Women's Status and Economic Globalization

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This article examines the relationship between women's status and economic globalization. The expectations of both proponents and skeptics of globalization are discussed with regard to women's status, and a series of statistical examinations of this relationship are performed using data on 130 countries from 1982 to 2003. To control for the potential sensitivity of findings to the use of particular indicators of women's status, we use five indicators of women's status from two different data sources to represent the economic, political, and social spheres of women's status. As well, four indicators of economic globalization are used. We find that the relationship between economic globalization and women's status varies by type and era and, in the majority of instances, economic globalization is associated with improved women's status.

A number of studies show that economic globalization can yield human rights benefits in some places and times. These studies tend to be large cross-national time-series macro-analyses done at the country-year level of analysis (e.g., Apodaca 2001; Richards, Gelleny, and Sacko 2001; Hafner-Burton 2005; Gray, Kittilson, and Sandholtz 2006). Yet, many of the most powerful critiques of globalization reference specific groups or regions and are not theoretically oriented at the country-year or macro levels of analysis. Also, studies examining globalization through the lens of a specific reference group (e.g., women), or from an explicitly negative perspective, are often of the case-study variety (e.g., Pollis and Schwab 2000; Monshipouri, Welch, and Kennedy 2003), or compare few countries and/or years—either quantitatively (e.g., Smith, Bolyard, and Ippolito 1999) or qualitatively (e.g., Ping 2001).

We seek to bridge this disconnect by investigating the relationship between women's status and economic globalization. This topic has value for two principal reasons. First, because economic globalization is state-induced, it is often referred to as "globalization from above" (Butenhoff 2003:215). Those typically most

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adversely affected by globalization have no voice in its implementation, and anytime a potentially negative process is non-optional, there exists a special duty toward providing a transparent understanding of its nature. Second, our approach to this topic combines elements of both sides of the aforementioned disconnect by applying the macro-level analytical method to a human rights question about the status of a group (women) whose members' enjoyment of their internationally recognized human rights is particularly vulnerable. We also work from a nonaligned theoretical position, outlining the core expectations of both proponents and skeptics of globalization. Further, to make our empirical tests as fair as possible, we use a variety of measures of economic globalization and women's status to control for the sensitivity of findings to particular indicators. Examining 130 countries between the years 1982 and 2003, we find that the relationship between economic globalization and women's status varies by type and era and, in the majority of instances, economic globalization was associated with improved women's status.

Women's Status

Many scholars of "women's status" note that while it can be a useful metaconcept, it is nonetheless typically ill-defined. However, there are important commonalities across the women's status literature from which an operational conceptualization of the term can be derived. In a review of the term "women's status" as used in social science literature, Sudarkasa (1986) notes that there are two longstanding conceptions. The first refers to the condition of women vis-à-vis some "collection of rights and duties" (92). From a human rights perspective, this collection of rights and duties would be the body of international law containing gender-specific protections and assurances. This would include, prominently, the International Conventions on Economic, Social, and Cultural Rights (1966) and Civil and Political Rights (1966), the Convention on the Elimination of All Forms of Discrimination Against Women (1979), and the Protocol to Prevent, Suppress and Punish Trafficking in Persons, Especially Women and Children (2003).²

Legal guarantees under international human rights law are often absolute, but not always. Sometimes, they are relative, invoking the second longstanding conception of women's status, which refers to the "placement of females relative to males in a two-leveled hierarchy" (Sacks 1976; Sudarkasa 1986:92). From this perspective, women's status is viewed using men's status as a referent. This view, for example, is the conceptual foundation of the United Nations' Gender Development Index, a gender-corrected version of its Human Development Index. One example of relative women's status would be equal-work-for-equal-pay laws. However, women's status need not treat men as a reference point. For example, women's status can "refer to the differences among women in power, prestige, or resources" (Mason 1986:298; Balk 1994).

We define women's status as the extent to which women are able, both in an absolute and relative sense, to exercise precise rights codified in a large body of international human rights law and to enjoy the objectives of those rights. This definition is indicative of soft, or inclusive, positivism in that while it relies on the fact that the norms to which states become party form a binding hierarchy of law, it also accepts the existence of universal moral principles (such as universal human rights) as a basis for this law. There can be cultural variation in what accounts for status. Bradley and Khor (1993) note that while this presents a chal-

¹ Gray et al. (2006) take a positive step in this direction, but their study differs from ours in significant ways. For example, their data are at 5-year, rather than annual, intervals; they use different indicators of women's status than do we; and they use a more-limited range of economic globalization variables.

² See the United Nations' *WomenWatch* webpage for a complete list of UN conventions on women http://www.un.org/womenwatch/asp/user/list.asp?ParentID = 1003. (Accessed January 26, 2007)

lenge to systematic comparisons of status, by accounting for the private and public aspects of several dimensions of status (economic, political, and social) researchers can identify many of the varied constructs resulting from cultural differences.³ This keeps with a longstanding consensus starting with Whyte (1978) that for purposes of conceptualization and measurement, women's status is best separated into its several dimensions (see also Mason 1986; Balk 1994).

While the primary purpose of this article is to systematically examine citizengovernment relations within the context of the gender-economic globalization nexus, we recognize the existence of a debate over the practice of treating women's rights as human rights. In particular, care feminists, cultural values critics, and postmodern and third-world feminists generally argue that the applicability of doing so is limited because the existing human rights regime is a "western derived and male biased legal regime which was developed in the absence of the participation of-and largely without regard for-women from non-Western cultural traditions" (Peach 2001:156). Others believe that were this masculine bias to be neutralized, there could be wide applicability for the conceptualization of women's rights as human rights. For example, Hosken (1981:1-2) notes the term "human rights" is "inclusive with no discriminatory meaning implied" but that existing international human rights law is "too often made by men with the explicit purpose or unwitting effect of legalizing the ongoing exploitation and unjust oppression of women." Thus, there is need for a restatement of existing human rights norms that takes into account the particularities of women's rights-related needs. Ashworth (1999:259) states that while such masculine bias results in the "selective promotion and protection of human rights," instruments such as the International Convention on the Elimination of All Forms of Discrimination Against Women (1979) and reports such as the United Nations Development Programme's Human Development Report (which in the 1990s began including gender-inequality indicators), have paved the way for women to effectively engage both regional and international "mainstream" human rights regimes.

