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***Restricted at Home, Impeded Abroad: A Study of Domestic Human Rights Practices
and Women's Global Economic Power***

An Honors Thesis submitted in partial fulfillment of the requirements for Honors in the
Department of Political Science and International Studies.

By
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Under the mentorship of *Dr. Kate Perry*

ABSTRACT

To what extent does the practice of human rights as universal or culturally relative impact women's status in the global economy? While there is already evidence to show how women have less power in countries that practice culturally relative human rights, this study aims to explore how the domestic practice of human rights influences women's global power through an analysis of women's financial inclusion. Using a cross-national, quantitative analysis, I show that human rights practices in the domestic arena directly impact the economic power of women in the global economy. When human rights practices at home are more universal in nature, women's financial inclusion across the global economy is higher, yet, when domestic practices are more culturally relative, women's financial inclusion suffers, impeding their ability to compete in the international economy. While scholars have presented many valid arguments in favor of culturally relative human rights practices, I argue that given the rise of globalization and the dire need for women to gain more economic power to be competitive in the global marketplace, domestic practices of human rights no longer remain isolated, and thus, must embrace universal practices as a whole. This study is important because it reinforces the concept and importance of universal human rights while adding to the growing body of work on the power of women around the world.

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Introduction

The protection of inalienable human rights for all people has been universally secured and declared by the United Nations (UN). Yet, the United Nations Fund for Population Activities (UNFPA) published in a report as recently as the year 2021, that in twenty countries including Thailand, Venezuela, and the Russian Federation, male rapists may marry their female victims to avoid criminal punishment. In fact, in some of these countries accused and convicted rapists can have legal penalties completely overturned and investigations discontinued if these perpetrators marry their victims (UNFPA 2021). Similar instances of power imbalances of rights and protection are found within many nations' laws and policies regarding rape and sexual assault within marriage, or 'marital rape.' In Morocco, marital rape is legal, meaning that a husband cannot be criminally prosecuted for sexually assaulting his wife (globalcitizen.org). Through examining these policies, we clearly observe a pattern concerning a gendered imbalance of power, but there are other significant costs as well. For example, "in Morocco, the total cost of physical and/or sexual violence against women was estimated at 2.85 billion dirhams (around USD 308 millions) a year" (UN Women). This is due to both indirect and direct costs and tangible costs such as salaries for employees working at shelters for victims.

The Universal Declaration of Human Rights (UDHR) was adopted by the UN in December of 1948 by the General Assembly. The UDHR was designed to define and protect the inalienable rights of people from all nations and backgrounds in a way that transcends culture, society, and politics (un.org). Further, the UDHR was created and adopted following the tragedies of World War II so countries could ensure the security of human rights. Within the Declaration there are thirty articles that range from freedom from discrimination, slavery, and torture, to establishing a human right to adequate standards of living. Members of the United Nations are expected to follow and legally abide by the articles within the UDHR to ensure equal protection of all persons globally.

Although human rights policy and provisions have been written and universally declared, the implementation of these rights may vary from country to country. In other words, while human rights were originally adopted to be universal, many nations practice a culturally relative version of their policies and provisions. When countries practice human rights as relative rather than universal, they take into account cultural differences in implementation of universal human rights policies and may practice standards that do not adhere to the articles of the UDHR. For example, though child and forced marriages are classified as a human rights violation by the UN, in Sudan, girls are able to marry at the age of 10 years old (Pew Research Center 2016). The practice of human rights as culturally relative has sparked debate amongst activists for decades, as changes to the universal protection the UDHR grants can be seen as exploitive to protecting vulnerable groups (Cohen 1989), as human rights were initially implemented in order to protect and maintain a secure and safe foundation for all. Those advocating for universal policies

argue that human rights are not a matter of culture, but one of protection against global injustice.

Further, women are often the victims of changes to universal human rights policy, as women and girls are one of the most vulnerable groups of people (Shivayogi 2013). Another example of these practices, harmful genital operations on women, are a common practice in numerous Sub-Saharan African countries and are often performed by untrained medical personnel and without patient consent. These dangerous operations are largely justified by the need to maintain cultural norms (Mountis 1996). This example not only highlights the differences between states in their human rights practices, but specifically in their human rights practices in regard to treatment toward women.

