



**SRMUN ATLANTA 2020**  
***Understanding and Combating Global Multidimensional Poverty and Inequality***  
**October 23-25, 2020**  
[csw\\_atlanta@srmun.org](mailto:csw_atlanta@srmun.org)

Greetings Delegates,

Welcome to Virtual SRMUN Atlanta 2020 and the Commission on the Status of Women (CSW). My name is Asha Coutrier, and I will be serving as your Director for the CSW. This will be my third conference as a SRMUN staff member. Previously, I served as the Assistant Director for the United Nations Human Settlement Programme at SRMUN Atlanta 2019 and Assistant Director for the General Assembly Plenary at SRMUN Atlanta 2018. I received my Bachelor of Arts in Political Science and International Studies from the University of North Carolina at Charlotte and I am currently pursuing a Master's degree in International Affairs at American University. Our committee's Assistant Director will be Marisa Laudadio. This will be Marisa's first time as a staff member and she has her Bachelor's degree from Mississippi State University.

As one of the main organs of the United Nations (UN), the CSW heads the UN's mission to promote gender parity and the empowerment of women throughout the entirety of the UN system. Additionally, the CSW is committed to eradicating gender inequality on a global scale. 45 Member States gather annually for two weeks to monitor, assess, and review gaps in implementing gender equity in UN policy.

By focusing on the mission of CSW and the SRMUN Atlanta 2020 theme of ***“Understanding and Combating Global Multidimensional Poverty and Inequality”*** we have developed the following topics for the delegates to discuss come conference:

- I. Improving Financial Access and Inclusion for Women
- II. Promoting Better Access to Education for Women and Girls in Developing Member States

The background guide provides a strong introduction to the committee and the topics and should be utilized as a foundation for the delegate's independent research. While we have attempted to provide a holistic analysis of the issues, the background guide should not be used as the single mode of analysis for the topics. Delegates are expected to go beyond the background guide and engage in intellectual inquiry of their own. The position papers for the committee should reflect the complexity of these issues and their externalities. Delegations are expected to submit a position paper and be prepared for a vigorous discussion at the conference. Position papers should be no longer than two pages in length (single spaced) and demonstrate your Member State's position, policies and recommendations on each of the two topics. For more detailed information about formatting and how to write position papers, delegates can visit [srmun.org](http://srmun.org). All position papers **MUST be submitted no later than Friday, October 2, 2020, by 11:59pm EST** via the SRMUN website in order to be eligible for Outstanding Position Paper Awards.

Marisa and I are enthusiastic about serving as your dais for CSW. We wish you all the best of luck in your conference preparation and look forward to working with you in the near future. Please feel free to contact our Deputy Director-General, Mike Engelhardt, Emily or myself if you have any questions while preparing for the conference.

Asha Coutrier  
Director  
[csw\\_atlanta@srmun.org](mailto:csw_atlanta@srmun.org)

Marisa Laudadio  
Assistant Director  
[csw\\_atlanta@srmun.org](mailto:csw_atlanta@srmun.org)

Michael Engelhardt  
Deputy Director-General  
[ddg\\_atlanta@srmun.org](mailto:ddg_atlanta@srmun.org)

## History of the Commission on the Status of Women

On October 24, 1945, the United Nations (UN) was founded to promote the principles of peace and justice, and equality, regardless of gender.<sup>1</sup> The UN Charter affirms, “faith in fundamental human rights, in the dignity and worth of the human person, in the equal rights of men and women and of nations large and small” and “promotes social progress and better standards of life in larger freedom.”<sup>2</sup> Four of the 160 government officials (Bertha Lutz of Brazil, Wu Yi-Fang of China, Minerva Bernardino of the Dominican Republic, and Virginia Gildersleeve of the United States of America) succeeded in inscribing women’s rights in the founding document of the UN.<sup>3</sup>

Shortly after its establishment, women’s rights were at the forefront of discussion.<sup>4</sup> During its inaugural meetings in February 1946, Eleanor Roosevelt, the first chairperson of the UN Commission on Human Rights, read an open letter wherein she called upon, “the governments of the world to encourage women everywhere to take a more active part in national and international affairs.”<sup>5</sup> A few days later a sub-commission, dedicated to the Status of Women, was created under the auspices of the Commission on Human Rights.<sup>6</sup> This body later evolved into the Commission on the Status of Women (CSW) through the Economic and Social Council (ECOSOC) Resolution II of June 21, 1946.<sup>7</sup> Thus, CSW is a specialized agency that reports directly to ECOSOC on the political, social, and economic development and advancement of women around the world.<sup>8</sup> Further, the CSW alerts ECOSOC of any and all urgent or immediate concerns surrounding the issue of women’s rights in and among Member States.<sup>9</sup>

In 1987, ECOSOC passed Resolution E/1987/22 to expand the terms of reference of the CSW to include: promoting the objectives of equality, development, and peace; monitoring and implementing measures for the advancement of women; and reviewing and appraising progress made at the national, sub-regional, regional, sectoral and global level.<sup>10</sup> Additionally, ECOSOC resolution E/1996/6 followed up the Fourth World Conference on Women and mandated that the Platform for Action should be implemented through the work of all bodies and organizations of the UN and further defined identification methods regarding trends and issues affecting gender equality.<sup>11</sup> The Platform for Action is an overarching agenda included within CSW’s calls for action that lays out the steps necessary for removing every and any obstacle that prevents women from actively participating in both public and private spheres.<sup>12</sup>

Today, the CSW is a functional commission for ECOSOC, with membership consisting of 45 Member States. Each Member State of ECOSOC sends one representative to the annual session and serves a four-year term as the delegate of the CSW.<sup>13</sup> The CSW consists of 13 Member States from Africa, 11 from Asia-Pacific, nine from Latin

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<sup>1</sup> “History of the United Nations,” The United Nations,

<https://www.un.org/en/sections/history/history-united-nations/index.html> (Accessed June 22, 2020).

<sup>2</sup> United Nations, Charter of the United Nations and Statute of the International Court of Justice, p. iii, iv, and 3. (Accessed March 17, 2020.)

<sup>3</sup> United Nations, Commission on the Status of Women, “Short History of the Commission on the Status of Women,” 2006, p.1. (Accessed March 17, 2020).

<sup>4</sup> “Gender Equality,” The United Nations, <https://www.un.org/en/sections/issues-depth/gender-equality/> (Accessed June 23, 2020).

<sup>5</sup> United Nations, Commission on the Status of Women, p.1. (Accessed March 17, 2020).

<sup>6</sup> “Commission on the Status of Women,” UN Women, <https://www.unwomen.org/en/csw> (Accessed June 22, 2020).

<sup>7</sup> “Commission on the Status of Women,” UN Women

<sup>8</sup> United Nations, Commission on the Status of Women, p.1. (Accessed March 17, 2020).

<sup>9</sup> United Nations, Commission on the Status of Women, p.1. (Accessed March 17, 2020).

<sup>10</sup> United Nations, Economic and Social Council, “Resolution 1987-22: Measures to Strengthen the Role and Functions of the Commission on the Status of Women. 26 May 1987,” <https://www.un.org/womenwatch/daw/csw/pdf/E-1987-24.pdf> . (Accessed March 17, 2020).

<sup>11</sup> United Nations, Economic and Social Council, “Resolution 1996/6: Follow Up to the Fourth World Conference on Women,” Resolutions and Decisions of the Economic and Social Council, 1996, p. 20-22, <https://undocs.org/en/E/1996/96>. (Accessed March 17, 2020).

<sup>12</sup> United Nations, Commission on the Status of Women, “Beijing Declaration and Platform for Action, Beijing +5 Political Declaration and Outcome,” <https://www.unwomen.org/en/digital-library/publications/2015/01/beijing-declaration#view> (Accessed March 19, 2020).

<sup>13</sup> “Member States,” UN Women, <https://www.unwomen.org/en/csw/member-states> (Accessed June 23, 2020).

America and the Caribbean, eight from Western Europe and other States, and four from Eastern Europe.<sup>14</sup> In addition, each CSW Member State elects a representative by region to serve on the CSW Bureau for two years.<sup>15</sup> The CSW Bureau is responsible for setting the agenda of the annual session.<sup>16</sup> As of March 1, 2020, the current five representatives are: H.E. Mr. Mher Margaryan of Armenia, Chair of Eastern European States Group; Ms. Zahraa Nassrullah of Iraq, Vice-Chair designate of Asia-Pacific States Group; Ms. Jo Feldman of Australia, Vice-Chair of Western European and other States Group; Ms. Ahlem Sara Charikhi of Algeria, Vice-Chair designate of African States Group; and Ms. Devita Abraham of Trinidad and Tobago, Vice-Chair designate of Latin American and Caribbean States Group.<sup>17</sup> This commission meets annually for a two-week session at UN Headquarters in New York to discuss topics most pertinent to women around the world.<sup>18</sup>

Among the CSW's landmark successes are the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) and The Beijing Platform for Action.<sup>19</sup> The CEDAW is the primary document resembling an international bill of rights for women.<sup>20</sup> The CEDAW sets out three categories for the situation of women: civil rights and legal status, reproductive rights, and cultural influences of gendered human rights.<sup>21</sup> Member States that have ratified or acceded to the Convention are legally bound to its provisions, as well as commit to submitting reports at least every four years regarding measures they have taken that comply with the treaty.<sup>22</sup> In an annual session, committee members review these reports and provide guidance to the Member State based on that review.<sup>23</sup> Most notably, the CEDAW provides the first definition of discrimination against women:

“...any distinction, exclusion or restriction made on the basis of sex which has the effect or purpose of impairing or nullifying the recognition, enjoyment or exercise by women, irrespective of their marital status, on basis of equality of men and women, of human rights and fundamental freedoms in the political, economic, social, cultural, civil or any other field.”<sup>24</sup>

Since 1975, the CSW has successfully sponsored the international World Conference on Women.<sup>25</sup> In 1995, the CSW held its fourth conference in Beijing, which created the Beijing Platform for Action.<sup>26</sup> The mission of the Beijing Platform for Action is to emphasize a working partnership between men and women, thus creating equality, and a peaceful, just, and humane world based on human rights and fundamental freedoms.<sup>27</sup> There are 12 critical concerns listed into the Beijing Platform.<sup>28</sup> Some pertinent topics for this committee listed in the Platform

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<sup>14</sup> United Nations, Commission on the Status of Women, “Member States,” <https://www.unwomen.org/en/csw/member-states>. (Accessed March 17, 2020).

<sup>15</sup> United Nations, Commission on the Status of Women, “Member States,” <https://www.unwomen.org/en/csw/member-states>. (Accessed March 17, 2020).

<sup>16</sup> “Member States,” UN Women, <https://www.unwomen.org/en/csw/member-states> (Accessed June 23, 2020).

