

FIRST STEP: Women in the World



Improving women's standing can have powerful ripple effects: empowering women improves not only the lives of women and children, but also improves families and societies and could result in increased economic prosperity everywhere.

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Women's Status: A Global View

Now more than ever before, women around the world are poised to make significant progress. Large-scale changes in every region could lead to advances for women—as well as progress for countries and entire regions—if well leveraged by societies, governments, and businesses.

In *Women in the World*, we explore women's status through the lens of three core global concepts: shifting demographics, improving education, and stalled progress toward equality for women. In so doing, we are able to observe trends and projections, to examine how women are affected globally and regionally, and to identify where potential exists to increase women's status. Each concept also demonstrates how improving women's standing can have powerful ripple effects: empowering women improves not only the lives of women, but

of children, families, and societies and could result in increased economic prosperity everywhere. Opportunities are ripe for measures that would lead to increased gender equality, for the betterment of all.

Examining the data on a global scale is important to understanding the “big picture” and to seeing in which directions trends are heading. Because global data can disguise significant regional differences and disparities, we take both a broad and a focused view, especially when doing so increases the understanding of women.

Ageing Populations Will Shift Demographics in Dramatic Ways in the Next Few Decades

IN SHORT

Societies with aging populations, as well as those with increasing young populations, could provide numerous opportunities for women and girls to more fully engage in the labor force if governments, societies, and businesses can successfully shape the path to make room for change.

Much of the World Is Aging, Some Areas at a Rapid Rate

As life expectancies generally climb and the overall proportion of older people increases as the proportion of younger people declines, humanity as a whole is skewing older. The dramatically increased average life expectancy during the 20th century occurred because of a confluence of factors, including declining fertility rates; a trend toward smaller families; and decreases in infant mortality bolstered by advancements in medicine and healthcare, immunizations, better nutrition, increased food supplies, improved hygiene, and safer water.¹

The older population is predominantly female, especially in certain developed regions. Although globally that is projected to narrow as men's life expectancy increases, the gap will not close completely. As of 2013, among people 80 years and older, there were 62 men for each 100 women. This figure is only projected to increase to 69 men for each 100 women by 2050.² Older women face not only age discrimination, but the cumulative impacts of gender discrimination, often evidenced by lower educational achievement, reduced access to health services, lower lifetime earnings, more limited property and business ownership rights, and loss of status when their spouses die.³

An aging global population matters because it is expected to launch or exacerbate a wide variety of social, economic, political, and health issues. Countries may face slower growth, lower productivity, and increased public spending to support social insurance systems used by seniors, including healthcare and income support programs.⁴ Changing family structures with fewer children could greatly impact eldercare. Since women across the world are more likely than men to take on the unpaid work of caring for older parents and relatives, they are more vulnerable to wage loss and stress when that burden is an individual instead of a societal responsibility.⁵ Forward-thinking governments, agencies, and businesses are trying to anticipate the consequences of an aging population and work proactively to implement the right policy and business decisions.

POPULATION NOW AND IN THE FUTURE

Some countries are already facing older populations. In Japan in 2013, 32% of the population is 60 years old or older. In Germany and Italy, it is 27%.⁶

For the entire world, the percent of people age 60 and older will continue to increase, from 8% in 1950 to 12% in 2013 to 21% in 2050.⁷

Unlike the more developed countries, many developing countries are going through a rapid increase in the aging of their populations and will have to adjust quickly to the challenges that will bring. For example, it took 100 years for people 65 years and older to grow from 7% of France's population to 14%. Brazil will go through that same change in just two decades. The populations of China, South Korea, and Thailand will also rapidly age. The large numbers of older people may threaten to overwhelm some countries' infrastructures, such as in the world's most populous countries, China and India.⁸

On a global scale, young people are supporting a growing number of older people. Children and young people have historically outnumbered older people, but by 2047, the number of people 60 and older is expected to surpass the number of children 14 and under for the first time.⁹ There is also a shift within the elderly

By 2050, more than one-third of all women 65 years and older will live in China or India.¹⁰

population itself. In 1950, those age 80 and older comprised 7% of very old people. Currently around 14%, the 1950 figure is projected to quadruple to 28% by 2100.¹¹

