Economic Democracy: Situating Women

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Currently, the world is in the midst of a growing financial crisis in which banks are failing in record numbers; companies are going under at an astronomical rate; major currencies hover on the verge of collapse; unemployment is skyrocketing; and funding for social services has been severely slashed. The prevailing capitalist economic system is based on the unchecked promotion of free markets, unregulated trade, consumer-driven growth and privatization of essential services. Many are looking for a rational solution to this current ubiquitous economic dilemma. In the search for a more people-centered paradigm and its implementation, women are key stakeholders.

Women are at the center of the economic fallout from a systemic crisis, combining several distinct yet interlocking crises; global economic recession, the devastating effects of climate change, and a deepening food and energy crisis. What follows is a delineation of the impact of the economic downturn on women who often have less access to financial capital, and are among the most susceptible casualties of the current global economic crisis. In a true economic democracy, women will become empowered and will have more of a key role as significant participants in a new system based on true economic democracy in which the middle and under classes, women, people of color, the elderly and youth will attain appropriate access to economic resources.

Institutionalized sexism and gender oppression are intertwined within the current power structure and woven tightly into the fabric of society. In fact, the systemic violence that keeps this unequal power structure in place is often so hidden that, especially in Western countries, it may go virtually unnoticed. In the overarching patriarchal power structure in society, women are systematically disempowered financially, physically and psychologically. Because of the unequal status of women in society, the abolition of gender oppression must be one of the key underlying tenets in the foundations of a true economic democracy, a socio-economic system in which individuals in all segments of society are empowered to achieve their full potential as human beings—not only economically, but also mentally, physically and spiritually, as well. Just as a bird cannot easily fly with one wing, without gender equality, the society, necessarily, limps along, devoid of full participation of the 51 percent (United States Census Bureau, 2010).

Women are not only key stakeholders in economic democracy, under an equitable economic system, they will also become freer to determine their own destinies and achieve their life's goals in a climate of economic decentralization which is at the heart of economic democracy. Thus, this economic empowerment is essential to the true liberation of women, liberation which includes more than mere social liberation. Consequently, women must become equal partners in the ushering in of a new economic paradigm, based on economic empowerment of those who are disenfranchised in society. Raising the status of women will, necessarily, also raise the status of men and children in society, who are all integral, intertwining parts of family, social and political systems. When both genders share power jointly, rather than with women in a subordinated position and with less access to economic resources, then a new era of coordinated cooperation with social and economic equality can dawn.

Exploitation of Women by Capitalism—Body Image

The relation between patriarchy and capitalism is that of partnership. Under the capitalist system, women are often degraded by mass media advertising that uses them to sell products. Women's bodies become objects for marketing the newest fashions, beauty products and hair styles to set popular trends. In fact, women are used to sell everything! They are exploited as sexual objects, dehumanized, and, as media activist Jean Kilbourne suggests "dismembered into legs, breasts or thighs, reinforcing the message that women are objects rather than whole human beings" ("Sex and Relationships", 2012). This objectifying of women's bodies as sexual objects for male pleasure is dehumanizing. Women begin to internalize the feeling that their worth lies in the pleasure they give to men, both visually and physically,

leading to superficial interactions with men. This objectification of women undermines the establishment of healthy, mutually supportive, respectful relationships between the sexes.

Women are taught at a very young age that their value depends on how beautiful, thin and sexy they look, and that buying the right clothes and beauty products are the keys to success in relationships as well as in life. According to a 2002 research study conducted by Flinders University in South Australia that observed 400 teenagers and their relation to commercials, girls who watch television commercials featuring underweight models lost self-confidence and became dissatisfied with their own bodies (Media Awareness Network, 2011).

Models have become increasingly thinner over the decades, projecting an image that many young girls seek to emulate. According to Diane Sawyer in an ABC news report in January of 2012, most current models meet criteria for anorexia. Former 1980s famous models like Christie Brinkley and Cindy Crawford might be too big to model today since their size six is now considered as a "plus size" (ABC News, 2012, Jan. 12.). Further, twenty years ago models weighed eight percent less than the average woman. Today, models weigh 23 percent less, according to Rader Programs, which treats those with eating disorders (Rader Programs, 2011).

Beauty at Any Cost

Today's women are pursuing beauty at any cost. Women are inculcated with the idea that there is something wrong with them, that they are deficient somehow, and must, therefore, buy enormous quantities of beauty products to make them up for this deficiency, in order to be attractive to the opposite sex, and thereby, worthy of male attention. The goal of seeking male attention feeds into the desire to do whatever it takes to fit the stereotype currently in vogue in society as "beautiful".

A 2009 YWCA report on the consequences of America's beauty obsession on women and girls concluded that American women spend huge amounts of money on buying beauty. The report notes that American women now spend some \$7 billion a year, or an average of about \$100 per woman per month, on cosmetics and beauty products. Over five years, that adds up to a full year of tuition and fees at a public college. If a woman were to cut back the amount she spent on beauty products by half, and invest it into her retirement account for ten years, she would save almost \$10,000. The money spent on cosmetic products a year doesn't even factor in cosmetic surgical procedures, of which there are over ten million a year. The economics of the never-ending treadmill pursuit of beauty is staggering (YWCA, 2009).

Underlying Stereotypes--The Sex Object

Many current magazine and television ads depict women using household products, and promoting personal hygiene and beauty products. The emphasis is more on women being attractive to men than becoming their own person. The implication is that women who sell these products are not complete within themselves; their value lies in their relationships with men, therefore, women and girls must change themselves, mainly their physical appearance, to become more "magazine beautiful" if they wish to succeed in landing a mate. These stereotypes can have a negative effect on women and girls.

The Happy Housewife

Women may perceive the "happy housewife" stereotype as a cultural directive which in turn may lead them to put aside their own desires regarding career and personal life and replace them with the ideal presented through popular culture including advertisements (Geis, F., Brown, V., Jennings, J., and Porter, N., 1984). In "Stay Sweet as You Are", Doug Lantry analyzed several magazine ads that used women to promote hygiene products. His conclusion is that "The concept of personal hygiene has been used to convey the message that "catching" a man or becoming a wife is a woman's ultimate goal" (Lantry, 2009, p. 43). As legendary writer, lecturer, editor and feminist activist, Gloria Steinem, has said, "But the problem is that when I go around and speak on college campuses, I still don't get young men standing up and saying, "But how can I combine career and family?" (Antholis, 2012).

Barbie Doll Stereotype

We should all be concerned about the image of women in popular culture. Many worry about the concept of body image that girls internalize from exposure to this advertising. In a 2006 study by Dittmar, Halliwell and Ive, girls from five to eight years old were separated into three groups and given an illustrated story book. The illustrations were the only variations in the books given to the three groups. One group's book had pictures of Barbie dolls; one group's book had pictures of a doll equivalent to a size 16, which is just one size larger than the average American woman's size today of size 14 (Vesilind, E.,2009, March 1). (As a point of reference, Marilyn Monroe, a beauty queen in the '50s was a size 14, many sizes larger than today's size 2 to 4 high fashion models.) The control group in this study had a book with generic pictures with no dolls or people. Results of the study showed that the girls given the book with Barbie pictures had a high level of body dissatisfaction, wishing they had a different, thinner body type. Girls as young as five to eight are already learning that their bodies are not beautiful, and not to accept themselves as they are (Dittmar, Halliwell and Ive, 2006).