<sup>17</sup> United Nations Women, “CSW64 / Beijing+25 (2020): The Bureau,” <https://www.unwomen.org/en/csw/csw64-2020> (Accessed March 17, 2020).

<sup>18</sup> UN Women, “Commission on the Status of Women,” <https://www.unwomen.org/en/csw>. (Accessed March 17, 2020).

<sup>19</sup> “The Beijing Platform for Action Turns 20,” UN Women, <https://beijing20.unwomen.org/en/about> (Accessed June 22, 2020).; “Short History of CEDAW Convention,” UN Women, <https://www.un.org/womenwatch/daw/cedaw/history.htm> (Accessed June 22, 2020).

<sup>20</sup> UNHCR, “Convention on the Elimination of All Forms of Discrimination against Women,” New York, 18 December 1979, (Accessed March 17, 2020).

<sup>21</sup> UNHCR, “Convention on the Elimination of All Forms of Discrimination against Women,” New York, 18 December 1979, (Accessed March 17, 2020).

<sup>22</sup> UNHCR, “Convention on the Elimination of All Forms of Discrimination against Women,” New York, 18 December 1979, (Accessed March 17, 2020).

<sup>23</sup> UNHCR, “Convention on the Elimination of All Forms of Discrimination against Women,” New York, 18 December 1979, (Accessed March 17, 2020).

<sup>24</sup> UN Women, “Convention on the Elimination of all forms of Discrimination Against Women”. <http://www.un.org/womenwatch/daw/cedaw>. (Accessed March 17, 2020).

<sup>25</sup> “World Conferences on Women,” UN Women, <https://www.unwomen.org/en/how-we-work/intergovernmental-support/world-conferences-on-women> (Accessed June 23, 2020).

<sup>26</sup> UN Women, *Beijing Declaration and Platform for Action: Beijing+5 Political Declaration and Outcome*, “Chapter III: Critical Areas of Concern,” *Commission on the Status of Women*, pp. 30-31. [https://www.unwomen.org/-/media/headquarters/attachments/sections/csw/pfa\\_e\\_final\\_web.pdf?la=en&vs=800](https://www.unwomen.org/-/media/headquarters/attachments/sections/csw/pfa_e_final_web.pdf?la=en&vs=800). (Accessed March 17, 2020).

<sup>27</sup> UN Women, *Beijing Declaration and Platform for Action: Beijing+5 Political Declaration and Outcome*.

<sup>28</sup> “12 critical areas,” UN Women, <https://www.unwomen.org/en/news/in-focus/csw59/feature-stories> (Accessed June 24, 2020).

for Actions include poverty, education and training, women and the economy, institutional mechanisms for the advancement of women, and the girl child.”<sup>29</sup> These concerns have defined how the CSW assessed the needs of women around the world in the various Beijing+ sessions.<sup>30</sup>

In 2000, the CSW acted as the Ad-hoc Preparatory Committee (PrepCom) for the 23rd special session of the General Assembly, also known as Beijing+5.<sup>31</sup> The outcome of the 44th session of the CSW and the third session of the CSW acting as PrepCom resulted in the GA Special Session resolution titled “Women 2000: Gender Equality, Development and Peace for the 21st Century.”<sup>32</sup> In 2005, the CSW began its ten-year review also known as the Beijing+10 of the Beijing Platform for Action, where the CSW adopted a Declaration on the occasion of the ten-year review.<sup>33</sup> Member States reaffirmed the Beijing Declaration and Platform for Action and the outcome of the twenty-third special session of the Commission on the Status of Women’s General Assembly and pledged to ensure their full and accelerated implementation.<sup>34</sup> Beijing+15, the fifteen-year review of the Beijing Platform for Action, took place during the fifty-fourth session of the CSW in 2010, where emphasis was placed on the sharing of experiences and good practices and an emphasis on overcoming remaining obstacles and new challenges, including those related to the completion of the Millennium Development Goals (MDGs) in 2015.<sup>35</sup> Opening statements for Beijing+25 were hosted on March 9, 2020 however the remainder of the conference was postponed indefinitely due to the COVID-19 Pandemic.<sup>36</sup> Finishing its 64th Session in 2020, the CSW has solidified its status among UN committees as the only committee to address the breadth of issues associated with women’s rights and gender equality.<sup>37</sup> Preparing for the 2020 session of the CSW, also the Beijing+25 session, the committee has chosen for their focus to be placed on the issue of effective implantation towards the 2030 Agenda for Sustainable Development through a gender perspective in developmental, economic, social, environmental, and humanitarian fields based on the Beijing Platform for Action.<sup>38</sup>

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<sup>29</sup> UN Women, *Beijing Declaration and Platform for Action: Beijing+5 Political Declaration and Outcome*, “Chapter III: Critical Areas of Concern: Point 44,” *Commission on the Status of Women*, pp. 30-31. [https://www.unwomen.org/-/media/headquarters/attachments/sections/csw/pfa\\_e\\_final\\_web.pdf?la=en&vs=800](https://www.unwomen.org/-/media/headquarters/attachments/sections/csw/pfa_e_final_web.pdf?la=en&vs=800). (Accessed March 17, 2020).

<sup>30</sup> UN Women, “12 critical areas”.

<sup>31</sup> UN Women, “Five-year Review of the implementation of the Beijing Declaration and Platform for Action (Beijing + 5) held in the General Assembly, 5 - 9 June 2000,” <https://www.un.org/womenwatch/daw/followup/beijing+5.htm>. (Accessed March 17, 2020).

<sup>32</sup> UN Women, “Five-year Review of the implementation of the Beijing Declaration and Platform for Action (Beijing + 5) held in the General Assembly, 5 - 9 June 2000”.

<sup>33</sup> “Beijing + 10,” United Nations Economic Commission for Europe, <https://www.unece.org/gender/beijing10.html> (Accessed June 24, 2020).

<sup>34</sup> UN Women, “Ten-year Review and Appraisal of the implementation of the Beijing Declaration and Platform for Action and the outcome of the twenty-third special session of the General Assembly held during the forty-ninth session of the CSW, from 28 February to 11 March 2005,” <http://www.un.org/womenwatch/daw/Review/english/49sess.htm>. Accessed March 17, 2020).

<sup>35</sup> UN Women, “Global 15-year review process in the 54th session of the Commission on the Status of Women,” <https://www.un.org/womenwatch/daw/beijing15/overview.html>. (Accessed March 17, 2020).

<sup>36</sup> “CSW64 / Beijing+25 (2020),” UN Women, <https://www.unwomen.org/en/csw/csw64-2020> (Accessed June 24, 2020).

<sup>37</sup> UN Women, “CSW64/Beijing+25 (2020)”.

<sup>38</sup> UN Women, “CSW64/Beijing+25 (2020)”.

## I. Improving Financial Access and Inclusion for Women

### *Introduction*

Globally, approximately 1.7 billion adults are unbanked, meaning they have no access to conventional brick and mortar banks.<sup>39</sup> Women, although half of the world's population, stand at a constant financial disadvantage to their male counterparts, with 980 million not having a bank account.<sup>40</sup> Many women around the globe are employed in informal or "grey economy" positions which includes street vendors, unregistered taxi drivers, or any position not legally regulated by a Member State's economy and tax system, including many agricultural positions.<sup>41</sup> These informal positions often times make it harder for women to hold bank accounts or have access to conventional banking systems.<sup>42</sup> Even in the formal sector, women with the same education and in the same position as their male counterparts, are still paid on average 20 percent less.<sup>43</sup> Because of financial inequity, women are more likely to live in poverty, even while working longer days than men.<sup>44</sup> Women in developing economies are 20 percent less likely to have accounts at formal financial institutions and often lack access to financial services like savings, digital payment methods, and even insurance.<sup>45</sup> Besides having a lack of physical access to financial institutions, women, in some areas must still have a male family member's permission to open accounts and are also kept from gaining knowledge of financial literacy.<sup>46</sup> Based on a recent joint Gallup-International Labor Organization (ILO) report, reducing the gender gap by 25 percent, could increase global GDP by USD 5.3 trillion.<sup>47</sup> Going forward, focus must be made on closing the gender wage gap, increasing the spread of conventional banks and online banking, and improving financial literacy around the world.<sup>48</sup> Financial inclusion has been improving incrementally, especially with the advent of digital banking services, but the process must be expedited because the lack of digital equity can exacerbate other societal inequalities.<sup>49</sup>

### *History*

Historically, women have been excluded from financial institutions, both through laws that curb their economic participation and by being restricted from learning financial literacy skills. Until 1974, when the Equal Credit Opportunity Act passed, women in the United States had been barred from signing any credit application by themselves.<sup>50</sup> They required a male co-signer, regardless of their income level.<sup>51</sup> German women, prior to 1957, could have their husbands terminate their employment if he deemed that her job interfered with her ability to take

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<sup>39</sup> "Financial Inclusion on the Rise, But Gaps Remain, Global Findex Database Shows," World Bank, <https://www.worldbank.org/en/news/press-release/2018/04/19/financial-inclusion-on-the-rise-but-gaps-remain-global-findex-database-shows> (accessed July 17, 2020).

<sup>40</sup> World Bank, "Financial Inclusion on the Rise, But Gaps Remain, Global Findex Database Shows".

<sup>41</sup> "Equal Pay for Work of Equal Value," UN Women, <https://www.unwomen.org/en/news/in-focus/csw61/equal-pay> (accessed August 12, 2020).

<sup>42</sup> "Equal Pay for Work of Equal Value," UN Women, <https://www.unwomen.org/en/news/in-focus/csw61/equal-pay> (accessed August 12, 2020).

<sup>43</sup> International Labor Organization, "Global Wage Report 2018/19," ILO, [https://www.ilo.org/wcmsp5/groups/public/--dgreports/--dcomm/--publ/documents/publication/wcms\\_650553.pdf](https://www.ilo.org/wcmsp5/groups/public/--dgreports/--dcomm/--publ/documents/publication/wcms_650553.pdf) (accessed August 23, 2020).

<sup>44</sup> "Why the Majority of the World's Poor are Women," Oxfam, <https://www.oxfam.org/en/why-majority-worlds-poor-are-women> (accessed July 10, 2020).

<sup>45</sup> "Expanding Women's Access to Financial Services," The World Bank, <https://www.worldbank.org/en/results/2013/04/01/banking-on-women-extending-womens-access-to-financial-services> (accessed July 18, 2020).

<sup>46</sup> The World Bank, "Expanding Women's Access to Financial Services"

<sup>47</sup> Angélica Fuentes Téllez, "Women's Financial Inclusion: A Pathway to Sustainable Development," Wilson Center, February 5, 2018 <https://www.wilsoncenter.org/article/womens-financial-inclusion-pathway-to-sustainable-development>

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<sup>49</sup> Boutheina Guermazi, "In the Digital age, Being Gender-Blind is Not an Option," Digital Development, May 8, 2019, <https://blogs.worldbank.org/digital-development/digital-age-being-gender-blind-not-option>

<sup>50</sup> "15 U.S. Code § 1691 - Scope of prohibition," Legal Information Institute, <https://www.law.cornell.edu/uscode/text/15/1691> (accessed July 18, 2020).