Women & Economic Globalization

Economic globalization is a movement toward neoliberal economic policy reforms (e.g., deregulation and privatization) and an increase in the worldwide movement of capital, goods, services, and labor. Below, we survey two schools of thought regarding women's status via three lenses: financial globalization, trade globalization, and the lending practices of the International Monetary Fund (IMF) and World Bank. One school argues that unfettered participation in global trade and financial markets will improve the lives of all citizens, including women. The other argues that economic globalization will worsen existing inequalities as well as create new ones.

Economic Globalization and the Improvement of Women's Status

Proponents of neoliberal economic policy posit that economic globalization accelerates economic development and positive spillover effects for women's opportunities follow. An economic environment characterized by free market principles stimulates competition and economic growth, enhancing the lives of all citizens by raising income standards and providing greater educational opportunities (Dollar and Kraay 2002; Bhagwati 2004).

There is a body of empirical evidence supporting the assertion that economic globalization opens avenues in which women can enhance their status

 $^{^{3}}$ In our study we represent the private and public spheres by using measures of both government practices and average societal conditions.

(Poe, Wendel-Blunt, and Ho 1997; Acker 2004; Deo 2006; Gray et al. 2006). The United Nations' (1999:ix) World Survey on the Role of Women in Development concurs, "Economic development is closely related to the advancement of women. Where women have advanced, economic growth has usually been steady; where women have been restricted, there has been stagnation." Economic growth should help facilitate higher government expenditures on health, education and other services that would directly benefit women (United Nations Development Fund for Women 2000). Without access to education and paid income, women will be forced to buy into the "patriarchal bargain" where they have no bargaining power or autonomy within the household (Levine 2006). Indeed, a woman's right to work, the nature of her work, and her wages and working conditions are increasingly determined by international forces (Schuler 1995; Deo 2006).

Financial Globalization:

Financial globalization enters developing countries in two principal ways. First, foreign investors, including multinational corporations (MNCs) and foreign financial investors ensure their presence in economies worldwide through portfolio investment. Portfolio investment is associated with short-term financial commitments to developing countries. The opening of national economies to the free movement of international capital is a key to economic growth; free financial flows such as portfolio investment allow firms in developing countries greater access to international surplus capital. A significant problem in developing countries has been the lack of funds available to help finance expansion of domestic enterprises. Small and medium-sized enterprises, typically shut out of the financial market, are now presented with opportunities to finance expansion and technological improvements, in turn, creating new jobs and raising wages. The economic growth experienced in the Chinese region of Zhejiang, for example, has been the result of the expansion of local medium-sized firms (Eckholm 2003). Access to global finance and export markets has raised living standards to the middle class for a large number of ordinary Chinese—male and female alike.

Second, financial globalization can permeate a developing economy through foreign direct investment (FDI), which is "usually part of an international corporate strategy to establish a permanent position in another economy" (Gilpin 2001:278). This can be done by building new facilities or by purchasing existing facilities. Many studies have found that FDI, while no panacea, has positive effects on a country's rate of growth and overall socioeconomic welfare (Blomstrom 1990; De Melo 1999).

Employment in MNCs comprises a growing proportion of women's work in developing countries due to the primacy placed on export-oriented growth. Giridharadas (2006) gives as an example a Victoria's Secret factory in India where the majority of the 2,600-person labor force is composed of women. Likewise, females in Bangladesh have experienced a significant increase in employment through MNC investment, particularly in the garment sector (Kabeer and Mahmud 2004; Kamal 2004). Additionally, MNC-related jobs in developing countries tend to pay more than equivalent domestic jobs (The World's View of Multinationals 2000; Bhagwati 2004; Gray et al. 2006). Thus, women's increased access to jobs under globalization tends to narrow the gender gap in earnings, thereby better positioning themselves to live independent lives (Cheng 1999). There is strong evidence of this in South Korea, Singapore and Malaysia (Ghosh 2001).

The importance of MNC employment is not only restricted to the manufacturing sector. In recent years, the service sector has become the leading export growth sector of FDI activity in many developing countries. Service sector MNCs are seen as representing important new sources of relatively well-paid and long-term employment opportunities for women (Joekes 1995:4). The United Nations Development Fund for Women (2000) found increases in the female share of paid ser-

vice sector employment in most regions of the world, with the exception of Sub-Saharan Africa and parts of the Middle East. India for example, has experienced a significant increase in female employment in the computer service sector. As the income of women increases appreciably, their recognized economic value is augmented and their status in society tends to rise. It is these processes of change at the macro-level that lead to a renegotiation of the gendered division of labor within the household (United Nations Development Program 1999).

The growth of MNC investment requirements can also lead to the expansion of female education. The introduction of new technology into the manufacturing or service sectors raises the minimum educational requirements of the workforce. Thus, MNCs create the need for educated female workers in their production facilities. The growth of MNC investment in Bangladesh has been accompanied by an increased number of females receiving a basic education. In fact, the disparities in gender enrollment ratios have been eliminated at the primary level and significantly reduced at the secondary level (Kabeer and Mahmud 2004). Technological diffusion can help "liberat[e] women from the bondage of the patriarchal extended family, restrictive religious beliefs, and tedious agricultural labor" resulting in improved status via "educational expansion, increased employment opportunities, and a reduction in family size" (Marshall 1985:219). That educated women have fewer children also helps raise per capita income levels by allowing families to save more money (Francis 2000; Stern 2002). Also, compared to men, women tend to save more of their earnings (Ahmed 2004).

Finally, MNCs in industrialized countries often export labor regulations and practices to foreign subsidiary operations that generally transcend local discriminatory practices against women and other poor. For instance, MNCs often ignore discriminatory local hiring practices and apply policies that accept minimum working-safety conditions, equal pay for equal work, and affirmative action (Mears 1995). In India, MNCs have found ways to work around discriminatory labor laws, hiring women that were often excluded from the workforce (Giridharadas 2006). Furthermore, many female workers have been supplied with transportation to work, day care facilities, and meal subsidies (Bhagwati 2004). Although MNCs generally attempt to dissuade women from organizing, "many have managed to start unions or take control of existing puppet unions to state their demands for better workplaces" (Deo 2006:111). Indeed, women are a growing union constituency in both developed and developing countries (Moghadam 1999; Kamal 2004). Further, women have used wages earned at MNCs to finance associations that provide legal assistance, library services, training, cooperative housing facilities, and food cooperatives (Bergeron 2001). Thus, as a result of increasing female employment, education rates, and cooperation, MNCs assist the breakdown of old extended family systems based on patriarchal norms that sustained gender inequities in the household (Poe et al. 1997).