Just how unrealistic is this prescribed standard of beauty? If scaled to human size, the original Barbie doll would be 5'9 and would measure 36-18-34 ("Barbie Undergoes Plastic Surgery", 1997, November 18). A study shows that Barbie's measurements are not consistent with real women's bodies as Barbie's body type appears in only 1 in 100,000 women (Norton, 1996). As a result of trying to attain such artificial, unrealistic standards of beauty, many adolescent girls have problems accepting themselves and their bodies, which may result in low self-esteem and depression. Of course, not every teen girl who looks at a beauty or fashion magazine develops an eating disorder. Yet, it is widely accepted and researched that a significant percentage of girls do experience emotional and psychological problems concerning their body image.

Steven Thomsen, a Brigham Young University communications professor, explored the relationship between how the media shapes identity and one's sense of self in an important study (Richards, 2003). Results of Thomsen's study showed that many young women turn to magazines to discover what a woman "should" look like. If the girls don't look like the images in the magazines, they feel they have to find a way to attain that image. Thomsen asserts that failure to attain an impossible ideal can be devastating to young women, and has led many to eating disorders (Richards, 2003).

Peer Pressure Re: Body Image

According to Jean Kilbourne, who created the much acclaimed "Killing Us Softly" films about the effects of advertising images on women and girls, "Adolescents are particularly vulnerable to the influence of advertising stereotypes because they are new and inexperienced consumers and are the prime targets of many advertisements" (Kilbourne, 1990, p. 21). Teenagers, in the process of learning their values and roles and developing their self-concepts, are sensitive to peer pressure, often finding it difficult to resist or even question the dominant cultural messages perpetuated and reinforced by the media. Today's mass communication has made possible a kind of national peer pressure that erodes private and individual values and standards (Kilbourne, 1990).

What do people, especially teenagers, learn from the advertising messages? On the most obvious level they learn the stereotypes. Advertising creates a mythical, mostly white world in which people are rarely ugly, overweight, poor, struggling or disabled, either physically or mentally (unless you count the housewives who talk to little men in toilet bowls). In this world, people talk only about products (Geis, F., Brown, V., Jennings, J., and Porter, N, 1984).

Lack of Positive Female Role Models in the Media

This beauty and body image obsession contributes to widespread cultural messages and norms that impact women and girls negatively. Unhealthy obsession with physical appearance can create interpersonal dynamics that are damaging for women and between women. Media portrayals of women through advertising and characters who are thin, airbrushed and perfect, contribute to norms that reinforce this unattainable image of beauty. According to Maggie Vlazny, a mental health professional, "Self esteem is a core identity issue, essential to personal validation... But it is assaulted...from the outside in.

A woman with low self-esteem does not feel good about herself because she has absorbed negative messages about women from the culture and/or relationships" (Vlazny, M., 2010, p. 1).

In 2005, actress Geena Davis and her institute, The Geena Davis Institute of Gender in Media (GDIGM) partnered with the Annenberg School of Communication at the University of Southern California to study media images and gender socialization. Results of the study, in which researchers watched over 500 hours of children's television programming, were that between 1990 and 2005, three out of four characters were male. Girls accounted for only 17 percent of the film's narrators and 17 percent of the characters in crowd scenes. Only 7 of the 101 movies were nearly gender-balanced. "Although many people would argue that things seem to be getting better, our data shows that this is not the case", says the principal investigator, Associate Professor Stacy L. Smith ("Gender Socialization", 2008, Oct. 12, p. 7).

What was revealed in the media study mentioned above is not only the disparity of images between male and female characters, but the typical gender socialization that continues throughout adulthood. George Gerbner, renowned media analyst, asserted many years ago, that it isn't the projection of one image that changes attitudes, it is the constant repetition of images that consistently reinforce values, or the process called "cultivation", which changes attitudes and values ("Gender Socialization", 2008, October 5).

The Princess Culture

Young women need role models, older women they can emulate. The media gives them heiresses, sex objects, surgery addicts and emotional wrecks, as Kira Cochrane, reporter for the London <u>Guardian</u> asserts (Cochrane, 2010, Oct. 31). Discouraged by the idolatry of media darlings like Paris Hilton, Abi Moore a web designer from south London, decided to start a website dedicated to "real" role models for girls. She started "Pinkstinks", which highlights women who stand out in sports, film and technology. The site has a role model of the month, and provides statistics on sex discrimination. "The princess culture starts from the minute a child is born, and it ends up, for teenage girls, with Paris Hilton, who is the ultimate princess. If 32% of our girls model themselves on Paris Hilton [as a 2008 survey found (Gotz, 2008)], we've got a problem" (Cochrane, 2010, Oct. 31).

This sexualizing of girls has even filtered down to preschoolers and toddlers. The popular TLC show, "Toddlers and Tiaras" features three and four-year-olds who are dressed like adult beauty queens, in full make-up and sexy costumes (Canning, 2009). The little girl beauty pageant circuit has become big business. It is estimated that 250,000 children compete in more than 5,000 pageants in the United States each year (Canning & Hoffman, 2009). According to a 2007 study by the American Psychological Association, a premature emphasis on appearance is linked with three of the most common mental health problems of girls and women: eating disorders, low self-esteem, and depression (Canning & Hoffman, 2009).

More Stereotypes: The Romantic, The Clinger, The Dumb Blonde and The Sexpot

The women who are portrayed in the media frequently conform to a stereotyped image of women. In 2008, Dr. Maya Gotz of the International Central Institute for Youth and Educational Television, measured the representation of male and female characters in 20,000 children's television programs in 24 countries. Gotz's study identified a number of sexual stereotypes found around the world: girls and women are motivated by love and romance, appear less independent than boys, appear "clingy", are stereotyped according to their hair color, e. g., "the dumb blonde", are nearly always conventionally attractive, are thinner than average women, and are heavily sexualized as the image of "sexpots" (Gotz, 2008).

Mythological Origins of the Princess Culture—Unpacking the Stereotypes

In a landmark study about stereotyped images of women, *The Cinderella Complex*, Collette Downing, analyzed the fairy tale character, Cinderella. Girls are fed on fairy tales in which the idealized girls are beautiful, graceful, polite, hardworking, maligned by the females of their society (the stepsisters), and are

not capable of changing their situation without the help of a male—the "Prince in Shining Armor". Girls are conditioned to believe that they must wait for their princes to rescue them (Downing, 1982).

The essential theme of another popular fairy tale, "Sleeping Beauty", is that of passivity, waiting for the prince to come and wake the sleeping girl. Children's fairy tales, which emphasize women's beauty and passivity, are gendered scripts that serve to legitimatize and support the dominant gender system, the patriarchy. While the feminine beauty ideal is viewed as an oppressive, patriarchal practice that objectifies, devalues, and subordinates women, many women engage in beauty rituals and buy into the pursuit of attaining this socially imposed ideal (Baker-Sperry & Grauerholz, 2003). Maybe today's girls and women are not literally sleeping, awaiting their princes; yet many are still tangled in the same bed of thorns of gender expectations as was Briar Rose in "Sleeping Beauty".

