank Gender and Development Group report stated that families do not invest in girls' education because there will be little return on the investment due to a dearth of employment opportunities for women. Families with limited resources may not want to invest the money for tuition, uniforms or materials for girls. Furthermore, girls may be responsible for household chores or forced into early marriage.

²⁰ U.S. Census Bureau. *Income, Poverty, and Health Insurance Coverage in the United States: 2006*. Issued August 2007.

www.census.gov/prod/2007pubs/p60-233.pdf

²¹ Uchitelle, Louis. Women are Gaining Ground on the Wage Front. *New York Times*. December 31, 2004. <www.nytimes.com>.

²² AFL-CIO. *It's Time for Working Women to Earn Equal Pay*. <<http://www.aflcio.org/issues/jobseconomy/women/equalpay/index.cfm>>

²³ United Nations Development Programme. *Human Development Reports – South Korea*. 2003. <<http://hdr.undp.org/>>

²⁴ BBC News. *UK Wage Gap Wider than Thought*. October 20, 2004. <<http://news.bbc.co.uk/2/hi/business/3758472.stm>>

²⁵ The European Foundation for the Improvement of Living and Working Conditions. *EIRO comparative study on gender pay equity: The case of Spain*. 2002. <<http://www.eiro.eurofound.eu.int/2002/01/study/index.html>>

²⁶ Gender Equality Bureau. *Women in Japan Today*. 2003. <http://www.gender.go.jp/english_contents/women2003/news/n06.html>

²⁷ United Nations Development Programme. *Human Development Reports – South Korea*. 2003. <<http://hdr.undp.org/>>

²⁸ United Nations Children's Fund. *State of the World's Children 2007 Women and Children: the Double Dividend of Gender Equality*. New York. 2007. <http://www.unicef.org/sowc07/docs/sowc07.pdf>

Finally, in some areas there is a real concern for girls' safety if the school is far away or the community is unsafe.²⁹

3. Women's work is unpaid. A vast majority of the work women do is unpaid: taking care of the household, subsistence farming and, most importantly, serving as caregivers to children and the elderly. One of the "main reasons that women are poor is because they continue to be the ones who care for the dependent: children, the elderly and the sick."³⁰ The United Nations estimates that globally women's unpaid care is worth up to \$11 trillion annually.³¹

A woman's time spent as an unpaid caregiver also restricts her ability to perform paid work or to migrate to higher paying jobs. In order to manage family responsibilities, women are forced into part-time and informal jobs, which are insecure, low-paying and usually lacking in any benefits.³² According to the United Nations, women's access to paid employment is more restricted than men's, especially in the developing world.³³ And yet, despite low earnings, women's paid work, in both developed and developing countries, can help keep a family out of poverty.³⁴

4. More households headed by women. According to the *State of the World's Children 2007*, 20 percent of households worldwide are headed by women. Based on this estimate, female-headed households account for 24 percent of all households in Latin America, 22 percent in sub-Saharan Africa, 16 percent in Asia, and 13 percent in the Middle East and North Africa.³⁵

The *State of the World's Children 2007* reports that children who live in female-headed households benefit from the influence of empowered mothers. However, these households still experience a disproportionate level of poverty.³⁶ In the United States, nearly 10 million single mothers head families, and they are often the sole economic support of their children.³⁷ These single moms fare the worst economically with a poverty rate of 28.3 percent in 2006 – compared to 13.2 percent of single father households. In comparison, the poverty rate for married-couple families with children was 4.9 percent³⁸ In Canada, 56 percent of single mother families live below the poverty line.³⁹ In Argentina, female-headed households make up 45 percent of those living in poverty. In Venezuela, female-headed households make up 65 percent of poor households. And in Ecuador, 53.7 percent of female-headed households live in poverty.⁴⁰

²⁹ Gender and Development Group. *Gender Equality & The Millennium Development Goals*. The World Bank. April 4, 2003. Page 11.

³⁰ Jayatilaka, Geethika. *Women and the Poverty Trap*. iVillage. <www.ivillage.co.uk>.