While the human rights of many groups of people are violated every day in domestic societies, women are most likely to endure wide-ranging violations of their human rights and to serve as a cultural justification for restriction of human rights because of their gender (Akhmedshina 2020). This makes it all the more important to understand how human rights practices impact women domestically and how harmful domestic practices may stand in the way of women's global progress and power. The critical point is that when countries restrict women's rights at the domestic level, the consequences of these constraints do not stay in the domestic sphere; the harm women experience on a domestic scale impedes women's progress globally as well.

As globalization increases the interconnectivity of the world every day, examining domestic human rights practices becomes even more crucial, as the domestic practice of human rights may alter both global rights and power dynamics (Dinah 2017). Because our world continues to become globally interdependent, initially internal and

independent practices at the domestic level now affect a larger population at the global level. Globalization is an inevitable phenomenon, thus, there is a sense of urgency to analyze these practices (Tijani 2018).

As a result of these factors, I explore the question: To what extent does the practice of human rights as universal or culturally relative impact women's status in the global economy? I argue that because of the interdependent and interconnected nature of the global economy, countries that practice more culturally relative human rights impede the economic power of women at both the domestic level and the global level, ultimately reducing the competitiveness of women in the global economy. Using women's economic power and freedom as an indicator in a cross-national quantitative analysis, I illustrate the severity of the impact of culturally relative human rights practices on women's economic power in the global economy. Ultimately, I contribute to the discourse surrounding human rights practices and further support the argument that all nations must adapt and adhere to universal human rights to secure the protection of these rights and to demand a fair seat at the table for women globally.

Literature Review

The current literature concerning the themes of my research can be divided into five subcategories. These subcategories are: *Universalism v. Cultural Relativism*, *Women's Rights in Connection to Human Rights*, *Women's Economic Power*, *Financial Inclusion in regard to Women's Economic Empowerment*, and *Globalization in regard to Human Rights*. In each subcategory, I discuss literature surrounding each theme and why they are relevant to my study.

Universalism v. Cultural Relativism

Donnelly (1984) provides background on the definition of cultural relativism, relativity, and universality in relation to human rights, and his methodology includes an analysis of the debates surrounding practices of human rights as universal or relative. He discusses how human rights are universal by definition and specifies the nature of the relationship between cultural relativism and universal human rights. When assessing claims of cultural relativism, Donnelly (1984:417) states, “one would have to show that the underlying cultural vision of human nature or society is both morally defensible and incompatible with the implementation of the ‘universal’ human right in question.”

Donnelly (1984) relays that conditions for practices of cultural relativism can rarely be met in our world today and are relatively minor when they occur. This work is interesting and relevant to my research because it defines my independent variables as human rights practices. While this piece is a few decades old, it is an established and fundamental part of the conversation on universalism and relativism in regard to human rights practices.

Lakatos (2018) explores elements of the debate between universalism and cultural relativism in his study by demonstrating discrepancies in the discussions and approaches to culturally sensitive issues. He focuses his study particularly on women’s rights because, “they are considered to be one of the culturally most sensitive ones and most affected by local traditions and practices” (2018: 6). In his research, Lakatos (2018) explains how gender based human rights violations are often defended by culture in societies. He argues that this is not acceptable, and we must, “find functioning solutions to address the challenge of the coexistence of representatives of different cultures despite the presence of more and more intolerant societies and intercultural clashes” (2018: 6).

This gives context to women's rights as an indicator of human rights practices and establishes women as a largely culturally sensitive group.

James (1994) explores human rights theory in regard to cultural diversity, specifically examining cases of female genital mutilation procedures and considering naturalistic philosophers. After defending universal human rights policy, the study provides a critique of female genital mutilation procedures and renders them as a human rights violation. Ultimately, James (1994) identifies that cultural survival, diversity, and flourishing are not incompatible with upholding universal human rights policy. This work defends universalism while examining culturally relative practices and procedures.