Psychological Exploitation

Women have been socialized from an early age to believe that they are incomplete, and must depend on men for validation. The cultural and media pseudoculture that assaults the self-esteem and women's ability to validate themselves, leaves them feeling less than whole, propelling them toward seeking their identity outside of themselves, through the eyes of men. Women get their identity first through their fathers, then from their husbands, after they marry. Single women are anathema in most societies, with the fear and hatred of 'old maids' being common to many cultures (Castro, G., 1990). Since women are trained to rely on men for emotional, financial, and intellectual support, many women have internalized that they must please men and be subordinate to them, in order to survive.

Of course many women find equality in their marriages and other significant relationships. However, many women today, too, are still waiting for "Mr. Right" to magically appear in their lives. This need for women to depend on men may be hardwired from prehistoric times in which women were dependent on men, who were stronger, to bring home the food and protect them. Women more often look for husbands who are good breadwinners; whereas men look for women who are young, attractive and healthy so they will be good child bearers. In a study conducted by John Townsend from Syracuse University and Gary Levy from the University of Toledo, women repeatedly picked doctors as potential boyfriends, even though men in another group were more handsome (Townsend and Levy, 1990). To women, earning power and social standing trumped men's looks.

Unfortunately, the consequences of this conditioning are that many women are taught to distrust and compete with other women for the attention of men. Other women are often more critical of a woman's appearance, for example, than are men. Some women even learn to hate one another. Instead of being supportive of the successes of other women, they often learn jealousy and envy toward their sex. Competing for the attention of men pits women against one another in a never-ending game to please and attract men. They see themselves as an appendage to men; therefore, without relationship with men and approval from them, they feel incomplete, less than a whole person.

Educational Discrimination

Despite equal educational opportunity, disparities in the way that girls are taught has been well documented. In *Still Failing at Fairness: How Gender Bias Cheats Girls and Boys in_School and What We Can Do About It_* David Sadker and Karen Zittleman discuss their extensive research showing how the education of both girls and boys are compromised from elementary school through college. They also address the recent lack of Title IX enforcement (Sadker, Sadker & Zittleman, 2009).

Findings of the Sadkers' research included the fact that the teacher called on the boys much more often than girls, sometimes with the boys wildly waving their hands to get attention. Much of the results of the Sadkers's many studies over five decades were filmed by a camera crew from Dateline NBC with Jane Pauley. When girls spoke without holding up their hands, they were admonished. The appearance of girls and their decorum in the classroom seem to be more rewarded than academic achievement. (Sadker, Sadker & Zittleman, 2009). This same double standard is mirrored in a society that encourages girls to be pretty and passive, to fit in, rather than to focus on academic achievement, which could lead to successful careers.

In a 1992 American Association of University Women study—"How Schools Shortchange Girls", findings reveal that girls receive less attention from teachers than boys, African-American girls have fewer teacher interactions than either boys or all other girls, and sexual harassment of girls at school is increasing. Because sexual harassment is often viewed as "boys will be boys", girls may shut down in the classroom. Since there are a lack of female positive role models in textbooks and throughout the media, girls' and women's experiences and contributions are marginalized. Conclusions of this landmark study reveal that gender bias in education diminishes girls' self-esteem, expectations, and their opportunities for the future ("How Schools Shortchange Girls", 1992).

In my own experience as a high school teacher for many decades, I often called on boys more often than girls. I did this primarily because it gave positive attention to boys who would otherwise seek attention in a negative way by acting out in the classroom. Many of my colleagues had this same approach. Modern educational methods suggest putting students' names on sticks and drawing the names at random. I have used this method successfully, to achieve fairness.

Many young girls disconnect with themselves and one another in their teen years, according to Cheryl Miller, co-founder of g4g, an organization that exposes young girls to authentic and exceptional role models. A "jumble of confusing sensory input breeds animosity and a drive to conform to externally imposed and conflicting images that stunts personal growth" ("Pushing Girl Power", 2012, March 6). In a landmark five-year longitudinal study reported in *Meeting at the Crossroads: Women's Psychology and Girls' Development*, Harvard psychology professors Lyn Mikel Brown and Carol Gilligan listened to the stories of 100 adolescent girls. They describe a disconnect that girls develop when they reach adolescence; they no longer speak their minds. They silence their voices and embrace societal values imposed on them to be passive, subservient, and voiceless (Brown, L. & Gilligan, C., 1992).

Socialization as the Weaker Sex

Historically, women have been viewed as being naturally weaker than men because they are unable to perform hard physical labor. Maternity has been the role of women throughout the ages, with the attendant expectations of fulfilling family roles of raising children and maintaining the household. These role expectations began to change in the 1960s as more women started entering the work force, sometimes in occupations usually reserved for men. However, when women began entering jobs that men traditionally held, these jobs became devalued, resulting in wage losses. For example, women in sales work, tend to do noncommissioned sales or to sell products that are of less value than those that men sell (M. Anderson & H. Taylor (Eds.), 2012). Traditionally, women have been teachers, nurses, librarians, secretaries, and in lower-paid service jobs like waitresses, cooks, housekeepers, and other domestic workers. Why should kindergarten teachers be paid less than airplane mechanics, for example? When any profession is seen as "women's work", it tends to be devalued, and offers less remuneration (Anderson & Taylor (Eds.), 2012).

Men who enter traditionally women's occupations have reported that often they are quickly promoted rather than staying in those positions that have less prestige and compensation. In her book, <u>Still a Man's World</u>, Christine Williams relates scenarios of men who have entered traditional women's professions. A male kindergarten teacher was immediately recruited to be an administrator. A male children's librarian was commended for being a good story teller, but criticized for not "shooting high enough" in his chosen profession. A Texas nurse told how he was pushed into administration even though he wanted to do clinical work (Williams, 1995).

Economic Exploitation—Gender Wage Gap

According to many studies, in most countries, at every educational level, men continue to earn more than women. The gender wage gap for women with the same qualifications and doing the same job as men is an average of 15% in the European Union, 17% in the UK, 23% in the US, 35% in Asia, 46% in Africa and 51% in Latin America (Chen, et.al., 2005). When the gender wealth gap is measured, it is often much greater: in Germany, 30,000 Euros (US \$42,000 (Sierminska, 2008), and in the United States,

nearly half of all single black and Hispanic women have zero or negative wealth, meaning their debts exceed all of their assets (The Insight Center for Community Economic Development, 2012).

While the gender wage gap in the United States has decreased from the 1969 figures in which women earned 59% of men's wages, the disparity is still pronounced. According to 2011 statistics from the U.S. Bureau of Labor Statistics, American women who work full-time, year-round are paid only 77 cents for every dollar paid to their male counterparts (National Women's Law Center, 2011). When the variables of race and gender are considered together, the wage gap is even larger with African-American women making only 62 cents, and Latinas only 53 cents, for every dollar earned by white, non-Hispanic men (U.S. Census Bureau, Sept., 2010).

The pay gap between men and women actually lessened in the 1980s and early 1990s for women at all economic levels. However, women college graduates comprised one group that stopped making progress, and, actually experienced a widening of the gap between their salaries compared with men's salaries. Then in the mid-1990s, the overall gender pay gap stagnated, and, later, began widening again. Some analysts attribute both discrimination and women's own choices as possible reasons why the pay gap began increasing again (Bartholdt, 2006).