<sup>51</sup> Suzanne McGee and Heidi Moore, "Women's Rights and Their Money: A Timeline from Cleopatra to Lilly Ledbetter," Private Sector Development Blog (Summer 2014), <https://www.theguardian.com/money/us-money-blog/2014/aug/11/women-rights-money-timeline-history>

care of the household and children.<sup>52</sup> Up until 2006, married women in Lesotho were considered legal minors which prevented them from signing legal and financial contracts.<sup>53</sup> Now, while they are still expected to maintain their households and manage their family's finances, the introduction of mobile money has made it much easier for them to create savings, send money, and lessens the amount of time they spend performing in-person financial tasks.<sup>54</sup> Because there have been multiple legal decisions that either restricted women from engaging in finance to including them, fully engaging their segment of the market is difficult because there are existing laws to overwrite.<sup>55</sup>

In 2011, the policy institute, Alliance for Financial Inclusion (AFI), made up of central banks, financial regulatory institutions, and policymakers from 80 developing Member States launched the Maya Declaration.<sup>56</sup> The goal of the Maya Declaration is to commit AFI Member States to implement policy changes that encourage commitments to financial inclusion.<sup>57</sup> Since its launch, 39 percent of all 235 Maya Declaration targets have been reported as completed. In addition, Member States continue to set new commitments.<sup>58</sup> In June 2017, the National Bank of Cambodia launched a new Maya Declaration commitment to halve the financial exclusion rate of women from 27 percent to 13 percent by 2025.<sup>59</sup> Large groups of developing Member States such as AFI can be useful in pushing Member States to continue to make improvements in their financial systems.

The United Nations has also taken action against the exclusion of women from their respective financial markets by demonstrating their commitment to the 2015 Addis Ababa Action Agenda, which combines financial inclusion and regulation together to create a comprehensive action plan.<sup>60</sup> Some of the points they address in the agenda include, encouraging international banks to finance small-medium enterprises (SME), the increased usage of mobile networks, banking, and payment platforms.<sup>61</sup> The Agenda works in conjunction with the 2030 Agenda for Sustainable Development to create a global framework for financing sustainable development and promote collaborative partnership between multiple stakeholders, those being the Member States following the agenda and their respective communities.

### **Challenges**

There are multiple issues facing women and their inclusion into their respective financial markets. First and foremost of these challenges is the lack of access to conventional banks.<sup>62</sup> This lack of access can be somewhat addressed by the increase of internet usage in developing Member States and digital and mobile banking, which has done a great deal to push inclusivity forward.<sup>63</sup> The introduction of the internet in developing Member States has been pivotal in providing women financial autonomy especially with the construction of mobile banking kiosks in

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<sup>52</sup> Yasmin Bin-Humam, "When Business Gets Personal: How Laws Affect Women's Economic Opportunities," Private Sector Development Blog (Winter 2012), <https://blogs.worldbank.org/psd/when-business-gets-personal-how-laws-affect-womens-economic-opportunities>.

<sup>53</sup> Lina Marcussen, "Women and Mobile Money in Lesotho: Intended and Unintended Consequences of Mobile Money Usage in Morija," University of Lunds (Spring 2018).  
<https://lup.lub.lu.se/luur/download?func=downloadFile&recordId=8948450&fileId=8948461>

<sup>54</sup> Lina Marcussen, "Women and Mobile Money in Lesotho: Intended and Unintended Consequences of Mobile Money Usage in Morija,"

<sup>55</sup> "Global Issues: Gender Equality and Women's Empowerment," Peace Corps, <https://www.peacecorps.gov/educators/resources/global-issues-gender-equality-and-womens-empowerment/> (accessed May 25, 2020).

<sup>56</sup> Alliance for Financial Inclusion, "2018 Maya Declaration Progress Report: Today's Targets, Tomorrow's Impact," September 2018, [https://www.afi-global.org/sites/default/files/publications/2018-09/AFI\\_Maya\\_report\\_2018\\_AW\\_digital.pdf](https://www.afi-global.org/sites/default/files/publications/2018-09/AFI_Maya_report_2018_AW_digital.pdf) (accessed August 23, 2020).

<sup>57</sup> Alliance for Financial Inclusion, "2018 Maya Declaration Progress Report."

<sup>58</sup> Alliance for Financial Inclusion, "2018 Maya Declaration Progress Report."

<sup>59</sup> Alliance for Financial Inclusion, "2018 Maya Declaration Progress Report."

<sup>60</sup> "Achieving Financial Inclusion," United Nations, <https://developmentfinance.un.org/achieving-financial-inclusion> (accessed August 12, 2020).

<sup>61</sup> United Nations, "Achieving Financial Inclusion".

<sup>62</sup> "Financial Inclusion on the Rise, But Gaps Remain, Global Findex Database Shows," World Bank, <https://www.worldbank.org/en/news/press-release/2018/04/19/financial-inclusion-on-the-rise-but-gaps-remain-global-findex-database-shows> (accessed July 17, 2020).

<sup>63</sup> World Bank, "Financial Inclusion on the Rise, But Gaps Remain, Global Findex Database Shows,"

communities that lack conventional brick and mortar institutions.<sup>64</sup> Additionally, women have been able to switch from relying on traditional bank accounts to mobile money accounts as their sole access to their finances; and, mobile money accounts do not require the user to have a traditional bank account.<sup>65</sup> That being said, women are still at a stark disadvantage when it comes to incorporating themselves into the digital economy.<sup>66</sup> Because of the high cost of internet, slow speeds, and cultural norms, on average, women in developing Member States are 26 percent less likely to use mobile internet than men and 10 percent less likely to own a mobile phone.<sup>67</sup> In addition, UN Women has found that the global internet gender gap in least developed countries (LDCs) is at 31 percent and currently growing wider.<sup>68</sup> Having access to the internet is key to promoting financial equity because it allows for increased educational opportunities, safer fund transfers, and lowers the cost of information.<sup>69</sup> It is estimated that bringing 600 million women and girls online could boost global GDP by USD 18 billion.<sup>70</sup> Additionally, there is also a lack of data being collected on how women interact with their local banking institutions.<sup>71</sup> Improper data collection could be attributed to financial service providers lacking women leadership, which leads to improper assessments of how women engage with the financial market.<sup>72</sup>

Most women, as noted earlier, engage with their markets in informal and precarious positions. In Sub-Saharan Africa for example, 89 percent of women make their livelihoods in the informal economy, and those jobs can consist of mostly agricultural positions.<sup>73</sup> These agricultural positions add another layer to the issues women face financially because they have issues securing land, financing, and access to markets.<sup>74</sup> In Senegal, 70 percent of farmers are women, and they produce 80 percent of food crops but they have less access to financial resources than their male counterparts.<sup>75</sup> Initiatives, such as the myAgro project founded in 2011 which attempts to bridge the gap between men and women farmers by providing technical training and a layaway service for seeds and fertilizers.<sup>76</sup> MyAgro is a mobile technology project launched in Mali, Senegal, and Tanzania.<sup>77</sup> Over the course of the project, My Agro has served over 89,000 farmers the average net income of the farmers they helped by between USD 150 and USD 300.<sup>78</sup> The number of women working in agriculture varies across the African continent, with Ethiopia, Malawi, Niger, Nigeria, Tanzania, and Uganda having 40 percent of women employed in an agriculture related field.<sup>79</sup> This intersection of agriculture, technology, and finance is important because it showcases one of the many avenues that financial inclusion can take.

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<sup>64</sup> Kristalina Georgieva, “The Gender Gap in Financial Inclusion Won’t Budge. Here are Three Ways to Shrink it,” Voices, May 23, 2018, <https://blogs.worldbank.org/voices/gender-gap-financial-inclusion-three-ways-shrink-it> .

<sup>65</sup> The World Bank, Financial Inclusion on the Rise, But Gaps Remain, Global Findex Database Shows.

<sup>66</sup> The World Bank, Financial Inclusion on the Rise, But Gaps Remain, Global Findex Database Shows.

<sup>67</sup> UN Women, Leveraging Digital Finance For Gender Equality And Women’s Empowerment, September, 2019. <https://www.unwomen.org/-/media/headquarters/attachments/sections/library/publications/2019/leveraging-digital-finance-for-gender-equality-and-womens-empowerment-en.pdf?la=en&vs=4715> (accessed August 21, 2020).

<sup>68</sup> UN Women, Leveraging Digital Finance For Gender Equality And Women’s Empowerment, September 2019.

<sup>69</sup> W20, The Digital Gender Gap, 2019.

<sup>70</sup> UN Women, Leveraging Digital Finance For Gender Equality And Women’s Empowerment, September 2019.

<sup>71</sup> Carolina Robino, et al., “Financial Inclusion for Women: A Way Forward,” G20 Insights, October 24, 2019, [https://www.g20-insights.org/policy\\_briefs/financial-inclusion-for-women-a-way-forward/](https://www.g20-insights.org/policy_briefs/financial-inclusion-for-women-a-way-forward/).

<sup>72</sup> Carolina Robino, et al., “Financial Inclusion for Women: A Way Forward,” G20 Insights, October 24, 2019, [https://www.g20-insights.org/policy\\_briefs/financial-inclusion-for-women-a-way-forward/](https://www.g20-insights.org/policy_briefs/financial-inclusion-for-women-a-way-forward/).

<sup>73</sup> “Women in informal economy,” UN Women, <https://www.unwomen.org/en/news/in-focus/csw61/women-in-informal-economy> (accessed July 17, 2020).

<sup>74</sup> “Senegal,” UN Women Africa, <https://africa.unwomen.org/en/where-we-are/west-and-central-africa/senegal> (accessed July 17, 2020).

<sup>75</sup> “Empowering Female Farmers in Senegal Through Innovative Savings Program,” Fondation Chanel, <https://www.fondationchanel.org/en/projet/empowering-female-farmers-in-senegal-through-innovative-savings-program/> (accessed July 17, 2020).

<sup>76</sup> “Our Story,” MyAgro, <https://www.myagro.org/media-post/our-story/> (accessed August 23, 2020)

<sup>77</sup> “About,” MyAgro, <https://www.myagro.org/about/> (accessed August 23, 2020)

<sup>78</sup> “MyAgro in Numbers,” MyAgro, <https://www.myagro.org/impact/> (accessed August 23, 2020)

<sup>79</sup> “Women, Agriculture and Work in Africa,” World Bank Group, <https://www.worldbank.org/en/programs/africa-myths-and-facts/publication/women-agriculture-and-work-in-africa> (accessed August 13, 2020).