Workforce: The result of this older demographic with higher median ages is comparatively smaller working populations. The actual number of working-age people is projected to decline in many countries, while the number of people 65 and older is increasing, which may lead to worker shortages.¹² In 2010 in Europe, despite high unemployment in some areas, more workers overall retired than entered the workforce for the first time.¹³ China's workforce is expected to begin contracting in 2015, possibly driving up the overall cost of previously inexpensive labor, which some economists predict will threaten its manufacturing dominance.¹⁴ And by 2020, Canada, Russia, and South Korea will also have fewer people entering the workforce than entering retirement.¹⁵

The shortage of skilled workers is felt sharply in certain regions and industries. Although changing demographics and aging workforces are key reasons behind the lack of qualified workers, stagnant wages, education systems that do not prepare students for work, and "a complete unwillingness to change the way business is done"¹⁶ are also contributing factors to the global talent shortage. According to the 2012 *Talent Shortage Survey* from Manpower, 34% of employers overall had difficulty filling jobs because of lack of available talent.¹⁷ That rate is even higher in some

regions: Japan (81%), Brazil (71%), Australia (50%), the United States (49%), and India (48%).¹⁸

The most difficult positions to fill vary by region: skilled trade positions in Africa, Europe, and the Middle East; engineering positions in the Americas; and sales representatives in Asia Pacific.¹⁹ High youth unemployment rates are an enormous problem in many parts of Europe. The sluggish economic recovery has dampened hiring, and many potential applicants lack the skills and competencies employers want.²⁰ Although Greece suffered severely in the global recession with a September 2013 unemployment rate of 57% for people 24 and younger, 24% of employers surveyed said that they had difficulty filling jobs.²¹

Hiring in some other countries that also have high youth unemployment rates is suppressed enough that employers reported little talent shortage. For example, Spain had a youth unemployment rate of 56%, but only 9% of employers reported difficulty hiring. Furthermore, there is a brain-drain concern as talented people in the hardest-hit countries migrate to parts of Northern Europe and elsewhere where there are more available jobs.²²

Globally, better engaging women in paid labor forces will help offset the loss of workers in aging regions. Although the situation in Europe and other regions is complex, equipping women—particularly with the technical and hard skills most in demand—is part of the solution to improve women's status and countries' economies.