Trade Globalization: The liberalization of trade, through the reduction and/or elimination of tariffs and nontariff barriers, has been the traditional driving force of globalization—increasing from seven percent of global output in 1950 to over 22 percent in 1997 (Cohn 2000). This exposes domestic enterprises to international competition. To maintain high levels of national employment and income, local enterprises must be able to compete efficiently against foreign competition.

The link between trade globalization and income growth is particularly robust in developing countries. With the decline of U.S. trade hegemony in the wake of globalization, many developing countries have mobilized "a limited amount of resources to create competitive advantage," significantly raising their citizens' standard of living (Cohn 2000:229). Frankel and Romer (1999) found that an increase of about one percentage point in the ratio of trade to GDP increases income by at least one-half percent. For example, Morocco experienced a

decline of the poverty rate from 26 percent to 13 percent of the population in just 5 years after trade was liberalized (Keller-Herzog 1996). In Bangladesh, the growth of export manufacturing has been coupled with poverty reduction for women and other poor. Women previously excluded from the mainstream labor force have been able to find employment allowing them to meet their own basic needs and to contribute to the needs of other family members (Kabeer and Mahmud 2004; Osmani 2005). Indeed, countries with more liberal trade policies have among the highest HDI scores in the world (Mandle 2001:56–57).

According to the United Nations Development Fund for Women (2000:42), the North American Free Trade Agreement (NAFTA) has substantial long-term employment potential for women. The largest increase in new employment opportunities immediately after NAFTA was in women's jobs: approximately 40 percent in domestic services, 22 percent in medical services, education and recreation, and 17 percent in manufacturing. Moreover, during the late 1990s, approximately 93 developing countries had export processing zones (EPZs), compared to only 24 in 1976 (United Nations 1999:10). In many developing countries, most notably Malaysia, the Philippines, South Korea, and Bangladesh, enterprises located in EPZs are the main employer of women. Bangladesh had four garment factories in 1978, but by 1995, it had 2,400 garment factories employing 1.2 million people (United Nations Development Program 1999). Ninety percent of these employees were women. By some estimates, women workers comprised 60-80 percent of those persons employed in MNCs worldwide in the 1990s (Williams 2000). Globalization proponents argue that low earnings from maquiladoras are an improvement over most women's previous situation of no wages whatsoever. This income is also said to spur a sense of self-assurance, encouraging women to be more assertive and escape familial supervision (Acker 2004; Bhagwati 2004; Deo 2006).

Moreover, the creation of jobs through trade liberalization can reduce the number of children who work in order to supplement family income. For example, as the Vietnamese have gained access to the global market there has been a reduction of the number of children working in rice paddies (Drezner 2004). As Vietnamese workers make more money through the employment of export-oriented employment, they should be better able to send their children to schools.

Structural Adjustment Policies: Many scholars identify the lending practices of international organizations such as the IMF and the World Bank as complementary components in the globalization process. These institutions provide loans to cash-strapped countries, enhancing the financial capabilities of governments plagued with balance of payment problems. Although the World Bank has given some attention to gender issues since the early 1970s, it has paid increased attention in recent years (Gray et al. 2006). For example, it loaned approximately 3.4 billion \$US for girls' education projects to mitigate some of the harsh effects of globalization and structural adjustment policies (SAPs), as well as to overcome cultural and monetary barriers to the enrollment of females in primary school (World Bank 2000:6). Some 46 girls' education projects exist in the 31 countries targeted by the Bank for this issue. For example, through World Bank assistance, Mexico's Education, Health, and Nutrition Program (Progresa) gives money to families whose children are enrolled in school and regularly visit a clinic. This program has increased school enrollment (eight percent for girls and five percent for boys at the secondary level) and improved children's health (World Bank 2004). Moreover, projects addressing gender issues at the design stage have doubled in a variety of areas, including agriculture, water, sanitation, community development, legal reform, and gender-based violence-all of which impact women's lives directly. In Bangladesh, Chad, and Morocco, the Bank is cooperating with agencies and domestic lending institutions to provide women

with micro-loans, information, and credit for local water, health, and education programs (World Bank 2003).

Advocates of neoliberal economic policies likewise argue that SAPs improve economic performance by requiring recipient countries to implement free market policies. These policies include lowering barriers to the flow of goods and capital, the privatization of the domestic economy, controlling inflation, and shrinking the government bureaucracy. The World Bank has augmented these policies by increasing financial assistance to developing countries to encourage customs reforms, improvements in trade financing, and insurance mechanisms. The implementation of these policies by previously protectionist countries minimizes the role of the state in the economy, thereby transferring greater power to individual citizens. In such an economic environment, individuals are better positioned to benefit from their own talents and are empowered by having their own jobs (Deo 2006). Thus, women are in a better position to seize more control over their life choices.

Economic Globalization and the Degradation of Women's Status

Some view globalization as hindering or preventing women from earning an independent wage, challenging management regarding wages and working conditions, attaining greater education levels, and/or achieving a more equitable distribution of socio-political rights. Orford (1998:173) suggests that "the processes of...economic restructuring and trade and financial liberalization are the primary causes of human rights abuses." One state president from India told the Social, Humanitarian and Cultural Committee of the UN's General Assembly that the "situation of the world's women is progressively deteriorating due to globalization" (Sandrasagra 2000).

Critics of globalization assert that the implementation of neoliberal market ideology makes states less capable or willing to carry out traditional societal tasks such as providing social safety nets. That is, as a government reduces its role in the economy in order to promote global competitiveness, it relinquishes its responsibilities regarding provision of education, health, water, and social services. At the same time, policies traditionally under the jurisdiction of states have increasingly come under the influence of the international financial institutions like the IMF and World Bank, as well as MNCs (Khor 2000). Because women are generally among those in greatest need of social assistance programs, cutbacks owing to globalization greatly affect women (Bergeron 2001; Hemmati and Gardiner 2002; Rao and Kelleher 2005). Many are willing to grant that globalization may yield some macroeconomic benefits, but would add that women's status deteriorates during the development process in many societies. Women's subordination is seen as serving the interests of capitalism, and consequently, their situation will not improve until international structures become more equitable (Joekes 1987; Kazan 1993).