In addition to these other challenges, women are also at a stark disadvantage when it comes to financial literacy.<sup>80</sup> Studies have shown that in many cases, lack of awareness prevents people from using suitable financial products and services including how to use ATMs or mobile banking.<sup>81</sup> A World Bank survey found that approximately 13 million adults in Morocco are financially excluded and a disproportionate number of them are female, poor, and living in rural areas.<sup>82</sup> In addition, a 2013 survey of Latin American Member States, the Organization for Economic Cooperation and Development (OECD) found that financial literacy and knowledge about concepts such as “inflation” and “Interest rate” were understood by less than half the population and women had a lower level of financial knowledge than men.<sup>83</sup> However, the survey also found that women were mostly responsible for household budgets across the region and better at short term money management than men.<sup>84</sup>

### *Actions Taken by the United Nations*

A subsidiary of the World Bank Group launched in 2013, the Financial Inclusion Support Framework (FISF), serves as a catalyst to expedite the reforms necessary for Member States to reach their national financial goals.<sup>85</sup> It has two distinct branches, Country Support Programs and Knowledge, both of which work in conjunction to carry out data analysis, synthesis, and knowledge sharing.<sup>86</sup> The FISF also focuses heavily on technical information dissemination, which includes examining the gender gap in financial inclusion and how digital finance is morphing how adults save and carry out everyday transactions.<sup>87</sup> Using the FISF, UN Women, has partnered with the United Nations Development Programme (UNDP) on the Global Gender Economic Policy Management Initiative which teaches both gender and economic coursework for policymakers.<sup>88</sup> The Global Gender and Economic Policy Management Initiative is applied regionally, and in Africa, they offer a Master’s degree in Gender-Aware Economics and the course is tailored towards government officials, research institutions, and development practitioners.<sup>89</sup> They also have coursework that examines the consequences of unpaid labor, specifically domestic work, and how it prevents women from being able to escape a cycle of poverty.<sup>90</sup> In Asia, instead of a degree, they offered three week courses in twelve different modules, some of which include “Gender, Data, and Indices”, “Gender-Responsive Policy Analysis”, and “Unpaid Work”.<sup>91</sup>

In 2015, the World Bank, along with the International Monetary Fund (IMF) and public and private partners launched Universal Financial Access by 2020 (UFA2020).<sup>92</sup> The goal of the program is to focus on 25 Member States where 73 percent of the world’s unbanked population lives to develop national, regional, and local financial

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<sup>80</sup> Gloria M. Grandolini, “Five Challenges Prevent Financial Access for People in Developing Countries,” World Bank Blogs, October 15, 2015, <https://blogs.worldbank.org/voices/five-challenges-prevent-financial-access-people-developing-countries> (accessed August 23, 2020).

<sup>81</sup> Grandolini, “Five Challenges Prevent Financial Access for People in Developing Countries.”

<sup>82</sup> The World Bank, “Enhancing Financial Capability and Inclusion in Morocco: A Demand-Side Assessment,” December 1, 2014, <https://documents.worldbank.org/en/publication/documents-reports/documentdetail/936861468051895341/enhancing-financial-capability-and-inclusion-in-morocco-a-demand-side-assessment> (accessed August 23, 2020).

<sup>83</sup> Nidia Garcia, Andrea Grifoni, Juan Carlos Lopez, and Diana Mejia, “Financial Education in Latin America and the Caribbean: Rationale, Overview and Way Forward”, OECD Working Papers on Finance, Insurance, and Private Pensions, No. 33. 2013. <http://www.oecd.org/finance/wp33finedulac.pdf> (accessed August 23, 2020).

<sup>84</sup> Garcia, Grifoni, Lopez, and Mejia, “Financial Education in Latin America and the Caribbean.”

<sup>85</sup> The World Bank, *Financial Inclusion Support Framework (FISF)*, June 6, 2018.

<sup>86</sup> The World Bank, *Financial Inclusion Support Framework (FISF)*, June 6, 2018.

<sup>87</sup> The World Bank, *Financial Inclusion Support Framework (FISF)*, June 6, 2018.

<sup>88</sup> UN Women, *Macroeconomic policies and social protection*,

<https://www.unwomen.org/en/what-we-do/economic-empowerment/macroeconomics-policies-and-social-protection>

<sup>89</sup> “Tackling the costs of gender inequality to Africa’s development,” United Nations Development Programme, <https://www.undp.org/content/undp/en/home/presscenter/articles/2010/11/26/tackling-the-costs-of-gender-inequality-to-africas-development.html> (accessed July 18, 2020).

<sup>90</sup> United Nations Development Programme, “Tackling the costs of gender inequality to Africa’s development.”

<sup>91</sup> United Nations Development Programme – Asia and the Pacific, “Gender-Responsive Economic Policy Management,” <https://www.asia-pacific.undp.org/content/rhap/en/home/library/gender-equality/gender-economic-policy-mgt.html> (accessed August 23, 2020).

<sup>92</sup> The World Bank, “UFA2020 Overview: Universal Financial Access by 2020,” October 1, 2018, <https://www.worldbank.org/en/topic/financialinclusion/brief/achieving-universal-financial-access-by-2020> (accessed August 23, 2020).

infrastructure.<sup>93</sup> This includes assisting Member States to create regulatory environments that enable access to accounts as well as improving and expanding financial capability and access points.<sup>94</sup> A major focus on the program has also been on reaching women and encouraging them to become financially active.<sup>95</sup> Thus far, over USD 8 billion has been invested in the program and the number of adults without a transaction account has fallen from 2.5 billion in 2011 to 1.7 billion in 2017.<sup>96</sup>

UN Women has also addressed the intersection of gender equity and digital finance through publishing working papers advocating for expanding mobile banking accounts to the UN Secretary General's Task Force on Digital Financing of the Sustainable Development Goals ("Task Force").<sup>97</sup> The Task Force serves to examine the digital finance landscape with a gendered perspective and write recommendations for further inclusion of women.<sup>98</sup> In 2019, economists, supported by UN Women, wrote a working paper entitled "Gender Equality and Inclusive Growth: Economic Policies to Achieve Sustainable Development", which is divided into multiple articles all pertaining to macroeconomics and how economic growth is an inherently gendered process.<sup>99</sup> The paper found that women can be considered precariously and forcibly included in certain economies.<sup>100</sup> Being precariously included in an economy means that one's employment is insecure and being forcibly included can be done through domestic and unpaid care work.<sup>101</sup> One of the conclusions of the paper was the finding that inclusion has to be more than women just being included in financial markets, rather there needs to be the creation of "...fundamentally decent work, with good wages, working conditions and labour rights...".<sup>102</sup> This can be accomplished by a variety of means, but it has been highlighted that industrialization has generated highly productive employment for both men and women.<sup>103</sup>

The UNCDF also works with individual Member States to advance gender equity. Recently UNCDF has partnered with the government of Sierra Leone to create gender equitable systems that will allow women to participate at all levels of the economic policy development process.<sup>104</sup> In Sierra Leone, UNCDF has partnered with UN Women to bring more consumer voices to the forefront of the financial inclusivity discourse by running a public awareness campaign that is meant to empower the consumer by making them aware of the financial rights they have.<sup>105</sup> Additionally, UNCDF's working paper, "Pathway to gender equality and women's economic empowerment", details the efforts being made to expand the amount of financial products that target women, increasing women's and girls' usages of financial services, and addresses the socio-cultural environments that negatively impact women and girls' usage of financial technologies.<sup>106</sup>

### *Case Study: Senegal*

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<sup>93</sup> The World Bank, "Getting to Universal Financial Access 2020," September 3, 2015, <https://www.worldbank.org/en/news/infographic/2015/09/03/getting-to-universal-financial-access-2020> (accessed August 23, 2020).

<sup>94</sup> World Bank, "UFA2020 Overview."

<sup>95</sup> World Bank, "UFA2020 Overview."

<sup>96</sup> World Bank, "UFA2020 Overview."

<sup>97</sup> UN Women, Leveraging Digital Finance For Gender Equality And Women's Empowerment, September 2019.

<sup>98</sup> UN Women, Leveraging Digital Finance For Gender Equality And Women's Empowerment, September 2019.

<sup>99</sup> Diane Elson and Anuradha Seth, "Gender equality and inclusive growth: Economic policies to achieve sustainable development," UN Women (2019), <https://www.unwomen.org/-/media/headquarters/attachments/sections/library/publications/2019/gender-equality-and-inclusive-growth-en.pdf?la=en&vs=3753>.

<sup>100</sup> Diane Elson and Anuradha Seth, "Gender equality and inclusive growth: Economic policies to achieve sustainable development."

<sup>101</sup> Diane Elson and Anuradha Seth, "Gender equality and inclusive growth: Economic policies to achieve sustainable development."

<sup>102</sup> Diane Elson and Anuradha Seth, "Gender equality and inclusive growth: Economic policies to achieve sustainable development."

<sup>103</sup> Diane Elson and Anuradha Seth, "Gender equality and inclusive growth: Economic policies to achieve sustainable development."

<sup>104</sup> United Nations Capital Development Fund, Less talk, more action: How can governments increase women's digital financial inclusion? <https://www.uncdf.org/article/5386/policy-womens-digital-financial-inclusion>.

<sup>105</sup> United Nations Capital Development Fund, Less talk, more action: How can governments increase women's digital financial inclusion? <https://www.uncdf.org/article/5386/policy-womens-digital-financial-inclusion>.