Hitting the Glass Ceiling

Women continue to confront a glass ceiling that limits their access to the top positions in the workforce and their economic opportunities. For example, women comprise less than 2.5% of the chief executives of Fortune 500 companies ("Ensuring Equal Pay", 2008). Researchers speculate that women's wages began decreasing when compared with men's wages in the 1990s because women were faced with responsibilities of child rearing, often having to choose between staying home with children and taking less remunerative part- time jobs. Additionally, the rate at which women are entering highly paid professions has not moved much since 1990. The pay gap between men and women who have similar qualifications and work in the same occupation, one of the purest measures of gender equality, according to economists, has barely budged since 1990. A critical mass of women still bumps up against a glass ceiling in the work place (Bartholdt, 2006). It remains to be seen how wages will be affected now that more men are making family-oriented choices.

The Man-cession and the He-covery

According to the National Bureau of Economic Research, in the deep recession that lasted from December 2007 to June 2009, many more men than women lost their jobs. This trend in which men lost 2.5 times more jobs than did women has been referred to as a "man-cession". But in February of 2010, the trend reversed, yielding what's been called the "he-covery" in which unemployment fell for adult men in November, 2011 by .05 percent. The jobless rate for adult women (7.8 %), teenagers (23.7%), blacks (15.5%), and Hispanics (11.4 %) stayed the same (Beyerstein, L., January 5, 2012).

Job losses, as is usually the case in recessions, were heaviest in construction and manufacturing. Heather Boushey, Senior Economist at the Center for American Progress has stated, "Since the economic recovery began, as defined by the National Bureau of Economic Research to be June 2009, private-sector employers have hired 503,000 men" (Bukszpan, Jan. 29, 2012, p. 2). She further asserted in March, 2011 that men have had strong job gains in professional and business services, adding 425,000 jobs (Bukszpan, Jan. 29, 2012).

Today, the jobless rate for adult men is 8.3%, vs. 7.8% for adult women. Since less than one percentage point separates the unemployment rate of men and women, claims of a "man-cession" fall more in the fantasy realm than in the fact category. It would be more accurate to claim we have a "youth-session" or a "race-session" since youth and people of color are the ones who are really faring the worst in the current economic downturn (Beyerstein, L., January 5, 2012).

Workplace Exploitation and Sexual Harassment

International businesses seek inexpensive labor pools in undeveloped countries. Women and children make up the majority of the workforce at these sweatshops, working long days in appalling conditions. However, sweatshops thrive in the United States, as well. According to the United States Department of Labor, over 50 percent of sewing shops in this country can be termed sweat shops as defined by the U.S. General Accounting Office, violating federal or state labor law governing minimum wage, overtime, child labor, and healthy and safety regulations. In these sweatshops, 85% are young women between the ages of 15-25 who work long hours, sometimes up to 20 hours a day, still not earning enough wages to feed and clothe their families ("Subsidizing Sweatshops, II").

According to a recent FBI report on workplace violence, occupational safety specialists have agreed that workplace violence includes more than just an actual physical attack. Homicide and other physical assaults are on continuum that also includes stalking, threats, harassment, bullying, emotional abuse, intimidation, and other forms of conduct that create anxiety, fear, and a climate of distrust in the workplace. All are part of the workplace violence problem. Women, who are subjected to workplace violence, may also be stalked by the co-worker or boss who is harassing her at work ("Workplace Violence: Issues in Response", 2002).

Because in the past, many women have been fired from their jobs after reporting sexual harassment, some women choose to put up with the harassment, in order to keep their jobs. Since some of these women may also be undergoing sexual violence at home, they may have no place they feel safe.

Treated as second-class citizens as far as remedies available to them for sex discrimination in the workplace, women continue to face sexual harassment and retaliation on the job, and are denied promotions based on their gender. There is no federal requirement for classes on sexual harassment in companies; however, in order to reduce liability in potential litigation on sexual harassment claims, the Equal Employment Opportunity Commission recommends sexual harassment training in the workplace. Even with many companies providing training, cases of sexual harassment are being reported in record numbers. According to the EEOC, for the year 2010, \$48.4 million was settled in damages for sexual harassment claims. Additionally, since federal cutbacks have impacted the EEOC, and many claims are not investigated, it is unclear how many more claims would be processed if staff were available to process them ("Harassment Statistics: The Latest EEOC Statistics, 2012).

Domestic Violence, Rape and Sexual Assault

Domestic violence is a devastating social problem that impacts every segment of the population. According to a 2005 report of the U.S. Bureau of Justice, 73% of family violence victims were female. These findings support other studies which show that the vast majority of victims of family violence are females abused by a male partner (United States Bureau of Justice, 2005). According to a study by the Senate Judiciary Committee, between 1998 and 2002, domestic violence was the leading cause of injury to women between the ages of 15 and 44 in the United States, more than car accidents, muggings, and rapes combined ("Violence against Women", Committee on the Judiciary, United States Senate, 102nd Congress, October 1992).

Children in families in which domestic violence occurs, typically are victims of this violence themselves whether physically or emotionally. Studies estimate that 10 to 20% of children are at risk of exposure to domestic violence (Carlson, 2000). Approximately three to ten million children witness the abuse of an adult caregiver every year (Carlson, 1984; Straus and Gelles, 1990). Children who live in domestic violence situations face many risks; exposure to traumatic events, neglect, direct abuse, and losing one or both of their parents. All these factors can lead to negative outcomes for children, affecting their safety, stability and well-being (Carlson, 2000). It is important that we break this cycle of violence.

According to the Rape, Abuse, and Incest National Network, sexual assault is one of the most under reported crimes, with 60% of these crimes going unreported (RAIN, 2012). In a U. S. Department of Justice and Center for Disease Control and Prevention study with 8000 women and 8000 men, it was found than one in six women had experienced rape in their lives. Eighty-three percent were under the age

of 25 at the time of the rape. In the same study, 1 in 33 men had experienced a sexual assault (U. S. Department of Justice, 1998). Males are less likely to report a sexual assault (RAIN, 2012).

Since at least 60% of rapes are not reported to the police, most rapists never spend a day in jail. Only 6% of rapists ever do any jail time (RAIN, 2012). Research shows that women don't report sexual assault to the police for a number of reasons including:

- Lack of faith in police and the justice system
- The fear they won't be believed
- Fear of coping with the medical and legal procedures
- Fear of reprisals
- Not wanting family and friends to know
- Humiliation and shame
- Prevalent social attitudes, which blame the victim for sexual assault (http://www.betterhealth.vic.gov.au.)

Pornography

One of the most jarring cultural changes in the United States today is the widespread acceptance of sexually explicit material—pornography. According to *The Encyclopedia Britannica*, pornography is a "representation of sexual behaviour...that is intended to cause sexual excitement" (*Encyclopedia Britannica*, 2012). Pornography has been subject to censorship on the grounds of obscenity. However, determining what is obscene is a slippery slope. In two landmark decisions, in 1957 and 1966, The U. S. Supreme Court ruled that to establish obscenity, material, must be "utterly without redeeming social value" and "patently offensive because it affronts contemporary community standards" (*The Free Legal Dictionary*, 2012). Some argue that censoring pornography violates first amendment rights to free speech.