Dahre (2017) identifies the current popular approach to solving the debate between universalists and cultural relativists as trying to find the middle ground between the two and discusses the framework of human rights in respects to underlying cultural values. He gives background on the history of the human rights debate and argues, from an anthropological perspective, that no such middle ground can exist. Rather, Dahre (2017) insists that those pushing for it believe, "the whole debate on universalism versus relativism is a structural dilemma that impinges implementation of human rights on a world-wide scale. The solution is to try to find something in-between" (4). Activists of a middle ground believe, "that, although cultural peculiarities in general should be respected, there may be some cultural practices, such as 'Female Genital Mutilation', which cannot be tolerated under any circumstances" (2017: 8). Dahre (2017) explains through a statement by the American Anthropological Association (AAA) how cultural relativism activists believe that the cultures of differing human groups are equally as important as the concerns for individuals' rights globally. Further, "When the UN

decided that all individuals should be universally treated equally and that cultural and other factors, such as sex, race, ethnicity or religion, are irrelevant to human freedom and rights, the AAA statement argued the contrary, that culture defines individual freedom” (2017: 4).

Rather than searching for a middle ground, Dahre (2017) offers relative universalism theory as a better solution which, “advocates neither a rejection of universalism nor relativism, but rather argues for a calibration of the relationship between universal human rights and local cultural practice” (2017: 3). He uses an example from Borneo to illustrate what this implementation may look like and explains how, “human rights leave considerable space for ‘local’ forms of application and interpretation, called the margin of appreciation in international human rights law” (2017: 13). His example of indigenous peoples in Borneo demonstrates, “by studying human rights processes at the local level, we learn how local priorities transform and embody the universal rights categories and thus make them locally useful” (2017: 13).

Women’s Rights in Connection to Human Rights

Bunch and Niamh (2019) examine the importance of connecting women’s rights and human rights in theory and in practice and discuss what prevented the recognition of women’s rights as human rights originally. More specifically, Bunch and Niamh (2019) portray how gender and women’s rights are perceived twenty-five years past the United Nations World Conference on Human Rights in their study. Their work criticizes common excuses by governments and organizations, notably, “that the abuse of women is so pervasive it will “overwhelm” other human rights issues” (2019: 28). Bunch and

Niamh (2019:29) explain some of the struggle of integration of women's rights into human rights:

women's human rights defenders, especially indigenous women protesting extractive industries, face intensifying violence, including murder, because they are viewed as people who should not be causing trouble; they are seen as stepping out of their place both as women and as indigenous people.

They recognize the progress that has come since the UN World Conference on Human Rights, but also argue that women still do not have an equal seat at the table.

Msuya (2019) explains that in the current debate over women's rights in Sub-Saharan Africa, many women have been left to choose between their personal rights and their culture. While giving background on the concepts of culture and tradition under human rights law in the region, she argues that traditional and cultural practices should adhere to the values and standards of universal human rights and that culture in the region must be viewed as dynamic. Further, Msuya (2019) proposes that, "cultural considerations will have to yield whenever a clear conflict with human rights norms becomes apparent" (2019: 1145). While recognizing the importance of cultural sensitivity, she insists that "culture or tradition as a rationale for discrimination against a vulnerable group should not be accepted; rather, both sub-Saharan African societies and governments should look for opportunities to counteract prejudice and its consequences" (2019: 1155).

Msuya (2019) recognizes that there are those that believe universalist human rights practices are a western pressure for change in the region and explains how these changes to discriminative cultures are most effective when they originate from within. She states, "struggles to alter or eradicate harmful cultures thus require the cooperation and understanding of local community leaders, policy-makers, and the

people who have experienced or witnessed the hardships caused by harmful practices within their societies” (2019: 1154). Msuya (2019) illustrates that universalist practices of human rights do not have to eliminate cultural sensitivity, rather, there are certain breaches of human rights that must constitute change.

Approaching cultural relativism from an anthropological perspective, Abu-Lughod (2002) argues that Muslim women do not need to be “liberated” or “saved,” but instead insists that we should explore the historical and political roots of human suffering in the region. Abu-Lughod (2002:784) argues,

instead of questions that might lead to the exploration of global interconnections, we were offered ones that worked to artificially divide the world into separate spheres-recreating an imaginative geography of West versus East, us versus Muslims, cultures in which First Ladies give speeches versus others where women shuffle around silently in burqas.