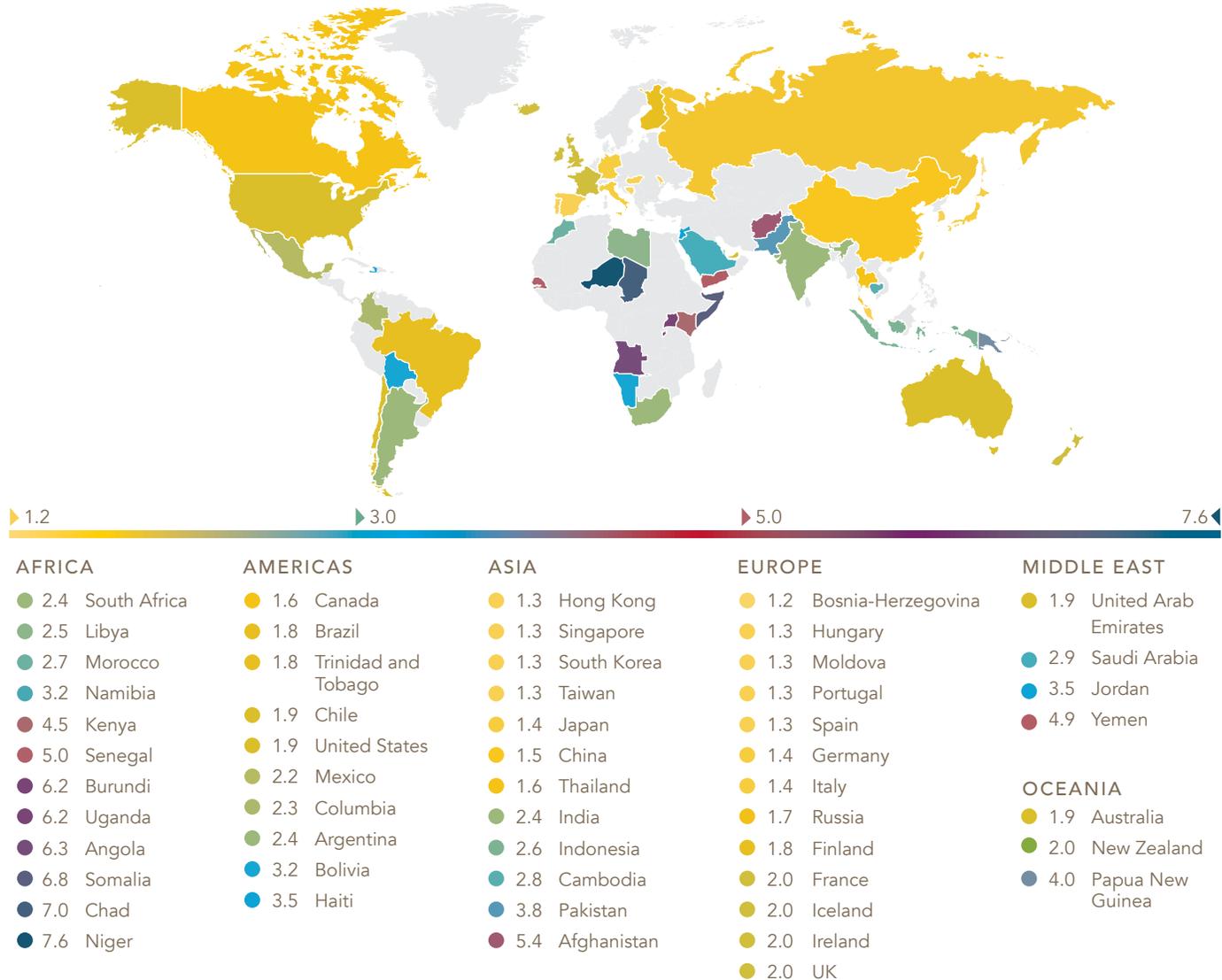
Increasing the levels of female employment comparable to male levels could raise the gross domestic product (GDP) by 5% in the United States, 9% in Brazil, 9% in Japan, 11% in Italy, 12% in the United Arab Emirates, and 27% in India.²³

Dramatic Differences Exist in Fertility Rates Around the World

Total fertility rates, which are the average number of live births a woman has by age 50, provide clues to how a population’s age is trending.²⁴ Globally, overall total fertility rates for women declined dramatically since the mid-20th century, from 4.97 children per woman in 1950–1955 to 2.53 children per woman in 2005–2010. The world’s fertility rate in 2045–2050 is projected to be 2.24 children per woman.²⁵ This is higher than the rate required to replace the population—replacement-level fertility—which is about 2.1 live births per woman.²⁶

There is, however, significant variance in fertility rates by region and country. In some more developed countries, the lowest fertility rates are well below replacement rate, such as roughly one live birth per woman, while in some less developed countries the average is roughly seven births per woman. These extreme differences will more rapidly compound population changes over time.

FIGURE 1
2013 Total Fertility by Region, Selected Countries²⁷



The Youngest Populations Are in Less Developed Regions

Nearly 95% of the world's annual population growth is occurring in less developed regions. India is contributing most to youth growth (22%), followed by China (9%), Nigeria (5%), and Pakistan (4%).²⁸ Some of the youngest median ages in the world in 2010 were in Africa, especially Chad, Niger, and Uganda, each with a median age of approximately 15 years old. This is in contrast to countries with the highest median age—Germany, Italy, and Japan—of roughly 43 to 45 years old.²⁹ This rapid population growth in the less developed regions is attributed to birth and death rates evolving differently than they had in what are now considered the developed countries. In developed countries, birth rates and death rates have historically declined slowly in tandem over centuries. The health initiatives and medical advances that have reduced death rates generally matched the desire or need to have fewer children, due largely to changes in the way people lived and worked. In many developing countries, however, rapidly improving health conditions have caused death rates to decline dramatically, while birth rates—and overall fertility rates—have not had the time or incentive to decline.³⁰

Contraception is a critical part of the issue, as it benefits women, families, and ultimately societies if

women are able to plan and space their pregnancies. By doing so, women are more likely to work outside the home, which increases family income. Families and communities are then able to invest more in each child in terms of education and healthcare, which boosts overall quality of life and reduces poverty.³¹ Women want this control: across the world in 2010, an estimated 146 million women ages 15-49 who were married or in a union³² wanted to prevent pregnancy but lacked contraception.³³ And this data does not even include the pool of sexually active unmarried women.