Financial Globalization:

Critics reject the claim that MNC investment provides economic benefits to women, and point to Latin America, the Middle East, and Africa, where little benefit to women has been shown from market liberalization policies (Blackden and Canagarajah 2003; Cagatay 2003; Pearson 2003; Gray et al. 2006). Even in countries hailed as positive models of globalization, the economic payback for women has been limited. Chile is oft-cited as an example of success, achieving remarkable economic performance and a historical decline in poverty through the implementation of liberal economic policies (Ritter and Pollock 2001). Yet, at the same time, the wage gap between Chilean women and men continues to be relatively large (*The Economist* 2006). Nigeria has also attracted considerable MNC investment, but it has failed to redirect that money toward improving the

lives of its citizens. In 2002, a group of Nigerian women occupied a Chevron oil facility to protest the financial benefits Chevron had attained over the past 40 years without helping nearby communities to modernize their living conditions (Onishi 2002).

Additionally, opponents of economic globalization note that there is increasingly little direct offshore investment in developing countries (Ghosh 2001; Pearson 2003). According to Sethuraman (1998), multinationals like Nike and The Gap increasingly subcontract work to small enterprises that predominantly employ women at home. This informal at-home employment deters the threat of unionization and helps to minimize other costs by effectively transferring to the female's household important costs of production such as site, electricity, maintenance, spare parts, safety, and health conditions (Bergeron 2001; Ghosh 2001; Pearson 2003). Even when companies establish direct operations in developing countries, MNC investment can be injurious to women. For example, mega-supermarkets (e.g., Wal-Mart and Carrefour) are revolutionizing food production and distribution, as these large stores demand cheap produce that can only be delivered by large-scale farms. However, female farmers working on small-scale sites can only produce enough food for local markets (Pearson 2003; Dugger 2004).

Women's status is also restricted by policy adjustments forced upon policy makers in developing countries. To attract and maintain international portfolio and direct investment flows, governments must create an investment-friendly environment that is economically and politically stable (Maxfield 1998). Otherwise, governments risk the possibility of capital flight such as that seen in Southeast Asia during 1997–1998. Stability policies often involve limiting budgetary spending, cutting taxes, and privatizing government services, thereby having a negative effect on the poor and women since these groups have limited political influence to protect programs benefiting them.

In recent years, for example, there has been strong pressure for governments to privatize water services. There is a growing concern that the poor will be unable to afford access to clean water because of increases in its price. Although a shortage of clean water is a cause of illness for women and men alike, there are additional consequences for females since in many developing countries, it is the responsibility of women and children to fetch water (Cagatay 2003; Sow 2003). If the availability of water declines with privatization, females must not only exert additional time and energy to gather clean water, but these extra efforts divert attention from additional responsibilities in the household (Hemmati 2001).

Subsequently, MNCs have established a competitive environment that encourages a "race to the bottom" among developing countries with respect to policies. The resulting "feminization of labor" results in lower labor standards for women since they are often relegated to perform society's menial tasks (Bergeron 2001; Acker 2004). In addition, the decline of corporate taxes as a result of lobbying efforts forces governments to either raise taxes through other means, such as a sales tax (which is a regressive tax), or by cutbacks in public services. Although a link between public spending and improvement in female social indicators has been shown (Ayres and McCalla 1997), governments are forced to slash education and other social programs for women and other poor.

Moreover, the very liberalization that eases the entry of capital into a country also eases its rather swift exit. The 1997–1998 Southeast Asian financial crisis was precipitated by financial liberalization whereby speculators were free to move portfolio, or "hot," money in and out of countries without regard for social consequences (Kolodner 1994). Such capital flight can be harmful to women, as countries affected by this crisis have had more women than men lose formal sector jobs, forcing women back into the informal sector or agricultural sector and likely resulting in lower incomes (Towards Gender Equality in the World of Work in Asia, the Pacific 1999).

Trade Globalization: Critics of globalization likewise point out that the benefits of trade liberalization are not equally distributed but, rather, are skewed toward companies in developed countries that can move swiftly and effortlessly across international borders (Rodrik 1997; Chen and Carr 2002). A substantial body of research indicates that export promotion and trade liberalization policies lead to the expansion of female employment in export-oriented assembly and multinational manufacturing, including textiles, electronics, pharmaceuticals, and computer components. Standing (1999) contends that the increasing globalization of production and the pursuit of flexible forms of labor leads to a deterioration of working conditions, and there is some evidence supporting this view (Ozler 1999). Employment conditions in EPZs are injurious to women's status due to "extremely long hours, little training, non-recognition of seniority payments, harsh systems of industrial discipline, wages at the bottom end of the range for industrial workers in the surrounding economy, and insecurity of employment" (United Nations 1999:11). Women continue to be disproportionately employed in low-skill and lowpaying jobs in comparison to men, who possess a monopoly over professional and management-level jobs. Further, many contend that the transfer of outdated technology from MNCs to developing countries relegates these countries to the production of goods that rely on cheap labor, such as that provided by women. Seguino (2000) found that in South Korea, Taiwan, Hong Kong, and Singapore—all newly industrializing countries with EPZs—rapid growth of exports and a concentration of female workers in the major export industries of textiles, clothing and electronics were coupled with substantial gender wage differentials.

The EPZ on the Mexican side of the U.S.-Mexican border, known as the "maquiladora zone," mostly employs young women. Meyer (1998:162) reports that women between the ages of 16 and 25 comprise up to 70 percent of the maquiladora labor force, as employers "prefer to hire young women because they are a more vulnerable workforce...being more docile and more likely [than men] to accept low wages and unsafe working conditions." He adds that non-maquila workers are better off than their maquila-employed counterparts, as even though "productivity in the maquiladora plants increased by 41 percent between 1980 and 1992...wages plus benefits during the same period actually declined by 32 percent" (163). Similarly, in Sri Lanka, industries target women for employment because of "their docility and malleability to perform repetitive tasks in dead-end jobs in insecure conditions" (Women's Environmental and Development Organization 1998:166).

In addition, those left unemployed when domestic firms fail due to international competition are neither guaranteed to quickly find a replacement job, nor guaranteed to find a job paying as much as their previous position. Since women comprise the bulk of the EPZ labor force, women bear the brunt of employment losses and, therefore, continue to experience growing income inequality with respect to males (Moghadam 1993; Cheng 1999). Consequently, women's ability to earn an independent livelihood is reduced, and instead of experiencing increased status and opportunities, their lives remain tied to the success of male family members.