Andrea Dworkin and Catherine Mackinnon, law professors at the University of Minnesota, in their important 1988 work, *Pornography and Civil Rights: A New Day for Women's Equality*, expanded the definition of pornography, asserting that pornography includes the "sexually explicit subordination of women" in which women are dehumanized by being presented as sexual objects, things or commodities, depicted in degrading and humiliating ways, and may be reduced to just body parts (Dworkin, A. & MacKinnon, C., 1988, p. 138). The anti-pornography ordinance that they introduced in Massachusetts did not pass. They were unable to prove that viewing pornography leads to men, especially, committing acts of sexual violence. Yet many research studies, some done one or two decades after the anti-porn ordinance failed, give validity, after the fact, to their claims.

A study done by one of the most well-regarded researchers in the field found that "high pornography consumption added significantly to the prediction of sexual aggression" (Vega, V. & Malamuth, N. (2007). In 2000 a meta-analysis of 46 research studies on the effects of pornography on sexual perpetration, attitudes about intimate relationships and regarding the rape myth found that exposure to pornographic material puts one at increased risk for committing sexual offenses, experiencing difficulties in one's intimate relationships and accepting rape myths—beliefs that trivialize rape or blame the victim for the crime (Oddone-Paolucci, Genuis, & Violato, 2000).

It is estimated that Americans spend \$10 billion a year on adult entertainment (Leung, R., December 5, 2007). According to Paul Fishbein, the president of Adult Video News, there are well over 800 million rentals of adult videotapes and DVDs in video stores in the United States every year (Leung, R. December 5, 2007). Porn has become so accessible and mainstream that it is working its way into the subtext of American culture, crossing over into fashion, music, and television. Music videos by such artists as Brittany Spears and Christina Aguilera on MTV or VH1 are filled with sexual imagery borrowed from the porn industry. A particularly jarring outcome of the prevalence and societal acceptance of pornography is the growing sexual solicitations of children by online predators who use porn to lure children. According to the National Center for Missing and Exploited Children, 20% of all Internet pornography involves children. Child pornography is a three billion dollar annual industry (National Center for Missing and Exploited Children, 2010).

Sex Trafficking in the United States

Often when Americans hear about sex trafficking, they immediately think of women and children overseas who are being forced into the sex trade. It is not generally known that there is a significant trade in sexual slavery in this country. However, the incidents of girls being brought from developing nations to be sex slaves here in the United States have increased exponentially in the past decade. As organized crime and globalization have increased, Mexico has become a major destination for sex traffic, as well as a transit point and supplier of victims to the United States. Drug cartels are moving into the trade especially as U.S. stricter law enforcement has wiped out major drug suppliers, cutting into their profits. Therefore, these cartels have begun preying on immigrant women, sometimes with the complicity of corrupt regional officials, according to diplomats and activists (Washington Post, July 22, 2011).

Breaking Free from Violence and Discrimination

If women are to have the opportunity to improve their economic situations, and thereby, achieve financial independence from men, they need to be protected from sexual violence and exploitation in all its many forms. If women attain economic security, they are much more likely to be able to escape abusive situations. Stricter law enforcement against violent offenders is crucial for women to feel safe in their homes and workplaces. If women are afraid to go to work for fear of sexual harassment, it is unlikely that they will succeed in their careers. Pregnancy discrimination complaints are on the rise, and women parents often face damaging stereotypes about their loyalty to their jobs. These issues have been worsened by a series of Supreme Court decisions that have eroded legal protections of women, minorities, and people with disabilities ("Ensuring Fair Pay", 2008).

If women hesitate to leave abusive domestic situations because of limited financial resources and lack of personal and community support, they are unable to break out of abuse cycles which limit their freedom and access to an equal stake in the functioning of the economy.

Because women's contributions are not valued in the same way as men's, women consistently find themselves at a lower economic status than men. Women need to know their rights and be offered an opportunity to receive a good education so they may reach their full potential as active citizens and economic stakeholders. In this way, women can attain true economic autonomy. When women are economically independent, they will also win back their self- respect, and become empowered to transform themselves and create their own destinies.

Economic Democracy and Women

Economic insecurity exacerbates racism, sexism, and resentment toward the poor. A prerequisite for any meaningful change in society is adopting an economic system based on social and economic justice. People identify with the fight for social justice in a variety of ways. A society dedicated to *true democracy* must eliminate all forms of discrimination whereby certain groups hoard wealth while many have to struggle just to survive. Though women contribute greatly to economic life everywhere, they are often excluded from economic decision-making, face low wages, and poor working conditions in limited employment and professional opportunities. Furthermore, their unpaid work (child care, housework, etc., crucial to the health of future generations) is neither measured nor valued in national reports.

Any conversation about the establishment of a new economic system that doesn't include women at its core, will not address the needs and financial concerns of over half the population, and, therefore, will not provide a legitimate and workable alternative. The consumer-driven capitalist consolidation of wealth marginalizes and exploits women, shreds social safety nets, and tromps on human rights and environmental protections. Therefore, at the heart of women's economic inequality is the deepening poverty caused by the inequities inherent in capitalism.

Facilitating women's economic empowerment in an inclusive environment requires systemic change. Economic empowerment of women, subsequently, benefits the individual, the family, the community, and the country. Central to women's economic inequality and growing poverty is a lack of *democracy*. Governments, financial institutions, and private corporations determine whose social and economic interests are promoted. Many women, especially poor women in developing countries, are simply unable

to navigate in a corporate culture in order to advance their own economic situation. Seventy-five percent of the world's women cannot get bank loans due to having unpaid or insecure jobs and are not entitled to property ownership (UN Development Program, n.d.).

Economic Democracy as a Solution

Economic Democracy is a viable alternative model to the prevailing capitalist system of government in the United States and around the globe. As leaders in the Occupy Movement assert, the political process has been hijacked by corporate special interests, and caters to, mainly, just the richest one percent of the population. As a result, the enormous disparity in wealth between the rich and poor is ever widening. Clearly, at this time in history, we *do not* have economic democracy in the United States.

According to world renowned linguist, political theorist and activist, Noam Chomsky, "You can't have meaningful political democracy without functioning economic democracy. I think this is, at some level, understood by working people. It has to be brought to awareness and consciousness, but it's just below the surface (Chomsky, 2012). A just political democracy is not possible without economic democracy. Megacorporations, large financial institutions and corporate-owned media have corrupted democracy in the United States and elsewhere. Because big money controls the political process so tightly, reform is not enough. Instead, we need "economic democracy" that economically empowers people and communities, and which will unite people around a common cause, replacing the tyranny of corporate power.

Economic democracy is based on the concept of shifting decision-making power from corporate shareholders to a larger group of public stakeholders, including workers, customers, suppliers, and the public. While there is no single definition that completely describes economic democracy, numerous proponents claim that modern capitalism prevents most of society from earning adequate wages to provide their families with a reasonable standard of living (Smith, 2005). Economic democracy then would represent a system of government characterized by a de-centralized economy in which workers would have more control of their workplaces. Local communities would then have oversight over these worker-managed businesses. Currently, mega-corporations provide huge dividends for a few, while most workers can barely make ends meet, if they are even lucky enough to have a job.