Workforce: Countries, especially those in Africa, may be entering a “demographic bonus” period in which working-age people far outnumber the younger and older people who are dependent on them. International organizations suggest that these countries make key policy changes to take advantage of this “demographic window of opportunity” to build strong foundations within society. Many of the recommended policy changes directly impact women and girls, including improving the quantity and quality of schooling; ensuring equal access to employment; increasing access to contraception; and discouraging early marriages, which encourages girls to stay in school and the workforce longer and have fewer children.³⁴

© Ripple Effect: Fully Engaging Women in Workforces Would Benefit Countries Struggling With a Range of Demographic Issues

Women do most of the unpaid work in the world. They take on the burden of family and household care. And they are often subjected to discrimination, restrictions, and wage gaps based on gender. Increasing women's labor force participation rate is critical. The economic empowerment of women can improve a country's growth and stability; combat shrinking labor forces in countries with aging workforces; and contribute to wider economic development in developing countries, especially if employment leads to women's lower fertility rates, longer tenures in the workforce, and increased investment in the education of children.³⁵

More People Are Being Educated Around the World

IN SHORT

Women have made enormous advances in education, though challenges concerning literacy, severe regional disparities, and science and technology training are preventing them from reaching their full potential.

Basic Literacy and Schooling for Boys and Girls Has Made Slow Progress

Literacy: Although there are still about 774 million illiterate adults in the world, and two-thirds of adult illiterates are women, literacy rates are higher for young people than for adults in almost all countries. The global youth literacy rate is 89%, which bodes well for many areas in the future. Most regions of the world showed progress in increasing literacy rates of adults between 1990 and 2007 for women and men. But the gender gap in increasing adult literacy varies by region, with less developed regions showing no or little progress. In some areas, the literacy rate for women will actually decrease or remain flat: more women illiterates are expected to emerge in sub-Saharan Africa, which has rapid population growth but proportionally few girls in school, and few gains are expected in South Central or West Asia.³⁶

Globally, 86% of primary-school-aged girls and 88% of primary-school-aged boys are enrolled in school.³⁷

Primary School: Increasing women's education is a key mechanism for empowering women and expanding their opportunities. In most developed countries, including those in East Asia, Europe, North America, and Oceania, primary school enrollment for children is near universal. In many other countries in the Caribbean, Eastern Europe, Latin America, and Southeast Asia, more than 90% of girls and boys on average are enrolled in primary school. Although there have recently been some significant gains in lesser developed regions, the enrollment percentages are far from universal: 73% for girls in Africa and less than 85% for girls in South Central and West Asia.³⁸

DEFINING SCHOOL LEVELS

Although differences exist by country and region, here are general definitions of some international schooling levels.³⁹

Primary: Sometimes called elementary school, primary school often begins between ages 5 and 7 and typically lasts until age 10 to 12.

Secondary: Includes "lower secondary," which begins around age 12 and is often called secondary school-stage one, junior high school, or middle school. "Upper secondary," which typically begins between ages 14 and 16, is often called secondary school-stage two, senior secondary school, or senior high school.

Tertiary: Covers a broad range of upper-level learning, including academic, advanced vocational, and professional education, such as vocational/technical programs, associate degrees, bachelor or equivalent first degrees, master or equivalent degrees, and doctoral or equivalent degrees.

Secondary School: Globally, fewer than 58% of secondary-school-aged girls and 60% of secondary-school-aged boys attended secondary schools in 2007.⁴⁰ About 71 million children of lower secondary school age were out of school.⁴¹ This significant drop-off between primary and secondary education is due to myriad factors, including low primary school completion, the impact of education levels of household heads, competition between number of children and family resources, competing demands if

paid labor is available, and distance to school. Girls in particular face additional barriers, including lack of sanitation facilities as they hit puberty, early child marriage, and early pregnancy.⁴² Although there have been overall increases in enrollment—from 1999 to 2007, enrollment climbed 8 percentage points for girls and 6 percentage points for boys—there are fairly wide differences between more and less developed regions. While more than 90% of girls were enrolled in secondary school in North America and most of Europe, that figure was less than 30% in most of sub-Saharan Africa and 44% in South Central Asia.⁴³ Gender disparities are narrowing globally, and in some areas actually favor girls. More girls than boys are enrolled in a number of countries, including Argentina, Botswana, Brazil, Malaysia, Namibia, the Philippines, and Thailand.⁴⁴