<sup>106</sup> "Pathway to Gender equality and women's economic empowerment," UNCDF, January 26, 2018, <https://www.uncdf.org/article/3205/pathway-to-gender-equality-and-womens-economic-empowerment>

According to a 2018 Pew poll, approximately 46 percent of people in Senegal reported utilizing the internet occasionally or stated they owned a smart phone.<sup>107</sup> The rate of internet usage is reflected by the fact that a predominantly young audience is using the internet, own smartphones, and tend to have more money on average.<sup>108</sup> In 2014, Mastercard joined forces with the United Nations Capital Development Fund (UNCDF) to implement the Mobile Money for the Poor (MM4P) programme in Senegal, Benin, and Zambia.<sup>109</sup> The MM4P initiative aimed to engage underserved financial markets and showcase the companies at the forefront of Senegalese digital finance innovation.<sup>110</sup> The MM4P programme ran from 2015 to 2019 and during that time, the amount of Senegalese people engaging with digital finance technology increased from 13 percent to 29 percent.<sup>111</sup> The MM4P programme also works in conjunction with Senegal’s central bank, Banque Centrale des Etats de l’Afrique de l’Ouest (BCEAO), to implement new lending policy for e-money issuers.<sup>112</sup>

In 2019, the Central Bank of West African States and the UNCDF examined the state of financial inclusion in Senegal and found that 38 percent of adults are utilizing digital financial services and there are no less than 15 mobile banking offerors with 6 mobile money companies on the market.<sup>113</sup> One of those corporations is CAURIE Micro Finance (CAURIE MF), which is digitizing both the process of depositing money and applying for loans by providing tablets to women’s saving groups.<sup>114</sup> A women’s savings group is a community based organization that focuses predominantly on encouraging people to donate to a communal fund that people can receive loans from.<sup>115</sup> 107 loan officers, forty percent of them being women, were re-trained and serviced almost 100,000 women through 10 CAURIE MF agencies.<sup>116</sup> Also in 2019, Senegal was loaned EUR 62.8 million by the African Development Bank for their Project to Support and Enhance Women's and Young People's Entrepreneurial Initiatives (PAVIE-I).<sup>117</sup> PAVIE-I is meant to work in conjunction with the private sector, banks, and microfinancing institutions to provide financing to businesses and initiatives led by women and the younger generation.<sup>118</sup> Although still in its infancy, the PAVIE-I project is expected to finance over 14,000 initiatives and generate almost 90,000 jobs.<sup>119</sup>

In 2020, the Senegalese government decided to implement a joint initiative with UN Women, called the National Strategy for Development of Statistics, to integrate gender statistics into a national statistics database.<sup>120</sup> The national database would expand upon existing data collection methods to have more statistics on women.<sup>121</sup> Those statistics would then be referred to when discussing gender indicators for projects, especially those regarding

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<sup>107</sup> Laura Silver and Courtney Johnson, “Internet use is growing across much of sub-Saharan Africa, but most are still offline,” Pew Research Center (Fall 2018). <https://www.pewresearch.org/global/2018/10/09/internet-use-is-growing-across-much-of-sub-saharan-africa-but-most-are-still-offline/>

<sup>108</sup> Laura Silver and Courtney Johnson, “Internet use is growing across much of sub-Saharan Africa, but most are still offline.”

<sup>109</sup> UNCDF, Growing Digital Financial Inclusion in Senegal, February 17, 2020.

<sup>110</sup> UNCDF, Growing Digital Financial Inclusion in Senegal, February 17, 2020.

<sup>111</sup> UNCDF, Growing Digital Financial Inclusion in Senegal, February 17, 2020.

<sup>112</sup> “Senegal,” United Nations Capital Development Fund, <https://www.uncdf.org/mm4p/senegal> (accessed July 17, 2020).

<sup>113</sup> Serge Mounganou, “What levers to accelerate digital innovation in Senegal?”

<sup>114</sup> UNCDF, Growing Digital Financial Inclusion in Senegal, February 17, 2020.

<sup>115</sup> Catholic Relief Services, Empowering women through savings groups: A study from the Wellness and Agriculture for Life Advancement (WALA) Program (Catholic Relief Services, 2014) <https://www.crs.org/sites/default/files/tools-research/empowering-women-through-savings-groups.pdf>

<sup>116</sup> UNCDF, Growing Digital Financial Inclusion in Senegal, February 17, 2020.

<sup>117</sup> “Senegal: African Development Bank lends €62.8 million to help create 150,000 jobs for women and young people,” African Development Bank Group, <https://www.afdb.org/en/news-and-events/press-releases/senegal-african-development-bank-lends-eu628-million-help-create-150000-jobs-women-and-young-people-33184> (accessed July 17 2020).

<sup>118</sup> African Development Bank Group, “Senegal: African Development Bank lends €62.8 million to help create 150,000 jobs for women and young people.”

<sup>119</sup> African Development Bank Group, “Senegal: African Development Bank lends €62.8 million to help create 150,000 jobs for women and young people.”

<sup>120</sup> “Making Gender Statistics a Top Priority in the Senegalese National Strategy for Development of Statistics,” PARIS21, <https://paris21.org/news-center/news/making-gender-statistics-top-priority-senegalese-national-strategy-development> (accessed July 17 2020).

<sup>121</sup> PARIS 21, “Making Gender Statistics a Top Priority in the Senegalese National Strategy for Development of Statistics.”

financial inclusion.<sup>122</sup> Having a central repository for this information makes it much easier to disseminate.<sup>123</sup> This information is meant to enable governments to make better and more inclusive policy choices.<sup>124</sup>

### ***Conclusion***

Despite running their own household budgets, Women are often times marginalized in the banking systems of developing Member States. Among the major issues faced by women today are lack of access to physical banking infrastructure or digital banking and a dearth of financial literacy. Today, there are multiple global initiatives that serve to incorporate women into finance, such as the myAgro project, which serves to level the playing field for female and male farmers. Organizations, such as the World Bank, UN Women and the UNCDF have been working on increasing the amount of public-private partnerships on gender equity initiatives. These initiatives are already starting to make an impact, but difficulties remain. In many places around the world, Women are still treated financially unequal to men and face many barriers designed to keep them out of the financial industry. If there are to be initiatives that promote global access to internet connectivity for the purposes of digital financial inclusion, those initiatives need to account for disparities in bandwidth. Incorporating digital financial technology is a necessary step to fully integrating women into the financial sector and the 21<sup>st</sup> century economy.

### ***Committee Directive***

The body should consider a plethora of topics embedded within the overarching discussion of improving financial access and inclusion for women. The body needs to consider the process of ensuring even and equitable distribution of both internet and energy as a required pre-requisite for these changes to take place. How do we go about incorporating emerging financial technologies into pre-existing frameworks? Considering most transactions occur with tangible fiat currency, how can people be incentivized to utilize mobile banking services? What role can newer technology, such as online banking and cryptocurrency mining, play in generating and maintaining wealth? Ultimately, the goal is to craft a comprehensive resolution that addresses these issues with practical and innovative proposals.

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<sup>122</sup> PARIS 21, “Making Gender Statistics a Top Priority in the Senegalese National Strategy for Development of Statistics.”

<sup>123</sup> PARIS 21, “Making Gender Statistics a Top Priority in the Senegalese National Strategy for Development of Statistics.”

<sup>124</sup> PARIS 21, “Making Gender Statistics a Top Priority in the Senegalese National Strategy for Development of Statistics.”

## II. Promoting Better Access to Education for Women and Girls in Developing Member States

### *Introduction*

Education provides people with the ability to support themselves and their families, participate in their communities, and better themselves to create more prosperous Member States.<sup>125</sup> The United Nations (UN) has estimated over 265 million children are currently out of school.<sup>126</sup> 132 million of these children are girls.<sup>127</sup> Among the 750 million adults worldwide that are illiterate, two-thirds are women.<sup>128</sup> When engaging in state building, education has proven to be a substantial factor in the success or failure of established institutions and its people.<sup>129</sup> Access to basic education (including primary and lower secondary education) can promote peace, boost economic growth, and provide stability to a community.<sup>130</sup> Recognizing this fact, UN Sustainable Development Goal (SDG) Four was established at the UN Sustainable Development Summit in September 2015, to “ensure inclusive and equitable quality education and promote lifelong learning opportunities for all.”<sup>131</sup>

Unfortunately, in many parts of the world, girls and young women are still not allowed access to education but instead are forced to stay home and work for the family, or even sold off to pay for their brothers’ educations.<sup>132</sup> Denying girls access to education can have detrimental effects on the well-being of an entire community, since educated women are more likely to promote equality in their communities, educate their children, question unequal, gendered laws, and contribute to their Member State’s economy and well-being.<sup>133</sup> Education can also help women learn a variety of fundamental life skills, from vocational and technical training to how to navigate health care systems, exercise safe reproductive practices, defend their human rights, and think critically and reflectively about the unique challenges they face in their communities.<sup>134</sup> However, while education can serve as one of the primary tools to overcome disparities, the restricting of education availability can be used to perpetuate inequalities within Member States.<sup>135</sup>

### *History*

Women’s access to education has been an issue throughout human history.<sup>136</sup> For centuries, education was often only considered necessary for wealthy males who could afford it.<sup>137</sup> Educational discrimination against girls

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<sup>125</sup> Luis E. Vila., “The Non-Monetary Benefits of Education,” *European Journal of Education* 35(1): 21–32, March, 2000, <https://www.jstor.org/stable/1503615>.

<sup>126</sup> “Goal 4: Quality Education,” UN Sustainable Development Goals, <https://www.un.org/sustainabledevelopment/education/> (Accessed March 17, 2020).

<sup>127</sup> “Girls’ Education,” UNICEF, <https://www.unicef.org/education/girls-education> (Accessed July 6, 2020).

<sup>128</sup> “Goal 4: Quality Education: Infographic,” UN Sustainable Development Goals, [https://www.un.org/sustainabledevelopment/wp-content/uploads/2019/07/E\\_Infographic\\_04.pdf](https://www.un.org/sustainabledevelopment/wp-content/uploads/2019/07/E_Infographic_04.pdf) (Accessed March 17, 2020).

<sup>129</sup> UN Women Executive Director Phumzile Mlambo-Ngcuka, “Education is the single biggest transformative factor for the individual, the nation and society,” UN Women, March 29, 2014, <https://www.unwomen.org/en/news/stories/2014/3/speech-by-ed-on-education-is-the-single-biggest-transformative-factor>.

<sup>130</sup> “Goal 4: Quality Education,” UN Sustainable Development Goals.

<sup>131</sup> “SDG 4: Education,” UNESCO, <https://en.unesco.org/gem-report/sdg-goal-4> (Accessed July 7, 2020).

<sup>132</sup> “Goal 4: Quality Education,” UN Sustainable Development Goals.

<sup>133</sup> “With Equal Rights, Empowerment, Women Can Be ‘Agents of Change’ for Sustained Socio-economic Development, Security around World, Third Committee Told,” United Nations, October 11, 2011, <https://www.un.org/press/en/2011/gashc4009.doc.htm>.

<sup>134</sup> Christina Kwauk et al., “Non-formal Girls’ Life Skills Programming: Implications for Policy and Practice,” The Brookings Institution, [https://www.brookings.edu/wp-content/uploads/2018/06/Non-formal-girls-life-skills-programming\\_A4.pdf](https://www.brookings.edu/wp-content/uploads/2018/06/Non-formal-girls-life-skills-programming_A4.pdf) (Accessed April 28, 2020).

<sup>135</sup> “The Power of Education to Fight Inequality,” Oxfam, September, 2019, <https://oxfamlibrary.openrepository.com/bitstream/handle/10546/620863/bp-education-inequality-170919-en.pdf>.

<sup>136</sup> Joseph Lauwerys et al., “Education,” *Encyclopedia Britannica*, <https://www.britannica.com/topic/education> (Accessed May 18, 2020).