Finally, critics note that trade liberalization has cost governments in developing countries much-needed revenue because they have been required to eliminate tariffs, forcing them to find alternative tax sources and/or eliminate revenue for social programs. The elimination of social programs places a greater burden of work on females within the household and very often reduces their access to education (Pearson 2003). In situations where a family may be forced to decide how many children that they can afford to school, females are more likely than males to be removed from school. Also, the elimination of tariffs has meant a shift in the burden of taxation from business owners, whose funds are increasingly mobile, to workers, whose funds are relatively immobile. Consequently, this tax burden has been shifting from men to women, since women's financial assets are generally less mobile than men's (Cagatay 2003).

Structural Adjustment Policies: Opponents to economic globalization see the imposition of SAPs by the IMF and the World Bank as detrimental to women's status. As previously mentioned, the IMF and World Bank require countries to adopt neoliberal economic policies as a condition upon the acceptance of loans. However, studies suggest that these policies fail to provide promised economic benefits (Przeworski and Vreeland 2000; Vreeland 2003) and, as economic growth decreases, governments cut social programs and eliminate public sector jobs due to an inability to raise necessary funds.

Women both disproportionately hold vulnerable public sector jobs and are hurt by cuts in social programs (Bergeron 2001; Acker 2004). Sometimes, at the very time a critical need for improved social services arises, a government can be forced by SAP implementation to cut back on social spending. In 2002, Colombia found it necessary to convince multilateral bodies to lend it money. However, SAP conditions attached to the loans included cutting 40,000 state jobs, implementing labor reforms, and curbing social spending (So Much To Do 2002). At the same time, owing to political violence, Colombia experienced a growing number of internally displaced females. Although Colombian law required the government to provide social assistance to the displaced women for 6 months, the government neglected to raise sufficient resources. In 2004, Colombia's constitutional court found that the government's neglect of the hundreds of thousands of displaced persons amounted to a violation of their civil rights and ruled that the government was required to expand its social services, including education, housing, and health services (No Way Home 2006).

Finally, critics note that policies advocated by international lending agencies are often ignored by developed countries. That is, developed countries implement tariffs and non-tariff barriers to protect domestic products, particularly in the agricultural and textile sectors. Interestingly, these are economic sectors where developing countries often enjoy a comparative advantage. For instance, the United States has tended to protect American cotton producers from international competition (Stern 2002). Ironically, cotton is one of the few agricultural commodities that tends to be a women's cash export crop. Consequently, female cotton producers are excluded from a lucrative market, owing to protectionist policies imposed by wealthy countries.

Data and Research Design

For our empirical analyses, we use a pooled cross-sectional time-series dataset composed of 130 countries for the years 1982–2003. The actual number of countries/cases in any particular analysis may be smaller, since data for many developing countries are not systematically recorded.

Women's Status Indicators

We use five indicators to represent women's status. Doing so allows us to control for the sensitivity of any findings to a particular indicator. As Mason (1986:286) contends, there exists more than one area or issue in which "it is theoretically possible for the sexes to be unequal." In an attempt to integrate the literature conceptualizing and measuring women's status, Bradley and Khor (1993) assert that any conceptualization and/or measurement of women's status must include three dimensions: economic, political, and social. Also, studying women's status as a human rights concern, we would like to account for both the human rights practices of governments and for overall human rights conditions, which can be affected by non-government actors.

Our two primary measures of women's human rights conditions are drawn from the annual United Nations Human Development Report (UNHDR). Since

1992, the UNHDR has included two gender-specific indices covering the political, economic, social, and physical dimensions of development. The Gender-related Development Index (GDI) is a variant of the well-known Human Development Index (HDI). The GDI is a composite index measuring achievement in the same three basic dimensions captured in the HDI: longevity (measured by life expectancy at birth), knowledge (measured by a combination of adult literacy rate, and the combined primary, secondary, and tertiary gross enrollment ratio), and a decent standard of living (measured by gross domestic product per capita in purchasing power parity U.S. dollars). However, in the GDI, these features are combined in a manner so as to penalize gender inequality. The GDI decreases when the achievement levels of both women and men in a country-year decreases or when the difference in their level of achievement increases (Moez 1997). The GDI ranges from 0 to 1.0, with a higher score being more desirable than a lower score. For example, in 2003, Norway received the highest score, 0.960, and Niger received the lowest score, 0.271. There is a strong association between a country's GDI ranking and its HDI ranking.

The GEM is a composite index measuring gender inequality in three dimensions of empowerment: economic participation and decision-making power (measured as female shares of professional/technical positions and female shares of positions as legislators, senior officials, and managers), political participation and decision-making (measured as the female share of parliamentary seats), and power over economic resources (measured as female estimated earned income as compared to that of males). The GDI ranges from 0 to 1.0, with a higher score being more desirable than a lower score. For example, in the 2005 UNHDR, Norway received the highest score, 0.928, and Yemen received the lowest score, 0.123. Unlike with GDI, there are notable differences in many countries' GEM and HDI rankings.

We also use three indicators of government respect for women's economic, political, and social rights from the *Cingranelli-Richards (CIRI) Human Rights Dataset* (Cingranelli and Richards 2005). The CIRI economic rights indicator includes women's rights to equal pay for equal work, free choice of employment, gainful employment without the need to obtain spousal consent, equality in hiring and promotion practices, job security, non-discrimination by employers, freedom from sexual harassment in the workplace, work at night, work in dangerous occupations, and work in the military and police force.

The CIRI political rights indicator includes women's rights to vote, run for political office, hold elected and appointed government positions, join political parties, and petition government parties. The CIRI social rights indicator includes women's rights to: equal inheritance; enter into marriage on a basis of equality with men; travel abroad; obtain a passport; confer citizenship to children or a husband; initiate a divorce, own, acquire, manage, and retain property brought into marriage; participate in social, cultural, and community activities; an education; freedom to choose a residence/domicile; freedom from female genital mutilation of children and of adults without their consent; and freedom from forced sterilization.