Tertiary Education Is Growing Globally, and the Gender Balance Is Shifting Toward Women in Many Regions

Women's and men's enrollment in tertiary education is increasing. From 1990 to 2007, enrollment in tertiary education climbed from nearly 70 million to more than 152 million people, with the highest increases found in East Asia, South Asia, West Asia, and the Pacific. Enrollment tripled in sub-Saharan Africa and doubled in the Caribbean and Latin America.⁴⁵

*Women were 50% or more of enrolled students in tertiary education in 102 of 166 countries.*⁴⁶

Globally, women represented 51% of those enrolled in tertiary education in 2007, a 5 percentage-point increase from 1990. Additionally, larger proportions of the population are seeking tertiary education, measured by the tertiary gross enrollment ratio (GER). The average global participation of women in tertiary education is 27%, surpassing men's 25% and up from 13% in 1990. Regionally, North America leads, with 82% GER for women, followed by Central and Eastern Europe at 69%

EDUCATION, WORK, AND INCOME⁴⁷

Education has been shown to be a critical tool to increase women's empowerment; lower fertility rates; have smaller, healthier, and better-educated families; lower infant mortality; have more productive farming; and lower incidence of HIV/AIDS and other diseases. Girls' education especially impacts their labor and income as women:

- An additional year of secondary school beyond national averages for girls increases their future wages by 10% to 20%.
- Overall, secondary education for girls leads to wage boosts of 15% to 25%.
- Educated women are more likely to enter the formal workforce instead of the less stable and less profitable informal workforce.
- Increasing the share of girls in secondary education by 1 percentage point will raise a country's annual per capita income growth by 0.3 percentage points.
- The annual per capita growth of countries that did not close gender education gaps were held back by almost 1% a year.

and Western Europe at 61% GER for women. In Latin America and the Caribbean, women's GER reached 37%, and East Asia and the Pacific regions climbed to 26%. South and West Asia, which includes India, had lower participation of women in tertiary education: nearly all countries in the region had GERs of 10% or less, and women's participation was less than men's.⁴⁸

Although many global measurements of education are of enrollment, the Organisation for Economic Co-operation and Development (OECD) does look at attainment. Across OECD countries, on average 33% of adult women and 30% of adult men have attained tertiary education. Younger women are making great gains: in Australia, Canada, Ireland, Israel, New Zealand, Norway, and Sweden, women aged 25-34 had 50% or higher tertiary attainment rates compared to less than 50% for younger men. The return for investing in tertiary

Women's average completion rate of tertiary programs is 10 percentage points higher than men's.⁴⁹

education is on average higher for men than women across OECD countries: the value of gross earnings benefits is \$240,000 (USD) for women and \$330,000 (USD) for men.⁵⁰

Gender Gaps Still Exist in Fields of Study, Especially Science, Technology, Engineering, and Mathematics

In most regions, women continue to dominate enrollment in the fields of education, health and welfare, humanities and arts, and social sciences while men dominated enrollment in the fields of science; engineering, manufacturing, and construction; agriculture; and services.⁵¹ Girls are less likely than boys to expect to work in science, technology, engineering, and mathematics (STEM) careers, which impacts their study choices. Of the new entrants into tertiary education, only 14% were women choosing to

study STEM fields, compared to 39% of men.⁵² There is variance by country, however. Although only about 5% of new entrants in Belgium and Japan were women choosing STEM fields of study, that number rose to 19% in Greece, Indonesia, Italy, and Mexico.⁵³ However, girls are catching up with boys in science proficiency around the world. Girls outperformed boys in 21 of 65 countries that participated in a 2009 study; boys outperformed girls in 11 of those countries; and in 33 of those countries there was no difference.⁵⁴

© Ripple Effect: Improving Education Lays the Groundwork for Enormous Change for Women, Families, Countries, and Societies