³¹ Mehrota, Aparna. *Gender Legislation in Latin America and the Caribbean*. Chapter III: Gender and Family. 1998. <www.undp.org/rblac/genderlegislation/family.htm>.

³² Jayatilaka, Geethika. *Women and the Poverty Trap*. iVillage. <www.ivillage.co.uk>.

³³ United Nations *Millennium Development Goals Report 2005*. <www.un.org/millenniumgoals/>

³⁴ Ibid.

³⁵ *State of the World's Children 2007 Women and Children: the Double Dividend of Gender Equality*. UNICEF. New York. <http://www.unicef.org/sowc07/docs/sowc07.pdf>

³⁶ Ibid.

³⁷ U.S. Census Bureau. *U.S. Census Press Release*. 2001. <http://www.census.gov/Press-Release/www/releases/archives/facts_for_features_special_editions/000793.html>

³⁸ U.S. Census Bureau. August 2007. *Income, Poverty and Health Insurance Coverage in the United States: 2006*. <<http://www.census.gov/prod/2007pubs/p60-233.pdf>>

³⁹ Canadian Centre for Policy Alternatives. *A Report Card on Women and Poverty*. 2000. <<http://www.policyalternatives.ca/index.cfm?act=news&do=Article&call=427&pA=E053430B&type=1>>

⁴⁰ *The creation of the Gender ICC in Latin America*. 2000. Social Watch.

<<http://www.socialwatch.org/en/informesTematicos/32.html>>

5. Women's work pays less. Jobs predominately held by women pay less than those held by men. For example, childcare, clothing production and retail pay less than construction work, truck driving and sales. This may be the result of the jobs themselves or the fact that women are overrepresented in certain areas and thus undervalued.⁴¹ Furthermore women are also overrepresented in part-time jobs and jobs in the informal economy that have little security, no benefits and no opportunities for advancement.

6. Women live longer than men. In 2006, the number of older persons surpassed 700 million. Currently, women worldwide outnumber men by about 70 million among those aged 60 years or over.⁴² In the developed world, women live longer than men by a margin of four to 10 years; and six to eight years in the developing regions. Because women live longer than men, they need to spread their resources over a longer period of time.⁴³ Older women have even fewer opportunities or access to resources than younger women. Throughout the world, older women are more likely to live in poverty than men due to multilayered inequalities that women experience during their lifetime, such as gender, class, race, ethnicity and marital status. Elder poverty appears in the form of social and economic insecurity, health hazards, loneliness, illiteracy and dependency.⁴⁴

The Older Women's League argues that, in the United States, women live longer and poorer lives in retirement than men. Retired women have an average annual income of \$15,615, compared to \$29,171 for men, meaning that almost twice as many women are likely to live in poverty. Because women earn less in their lifetimes and take more flexible, lower paying jobs, they have less saved for retirement. Over a woman's lifetime, the wage gap translates to about \$250,000 less in earnings to invest in retirement.⁴⁵

As women get older, they often get poorer. Women retirees receive only half the average pension benefits that men receive.⁴⁶ In developing countries, older women typically experience extreme poverty as a result of a lifetime of working in the informal economy with frequent breaks for child bearing and rearing. With a poverty rate of 12 percent (compared with 7 percent for men), women over age 65 account for more than 70 percent of older adults living in poverty in the United States.⁴⁷ And older women in Hungary, Poland and the Czech Republic live on two-thirds of what their male counterparts do.⁴⁸

Ending Poverty for Women

Myriad local, national and international factors cause and perpetuate poverty. In order to end poverty, these issues must each be addressed in an integrated fashion. Focusing on one aspect of poverty while ignoring others will not prove successful in the long run. For example, creating jobs

⁴¹ UN Platform for Action Committee, Manitoba, Canada. *Women and the Economy. What Are the Causes of Women's Economic Inequality?* 2003.