<sup>137</sup> Joseph Lauwerys et al., “Education,” *Encyclopedia Britannica*.

specifically has often been based on cultural norms, such as early marriages and pregnancies, heavy domestic workloads, insufficient and/or gender-biased educational and teaching materials, sexual harassment, and unsafe schooling atmospheres.<sup>138</sup> These cultural norms and entrenched biases only began to change in many places in the 20<sup>th</sup> century and indeed there are many places where women’s access to education remains an issue.<sup>139</sup>

With the 1948 release of the UN Declaration of Human Rights (DHR), education came to be viewed as an inalienable human right guaranteed to all.<sup>140</sup> Article 26 of the DHR states that elementary education through the fundamental stages of development should be free and compulsory.<sup>141</sup> It further states that education programs should promote human rights and freedoms, as well as understanding and tolerance amongst Member States.<sup>142</sup> Additionally, higher education should be made widely available on the basis of merit.<sup>143</sup> This emphasis on education laid a foundation on which all other human rights could be achieved.<sup>144</sup> The release of the UN DHR marked the first time education was formally recognized by the global community as a human right and set the stage for other education-affirming actions to be taken.<sup>145</sup>

In 1979, the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) was adopted by the UN General Assembly.<sup>146</sup> Article Ten of the Convention emphasized that Member States must take all necessary actions to ensure women have equal access to education as men.<sup>147</sup> Specifically, women must be given the same opportunities as men from pre-school to higher education and in all general, technical, vocational, and professional training, as well as in the areas of access to study grants and scholarships, sports, physical education, and adult literacy classes.<sup>148</sup> Because of CEDAW, more than 100 Member States have strengthened their constitutional provisions guaranteeing equality between men and women.<sup>149</sup> Legislation prohibiting discrimination against women has also become a standard part of legal frameworks.<sup>150</sup>

The UN continued to work toward global equal-access to education in 1990 when the United Nations Children’s Fund (UNICEF), the World Bank, the United Nations Development Programme (UNDP), the United Nations Population Fund (UNFPA), and the United Nations Educational, Scientific and Cultural Organization (UNESCO) joined together at the Jomtien Conference to establish the World Education for All movement.<sup>151</sup> This initiative

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<sup>138</sup> “Beijing Declaration and Platform for Action: Beijing +5 Political Declaration and Outcome,” UN Women, [https://www.unwomen.org/-/media/headquarters/attachments/sections/csw/pfa\\_e\\_final\\_web.pdf?la=en&vs=800](https://www.unwomen.org/-/media/headquarters/attachments/sections/csw/pfa_e_final_web.pdf?la=en&vs=800) (Accessed April 28, 2020).

<sup>139</sup> Joseph Lauwerys et al., “Education,” Encyclopedia Britannica.

<sup>140</sup> “UN Declaration of Human Rights,” United Nations, <https://www.un.org/en/universal-declaration-human-rights/index.html> (Accessed May 18, 2020).

<sup>141</sup> “UN Declaration of Human Rights,” United Nations.

<sup>142</sup> “UN Declaration of Human Rights,” United Nations.

<sup>143</sup> “UN Declaration of Human Rights,” United Nations.

<sup>144</sup> “The Universal Declaration of Human Rights in the 21<sup>st</sup> Century,” Global Citizenship Commission, 2016, <https://www.equalrightstrust.org/ertdocumentbank/Brown-Universal-Declaration-Human-Rights-21C.pdf> (Accessed July 14, 2020).

<sup>145</sup> “A Human Rights-Based Approach to Education for All,” UNICEF, 2007, [https://www.unicef.org/publications/files/A\\_Human\\_Rights\\_Based\\_Approach\\_to\\_Education\\_for\\_All.pdf](https://www.unicef.org/publications/files/A_Human_Rights_Based_Approach_to_Education_for_All.pdf) (Accessed July 14, 2020).

<sup>146</sup> “International Instruments: Right to Education,” Right to Education Project, [https://www.right-to-education.org/sites/right-to-education.org/files/resource-attachments/RTE\\_International\\_Instruments\\_Right\\_to\\_Education\\_2014.pdf](https://www.right-to-education.org/sites/right-to-education.org/files/resource-attachments/RTE_International_Instruments_Right_to_Education_2014.pdf) (Accessed April 28, 2020).

<sup>147</sup> “International Instruments: Right to Education,” Right to Education Project.

<sup>148</sup> “International Instruments: Right to Education,” Right to Education Project.

<sup>149</sup> Isabel Latz et al., “Equal Rights for Women and Girls in the World’s Constitutions,” World Policy Analysis Center, [https://www.worldpolicycenter.org/sites/default/files/WORLD\\_Policy\\_Brief\\_Equal\\_Rights\\_For\\_Women\\_and\\_Girls\\_in\\_Constitutions\\_2015.pdf](https://www.worldpolicycenter.org/sites/default/files/WORLD_Policy_Brief_Equal_Rights_For_Women_and_Girls_in_Constitutions_2015.pdf) (Accessed August 9, 2020).

<sup>150</sup> Pooja Khanna, Kimmel, Zachary, and Karkara, Ravi, “Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) for Youth,” UN Women, <https://iknowpolitics.org/sites/default/files/cedaw-for-youth.pdf> (Accessed July 15, 2020).

<sup>151</sup> “The Jomtien Conference in 1990 was a Game Changer for Education,” Global Education Monitoring Report, August 22, 2014, <https://gemreportunesco.wordpress.com/2014/08/22/the-jomtien-conference-in-1990-was-a-game-changer-for-education/>.

concentrated on bringing education to “every citizen in every society” by focusing on six specific goals: 1) expanding and improving early comprehensive childhood care and education, 2) ensuring all children have access to and complete free, good-quality compulsory primary education by 2015, 3) providing equitable access to appropriate learning and life-skills programs for all young people and adults, 4) achieving a 50 percent improvement in adult literacy by 2015, 5) eliminating gender disparities in primary and secondary education by 2005 and achieving full educational gender equality by 2015, and 6) improving the overall quality of education to ensure the achievement of measurable learning outcomes.<sup>152</sup> When it was realized that progress was slow to achieve these goals, this initiative was bolstered by the adoption of the 2000 Millennium Development Goals (MDGs).<sup>153</sup> Since 1999, some progress has been made to realize this initiative’s goals, with the global primary school net enrollment ratio going from 84 percent in 1999 to 91 percent in 2014, and net enrollment ratios rising 20 percentage points from 1999 to 2012 in 17 Member States, including 11 in sub-Saharan Africa.<sup>154</sup>

In an attempt to help realize the World Education for All movement, the Beijing Declaration and Platform for Action was created in 1995 at the fourth World Conference on Women, organized by the United Nations Commission on the Status of Women (CSW).<sup>155</sup> This declaration focused on achieving global gender equality in all aspects by serving “as a framework to guide and suggest policy making at the national and international levels, as well as provide ideas and mobilizing principles to the various women’s groups and representatives of civil society who were concerned with improving the conditions of women and their empowerment.”<sup>156</sup> Specific concern was placed on 12 critical areas, including poverty, education and training, the rights of the girl child, women’s human rights, and violence against women and girls.<sup>157</sup> This declaration was the first global policy document that included a specific focus on the girl child, and it forced government policy makers to acknowledge that ensuring the needs of both men and women are visibly considered in all area is a key strategy for achieving gender equality.<sup>158</sup> The Beijing Declaration was also the first international document that comprehensively addressed violence against women and emphasized prevention through changing social norms as a key strategy.<sup>159</sup>

Overall, the increased emphasis placed on global educational gender parity from the UN DHR in 1948 through the adoption of the MDGs in 2000 had positive results in all regions of the world.<sup>160</sup> In Sub-Saharan Africa, the percentage of boys completing primary school in the late 1960s to late 1990s rose from 46 to 58 percent, and the percent of girls rose from 26 to 53 percent.<sup>161</sup> In Latin America and the Caribbean, the regional number of out-of-school primary school-age children decreased 59 percent from 1970 to 1999, going from 6.81 million to 2.79 million.<sup>162</sup> In Argentina and Peru, the number of out-of-school primary school-age children decreased by 94 and 100 percent respectively.<sup>163</sup> In the Middle East and North Africa, there was a 23 percent decrease in the number of primary school-age children out of school from 1970 to 1999.<sup>164</sup>

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<sup>152</sup> “Education for All,” The World Bank, August 4, 2014, <https://www.worldbank.org/en/topic/education/brief/education-for-all>.

<sup>153</sup> “Education for All,” The World Bank.

<sup>154</sup> “Education for All 2000-2015: Achievements and Challenges,” UNESCO, 2014, <https://unesdoc.unesco.org/ark:/48223/pf0000232565/PDF/232565eng.pdf.multi> (Accessed July 15, 2020).

<sup>155</sup> “Five Big Wins Ushered in By the Landmark Beijing Platform for Action,” UN Women, <https://www.unwomen.org/en/news/stories/2020/3/compilation-five-wins-ushered-in-by-beijing-platform-for-action> (Accessed April 28, 2020).

<sup>156</sup> Jayati Ghosh, “The Impact of the Implementation of the Beijing Declaration and Platform for Action,” United Nations, May, 2010, [https://www.un.org/womenwatch/daw/egm/impact\\_bdpfa/informational/EGM-BPFA-MDG-2009-BP1.pdf](https://www.un.org/womenwatch/daw/egm/impact_bdpfa/informational/EGM-BPFA-MDG-2009-BP1.pdf).

<sup>157</sup> “The Beijing Platform for Action: Inspiration Then and Now,” UN Women, <https://beijing20.unwomen.org/en/about> (Accessed May 23, 2020).

<sup>158</sup> “Five Big Wins Ushered in By the Landmark Beijing Platform for Action,” UN Women.

<sup>159</sup> “Five Big Wins Ushered in By the Landmark Beijing Platform for Action,” UN Women.

<sup>160</sup> Stephanie R. Psaki, McCarthy, Katharine J., and Mensch, Barbara S., “Measuring Gender Equality in Education: Lessons from Trends in 43 Countries,” *Population and Development Review* 44(1): 117–142, March, 2018, <https://onlinelibrary.wiley.com/doi/epdf/10.1111/padr.12121>.

<sup>161</sup> Stephanie R. Psaki, McCarthy, Katharine J., and Mensch, Barbara S., “Measuring Gender Equality in Education: Lessons from Trends in 43 Countries,” *Population and Development Review*.

<sup>162</sup> “Out-of-School Children of Primary School Age, Both Sexes,” Our World in Data, <https://ourworldindata.org/grapher/out-of-school-children-of-primary-school-age-by-world-region?tab=table&time=.1999> (Accessed July 14, 2020).

<sup>163</sup> “Out-of-School Children of Primary School Age, Both Sexes,” Our World in Data.

<sup>164</sup> “Out-of-School Children of Primary School Age, Both Sexes,” Our World in Data.