Further, Abu-Lughod (2002) urges Westerners to look beyond the rhetoric of salvation in order to put aside a superiority complex and use “a more egalitarian language of alliances, coalitions, and solidarity” (2002: 789). Abu-Lughod (2002:790) concludes,

the missionary work and mindset along with colonial feminism belong in the past and respect for difference should not be confused with cultural relativism as it does not preclude asking how we, living in this privileged and powerful part of the world, might examine our own responsibilities for the situations in which others in distant places have found themselves.

While this is a fairly common and well-known argument for cultural relativism via women’s rights, it was written when United States had just entered Iraq at the beginning of a 20-year war. While the author makes excellent points regarding problems with a Western savior, I note that she was not aware of how all of these variables and issues would develop over time.

Women's Economic Power

Rahman (2018) analyzes Afghan businesswomen's experiences in the economic sector and how they navigated obstacles to sustain economic enterprises and reclaim control in the post-Taliban era. This research explores how Afghan businesswomen negotiate between international discourse on women's employment and opportunities versus hyper-conservative Afghan values that prevent women from accessing such opportunities. The methodology of this study included interviews with twenty Afghan women and narrative analysis. Rahman's (2018) findings demonstrate how businesswomen in her study, "legitimize their place in economic participation and employment, in many ways, by employing Islamic discourses through the Qur'an and teachings of the Prophet Muhammad" (2018: 60). The narratives of Afghan businesswomen used in her study help us understand women's agency in different global settings through increased dialogue and understanding of different relative ideologies.

Richards and Gelleny (2007) studied the impacts on women's economic globalization by investigating the relationship between women's status and economic globalization. Their 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" (2007: 856). Richards and Gelleny's (2007) findings concluded that, "women's status in a given country appears to be reliably associated with that country's involvement in the global economy" (2007: 871). Their research also concluded that portfolio investment tends to correlate to lower scores on women's economic and social rights indicators. This study provides a

foundation on women's status in relation to economic globalization and opens the door for a discussion that women's rights could be associated with involvement in the global economy.

Ellis et al. (2005) provides an analysis of gender and economic growth in Uganda and identifies specific legal and administrative barriers to investment in regard to gender inequality. The findings of this study demonstrate both barriers to the forming of a business on women entrepreneurs and constraints to land allocation for women with financing problems, noting that poor people in general face these barriers. The key steps needed to drive equality included reforming labor laws, reducing the cost of business registration, increasing women's ability to finance, and streamlining tax administration and customs. This is notable, as Ellis et al. (2005) provide key constraints and solutions to women's economic power in a developing country.

Financial Inclusion in regard to Women's Economic Empowerment

Hendricks (2019) highlights the importance of financial inclusion for women, as such inclusion advances women's economic empowerment while driving progress on gender equality. Hendricks (2019) explains how the consequences of financial inequality can lead to lack of control over women's own lives and choices. Hendricks (2019) explains how enabling women with financial tools can lead to greater financial control and access as well as result in better outcomes for children and the wider community: "When women actively participate in the financial system, they can better manage risk, smooth consumption in the face of shocks or fund household expenditures like education" (2019: 1030). Women's economic empowerment and financial inclusion helps not only women, but broader communities take control of their lives and escape poverty.

Further, Hendricks (2019:1037) explains, “the World Bank estimates that higher female labour force participation accounted for about 30% of the reductions in poverty and income inequality in Latin America between 2000 and 2010” (2019: 1037). Hendricks’ (2019) research demonstrates how the financial inclusion of women is crucial to women’s economic empowerment and inclusive growth. Hendricks (2019) also proposes that digital financial services are required as an approach to accelerate the closing of the gender gap: “digitising a predictable income stream for women is a way to rapidly close the gender gap in digital financial inclusion, and a potentially powerful platform to catalyse the economic empowerment of women” (2019: 1036). Hendricks’ (2019) analysis of financial inclusion and women’s empowerment provides a baseline for why financial inclusion of women is relevant in women’s global economic power.

Bhatia and Singh (2019) studied empowerment through financial inclusion in India while investigating the dimensions of women’s empowerment (social, political, and economic). Their methodology included data collection from 737 females living in the urban slums with Pradhan Mantri Jan Dhan Yojana (PMJDY) bank accounts. The results of this study concluded that financial inclusion through PMJDY bank accounts has been notably successful for women living in urban slums and has a positive influence on all the dimensions of women’s economic empowerment (Bhatia and Singh 2019:182). This study identifies the need for further development to ward financial inclusion for women living in low income areas.