⁴² United Nations Department of Economic and Social Affairs, Population Division. *World Population Ageing 2007*. <<http://www.un.org/esa/population/unpop.htm>>

⁴³ World Health Organization. *Women, Ageing and Health*. <<http://www.who.int/mediacentre/factsheets/fs252/en/>>

⁴⁴ United Nations. *Follow-up to the Fourth World Conference on Women*. 1999. <<http://www.un.org/womenwatch/daw/csw/aging.htm>>

⁴⁵ Older Women's League. *Women's Realities and Retirement Consequences*. <www.scn.org/hoot/primer1.html>.

⁴⁶ Population Resource Center. *Older Women and Poverty: A Demographic Profile*. 2003. <<http://www.prcdc.org/summaries/AgingSeries05/womenandpoverty.html>>

⁴⁷ Ibid.

⁴⁸ Joan M. Nelson, Charles Tilley, and Lee Walker, Eds. *Transforming Post-Communist Political Economies*. <<http://newton.nap.edu/html/transform/ch13.htm>>

without an educated workforce, improving education without improving girls' access, or providing health care without improving sanitation will provide little long-term poverty relief. In order to successfully end poverty, non-governmental organizations, governments and international organizations need to work together. Furthermore, poverty reduction programs that do not address the real and important differences between male and female poverty will also fail.

Fortunately there is a growing understanding in the international aid community that assisting women has the added benefit of also helping her family. According to UNICEF's *State of the World's Children 2004*, the positive impact of educating girls is dramatic: as mothers, educated women are more likely to have healthy children, and more likely to ensure that their children, both boys and girls, complete school.⁴⁹ Educating mothers can also reduce child mortality. One study of 25 countries found that providing mothers with just one to three years of schooling would reduce child mortality by about 15 percent.⁵⁰ Furthermore, investing in women's education affects a country's gross national product (GNP). A 2001 World Bank study found that the GNP is lower in countries where there is a large disparity between male and female primary and secondary education.⁵¹

In 2000, the United Nations proposed the Millennium Development Goals (MDGs) as a strategy to end extreme poverty by 2015. These goals, combined with improving the efficacy of national governments, hold the most promise to ending poverty.

At the September 2000 United Nations' Millennium Summit, 189 member states signed the Millennium Declaration agreeing to combat global poverty and reduce economic inequality through the eight MDGs. The leaders "pledged to end poverty and hunger, ensure all boys and girls complete primary school, promote gender equality, reduce the number of children dying before the age of 5 and mothers dying in child birth, stop the spread of deadly diseases such as AIDS, protect the environment, and ensure access to clean water all by 2015."⁵²

The third goal focuses specifically on women: promote gender equality and empower women. However it has been widely argued that the issue of gender equality is not limited to a single goal and "without progress on the quality of life of women, none of the goals can be achieved."⁵³

When women are empowered socially and politically they are able to make strides economically. One way to help improve economic standing is to promote women's increased participation in community decision-making. According to the *State of the World's Children 2007*, "the most important catalysts for change are women themselves."⁵⁴ Social groups and networking, along with microcredit collectives and loan groups have a dramatic impact on local communities. Women's

⁴⁹ United Nations Children's Fund. *The State of the World's Children 2004: Girls, Education and Development*. UNICEF. 2004. <www.unicef.org/sowc04/>.

⁵⁰ Gender and Development Group. *Gender Equality & The Millennium Development Goals*. The World Bank. April 4, 2003. Page 15.

⁵¹ The World Bank. *Engendering Development: Through Gender Equality in Rights, Resources, and Voice*. Oxford University Press. January 2001. <www.worldbank.org/gender/prr/>. Pages 11-12.

⁵² Millennium Campaign. *Millennium Campaign Launches Global Website Against Poverty*. December 7, 2004. New York. <www.millenniumcampaign.org>.