## *Current Situation*

Today, boys and girls globally have achieved regional parity in education through primary school in the majority of the world, with two-thirds of the world's Member States having 97 to 103 girls enrolled in primary school for every 100 boys.<sup>165</sup> However, in Africa, the Middle East, and South Asia, there is still much progress to be made.<sup>166</sup> According to a 2020 article by UNICEF, “nearly 1 in 4 girls and 1 in 5 boys of primary school age are out of school in Sub-Saharan Africa.”<sup>167</sup> In Chad, only 78 girls attend school for every 100 boys, and in Pakistan, only 84 girls for every 100 boys attend primary school.<sup>168</sup> This indicates that while considerable progress has been made in achieving educational gender equality in certain areas, there is still much work to be done at the local or regional level.<sup>169</sup>

Unfortunately, providing access to education has been challenging to achieve.<sup>170</sup> Part of this can be attributed to the high cost of education and the way it keeps individuals from low-income households and Member States out of school.<sup>171</sup> Household costs of education, such as purchasing school supplies and clothing and providing transportation, prove especially burdensome for low-income families who must decide how many and which children to send to school and for how long.<sup>172</sup> Additionally, low-income families that live in areas without access to publicly funded education are often unable to afford the fees associated with sending their children to local private schools.<sup>173</sup> Even if parents can afford to send their children to school, many schools suffer from lack of teachers and textbooks.<sup>174</sup> In Malawi and Tanzania, the average class size exceeds 70 pupils, while in Cameroon, on average, 14 students are forced to share the same mathematics textbook.<sup>175</sup>

Unsafe school environments can also prevent girls from accessing education, since the lack of physical school facilities with clean running water and private restrooms can result in girls dropping out of school once they begin to menstruate, due to not having a safe place to care for their feminine hygiene needs and facing harassment or attacks when trying to find a private place to care for themselves.<sup>176</sup> Currently it is estimated about 1 in 3 primary schools in Africa don't have any toilets.<sup>177</sup> These challenges must be overcome to help increase access to education for women and girls.

## *Actions Taken by the United Nations*

On November 4, 2015, the Education 2030 Framework for Action was adopted by 184 UNESCO Member States at the 38<sup>th</sup> UNESCO General Conference in Paris, France.<sup>178</sup> The Education 2030 Framework for Action helps the UN reach its 2030 SDGs by encouraging participatory governance, transparency, and accountability to achieve effective

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<sup>165</sup> “Gender and Education,” UNICEF, February, 2020, <https://data.unicef.org/topic/gender/gender-disparities-in-education/> (Accessed May 18, 2020).

<sup>166</sup> “Gender and Education,” UNICEF.

<sup>167</sup> “Gender and Education,” UNICEF.

<sup>168</sup> “Gender and Education,” UNICEF.

<sup>169</sup> “Beijing Declaration and Platform for Action: Beijing +5 Political Declaration and Outcome,” UN Women, [https://www.unwomen.org/-/media/headquarters/attachments/sections/csw/pfa\\_e\\_final\\_web.pdf?la=en&vs=800](https://www.unwomen.org/-/media/headquarters/attachments/sections/csw/pfa_e_final_web.pdf?la=en&vs=800) (Accessed April 28, 2020).

<sup>170</sup> “Right to Education,” Humanium, <https://www.humanium.org/en/right-to-education/> (Accessed May 18, 2020).

<sup>171</sup> “Six Steps to Abolishing Primary School Fees,” UNICEF, 2009, [https://www.unicef.org/publications/files/Six\\_Steps\\_to\\_Abolishing\\_Primary\\_School\\_Fees.pdf](https://www.unicef.org/publications/files/Six_Steps_to_Abolishing_Primary_School_Fees.pdf) (Accessed July 10, 2020).

<sup>172</sup> “Six Steps to Abolishing Primary School Fees,” UNICEF, 2009.

<sup>173</sup> “Six Steps to Abolishing Primary School Fees,” UNICEF, 2009.

<sup>174</sup> “School Resources and Learning Environment in Africa: Key results from a regional survey on factors affecting quality of education (August 2016)” UNESCO, 2016. <http://uis.unesco.org/sites/default/files/school-resources-and-learning-environment-in-africa-2016-en/school-resources-and-learning-environment-in-africa-2016-en.pdf> (accessed August 21, 2020)

<sup>175</sup> “School Resources and Learning Environment in Africa” UNESCO, 2016.

<sup>176</sup> Phineas Rueckert, “10 Barriers to Education That Children Living in Poverty Face,” Global Citizen.

<sup>177</sup> “School Resources and Learning Environment in Africa” UNESCO, 2016.

<sup>178</sup> “Education 2030 Framework for Action Has Been Adopted,” International Council for Open and Distance Education, <https://www.icde.org/knowledge-hub/education-2030-framework-for-action-has-been-adopted> (Accessed May 23, 2020).

frameworks for legal and policy education.<sup>179</sup> The Fourth UN SDG specifically focuses on “ensur[ing] inclusive and equitable quality education and promot[ing] lifelong learning opportunities for all.”<sup>180</sup> Special attention is placed on promoting governance and human rights education to better communities by empowering women to understand and demand their basic human rights, thereby improving their quality of life and increased equity for all.<sup>181</sup> The Education 2030 Framework for Action is being used as another tool to achieve SDG goal Four.<sup>182</sup>

One way the UN has been working to achieve SDG Four is by implementing programs through UN Women that focus on promoting access to education for women and girls and teach how to prevent violence against women and girls.<sup>183</sup> According to the Central Asia Institute, some girls in rural villages can be beaten, burnt, or killed just for trying to get a basic education, which can discourage them from pursuing an education at all.<sup>184</sup> Because of this, teaching girls how to protect themselves from violence and harmful cultural norms is a key way to increase access to education for women and girls in developing Member States.<sup>185</sup>

In Kyrgyzstan, UN Women implemented a program in 2014 that trained peer-educators and teachers about gender equality and demonstrated how practices such as bride kidnapping and forced early marriage perpetuate gender inequality and violence against women.<sup>186</sup> Program participants learned what rights are protected under the Kyrgyz Republic Constitution and were encouraged to begin initiatives in their home towns to continue raising awareness about these issues.<sup>187</sup> In total, there were 15 sets of trainings, reaching around 200 peer educators and 80 teachers from 30 towns and villages.<sup>188</sup> Although data from 2017-2018 indicates an overall downward trend in women empowerment in Kyrgyzstan, there has been an evident upward trend with regard to girl’s access to education.<sup>189</sup> According to a 2019 report by the Asian Development Bank, “there is relative gender parity in education enrollment and literacy rates...According to the GII [Gender Inequality Index], almost 99% of both girls and boys received some secondary school education [in 2017].”<sup>190</sup>

In 2018, UN Women began a five-year joint program in Palestine, known as HAYA, that focuses on preventing violence against women.<sup>191</sup> The goal of this program is to eliminate violence against women by 1) decreasing dangerous attitudes and practices that propagate and reinforce violence in communities, 2) increasing women and girl’s access to and understanding of economic, medical, psychosocial, security, and shelter services, and 3) strengthening government institutions to help support policies that promote and protect women and girl’s rights.<sup>192</sup> Although it is too soon to know for sure whether or not this program has been successful, preliminary results from the 2019 Violence Survey in the Palestinian Society found that the general prevalence of violence experienced by

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<sup>179</sup> “World Education Forum Adopts Declaration on the Future of Education,” UN Women.

<sup>180</sup> “Sustainable Development Goal 4,” UN Sustainable Development Goals, <https://sustainabledevelopment.un.org/sdg4> (Accessed April 28, 2020).

<sup>181</sup> “The Beijing Platform for Action Turns 20,” UN Women, <https://beijing20.unwomen.org/en/in-focus/human-rights> (Accessed April 28, 2020).

<sup>182</sup> “World Education Forum Adopts Declaration on the Future of Education,” UN Women.

<sup>183</sup> “Women and Sustainable Development Goals,” UN Women, <https://sustainabledevelopment.un.org/content/documents/2322UN%20Women%20Analysis%20on%20Women%20and%20SDGs.pdf> (Accessed July 13, 2020).

<sup>184</sup> “Violence Against Women A Roadblock to Education,” Central Asia Institute, November 23, 2017, <https://centralasiainstitute.org/education-stop-violence-against-women/>.

<sup>185</sup> “Violence Against Women A Roadblock to Education,” Central Asia Institute, November 23, 2017.

<sup>186</sup> “Coming of Age, Youth Become Gender Equality Champions in Kyrgyzstan,” UN Women, August 26, 2014, <https://www.unwomen.org/en/news/stories/2014/8/kyrgyzstan-youth-become-gender-equality-champions>.

<sup>187</sup> “Coming of Age, Youth Become Gender Equality Champions in Kyrgyzstan,” UN Women.

<sup>188</sup> “Coming of Age, Youth Become Gender Equality Champions in Kyrgyzstan,” UN Women.

<sup>189</sup> “Kyrgyz Republic: Country Gender Assessment,” Asian Development Bank, December, 2019, <https://www.adb.org/sites/default/files/institutional-document/546966/kyrgyz-republic-country-gender-assessment-2019.pdf>.

<sup>190</sup> “Kyrgyz Republic: Country Gender Assessment,” Asian Development Bank.

<sup>191</sup> “Programmes: Ending Violence Against Women,” UN Women, <https://palestine.unwomen.org/en/what-we-do/ending-violence-against-women/programmes> (Accessed May 19, 2020).

<sup>192</sup> “Programmes: Ending Violence Against Women,” UN Women.

currently married or ever married women by their husbands decreased from 37 percent in 2011 to 27 percent in 2019.<sup>193</sup>

UN Women also promotes increasing access to education for women and girls by decreasing violence against women in developed Member States. For example, UN Women’s “Safe Cities and Safe Public Spaces Global Programme Initiative” focuses on preventing and responding to sexual violence against women and girls in public spaces through four areas of focus: 1) generating evidence of violence and building partnerships for change, 2) developing and implementing comprehensive laws and policies that address these challenges, 3) investing in the safety and economic viability of public spaces, and 4) transforming social norms.<sup>194</sup> Specific attention is placed on using educational activities in schools, communities, and other city settings to change social norms and teach both men and women about the harms of sexual violence and ways to prevent it.<sup>195</sup> This initiative was started in 2010 in 27 participating cities around the world, including New York City, Winnipeg, Canada, Dublin, Ireland, Brussels, Belgium, and Sakai, Japan.<sup>196</sup>

### ***Conclusion***

Providing access to education for women and girls is vital for the continued development of communities.<sup>197</sup> Both traditional education, such as learning to count, read, and write, and non-traditional education, such as technical, vocational, and life-skills training that teach women about self-defense, finances, business, government, healthcare, and their human rights are important.<sup>198</sup> Teaching girls how to protect themselves and speak out against physical and sexual abuse and violence can help increase access to education for women and girls.<sup>199</sup> Coming up with solutions to overcome physical barriers such as lacking access to safe, clean school facilities, or living in a region with high female fertility rates and high infant, child, and maternal mortality rates, can also increase the number of women and girls who have access to an education.<sup>200</sup> Through innovative UN programs, such as HAYA in Palestine, the UN continues to find practical ways to promote better access to education for women and girls in developing Member States.