Globalization in regard to Human Rights

While establishing that no nations may escape the effects of globalization, Tijani (2018:35) provides an analysis of globalization in relation to international order and

human rights. His argument asserts that in regard to globalization, there are vast discrepancies between the global 'North' and the 'South' such as polarization of wealth and poverty and that these imbalances create, "two different occupants in the same voyage"(2018: 35). Further, Tijani (2018:36) explores the specific implications that globalization has on human rights while explaining, "the impact of globalization on the economic, cultural and political life of states and how these, especially the political impact, have led to human rights abuse in an era of globalization." Tijani's (2018) findings conclude that if the current international order of the North holding more benefits is maintained through the phenomena of globalization, the South will continue to face disadvantages including human rights abuses. This work further establishes globalization as an inevitable phenomenon while linking it to human rights and the importance of their protection.

Dreher et al. (2012) analyzes the relationship between globalization and economic liberalization in regard to governments' respect for human rights through estimating pooled time-series cross-sectional regressions. The analysis covered 106 countries during the time period of 1981-2004 and demonstrated that incentives due to globalization to respect human rights mainly work for narrow rights such as physical integrity rights but not for broader empowerment rights. Further, the results also demonstrated that economic freedom and political globalization are significant driving factors to protect physical integrity rights. However, the study concluded that there were not strong indications of effects of economic freedom and globalization on empowerment rights (Dreher et al. 2012:538). Significantly, the authors note that this may be the case because empowerment rights are often viewed as weaker human rights violations and are more

readily acceptable to the international community (Dreher et al. 2012:538). This study to contributes to the discourse of the effect of economic empowerment on countries' respect for human rights.

Chapman (2009) explores globalization, human rights, and the social determinants of health through a cross-national analysis. She determines that many factors including the nature of human rights approach, weak health rights protections, and lack of economic resources reduce the strength of human rights. Chapman (2009) also indicates that global economic markets are shrinking national policy space.

These studies are crucial for understanding the foundation of the discourse and debate on human rights as culturally relative and universal in relation to women's rights and economic power. Ultimately, I argue that because of the interdependent and interconnected nature of the global economy, countries that practice culturally relative human rights impede the economic power of women at both the domestic level and the global level, ultimately reducing the competitiveness of women in the global economy. Linking these studies together will assist me in connecting these themes to a broader picture of women's global economic power and human rights.

Theory

To what extent does the practice of human rights as universal or culturally relative impact women's status in the global economy? I argue that because of the interdependent and interconnected nature of the global economy, countries that practice culturally relative human rights impede the economic power of women at both the domestic level and the global level, ultimately reducing the competitiveness of women in the global economy instead of only affecting domestic economies. As such, the more countries

embrace universal human rights practices as declared by the UDHR, women will hold stronger economic freedom and the ability to access and compete in the global economy. Though domestic human rights practices are naturally independent, our increasingly interconnected global economy calls for a critical examination of how culturally relative human rights policy impedes women not only domestically but also globally.

Cultural relativism practices are embedded in the idea that countries are able to keep their own perspectives within these policies because it is believed that universal practice of human rights may wash out their practices (Donnelly 1984). Cultural relativism in regard to human rights supports that a culture's practices should not be evaluated or subject to outside change. Thus, cultural relativism is essentially a determination of human rights through domestic cultural lenses. While these practices may be confined to individual countries, in the modern global economy and sphere, these practices transfer the domestic restrictions of women to the global arena (Tijani 2018), due to the integrated nature of the globalized economy. Thus, these internally dependent practices impede women beyond their nation's borders. Ultimately, the domestic level bleeds into the global level and makes it even harder for women to enter into and compete within the global sphere. Moreover, because globalization is an inevitable phenomenon, there should be a sense of urgency to analyze these practices and their implications.

Scholars such as Abu-Lughod (2002) have compared human rights activists pushing for more universal practices and policy to 'Western Saviors' with superiority complexes. Universal human rights advocates such as Msuya (2019) argue that culture should never be used as rationale for discrimination of vulnerable people groups and that

changes in discriminatory cultures are most effective when they originate from within through policy makers. Given this, I argue that current literature does not explore how the repression of women's human rights spreads to the global level, particularly regarding the global economy. As such, the debate over human rights practices does not concern whether certain women need 'saving' or not, but instead demonstrates the nature of culturally relative practices hindering women's global success.