⁵³ MDGender Net. *Gender Equality & The Millennium Development Goals Leaflet*. July 2003. <www.mdgender.net/upload/tools/MDGender_leaflet.pdf>

⁵⁴ United Nations Children's Fund. *State of the World's Children 2007 Women and Children: the Double Dividend of Gender Equality*. New York. 2007. <http://www.unicef.org/sowc07/docs/sowc07.pdf>

groups set in motion broad social change that promotes gender equality and fights gender discrimination and economic inequality.⁵⁵

The Gender and Development Group correctly point out that the goals of the MDGs for women are not new. They support both the 12 critical areas of the 1995 Beijing Platform for Action and the Convention to End All Forms of Discrimination against Women. What is new is that the MDGs give quantitative, time-bound targets for action.⁵⁶

In the 2007 United Nations Millennium Development Goals Report, United Nations Secretary-General Ban Ki-moon stated: “We are now at the midpoint between the adoption of the Millennium Development Goals (MDGs) and the 2015 target date. So far, our collective record is missed. There have been some gains, but much remains to be done. The MDGs are still achievable if we act now.”⁵⁷ The knowledge and resources exist to achieve the MDGs by 2015 but many governments—in both the developed and developing world—lack the political will to put these issues on national and global agendas. Furthermore, the goals will not be achieved until the developed world upholds its financial commitments for aid, debt relief and fair trading practices.⁵⁸

The MDGs are now guiding the work of the United Nations and pushing for more support from national governments and NGOs. The MDGs are important for two main reasons. First, they are the road map for an integrated approach to ending extreme poverty. Second, there are targeted goals to work toward. What has been the progress thus far?

A 2005 Millennium Development Goals progress report stated that despite improvements, women still lag behind in several areas. The progress report states that literacy parity between men and women is lagging in Africa, Australia, and Southern and Western Asia. In the area of education, girls have less access to education than boys do—particularly in Southern Asia, sub-Saharan Africa, and Western Asia—and this lack of education increases as they get older. Women also continue to struggle to find reliable, secure work. The progress report states that, “all too often, women are relegated to insecure and poorly paid positions.” Women continue “to be overrepresented in the informal sector” and are more likely to work non-paying jobs. In addition, fewer women than men own businesses.⁵⁹

There is some good news: more women are now in government positions, although that number is growing slowly. As of January 2007, women represented 17 percent of single and lower houses of parliament, up from 13 percent in 1990. Rwanda is still leading the way, and is close to parity with 49 percent of parliamentary seats occupied by women. A record number of women took up top positions in 2006 – six in all – in Chile, Jamaica, Liberia, the Republic of Korea and Switzerland, and as acting president in Israel. As of March 2007, 35 women were presiding officers in parliaments, more than ever before.⁶⁰

⁵⁵ Ibid.

⁵⁶ Gender and Development Group. *Gender Equality & The Millennium Development Goals*. The World Bank. April 4, 2003.

⁵⁷ United Nations. *The Millennium Development Goals Report*. 2007. Foreword.

<<http://www.un.org/millenniumgoals/pdf/mdg/2007.pdf>>

The Interdependent. *The World Before Them*. Winter 2004. UN-USA. Page 20.

⁵⁸ Millennium Campaign. *Millennium Campaign Launches Global Website Against Poverty*. December 7, 2004. New York.

⁵⁹ United Nations. *The Millennium Development Goals Report*. 2005.

<<http://unstats.un.org/unsd/mi/pdf/MDG%20Book.pdf>>. Pages 14-15.

⁶⁰ United Nations. *The Millennium Development Goals Report*. 2007. Page 8.

<<http://www.un.org/millenniumgoals/pdf/mdg2007.pdf>>

Programs to combat poverty and support the MDGs can only achieve modest success without effective governmental institutions to push for and maintain progress. Part of the responsibility of any government is to protect the basic human rights of its citizens—including those of women. Effective governments should manage and distribute the wealth of their countries in an equitable and transparent way.

A 2000 UNDP report clearly states the issue, arguing that “responsive and accountable institutions of governance are often the missing link between anti-poverty efforts and poverty reduction.”⁶¹ Corrupt or ineffective governments can spoil the effects of any anti-poverty policy by diverting funds or handling them improperly. The study further states that strengthening the capacity of government institutions needs to be a first step for many countries, and to do this, external assistance—including funding and training—will be needed.

Although some progress has been made in meeting the MDGs, clearly more needs to be done. Governments in the developed and the underdeveloped world need to be committed to ending poverty and corruption. Furthermore, international institutions and non-governmental organizations must be partners in ending gender discrimination and poverty to make it a reality.