Economic Democracy—An Inclusive Approach

Economic democracy will empower women by providing more access and control over the world's resources—financial, educational, and natural resources. When women can help to create economic policy, development plans and poverty reduction programs, they will be empowered to become financially and legally independent from men, and thereby, to shape their own destinies.

To include women, economic democracy needs to include the following criteria:

- Guarantee women's basic necessities:
- Democratize economic policies and policy-making so that everyone knows how they can influence decision-making;
- Measure the success of poverty-reduction and economic empowerment strategies in terms of improvements to the lives, dignity, and well-being of all people;
- Model and promote alternative economic arrangements based on solidarity, ethical production, human rights, and environmental sustainability;
- Build and leverage collective economic power—for example, through savings and loan clubs, workers' collectives, or through consumer power (JUST Associates, 2011).
- Empower women to be more self-sufficient and not rely on the charity of men or others.
- Provide the scope for women to increase social and economic opportunities.

Economic democracy may be viewed as a vehicle for expanding access and control over the world's resources by transferring power from the few to the many, not merely through taxation, but through access to control and influence over economic decisions. Ideally, economic democracy would be shaped by democratic, transparent and accountable systems and institutions. According to PROUT (Progressive

Utilization Theory) propounded in 1959 by philosopher, social theorist, composer, and spiritual leader P. R. Sarkar (1922-1990), there are four requirements in creating a successful economic democracy.

1. Everyone must be guaranteed the minimum requirements of life.

People should have control over and access to the five basic necessities of life: food (including pure drinking water), clothing, shelter, medical care and education. Without these basic necessities, people are unable to reach their full potential and to achieve inner fulfillment. Policies must be enacted to ensure this access to these basic requirements, superseding the rights to private profit or private property. Society has a responsibility to provide full employment and a "living wage" for all who wish to work. With the plummeting of Americans' incomes and home values, it has become progressively difficult for parents to provide the basic necessities like food, health care and shelter for themselves and their families.

According to the 2010 United States Census, four million more women than men are living in poverty. In families headed by a single adult, more are headed by women, who are at greater risk of poverty. Thirty-four percent of single female-headed households were living in poverty as compared with 17% of single male- headed households. Children in single female-headed families were more than four times as likely to be living in poverty as those living in married couple families (National Center for Law and Economic Justice, 2010).

The recession has a greater impact on women and their children, due to the growing number of female-headed households and considering women's generally lower wages. Massive layoffs and lower spending for shrinking state services becomes challenging for poor families and single mothers. Cuts in public services affect female-headed households, minorities, and older Americans disproportionately because these groups have less *purchasing capacity*, or ability to pay for goods and services.

Education is important for everyone, but it is especially crucial to the economic empowerment of girls and women world-wide. Not only is education a door opener to other opportunities, but it can also have a ripple effect in families for generations. Education for women is essential for the economic progress of a society. A key target of the United Nations Millennium Goals is to eliminate gender disparity in all levels of education by 2015. (Millennium Goals, n.d.).

Harvard Economist and Nobel Laureate, Amartya Sen, conducted pioneering research on the relationship between education and gender inequality. In a comparative study of Indian and Chinese societies, he found that when women have equal access with men to education, employment and ownership of property, they can have a transformative impact on the society, raising the standard of living for themselves and their families (Sen, 1997).

According to the 2003 National Health Care Disparities Report, delivery of health care services in this country is not equitable for many racial minorities and lower income whites. These populations are less likely to have health insurance. A disproportionate number of women are included in these statistics, as many women head of households, who are struggling in poverty, find it difficult to access health care. In addition, low paying service jobs and part-time employment where women are over-represented do not provide health insurance. The report also details a lesser delivery of preventative health care services among racial and ethnic minorities and lower income whites (NHDR, 2003).

Some families receive Medicaid; however, due to severe funding cuts, many destitute U. S. citizens are unable to get Medicaid assistance. Further, undocumented immigrants are ineligible for Medicaid and Medicare. In addition to the inhumanity of denying health care to immigrants, they may bring diseases from their countries of origin. Tuberculosis, malaria and typhoid, diseases largely eradicated in the U.S., have come back as epidemics in some U.S. cities in recent years, brought here by immigrants. If these immigrants were provided public health care and medical exams upon arrival in this country, these epidemics would not currently persist in the United States (Fitz, W., 2009).

2. Everyone's quality of life will gradually be enhanced.

Increasing community and individual wealth requires a localization of production and consumption to the greatest extent possible. Sending jobs abroad means transferring wealth out of communities to outsiders. One hundred thirty —nine multinational firms, nearly twice the number of runner-up Japan, do business in the United States. These mega-corporations employ about 22 million of the nearly 153 million people in the U.S. workforce; that is one out every seven workers in the U.S. The companies cut their work forces in the U.S. by 2.9 million during the decade of the 2000s while increasing employment overseas by 2.4 million (Fishman, May 17, 2011).

A possibly even greater threat to American jobs has been the technology revolution in which machines are replacing human beings all around the world. More than 800 million are unemployed or underemployed world-wide. Even in developing nations, transnational companies are building high-tech production facilities, letting go millions of cheaper laborers who can no longer compete with the cost efficiency, quality control and speed of automated manufacturing (Rifkin, J., 1996).

A goal in economic democracy is the support of sustainable local economies, rather than the importation of cheap goods from China and underdeveloped countries. To increase *purchasing capacity*, natural resources and raw materials need to be processed and consumed locally. When jobs are not sent abroad or lost to automation, it is possible to achieve full employment and increase the *standard of living* of everyone, avoiding the pitfalls of corporate capitalism.

Local Economy

The result of strengthening local economies is the rise of sustainable growth through appropriate use of local resources. It is essential that the local population utilize the products made in their own area to ensure the prosperity of the local economy. Even if local products are not of the highest quality, or competitively priced with outside products, local communities will benefit from the use of locally produced products. Over time, it will be important to improve the quality, reduce the price and to increase the supply of local goods, so that buying imports will not be encouraged.

It is essential to institute a system of tariffs on imported goods against those goods that are in direct competition with the local industry for the same items. China, for instance, has tariffs against the United States by artificially suppressing the value of the yuan, thus effectively making it harder for U.S. products to compete in China. This measure also makes Chinese goods cheaper to purchase in the United States. When the people accept the principle of locally produced goods, not only will local industries survive, but the local economy will thrive. Since capital will stay within local communities, it will be utilized to increase production and enhance the prosperity of the local people (Sarkar, 1992). With increasing demand for local commodities, it is possible to achieve full employment and to increase the standard of living of everyone.

Increasing Standard of Living by Increasing Purchasing Capacity

Purchasing capacity, ability of people to pay for basic goods and services, is the most direct and accurate way to measure their standard of living and the true state of the economy. As purchasing power increases, people usually feel that their lives are improving. Purchasing power is the precursor to quality of life improvement, and its prime indicator. Prevailing consumerism manipulates people through advertising, creating artificial needs to buy on credit and to ignore the environmental impact of their purchases. To increase purchasing capacity, products must be available to meet local demand. There must be stable prices, periodic increases in wages, and a steady increase in collective assets and infrastructure, such as public transportation, energy generating systems, and communication networks.