It is important to understand how universal and culturally relative human rights are practiced in a way that impedes women domestically, and specifically how culturally relative practices can have globally negative economic implications for women. We can see this exemplified by legislation in 18 countries requiring women to get permission from their husbands to seek employment, Equatorial Guinea requiring women to have their husband's permission to sign a legal contract, and a study by the World Bank finding that 88% of countries hold provisions that restrict women's economic opportunity (The New Humanitarian 2018). Inversely, in countries that embrace more universal human rights policy, women generally have more economic freedom and support. For example, universalist governments have funded and supported programs dedicated to the financial inclusion and economic empowerment of women. Specifically, as of 2022, the United States' government has contributed over \$400 million to the Women Entrepreneurs Finance Initiative dedicated to advancing women's economic empowerment globally (World Bank 2022).

Article 22 of the UDHR explicitly declares the security of economic rights as an indispensable human right (un.org). However, there are millions of women globally who are not fully granted this human right, as observed in the legislation and provisions

restricting women's economic power. For example, marital rape is decriminalized in over half of our countries as previously discussed (UNFPA 2015). Given this, my study will use women's economic inclusion as an indicator of the overall level and practice of human rights, as women are often one of the most vulnerable populations in domestic societies (Shivayogi 2013). I further explore the relationship between human rights practices as more universal or culturally relatively in nature and women's domestic global economic freedom using financial inclusion, as securing financial inclusion for women advances economic empowerment while driving progress on gender equality (Hendricks 2019) and protects women and girls as a vulnerable population.

A causal mechanism I explore is the relationship between women's economic freedom and their social and political freedom in countries which practice universalist human rights practices. Human rights practices that are more universal in nature lead to better economic protection and freedom of women that encourage and boost women's economic power due to an increase in women's political and social rights (i.e., higher rates of political office or political participation). As women have more political freedom and social freedom, they will have the freedom to hold more economic power and determine their own involvement in the global economy rather than being restricted. I suspect that in countries which grant women more universal social and political rights, women will hold higher economic freedom. Higher economic freedom allows for women to take economic actions and control their own labor and property as well as work and invest in any way that they please. Moreover, I expect to find that in countries where universal human rights practices are applied, social rights are ensured. Furthermore, when women are not restricted socially, it will create a domestic environment where women

can compete at a higher level in the global economy. As such, I present the following hypothesis:

H1: As the domestic practice of human rights is more universal in nature, women's level of financial inclusion in the global economy increases.

Research Design

I conduct a large-N cross-national quantitative study using linear regression analysis of 124 states during the year of 2017 (due to the availability of data). The cases of my study include examining domestic societies using the Patrilineality/Fraternity Syndrome Scale (Women Stats 2021) to determine whether countries are more universal or culturally relative in nature as well as using the triennial Global Financial Index (Demirguc-Kunt et al. 2017) to measure the financial inclusion of women.

I expect to find that universal domestic practices of human rights lead to a global increase in women's economic power as measured by the level of women's financial inclusion. Women's economic rights are first impacted domestically, but state practices have a global impact because of the highly integrated nature of the global economy. Thus, the importance of my study lies within to what extent domestic human rights practices affect women's power globally in the economic sphere.

Dependent Variable

The dependent variable in my study is women's global economic power. To measure women's global economic power, I use the triennial Global Financial Index (Demirguc-Kunt et al. 2017). This index measures personal economic power via savings and investment, also known as financial inclusion, and for my study I am using a data report from the year 2017. For background information regarding the connection between the impact of financial inclusion on women's economic empowerment I use *The Role of*

Financial Inclusion in Driving Women's Economic Empowerment (Hendricks 2019)

which represents how economic empowerment drives gender equality.