How Soroptimist Works to Alleviate Poverty for Women

Soroptimist is an international volunteer service organization for business and professional women who work to improve the lives of women and girls, in local communities and throughout the world. Clubs undertake a number of different projects to confront local realities facing women. Many of these projects help to lift women out of poverty by providing education, micro-enterprise opportunities and job skills training. As an organization, Soroptimist supports the following programs:

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

Many Women’s Opportunity Award recipients have overcome enormous obstacles in their quest for a better life, including poverty, domestic violence, and substance abuse. Each year, about \$1 million is disbursed through awards at various levels of the organization to help women achieve their dreams of a better life for themselves and their families. Since the Women’s Opportunity Awards program began in 1972, it is estimated that \$20 million has been disbursed and more than 22,500 women have been assisted. In 2007, the Women’s Opportunity Awards received the Summit Award from the ASAE & The Center of Association Leadership, its highest honor, bestowed on associations that implement innovative community-based programs.

⁶¹ United Nations Development Programme. Poverty Report 2000: Overcoming Human Poverty. 2000. <www.undp.org/povertyreport/index.html>. Page 11.

Soroptimist Club Grants for Women and Girls— Soroptimists work to improve the lives of women and girls in their communities and throughout the world. Often the abilities and ambitions of clubs exceed their financial resources. Soroptimist introduced the Soroptimist Club Grants for Women and Girls in 1997 to assist with community projects that improve the lives of women and girls. Each year, grants are given to clubs working on projects that help foster economic independence. Projects provide women with job skills training and education, and provide women with the resources necessary to move themselves and their families out of poverty. For the 2007-2008 club year, SIA received 92 proposals requesting more than U.S. \$691,000 in funding. Twenty-nine projects were awarded a total of US\$175,000 in funding. Since the program's inception, nearly \$1.6 million has been awarded and clubs have assisted more than 100,000 women and their families. Recent projects include providing resources for immigrant women fleeing domestic violence; funding a micro-enterprise artisan project for low-income women; providing reproductive health services for women in poverty; and teaching marketable job skills to girls with disabilities. In 2007, the Soroptimist Club Grants for Women and Girls won the Associations Make a Better World Award for US-based associations.

Many Soroptimist Club Grants for Women and Girls recipient projects provide poor women with skills, training and resources to move out of poverty. In order to help poor women generate income and improve their family's standard of living, a club in Oruro, Bolivia, implemented an arts and craft skills training program for low-income single mothers. The program, which received a \$9,500 Soroptimist Club Grant for Women and Girls, teaches participants crochet, knitting, sewing and painting, and provides them with technology training. "Circles of Support," a program initiated by a club in Hibbing, Montana, USA, provides women living in poverty with training, mentoring and job counseling. And a club in Ibarra, Ecuador, received a \$10,000 grant for "United for Our Children," a project to help low-income single mothers of physically disabled children form small business enterprises. The project teaches women how to make uniforms for local clinic doctors and nurses.

Soroptimist's Disaster Relief Fund— The Disaster Relief Fund provides financial assistance to regions affected by natural disasters or acts of war. Women and girls are hardest hit by acts of war and natural disasters, and poor women and single mothers— who are often the poorest of the poor-- are especially vulnerable. Many poor women lack the necessary resources to escape acts of war and natural disaster, and because of pre-existing poverty and gender inequality, are less able to recover their losses and rebuild their lives after disaster has struck. Because relief efforts targeted to women are often overlooked during a crisis, and because women and girls have special needs in times of crisis and disaster, Soroptimist's Disaster Relief Fund supports projects that specifically assist women and girls. Clubs can apply for disaster relief grants for local areas hit by natural disasters or warfare, and the fund also supports international disaster relief projects. In the wake of the 2004 tsunami in Southeast Asia, Soroptimist donated more than \$100,000 to three reconstruction projects that benefit women and girls. Following Hurricane Katrina, nearly \$100,000 was donated to organizations helping women and girls rebuild their lives including a grant to the Institute for Women's Policy Research which conducted a study on the needs of women and girls following the disaster.

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