### ***Committee Directive***

As delegates begin researching this topic, they should work to find ways to enhance current education tools and proliferate them among developing Member States currently without robust access to education. Delegates should think of concrete ways in which barriers to education for girls can be overcome. Identifying innovative solutions to negate high costs of education, insufficient transportation and education facilities, negative cultural norms, and threats to girls’ physical safety will help ensure greater access to education for women and girls. Additionally, delegates should focus on identifying new ways women and girls can be taught fundamental skills related to health, financial literacy, self-defense, and other non-academic subjects that help ensure a better quality of life for all. By addressing these issues through comprehensive resolutions, delegates can help find solutions to end global gender inequality and ensure SDG four is successfully achieved.

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<sup>193</sup> “Preliminary Results of the Violence Survey in the Palestinian Society,” Palestinian Central Bureau of Statistics, November, 2019, <http://pcbs.gov.ps/Downloads/book2480.pdf>.

<sup>194</sup> “Safe Cities and Safe Public Spaces: Global Results Report,” UN Women, 2017, <https://www.unwomen.org/-/media/headquarters/attachments/sections/library/publications/2017/safe-cities-and-safe-public-spaces-global-results-report-en.pdf?la=en&vs=45> (Accessed July 14, 2020).

<sup>195</sup> “Madrid joins UN Women Safe Cities Global Programme,” UN Women, April 26, 2018, <https://www.unwomen.org/en/news/stories/2018/4/news-madrid-joins-un-women-safe-cities-global-programme>.

<sup>196</sup> “Safe Cities and Safe Public Spaces: Global Results Report,” UN Women, 2017.

<sup>197</sup> Julian Kobmann, “Why Does Education Matter,” AIESEC, 2019, <https://aiesec.at/2019/04/05/sdg-4-education-matter/> (Accessed July 14, 2020).

<sup>198</sup> “The Education for All Agenda,” UN, 2011, [https://www.un.org/en/ecosoc/docs/book2011/05\\_Dialogues%20at%20ECOSOC%202011\\_A\\_The%20Education%20for%20All%20Agenda.pdf](https://www.un.org/en/ecosoc/docs/book2011/05_Dialogues%20at%20ECOSOC%202011_A_The%20Education%20for%20All%20Agenda.pdf) (Accessed July 14, 2020).

<sup>199</sup> “Violence Against Women A Roadblock To Education,” Central Asia Institute, November 23, 2017, <https://centralasiainstitute.org/education-stop-violence-against-women/>.

<sup>200</sup> Leah Witcher Jackson, “Educate the Women and You Change the World: Investing in the Education of Women is the Best Investment in a Country’s Growth and Development,” Forum on Public Policy, <https://files.eric.ed.gov/fulltext/EJ870099.pdf> (Accessed May 18, 2020).

## Annotated Bibliography

### Topic I: Improving Financial Access and Inclusion for Women

Jamie Condliffe, "The UN Says the Global Digital Divide Could Become a Yawning Chasm," MIT Technology Review (Fall 2017). <https://www.technologyreview.com/2017/09/15/149127/the-un-says-the-global-digital-divide-could-become-a-yawning-chasm/>.

Condliffe's piece details the discrepancies in internet connectivity speeds globally and the presence of multinational corporations (MCN's) in the development process. Where international loans and grants fall short, entities like Google and Facebook utilize their resources to front the costs of infrastructure development. Some question their presence in the process and wonder if their presence is merely a strategic play for untouched markets. Condliffe also heavily references the Broadband Commission for Sustainable Development report on discrepancies on global internet connectivity speeds, which affects how people will be able to use financial services, like banking.

"Financial Inclusion on the Rise, But Gaps Remain, Global Findex Database Shows," World Bank, <https://www.worldbank.org/en/news/press-release/2018/04/19/financial-inclusion-on-the-rise-but-gaps-remain-global-findex-database-shows>.

Echoing Condliffe, the World Bank provides staggering figures on how many adults are unbanked, how many have access to cellular devices, and how their smartphones are an especially important step in them becoming incorporated in finance. Even among those with smart phones, there still exists financial gaps between the men and women in the workforce. In fact, the presence of digital finance actual drove financial inclusion, in Sub-Saharan Africa.

Yasmin Bin-Humam, "When Business Gets Personal: How Laws Affect Women's Economic Opportunities," Private Sector Development Blog (Winter 2012), <https://blogs.worldbank.org/psd/when-business-gets-personal-how-laws-affect-womens-economic-opportunities>.

Bin-Humam details instances of how laws prevented women from engaging with their own economic markets. For instance, until 2006 in Lesotho, married women were considered legal minors which meant they were unable to sign off on any legal and financial paperwork without her husband present. Additionally, in Cameroon, Chad, Congo Dem. Rep., Gabon, Guinea, Mauritania, Niger, and Sudan women are only allowed to pursue an alternative profession if their husbands do not object. While there have been restrictive laws passed and revoked, there is still progress to be made for women to be equally and equitably included in their respective economies.

Michelle Castillo, "A look inside Facebook's efforts to expand Wi-Fi in developing countries," CNBC (Summer 2018). <https://www.cnbc.com/2018/08/28/a-look-at-facebooks-efforts-to-expand-wi-fi-in-developing-countries.html>

Castillo writes about how entities like Google and Facebook are offsetting the costs of creating WiFi infrastructure in developing countries. They offset a Member States' costs by working with local companies to produce mobile networks that abide by Facebook's standards, and then vendors sell pay as you go WiFi cards which allows for the user to have unlimited data. Users can access more than Facebook platforms on their device, but some advocacy groups question Facebook's motive behind their benevolence. They raise concerns of privacy and possible censorship.

"Women as Builders of the Digital Economy," UNCDF, <https://www.uncdf.org/article/5458/women-as-builders-of-the-digital-economy>.

The UNCDF mentions it is likely to take 100 years for women and men to become on par with one another in terms of economic participation. They also mention that women are not just "beneficiaries" of the programmes they implement, rather they should be seen as pivotal parts of the program design process as well. The main point they argue is that women are great builders of the digital economy because they are excellent entrepreneurs, they attract a broader set of customers, and are more profitable than men.

Essentially, women must be able to both earn and control their money to be fully integrated into their local economies.

## **Topic II: Promoting Better Access to Education for Women and Girls in Developing Member States**

“Five Big Wins Ushered in by the Landmark Beijing Platform for Action,” *UN Women*, March 20, 2020. <https://www.unwomen.org/en/news/stories/2020/3/compilation-five-wins-ushered-in-by-beijing-platform-for-action>

The Beijing Platform for Action was central to establishing women’s rights, and specifically the rights of the girl-child. This article explains the significance of this document by highlighting five key contributions made by the Beijing Platform. These contributions are: 1) gaining ground on girl’s rights, 2) paying attention to gender perspectives in policy and programming, 3) working to end violence against women, 4) solidifying women’s leadership in climate and conservation practices, and 5) highlighting the power of women leadership. This article goes into detail explaining how the Beijing Platform caused these five outcomes, and it provides data and statistics to support its claims. This source affords a thorough explanation of the foundation laid by the Beijing Platform and offers insight into current women-empowerment initiatives happening today.

Moonga, Anolt, Moses Changala, and Caroline Chisenga. “Alternative Education: A Panacea to Effects of Lack of High School Education for Girls in Kapiri Mposhi District.” *Zambia Journal of Education* 4, no. 1 (2013): 32-45. [https://www.researchgate.net/publication/340102414\\_Alternative\\_Education\\_A\\_Panacea\\_to\\_Effects\\_of\\_Lack\\_of\\_High\\_School\\_Education\\_for\\_Girls\\_in\\_Kapiri\\_Mposhi\\_District](https://www.researchgate.net/publication/340102414_Alternative_Education_A_Panacea_to_Effects_of_Lack_of_High_School_Education_for_Girls_in_Kapiri_Mposhi_District)

By examining the educational achievement of high school girls in Zambia’s Kapiri Mposhi district, this study emphasizes the importance of having access to local government-sponsored high schools to ensure the educational success of female students. Not having access to local public high schools caused students to travel to different districts for day classes or to attend boarding schools, which put the female students at risk of being harassed or attacked and resulted in them not continuing their education. Many of the girls subsequently experienced early marriages, exposure to HIV/AIDS, substance abuse, and limited involvement in development activities. The study recommends: 1) building local government-sponsored schools to combat these negative outcomes, 2) creating alternative education options (such as night classes or skills training courses), and 3) training girls in survival skills to increase their safety.

Paddison, Laura. “Educating Girls: The Key to Tackling Global Poverty.” *The Guardian*. October 3, 2017. <https://www.theguardian.com/opportunity-international-roundtables/2017/oct/04/global-poverty-child-marriage-education-girls>

This article details what actions are taking place currently and what actions can be taken further to provide meaningful, safe education to girls globally. These issues were identified by a panel featuring experts from non-profit, academic, and private sectors at a *Guardian* roundtable event. Of the multi-faceted, complex issues to address, the panel identified three specific areas of action: 1) child marriage, 2) menstrual health management, and 3) keeping girls safe in school. Through all areas, the panelists discussed how educating girls must be done with an “integrated” and “bottom up” approach—that is, involving communities in issues surrounding girls’ education, access to resources for reproductive health, and school safety.

Rueckert, Phineas. “10 Barriers to Education That Children Living in Poverty Face.” *Global Citizen*. August 13, 2019. <https://www.globalcitizen.org/en/content/10-barriers-to-education-around-the-world-2/>

This source provides a thorough overview of the ten greatest challenges facing children worldwide living in poverty that prevent them from obtaining an education. The details provided give clear direction on what challenges need to be tackled first to increase access to education for all children, including girls in particular. Challenges include things like a lack of funding for education, having no teacher, not having a physical classroom, lacking adequate educational materials, lacking adequate transportation to school, and

the high financial cost of education. Detailed statistics and facts are provided to support all claims, and this information can serve as a good starting point when trying to think of solutions to overcome barriers to female access to education.

“Violence Against Women a Roadblock to Education,” Central Asia Institute, November 23, 2017.

<https://centralasiainstitute.org/education-stop-violence-against-women/>

This article demonstrates how violence can serve as a key barrier to accessing education for women and girls. Negative cultural norms that view educated women as a shame to one’s family, or the belief that pursuing an education prevents women from fulfilling their role in society, can incite men to exact violence on women. Sometimes the violence can be so extreme that women resort to committing suicide to escape the fear and pain, since many rural villages do not uphold gender-equality laws, and women have nowhere to turn for help. This article outlines several steps being taken by the Central Asia Institute, in partnership with other organizations in Pakistan, Afghanistan, and Tajikistan, to combat violence against women and increase access to education for girls in remote areas. Steps include building schools or arranging for girls to be taught in private homes, providing training for teachers, and educating girls about women’s rights, how to prevent violence against women, and human rights in general.