Independent Variable

The independent variable in my study is the domestic practices of human rights as universal or culturally relative. To measure this variable, I use the Patrilineality/Fraternity Syndrome Scale (Women Stats 2021). Using this multivariate scale, I am able to measure the level of a country's patrilineal/fraternal security provision within domestic societies. The Patrilineality/Fraternity Syndrome Scale provides a comprehensive index of several variables at the country level that measure how strongly rights for women are restricted by cultural patrilineal and fraternal structures. Specifically, this multivariate scale, coded in 2017, uses eleven variables to determine the extent to which countries depend on the patrilineal/fraternal security provision mechanism within their domestic practices. The data from the Patrilineality/Fraternity Syndrome Scale is currently only available for 2017, so all of the data from this study will come from that year.

As a baseline, the Patrilineality/Fraternity Syndrome Scale uses a Prevalence of Patrilocal Marriage Scale (ranges from 0-2) and Inequity in Family Law in Law and Practice score (ranges from 0-4) as telling measures of positions of women in society. Additionally, the scale uses provisions such as the physical security of women, cousin marriage legality, rape exemption if marriage offer, etc. to mark countries as extreme. Thus, the range of the Patrilineality/Fraternity Syndrome Scale is 0-16, "with 16 being interpreted as meaning the society fully encodes Patrilineality/Fraternity Syndrome as its security provision mechanism" (Women Stats 2021). While it is difficult to measure how culturally relative a state's human rights practices are, given that there are many ways to

be culturally relative, I note that this measure does the most complete job of covering the most commonly practiced restrictions of women's rights based on cultural belief.

Control Variables

The control variables in my study will be Gross Domestic Product (GDP), population, and conflict. I expect that these variables will impact my dependent variable due to the nature of their ability to impact domestic and international peace and relations.

A World Bank investigation demonstrated that decreasing gender inequality within a country has the potential to raise a country's GDP by up to 2% annually (World Bank 2005). Though GDP is not collinear with women's global economic power, I note it as a control variable in this study.

Countries with higher populations tend to have to stretch resources which may have a negative impact on financial outcomes for women (Beaudoin 2006).

Conflict was chosen as a control variable because it may affect countries' economies negatively as well. For example, the recent Russia-Ukraine conflict has left Russia's economy to struggle with sanctions and trade restrictions. This ultimately negatively affects Russian women's global economic power as well.

GDP and Population will be measured using data from the World Bank (data.worldbank.org). The presence of conflict will be measured using the Correlates of War (COW), Military Interstate Disputes (MID) version 5 dataset (Palmer et al. 2020). These control variables are common in quantitative analyses of human rights practices following Poe and Tate (1994).

Data and Methodology

The data collection in this project relies on collecting independent domestic data in form of statistics for the independent, dependent, and control variables during the year of 2017. Methodology includes combining the respective variables' data sets into a single database from which I run linear regression models. Beginning the analysis with basic descriptive statistics of my main variables and their relationship to one another, I expand to more advanced modeling as appropriate for the data.

Analysis

The method of estimation is a simple linear regression. All models have been tested for heteroskedasticity and multicollinearity. Table 1 below illustrates the results.