When one is readily able to purchase basic goods and services, life can take on new meaning. Increasing the purchasing capacity of families frees them from a constant struggle to survive, especially among the working poor who are often living paycheck to paycheck. However, the economic downturn is taking its toll on the middle class as well as the poor, except maybe to a different degree. Many middle class families are facing foreclosure of their homes, job losses, and difficulty paying medical bills due to issues with our inadequate health care system. No one except, possibly, the very rich, may escape

financial constraints in our current economy. Mothers need to feel that they can provide their children with a reasonable *standard of living*, which will support their development into healthy adults in the future.

In African-American households, especially, the predominant family structure is that of a woman as head of household. Since women head-of-households are the principal recipients of government social services, when the services are cut, it is these women who must shoulder the full financial responsibility for their families, and who are the most impacted by funding cuts. Conversely, when the purchasing capacity of families is increased then women, especially those who are head of households, benefit by a sense of economic empowerment. Women need to have a voice in the decision-making process so they may participate in and influence the production process to alter the focus from maximizing profits of non-local corporations to supporting the financial solvency of local family units on the grassroots level.

Because Americans' wages are falling, insecurity about personal finances is now the highest it has been in a decade. According to a recent Gallup poll, twenty percent of adult Americans, the highest percentage since this question was first asked in 2001, rate their financial situation as "poor"(Saad, L., Feb. 21, 2012). Though our economy has been growing, most of us have relatively little to show for it. In fact, 93% of income gains went to the top one percent in 2010 (Klein, 2012.) The median wage in the United States is the same as it was thirty years ago. The real income of the bottom 90 percent of American taxpayers has declined steadily. In other countries, as well, real income, adjusted for inflation, has not changed for decades. *Deep Economy* author, Bill McKibben, states that in Latin America, despite a program of growth economics, real per capita income is the same as it was a quarter century ago. Further, per capita incomes have fallen in more than 80 countries world-wide in the last decade(McKibben, 2008).

The annual *median* wage fell in 2010 for the second year in a row to \$26,364, a 1.2 percent drop from 2009, the lowest level since 1999. *Median income* separates incomes of the population into two equal groups—half earning above that middle earnings amount— the other half earning below that amount. *Mean income* is the average, or amount obtained by dividing the total income of a group by the number in that group (Berman, Jan. 23, 2012). Median income is usually considered the more reliable figure (U. S. Census Bureau, 2010).

The following chart illustrates that median income averages are more reliable than mean income averages. Only one wealthy person with an income in the millions, for example, serves to skew the overall mean average of the other nine individuals. However, in the method of determining median income (by mid-point), overall average is closer to that of the other nine annual incomes which are represented.

Comparison of Mean and Median Annual Income Averages:

Annual Income:
\$5,000.00
\$10,000.00
\$10,000.00
\$10,000.00
\$10,000.00
\$15,000.00
\$15,000.00
\$15,000.00
\$15,000.00
\$50,000,000.00

Mean: \$5,010,500.00 Median: \$12,500.00 The country-wide per capita income of the population, a simple mathematical calculation (total income divided by total population) is not a sufficiently reliable and scientific index to give an accurate picture of the standard of living of the people since the disparity in wealth in the society is concealed (Sarkar, 1992). Per capita income shows the mean and not the variation of income distribution (U.S. Census Bureau, 2012). In other words, while people may have very high incomes, they may not be able to purchase the basic necessities of life. If the per capital income is low yet people have great purchasing capacity, they are actually more affluent because they are able to purchase more with the money they earn. To raise the standard of living of the population, purchasing capacity must be increased, not per capita income (Berman, January 23, 2012).

Beyond purchasing power being a more reliable economic indicator, the factors which go into determining that purchasing power become important to move economies forward and to increase people's quality of life. The issue of per capita income must be seen in the context of current economic stratification in this country. According to a 2010 Federal Reserve Board Report, the net worth for all United States households was \$53 trillion. The net worth of the poorest 60% of United States households was \$1.26 trillion. The net worth for the Forbes 400 was \$1.37 trillion. Therefore, the richest 400 people in the United States have more wealth than the bottom 60%, nearly 160 million people (Forbes, 2010)

The real economic issue, then, is not the gross domestic product, but in this inequality in the distribution of wealth. Government bailouts to banks, savings and loan institutions, and the American auto industry, rather than launching programs to create jobs for the middle-class and lower class, have helped to perpetuate this inequality of wealth. The stranglehold that the big insurance companies have on the health care industry also contributes to the financial stress faced by American families. A nation-wide public works jobs program such as FDR created in the 1930s coupled with affordable health care could help stimulate the lagging economy, thereby creating a social safety net that could help American families regain a comfortable standard of living. The issue of per capita income is a smoke screen in understanding the real economic order and class relations in regard to the control of wealth.

3. Local people make the economic decisions that directly affect their lives.

Workers have the right to own and manage their own workplaces. Whoever owns the business makes the decisions and controls the finances of that enterprise. Cooperatives are the businesses of the future, based on the principle of one member, one vote. Decision-making, thus, is determined internally rather than by corporate boards which are far removed from the realities of the lives of the local population.

Community owned businesses like municipal banks, construction companies and day care facilities would comprise another aspect of cooperative, bottom-up decision making in which localities can take back control of their economies. Public utilities such as electric companies, public transportation companies, and telecommunications providers could also be controlled by local communities.

In a capitalist economy, corporate boards and managers make decisions that benefit their own bottom line, with little regard for either the short- or long-term impact of these decisions on the local economy, workers' welfare, and the environment. In decentralized decision-making, citizens claim the right to choose how their local economy will be run. Producer and consumer cooperatives are best suited to run most industry, trade, agriculture and banking. Successful cooperatives grow from the energy and commitment of local people. The foundation of the cooperative system lies in "coordinated cooperation," in which free human beings with equal rights and mutual respect work together to fulfill a common need, for their mutual benefit.

Historically, the Midwest has been the site of a robust co-operative movement. Farmers banded together to combat economic interests from the Northeast in the form of Wall Street bankers and railroad interests. Their solution had the effect of decentralizing economic control into the hands of those who were most affected. Much can be learned from this example which appears relevant to today's situation.

Economic Model Based on Cooperatives

Cooperatives eliminate intermediaries in the commerce chain, allowing consumers to buy directly from product suppliers. Cooperatives keep consumer prices low, minimize inflation, ensure low prices for

raw materials, help redistribute wealth, and build community spirit. Decision-making is determined internally rather than by corporate boards which make decisions based on maximizing profit. Women often feel most comfortable in a non-competitive, supportive work environment in which teamwork is encouraged. Thus, women frequently find the co-operative structure a better fit than mainstream capitalist businesses with a top-down model of organization to maximize profit (Miller, 2011).

Women often thrive within the co-op structure in terms of occupational attainment, hourly wage rates, and access to leadership roles. By helping women develop their skills and capabilities, co-operatives will benefit from tapping into this under-utilized human resource of women in the workforce, which has been previously somewhat unacknowledged (ILO, 1999).

Another way to increase employment is to encourage women to start more local and home businesses. If necessary, due to caring for children, women can work at home making crafts, clothing, food products, and selling goods and services via the Internet. Starting home-based businesses allow women to care for children at home while maximizing the family income, and becoming financially self-sufficient. Women must gain economic independence from men in order to achieve liberation. When women are self-reliant economically, they will gain a voice at home and in society as a whole. As P.R. Sarkar has pointed out, "Men will not be able to impose their whims on women who are no longer economically chained to them." (Sarkar, 1956).