Education is one of the most powerful tools for making change. It has been called a “fundamental human right” which is “essential for the exercise of all other human rights.”⁵⁵ Education promotes a better quality of life for individuals and societies at large and is a critical factor in empowering women and helping close gender gaps. The United Nations points out that investing in girls’ and women’s education results in very high economic and social gains: educated women are more likely to marry later; have smaller and healthier families; and to work and earn income, resulting in greater influence inside and outside the home and better knowledge about their rights. Educated women are also more likely to invest in their children, helping to break negative cycles for the next generation.⁵⁶ One study intriguingly points to the idea that more educated women in the paid labor force who can invest in the education of their children could trigger a “virtuous cycle” in which educated women become the role models for younger generations of girls.⁵⁷ Although progress has been made, especially around closing gender gaps in primary education, other levels of schooling and basic literacy issues still need to be addressed to ensure that girls and women can reach their full potential.

Equality Has Slowly Taken Hold, but Progress Has Stalled for Some

IN SHORT

Although advances have been made in closing gender gaps around legal differences, access, voting, and LGBT rights, equality is still nowhere in sight, to the detriment of girls, women, businesses, societies, and countries.

Some Progress Has Been Achieved for Women and Other Groups

Legal Differences: Countries have a wide range of regulations and institutions that affect women and their ability to work and thrive. A 2013 study measured legal differences around the world, looking at such rights as whether women had the same capacity to conduct official transactions or interact with government institutions as men, could own and use property, could get and keep jobs with ease, could build credit, and could go to court. Legal gender differences were most common in the North Africa, sub-Saharan Africa, and the Middle East, areas which also contain many of the youngest populations. Although there have been many positive changes over the decades that the report studied, 90% (128 of the 143 economies analyzed) still have at least one legal difference between women and men, which limits women's freedoms, rights, and opportunities. Furthermore, even if a country has laws promoting equity, these laws may not be enforced.⁵⁸

Married women, in general, face more restrictions than unmarried women. In all of the 142 economies for which data was available, unmarried women and men have the same ownership rights to property. However, in 10 of those economies, including Cameroon, Chile, Ecuador, Mauritania, and the Philippines, women lose equal ownership rights to property when they marry. Only two countries—Jordan and Saudi Arabia—prevent an unmarried woman from applying for passports the same way as a man, but an additional 17 placed restrictions on that access when a woman gets married. Except for Fiji, Haiti, and Pakistan, all are located in Africa or the Middle East. Girls start at a disadvantage in some areas: in 26 of the countries, daughters did not have equal inheritance rights to property as their brothers. These countries, again most located in Africa and the Middle East, include Bangladesh, Egypt, Indonesia, Jordan,

Kuwait, Lebanon, Morocco, Nepal, Tanzania, Tunisia, Uganda, and the United Arab Emirates.⁵⁹

Workforce: Women are at a disadvantage in seeking work. More than half (73 of the 143) of the economies did not have laws that mandated non-discrimination based on gender in hiring. In 89% of the economies (127 of the 143) it is legal for a potential employer to ask about family status during a job interview, potentially limiting women's employment opportunities if employers refuse to hire mothers or women who might become mothers. In 15 of the economies, husbands can prevent their wives from accepting jobs, though more than 24 economies have abolished or greatly reformed that power since 1960, including France, Indonesia, Morocco and Peru.⁶⁰

*In 10 countries, married women are required by law to obey their husbands.*⁶¹

Voting: Women have achieved the legal right to vote in almost all countries in the world. One of the standouts where they cannot is Saudi Arabia, though suffrage has been promised: in 2011, the monarch granted women the right to vote and run in future elections without a male relative's approval starting in 2015. The other places where only women are generally disenfranchised are Lebanon, where women and not men are required to prove they have achieved elementary education, and Vatican City, where only the cardinals, all of them men, vote for the Pope.⁶²

Lesbian, Gay, Bisexual, and Transgender (LGBT): Inclusion of all non-dominant groups is intertwined, and women's rights and empowerment do not exist in

a vacuum. LGBT rights and freedoms have made some recent advances. Sixteen countries located primarily in Europe, Latin America, and North America recognize gay marriage, with two more allowing it in certain states or jurisdictions. Many of these rulings occurred in 2013, including Brazil, England and Wales, France, New Zealand, the United States, and Uruguay.⁶³ Fifty-nine countries explicitly prohibit employment discrimination based on sexual orientation.⁶⁴