All three indicators are ordinal and range from 0 to 3, with a score of 3 representing the highest level of government respect for women's rights, both in law and in practice. Thus, for all five of our women's status indicators, a high score is preferable over a low score. The coding schemes and detailed coding rules for these variables can be found in the CIRI Coding Manual (Cingranelli and Richards 2004). For the latest year coded (2004), the Krippendorf's r-bar interrater

⁴ See pages 343–344 in http://hdr.undp.org/reports/global/2003/pdf/hdr03_backmatter_2.pdf. (Accessed Lanuary 26, 2007)

 $^{^5}$ See pages 345–346 in http://hdr.undp.org/reports/global/2003/pdf/hdr03_backmatter_2.pdf. (Accessed January 26, 2007)

reliability statistics for the CIRI women's economic, political, and social indicators were 0.94, 0.92, and 0.96, respectively, indicating a very high level of interrater reliability.⁶

Measuring Economic Globalization

Because economic globalization affects economies in several ways, we use four indicators to account for a country's level of economic globalization: FDI, portfolio investment, trade openness and structural adjustment policy implementation. Our FDI, portfolio, and trade data are from the World Bank's 2005 World Development Indicators dataset (World Bank 2005). To measure financial globalization, we use indicators of both FDI and portfolio investment. Our FDI measure is the net inflow of investment (as a percentage of GDP) acquiring a lasting management interest in a corporation operating in an economy other than that of the investor. This FDI/GDP formulation is regularly used as it can be argued that FDI as a percentage of GDP is critical to the development of developing economies (Asiedu 2002; Alderson 2004).

Portfolio investment consists of the purchase of stocks and bonds less than 10 percent of the outstanding stock of foreign enterprises. Our portfolio measure is the net amount of transactions in equity securities and debt securities, expressed as a percentage of a country's GDP. Our indicator of trade globalization is trade openness, expressed as the percentage of a country's GDP represented by the total value of its imports and exports of goods and services. Finally, we use a dichotomous measure to account for the imposition of IMF and World Bank SAPs. Following Abouharb and Cingranelli (2006), country-years where SAPs were in effect were assigned a value of one and those that lacked such policy commitments were assigned a zero.

Accounting for Alternative Hypotheses

We include two indicators accounting for alternative hypotheses. A great deal of previous research has shown democracy to be associated with greater levels of government respect for human rights. Thus, we would expect democratic regimes to be more egalitarian and inclusive, and we would expect that democracies are likely to implement and enforce laws promoting women's rights. We include an ordinal regime-type indicator from the *PolityIV: Political Regime Characteristics and Transitions, 1800–2002* dataset (Marshall and Jaggers 2005). This variable ranges from –10 (strongly autocratic) to +10 (strongly democratic) and is useful for time-series analysis as it does not treat cases of anarchy or interrupted regimes as missing data. We also include logged GDP per capita in our models to account for a country's level of economic development. Economic development can provide citizens with improved income prospects, thereby possibly empowering women's ability to gain autonomy and power within their family environment. These data are from the World Bank's *2005 World Development Indicators* dataset (World Bank 2005).

Findings

The UN Indicators

Because the GEM and GDI data are interval-level pooled cross-section time-series data (with significantly more spatial units than temporal units), we use the generalized estimation equation (GEE) estimation technique with robust standard

 $^{^6}$ Full statistics can be found at http://ciri.binghamton.edu/documentation/reliability2004.xls. (Accessed January 26, 2007)

errors. This approach extends "generalized linear models to a regression setting with correlated observations within subjects," making it very attractive for use with panel data (Horton and Lipsitz 1999:160; Zorn 2001). We specify an exchangeable correlation structure.

Table 1 shows GEE estimation results of models of the effects of economic globalization upon the GEM and GDI. In both models, the chi-squared goodness-of-fit statistics demonstrate both models to be significantly different than their null counterparts. A distinct relationship between economic globalization and women's status is demonstrated. For both GEM and GDI, countries' levels of both trade openness and FDI as a percentage of GDP are reliably and positively associated with their GEM and GDI scores. That is, those countries where trade and FDI constitute greater percentages of a country's economy tend to have greater GEM and GDI scores. On the other hand, we find that greater portfolio investment (controlling for the size of a country's economy) to be associated with lower GEM scores. In addition, greater economic development is associated with higher GEM and GDI scores, and greater democracy is associated with higher GDI scores.

At first, the effects of our globalization indicators on \widetilde{GEM} and GDI appear rather modest, but remember that these two indicators range from 0 to 1.0. So, many of these effects are quite in line with the magnitude of changes that actually occur in the world. For example, one percent increases in trade openness and FDI as a percentage of GDP are associated with increases in GEM of 0.001 and 0.002, respectively. In our dataset, approximately 18 percent of those cases where GEM changed showed change within ± 0.002 .

Our measure of economic development is logged (natural) GDP per capita, so these coefficients in Table 1 describe the effect each \$2,300 increase in GDP per capita has on GEM and GDI (Tufte 1974). For instance, a \$2,300 increase in GDP per capita is expected to yield a 0.087 increase in GEM and an expected 0.110 increase in GDI. One would likely not wish to wait for increases in national wealth to raise women's status, as only 0.14 percent of cases in our data evidenced a 1-year change in GDP per capita of ±\$2,300 or more, and these were Luxembourg, the United Arab Emirates, and Kuwait. The average annual change in GDP per capita in our data was \$47. Thus, on average, one would have to wait 49 years to change GDP per capita sufficiently to increase GEM by 0.087 and GDI by 0.110.

Table 1. GEE Estimates of the Relationship between Economic Globalization and Two UN Women's Status Indicators, 1993–2001

	$G\!E\!M$	GDI
Trade openness	.001**	.000**
	(3.02)	(2.89)
FDI	.002**	.001**
	(2.88)	(1.97)
Portfolio investment	000**	.000
	(-2.22)	(0.19)
SAP status	006	008
	(-0.84)	(-1.37)
Economic development	.087**	.110**
	(8.76)	(20.77)
Regime type	.002	.003**
	(.068)	(3.13)
n	734	1082
Probability > χ^2	0.00	0.00

Figures in parentheses are z-test scores based on heteroskedasticity-corrected standard errors. $*p \le .10$; $**p \le .05$.

The GEM and GDI measures are both highly correlated with GDP per capita; 0.72 and 0.67, respectively. We believe that these correlations, along with the strong reliable positive association of both GEM and GDI with the rather-stagnant indicator of national wealth, and our trade and FDI indicators, hint strongly that these two UN development indicators are constructed using the controversial assumption that wealth begets gender equality in a linear fashion. This finding corroborates similar recent work with regard to other UN development indicators (Cingranelli and Richards 2007).

The CIRI Indicators

Because the three CIRI indicators are ordinal, we use the ordered logit estimation technique to estimate these models. We also incorporate a lagged dependent variable to account for serial correlation and we control for the effect of panel data on standard errors by using standard errors that are adjusted for country-specific clustering. Due to a marked increase in the spatial participation and volume of economic globalization activities in the early 1990s onward, as opposed to the earlier decade, we use what we call "temporal sectioning." That is, we divide the analyses in Tables 2–4 into two eras, a pre-globalization era and a globalization era.