Table 1: Impact of Patrilineality/Fraternity Scale on Women's Account Ownership

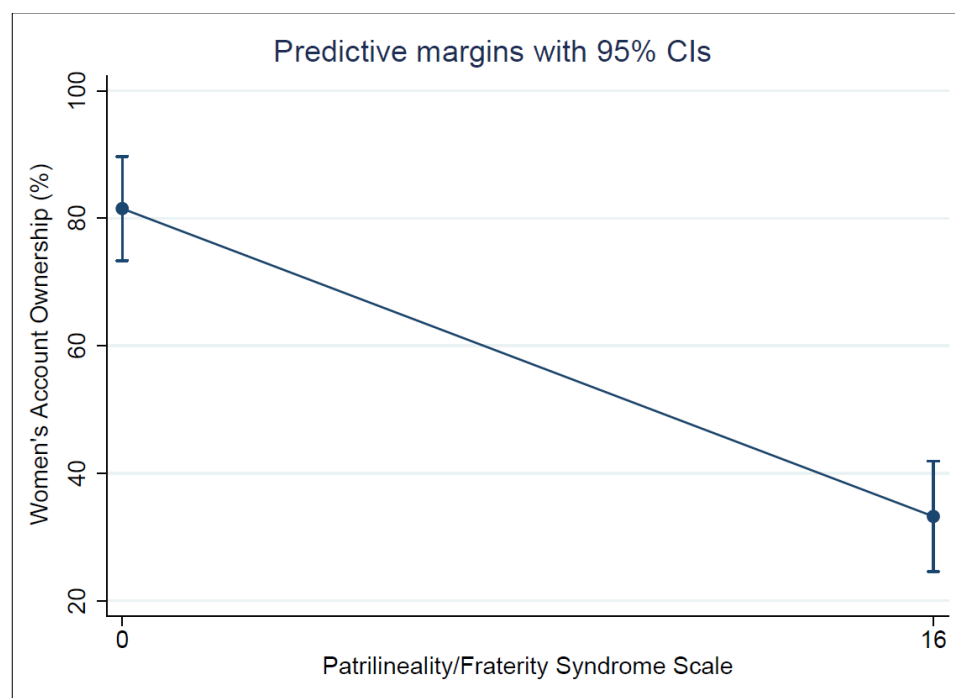
<i>Variables</i>	
Patrilineality/Fraternity Syndrome Scale	-3.018** (0.496)
Democracy	-0.058 (0.308)
GDP Per Capita	0.0006** (9.97e-05)
Population	2.36e-08** (8.98e-09)
Civil Conflict	6.037 (5.229)
Constant	71.03** (5.689)
Observations	124
R-squared	0.653

Note: Standard errors in parentheses; ** $p < 0.01$, * $p < 0.05$

Recall that according to my theory, states that do not practice universal human rights will see less financial stability for women globally. As Table 1 shows, when the *Patrilineality/Fraternity Syndrome Scale* increases, Women's Account Ownership in the Global Financial Index decreases. This result is statistically significant at the .01 level. The control variables behave mostly as expected in the model. The wealthier a state is per its *GDP Per Capita*, the more women have financial accounts in the state. Furthermore, more people in the state correlates to more women with account ownership. Each of these findings is statistically significant at the .01 level. Neither *Democracy* nor *Civil Conflict* reach statistical significance in this model. One thing to be cautious of here is the low number of observations in the model. While the model covers 124 countries, the restriction on the dataset for the *Patrilineality/Fraternity Syndrome Scale* means there is only one year of data to include above. Though this is not ideal, the range of coverage across countries gives me confidence in these results.

While the simple linear regression model can explain the direction and power of the relationship between my main variables, it cannot adequately illustrate the size of the effect of the independent variable on the dependent variable. Figure 1 below shows the marginal effect of regressing the dependent variable on the main independent variable.

Figure 1: Marginal Effect of PFS Scale and Women’s Account Ownership



When the Patrilineality/Fraternity Syndrome Scale is at “0”, the percentage of women in the country with ownership of a financial account is at 81.5%, a significantly large number. However, when the Syndrome Scale is at its highest, a “16”, the percentage of women in the country with ownership of a financial account drops to 33.2%. This means that as the practice of patrilineal and fraternal control over women reaches its peak, 48.3% of women lose the opportunity to be financially independent from men. This is a massive loss of global financial power for women attempting to compete in the international political economy. Based upon the results of my analysis, I accept my hypothesis.

Conclusions

The creation of the UDHR was intended to grant inalienable protection of people from all nations. Given the rise of globalization, while it is still important to be culturally sensitive, human rights violations no longer remain isolated issues due to the

interconnected nature of the global economy. Countries must universally abide by the UDHR in order to protect women's financial inclusion globally.

In an investigation of my research question: To what extent does the domestic practice of human rights as universal or culturally relative impact women's status in the global economy, I used the Patrilineality/Fraternity Syndrome Scale and Global Financial Index for the year of 2017 and determined that there is a massive loss of global financial power for women when there is a strong sense of patrilineal and fraternal control over women.

The results of this study support my hypothesis that as the domestic practice of human rights is more universal in nature, women's level of financial inclusion in the global economy increases. Given this, countries must fully adhere to UDHR in order to promote women's financial inclusion.

Future research in this area may include different ways to express women's financial empowerment such as salary comparisons, work opportunities, etc. Additionally, case studies covering specific regions would be a beneficial contribution. Limitations to this study include the lack of data availability; data was only available for the year of 2017 with the variables used in this study. Having greater data availability would have been beneficial in providing support to results.

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