Homosexual acts are illegal, however, in 76 countries, generally throughout Africa, Asia, Latin America and the Caribbean, the Middle East, and Oceania. Homosexual acts are punishable by death in Iran, Mauritania, Saudi

Arabia, areas of Nigeria and Somalia, Sudan, and Yemen.⁶⁵ Legislation and violence against LGBT people is increasing in places such as Russia, which passed an ambiguously worded bill that would allow anyone, even foreigners, to be arrested for speaking out in favor of LGBT rights, as well as Cameroon, Nigeria, and Uganda.⁶⁶ In January 2014 the president of Nigeria signed a ban on same-sex relationships that also prohibits even attending or organizing a meeting for gay people and could result in a 14-year prison term.⁶⁷ Further reversals have occurred: in December 2013, the Indian Supreme Court overturned a lower court ruling and criminalized gay sex, and Australia overturned a gay marriage law that had passed in the national capital territory in October 2013.⁶⁸

Advancement Toward Equality for Women, Especially in Mature Economies, Has Lost Momentum

At high and low levels of society, government, and the private sector in many countries and regions, women's advancement has become sluggish. Despite some areas of advancement, looking at a wide range of data from a macroeconomic level, overall progress has slowed or stalled.⁶⁹ The pace of change for women in corporate leadership and on corporate boards in Canada and the United States has been extremely slow.⁷⁰ Women in the United Kingdom are falling behind in workforce participation, job security, and wage equality, especially since the global recession.⁷¹ Of global senior management roles, 24% are filled by women, but the G7 group of nations, which includes Canada, France, Germany, Italy, Japan, the United Kingdom, and the United States, reached only 21%. There are pockets where positive movement is evident, however. Developing markets sometimes had much higher levels of women in senior management roles, including Brazil, Russia, India, and China (BRIC) economies at 28%, Southeast Asia at 32%, and the Baltic states at 40%.⁷²

Because of the existence of or potential for legal impetus around women's representation on boards,

many countries in Europe continue to make progress. Finland, Norway, and Sweden are at the forefront of the developed world in the percentage of women on corporate boards, and both France and Italy have seen increases due to recently enacted laws. In China, Japan, and the United States, however, little change has occurred.⁷³

INCREASING GENDER DIVERSITY ON BOARDS

In *Increasing Gender Diversity on Boards: Current Index of Formal Approaches*, Catalyst uses maps and tables to summarize current approaches to increasing gender diversity on boards, including legislative, regulatory, and voluntary measures.

© Ripple Effect: Empowering Women Will Have a Far-Reaching Impact on Societies and Countries

Despite everything that has been achieved so far in the equalizing of laws, voting, and general equality, women remain in almost every aspect of life less empowered and more vulnerable than men, with fewer freedoms, choices, and opportunities. In looking at women as key drivers of economic growth, Booz & Company has identified this underutilized population as “The Third Billion.” By specifically indexing where change needs to happen, they call on governments and the private sector to create better policies to mitigate the significant legal, social, financial, and cultural barriers that prevent women from fulfilling their economic potential. Countries that make investments and efforts in laws and policies around minimum schooling, employment and childbirth, and access to credit had more women doing paid work, in senior roles, and with smaller gender pay gaps than other countries. Making life better for women is strongly correlated with positive outcomes around GDP, literacy rates, education access, and infant mortality.⁷⁴

Continued Progress Requires Commitment

Possessing a clear picture of women’s current and future projected status around the world provides societies, governments, and businesses with critical insights into what is best not only for women and girls but also for entire countries and economies. Major regional and country-level differences exist in women’s legal rights to access institutions, own and use property, and participate in the workforce. Other inclusion indicators, such as LGBT rights, also vary widely.

Despite these differences, the drivers to change across regions and countries are the same:

1. Engage women fully and fairly in workforces.
2. Improve women’s access to education.
3. Remove barriers to women’s full participation in society.

Doing so improves not only women’s standing in the world by allowing them to reach their maximum potential but also positively impacts the prosperity, health, stability, and security of entire societies.

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