There is some debate about when the latest era of globalization began. For example, some prefer to identify globalization eras in terms of centuries (Howard-Hassmann 2005), and some in terms of decades (Kim and Shin 2002).

Table 2. Ordered Logit Estimates of the Relationship between Economic Globalization and the CIRI Women's Economic Rights Indicator, 1982–2003

	Women's Economic Rights	
	Pre-Globalization Era	Globalization Ero
Y Lag _{t-1}	2.80**	3.96**
	(11.10)	(16.32)
Trade openness	000	.007**
	(-0.13)	(3.03)
		[1.007]
FDI	.056*	.005
	(1.72)	(0.47)
	[1.058]	
Portfolio investment	011**	.004
	(-6.21)	(1.57)
	[0.989]	
SAP status	.209	.156
	(1.07)	(0.74)
Economic development	.396**	.524**
1	(4.06)	(6.79)
	[1.486]	[1.689]
Regime type	.035**	.028
	(2.32)	(1.51)
	[1.036]	
\overline{n}	988	1265
Probabilty > χ^2	0.00	0.00
Log Likelihood	-580.52	-491.24

Figures in parentheses are z-test scores based on heteroskedasticity-corrected standard errors.

Figures in brackets are odds ratios.

 $[*]p \le .10; **p \le .05.$

Others see an era as identifiably beginning in a particular year (Richards and Gelleny 2002). There are merits to all of these approaches, depending on the questions one seeks to address. These merits noted, for the analyses in this article we must choose a particular year for the beginning of the globalization era, and we choose 1992 for three reasons. First, this year is well within an established timeframe in which great increases occurred in state exposure to the global economy (World Bank 1999; Alderson 2004). Chase-Dunn, Kawano, and Brewer (2000) data going back to 1815 show that it was in the early 1990s that trade, for example, hit distinctly historic highs. Second, 1992 allows us to fairly compare the results from the GEM and GDI models (which only cover 1992 on), with the models using the CIRI variables. Third, many academics who study economic globalization identify it as a recent occurrence, fashioned by the end of the Cold War and the breakup of the Soviet Union in 1991 (Northrup 2005). The explosion of global trade and investment could only transpire after the communist governments collapsed and were replaced by regimes willing to reduce obstacles impeding the flow of goods and investment. Thus, by early 1992 much of the world had emerged from a prolonged era of communism and statism, thereby opening the way for the conquest of free markets.

Tables 2–4 show the results from ordered logit models of the effects of economic globalization on the CIRI women's economic, political, and social rights indicators, respectively. The figures in brackets in these tables represent proportional odds ratios. That is, they express the change of the odds of being in the highest category of the ordinal dependent variable, given a one-unit change in an independent variable and with all other variables being held at their mean

Table 3. Ordered Logit Estimates of the Relationship between Economic Globalization and the CIRI Women's Political Rights Indicator, 1982–2003

	Women's Political Rights	
	Pre-Globalization Era	Globalization Era
Y Lag _{t-1}	4.92**	5.47**
	(14.90)	(16.63)
Trade openness	002	000
	(-0.53)	(-0.12)
FDI	024	.020
	(051)	(1.27)
Portfolio investment	.003	002
	(1.24)	(075)
SAP status	.333*	080
	(1.64)	(032)
	[1.395]	
Economic development	.156*	.210*
	(1.80)	(1.79)
	[1.169]	[1.234]
Regime type	.042**	.060**
	(2.60)	(2.99)
	[1.043]	[1.062]
n	1025	1275
Probability > χ^2	0.00	0.00
Log Likelihood	-362.28	-308.66

Figures in parentheses are z-test scores based on heteroskedasticity-corrected standard errors.

Figures in brackets are odds ratios.

 $p \le .10; **p \le .05.$

Table 4. Ordered Logit Estimates of the Relationship between Economic Globalization and the CIRI Women's Social Rights Indicator, 1982–2003

	Women's Social Rights	
	Pre-Globalization Era	Globalization Era
Y Lag _{t-1}	3.58**	4.50**
	(16.30)	(18.79)
Trade openness	003	.004*
	(-0.96)	(1.89)
		[1.004]
FDI	069	.020
	(-1.04)	(1.06)
Portfolio investment	005**	006**
	(-2.59)	(-2.44)
	[.995]	[0.994]
SAP status	038	.106
	(-0.26)	(0.48)
Economic development	.210**	.277**
	(2.45)	(2.84)
	[1.234]	[1.319]
Regime type	.056**	.056**
	(3.67)	(2.58)
	[1.058]	[1.058]
n	989	1241
Probability $> \chi^2$	0.00	0.00
Log Likelihood	-559.90	-513.85

Figures in parentheses are z-test scores based on heteroskedasticity-corrected standard errors.

Figures in brackets are odds ratios.

value. In these tables, odds ratios above 1.000 are interpreted as increasing women's status, and odds ratios below 1.000 are interpreted as decreasing women's status. An odds ratio of exactly 1.000 suggests no affect. In all three tables, the chi-squared goodness-of-fit statistics demonstrate both models to be significantly different than their null counterparts.

Both schools of thought surveyed earlier in this article had some predictive success regarding portfolio investment and women's status. In Tables 2 and 4, portfolio investment levels are shown to be associated with women's economic and social rights in both eras. These effects are uniformly negative—decreasing women's status. Table 2 shows portfolio investment reliably associated with women's economic rights only in the pre-globalization era, while Table 4 shows a reliable association with social rights in both eras, and the strength of this association increases modestly from one era to the next. All of the odds ratios are modest, and the strongest absolute effect indicates that in the pre-globalization era, for each one percentage increase in portfolio investment, the odds of full respect for women's economic rights in that country were only 0.989 times than had that increase in portfolio investment not occurred. This effect is considered strongest because of the three odds ratios, 0.989 is the furthest from zero. Italy in the early and late-mid 1980s provides a pre-globalization example where

^{*} $p \le .10$; ** $p \le .05$.

⁷ The odds ratios are taken to three decimal points to better differentiate their relative impacts on women's status. We do not report odds ratios for lagged dependent variables because these terms are included for purely diagnostic reasons.

increases in portfolio investment were associated with declines in respect for women's social rights, even given stable levels of GDP and democracy.