4. Prevent outside control of local economies.

Mega-corporations send locally earned profits to overseas investors. Corporate banks speculate with local profits in global stock markets. By encouraging local ownership of land and resources, profits earned in the region will benefit members of the local community, rather than far-off corporations. Instead, money generated locally is re-invested locally. In this way, local schools, medical clinics for the poor, community credit unions, and other similar businesses can be managed by their own communities, turning around the power structure. When capital is not drained off to outside investors, it is possible to maximize the potential for creating wealth in local communities. When women are empowered to take control of their own financial resources, they can achieve independence from men.

Economic Empowerment: Examples of Women-owned Local Businesses

When women establish their own businesses, they begin to determine their own economic destinies, and gain economic independence. While it is impractical to include an exhaustive list of woman-owned businesses in the United States, describing a few successful examples, seems useful. Since 1985, the Bread and Roses Women's Health Center in Gainesville, Florida, a woman-owned and operated clinic, has been providing low cost medical care to women who need pregnancy support and birth control (http://breadroses.com, 2012). As a result of the services provided by this clinic, women, who otherwise might choose ineffective methods of birth control or unsafe abortions, are able to access compassionate, competent medical care.

In 1975 a dozen businesswomen in the D.C. area gathered to create the National Association of Women Business Owners. NAWBQ now is composed of more than ten million women-owned businesses in the United States. Through its affiliation with Les Femmes Chefs d'Enterprises Mondiales (World Association of Women Entrepreneurs), NAWBQ is now in 60 countries worldwide (http://nawbo.org/section 20.cfm).

Solar Power Generation, Inc. is a woman-owned company, found in 2001, which provides solar and alternative energy education and products. Cathy Sana, President, is certified by the state of Florida to do solar electric installations. The company has won numerous awards for designing higher efficiency solar cells (www.solarpowergeneration.com.) The company is a family business with a small staff which is on the cutting edge of developing solar technology.

Since 2001, Edible Nature, a discount organic, fair trade woman-owned cooperative has been providing natural, cruelty-free and environmentally friendly products for health, home and families. They sell over 10,000 products which are pesticide and hormone free through their online catalog (www.ediblenature.com).

When businesses are locally owned, communities benefit in a reciprocal way because they are so embedded in the health and vitality of their communities, creating jobs and community resources. When women control their own workplaces, they are in a better position to help themselves and other women to attain economic independence and security.

Educational Empowerment: Equal Access to Education

If girls are to receive empowering educations, a shift in national priorities must take place. While standardized testing is only one measure of academic success, it is troubling for many that standardized test scores for children in public schools in the United States have been continuously falling for decades. According to the Third International Mathematics and Science Study with a half million students in 41 countries, by fourth grade, American students only score in the middle of the 26 countries reported. By eighth grade they are in the bottom third, and in high school, American students are dead last (Forgione, 2011).

The delivery of a good quality education in this country has been severely impeded by multifarious factors, including severe funding cuts by both state and federal governments, inequality in distribution of funding to different schools, a decline in parental participation in their children's education, social problems within the schools like bullying, gang violence, teen pregnancy, and drug use, inequality in education of boys and girls, and unequal quality in the standard of education between public, private and charter schools. All children do not have the same opportunity to attend schools that deliver a higher quality of education. If a child lives in the inner-city, for example, the standard of education at local schools may not be high. Attending a charter school is becoming a privilege for which parents, in some cases, must draw lots in order to get their children admitted. Private and parochial schools, which often provide a high quality of educational instruction, are often out of the price range of poor families.

Therefore, instead of a good quality education remaining as a right in the United States, unfortunately, it is falling into the ranks of a privilege, as it is in underdeveloped countries. Economic democracy includes community control of funding for schools. Local economies will make the care and education of their children a top priority. Teachers need to receive gender sensitivity training so they will be more conscious of ingrained favoritism of boys over girls. Programs need to be initiated to educate teenagers about responsible sexual conduct and effective parenting. Parents must be involved in every aspect of their children's education. Children who attend schools in poor districts need to be afforded the same access to books, materials, and quality instruction as are those in richer districts. Schools must work to eliminate bullying, gang violence and drugs that run rampant in our schools today.

While it is true that girls in developing countries may have fewer opportunities for an education, girls in the United States face obstacles in negotiating school environments which are often not conducive to meaningful education. When economic democracy transforms the basic fabric of society, schools will become ideal educational climates, creating enthusiasm for learning, engaging all students in the classroom, ensuring that all classrooms have the resources and tools needed for preparing all students with 21st century skills. In these ideal schools, students from diverse backgrounds, both genders, different races and different social classes will be provided every opportunity to be successful in the future.

Social Empowerment: Consciousness Raising

The time is ripe to usher in a new wave of consciousness-raising groups to assist in women connecting with one another in positive and supportive ways. Nowadays, many different groups of women experience isolation in unique ways. Many immigrants feel isolated due to language, cultural, and financial barriers. With the breakdown of the extended family and the economic downturn, older women often do not have the support systems they might have had in the past, and sometimes must rely on social services rather than their children. Women who are divorced or widowed may not have the job skills and social skills they need to carry on their lives successfully, especially if the spouse was primary breadwinner. Young women may experience confusion and indecision concerning prevailing materialistic, dehumanizing standards of beauty and behavior they are expected to exhibit as they mature into adult women.

As Dr. Noam Chomsky said in a recent interview, the movement for women's rights did not become a substantial movement until the 1970s. He observed,"... the way it began was small consciousness raising groups. Groups of women talking to each other and trying to break through the general assumption that this is the way it has to be. There are no choices, women are supposed to be property" (Chomsky, 2012). When women sit together and discuss their experiences, often in this sharing they find solidarity and support. When women are isolated, they often feel excluded and powerless. This isolation tends to lead to a loss of identity. When women are isolated, they are more vulnerable to spousal abuse, rape, sexual harassment in the workplace, human trafficking, and other sexual crimes.

Gender equality includes overcoming one-dimensional, traditional constructs of masculinity and femininity, which over-simplify and fall short of reality. These constructs that are imbedded in contemporary society are neither beneficial to women nor to men. It is imperative that programs be initiated that will enable women to cross the economic, educational and social divide in which they currently are entrenched.

These three key initiatives—economic, educational and social empowerment for women—must be undertaken in order to assure that women are equal stakeholders in the establishment of a new economic system which will guarantee a good quality education, economic self reliance, and social equality. Community empowers and strengthens women, restoring their sense of identity and giving them the courage to stand up to injustice. When women work together for their common good, they find solidarity and support. In this solidarity, there is strength.

By shifting the focus of the economy from one that benefits the interests of an affluent few to one that includes and sustains the entire populace, economic democracy offers a clear, practical model which can be used to usher in a new era of equality, opportunity and prosperity. With economic democracy, we can build an equitable, sustainable economy which will bring about a better quality of life for all. Women, who make up a majority of the population, need to play a central role in shaping and then benefiting from economic democracy. Finally, economic democracy is a viable way to mediate and overcome divisions based upon gender to build a universal society with true social and economic justice.

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