Trade openness, on the other hand, is shown in Tables 2 and 4 to have a slight, but uniformly positive, impact on women's economic and social rights in the globalization era. For each one percent increase in trade openness, the odds of a country receiving the top score for women's economic rights is increased 1.007 times and the odds of a top score for women's social rights is increased 1.004 times. Sometimes, increase in trade openness is associated with great improvement, as in the case of Ecuador, whose trade openness percentage score grew from the mid 1940s in the late 1980s to the high 1960s in the early 1990s. Associated with this was an increase in Ecuador's economic rights score from 1 to 2. However, after a few years when trade openness levels returned to the low 1950s and high 1940s, the women's economic rights score fell back to 1, where it remains. No statistically significant relationship between trade openness and any of the three CIRI indicators is shown in the pre-globalization era, or for political rights in either era.

Tables 2–4 don't tell much of a story about FDI and women's status. As a percentage of GDP, FDI had only a modest and borderline reliable (z = 1.72) effect on women's economic rights in the pre-globalization era. No impact on political or social rights was evidenced. This largely null finding is interesting, since FDI is an iconic indicator of globalization. This finding corroborates Richards and Gelleny's (2002) regional study of physical integrity rights that found FDI not to be a reliable associate of these rights in most times and places.⁸

In the pre-globalization era, a country's being under a SAP was associated with higher levels of respect for women's political rights. Also, the absolute impact of a SAP on women's status is greater than for the other types of economic globalization. SAP implementation in that era increased the odds of a country being in the best category of respect for women's political rights by 1.39 times. Looking at our data, many African and Latin American countries maintained moderate levels of respect while under an IMF or World Bank SAP. Indeed, in a recent study of 131 countries over two-plus decades, Abouharb and Cingranelli (2006) found SAP implementation to be reliably associated with strengthened democratic institutions and civil liberties. Their general explanation of this relationship is that it is due to U.S.-based pressure through international lending institutions beginning in the late 1970s to link financial assistance with human rights, coupled with the Reagan administration's equivocation of human rights with democracy. The timeframe of their explanation certainly seems to fit this result in Table 3.

Discussion/Conclusion

Our findings demonstrate three things, chiefly. First, women's status in a given country appears to be reliably associated with that country's involvement in the global economy. Second, the relationship between economic globalization and women's status differs by type of globalization, type of status, and era. Third, we found more support for the claim that economic globalization should improve women's status, than for the claim that it should be expected to degrade women's status. Sixty-seven percent of the statistically significant globalization coefficients indicated an association with improved women's status.

The liberalization of trade has long been considered a founding pillar of the economic globalization process, and our study produced reliable evidence that trade globalization has a generally positive influence on women's status. In fact, trade was found to be associated with increased women's status during the globalization era. For this to have occurred, women had to have been better able to find jobs

⁸ Physical integrity rights include the rights against torture, disappearance, summary execution, and political imprisonment. See Cingranelli and Richards (1999) for more information.

and raise their social status within their society. For example, as Ghana lowered trade barriers in the 1990s, its economy experienced stronger growth rates. Consequently, women were better able to find additional non-agricultural employment opportunities, lowering poverty rates (Canagarajah and Bhattamishra 2001).

Our findings about portfolio investment and women's status, on the other hand, provide some support for the opponents of globalization. First, we found greater portfolio investment to be associated with lower scores on the CIRI women's economic and social rights indicators and the UN's GEM measure. Governments wishing to attract capital flows are required to implement and maintain a "business friendly" climate, which typically includes maintaining budget discipline, cutting subsidies, and opening borders to trade and financial flows. Since the public sector is a significant employer of women, it is often women who are most exposed to the burden of governmental efforts to trim the public sector (Hemmati and Gardiner 2004). As a result of employment scarcity, women might find themselves out of work and unable to allocate resources to educate themselves or their children. Furthermore, programs that privatize public services often have a negative societal influence on women. For example, any decrease in the availability of water due to privatization makes this female-dominated chore more difficult and time consuming. It has been estimated that, due to household chores, women in Africa and Asia work 13 hours a week more than do men (Hemmati 2001; Hemmati and Gardiner 2004).

We believe that our portfolio-based findings, taken together, may indicate curious weighting preferences in the UN's GEM indicator. Portfolio investment was reliably associated with greater women's economic rights in the globalization era, yet in that same era its relationship with the GEM was shown to be erosive. This is interesting; because the GEM is purportedly dominated by economic concerns-two of its three dimensions are "power over economic resources" and "economic participation and decision-making"—the CIRI economic rights indicator and the GEM should have told similar stories. Why the difference? In our sample, the GEM correlates more strongly with the CIRI political and social rights indicators than it does with the economic rights indicator. Furthermore, the GEM's construction "double-dips" by including the same political component—female share of legislature representation—in two of its three parts, including its "economic participation and decision-making power" dimension. This potentially weights the political component more heavily than the economic component, even though were one to look at the three dimensions of GEM as given in the UN Human Development Report, one would reasonably conclude it to be weighted toward economic empowerment. Given the semi-transparent weighting of the GEM and the high correlation of the GEM and GDI with national wealth, researchers in the field of women's status may wish to closely consider the composition of the UN's gender measures before determining their appropriateness for use in a particular study.

Foreign direct investment largely failed to have a reliable impact on women's status. Several things may account for this. Although FDI produces jobs for women, foreign companies are generally unwilling to invest additional money to upgrade infrastructure or the skills of its workforce. For example, Bangladesh has experienced a boom in textile manufacturing facilities, but companies have failed to reinvest profits to upgrade the workforce or update plant equipment (Kamal 2004). The result is the flattening of productivity gains and growth opportunities for women in these economic sectors. Additionally, much foreign investment is contracted out to subcontractors who, in turn, contract with women who work from their homes. Women working from home are shut out of benefits, however meager, available to workers at large factories. It may also become difficult to organize groups to demand social and political changes if females are isolated by working at home.

We find little empirical support for the proposition that SAP implementation reliably affects women's status, discovering only a weak positive relationship between SAPs and women's CIRI political rights in the pre-globalization era. The null findings could be a result of the fact that when countries are required to go to the IMF and World Bank for funds, their financial situation is already in dire straits and there likely have already been drastic economic and social policy cutbacks. Furthermore, in many developing countries there is often limited ability to make cuts in welfare programs, as no strong social safety nets existed prior to SAP implementation. Finally, although micro-lending has become popular with World Bank officials, too little money is being lent to actually change the lives of many females for the better (Hemmati 2001; Kamal 2004).

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