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# Impact of Education on Women's Empowerment Through Employment and Social Outcomes: Evaluation on Current Policies and Strategies for Enhancement

Ziqing Xu1

<sup>1</sup> Saint James School, Hagerstown, MD 21740, USA Correspondence: Ziqing Xu, Saint James School, Hagerstown, MD 21740, USA.

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#### **Abstract**

Countries implement female education promotion to address gender inequality in education, which affects careers and social outcomes. Tertiary education has a positive impact on women's economic strength, including increased employment and asset ownership rates. Higher participation in STEM education also leads to greater performance in employment, especially in decision-making positions. According to policy analysis, countries should continue enforcing policies that encourage female education while adopting novel strategies that aim to eliminate gender discrimination and overcoming financial barriers. Moreover, a higher level of education tends to improve women's social welfare since the rate of death and violence decreases. Further research in other indicators, such as family background, would help in understanding social obstacles faced by women and establishing effective solutions.

Keywords: female education, gender inequality, women's power, obstacles, solutions

#### 1. Introduction

Gender inequality has been a permanent issue the world attempts to solve. Unfortunately, many women are still struggling to overcome gender restrictions in society, workplaces, and schools. In the recent decade, more people deemed education as the cornerstone for one's future. Also, women are encouraged to pursue higher degrees of education, except in those developing countries. An economic and social trend regarding women's desire to acquire financial independence prevails. With women's increasing participation in various job fields, it is

evident that women develop a mature sense of independence and self-empowerment. Nevertheless, a unique cause-and-effect relationship can be drawn out of female education, employment, and social welfare.

This paper will examine the extent of education's effect on women in employment and society, especially on whether tertiary education makes an impact. By using statistics from 66 countries from the gender data portal in the World Bank. The relationship between the independent variable (female education) and dependent variable (female employment and

social outcomes) indicates the level education's influence. As certain countries are experiencing inadequate female education, a specific case study on Eastern Africa will help us delve into the underlying issues of female empowerment and gender equality developing countries. Meanwhile, with the prevailing phenomenon of women's underrepresentation in STEM fields and senior management, the paper will evaluate current policies that promote STEM education for girls. Based on the evaluation, the paper will offer suggestions for future policy refinement and innovative ideas on female empowerment. As a result, the research suggests that tertiary education would increase female participation and asset ownership; it would also reduce women's exposure to intimate partner violence and death due to diseases. More female participation in STEM education leads to higher involvement in middle and senior participation. In general, countries should encourage more institutions that empower women to pursue education and incorporate elimination of gender discrimination into laws.

#### 2. Literature Review

#### 2.1 Gender Inequality in Education

Throughout history, women gained access to education later than men. Gender discrimination continues to keep girls away from schools, especially in Islamic and developing countries. Despite defeating various restrictions entering higher-level education, women still encounter gender barriers in the STEM field. In Closing the Gender Gap Act Now, OECD describes the gender gap in education as a kind of opportunity cost, as families compromise between having children education rather than in economic activities. For low-income families, education, especially for daughters, is not prioritized. Cultural norms and stereotypes are other factors that undermine female education. For instance, women are often assumed and pictured with less strength in STEM compared to men. Therefore, women have limited opportunities in the STEM field and are discouraged from exploring STEM subjects at school. OECD encourages financial education, benefiting more females in the long term when they enter the workplace. (OECD, 2012) The research paper, Gender Equity in Education: Addressing Challenges and Promoting Opportunities for Social Empowerment, also emphasizes how extra burdens such as early

marriage and household responsibilities can lead to high dropout rates and lower enrollment rates at schools. Through their investigation, the researchers declare that sufficient female education would result in a higher employment rate and higher income which help women break free from poverty. (Kuteesa, Akpuokwe & Udeh, 2024) Article Women in STEM in Higher Education explores women's participation in the STEM field. Due to the high competitiveness of the STEM field which contradicts typical female values, women become discouraged from participating in STEM. Higher education institutions should take the responsibility of closing this gender gap. The authors believe that gender diversity in STEM can cause economic development as more solutions and innovations will be provoked. Females lead mentoring or research projects not only improve scientific knowledge production but also foster a supportive environment where network prevails. (García-Peñalvo, García-Holgado & Dominguez, 2022) In this research paper, the main focus is on women in tertiary education over a larger variety of countries, and specifically on policies regarding STEM and higher-level education. In addition, this research filters out countries with mere regulation on gender equality to avoid the extra influence of religion or the social structure of a country.

#### 2.2 Overview of Current Policies

Many countries have taken action and are still striving to address gender inequality and empower women in male-dominated fields of studies. Articles evaluate current policies, pointing out strengths and weaknesses, and propose solutions. OECD discusses policies regarding female education and employment, senior management especially in entrepreneurship. Certain countries have set marriage after 18 as a law to combat dropout rates. Nevertheless, OECD suggests more coordination with governments, incentives related to the market, and policies tailored to specific rural areas. To improve the overall status quo of education for female, Closing the Gender Gap Act Now aims to eliminate gender bias in courses, alter cultural norms, and support teacher training programs. Regarding female employment, OECD identifies areas of refinement while offering new strategies. Though work-life balance policies improve female workers' performances, the potential problem remains unsolved. Thus, OECD

proposes more public employment support and higher earnings. It is also crucial to own a comprehensive and reliable database for policies and remaining gender issues. For more women to participate in entrepreneurship and senior management, market and banking policies need to become more inclusive, removing restrictions on women. (OECD, 2012) However, this research paper discusses policies that should continue being enforced and offers new insights based on different conditions for different countries.

## 2.3 Gender Inequality in Employment

Women constantly encounter obstructions in employment, from a lack of opportunities to a wage gap. One major focus of Closing the Gender Gap Act is female employment. Familial indicators exert limitation on women's access to jobs. Through OECD's research, they report that women do more unpaid jobs and part-time jobs. While the government helps displace workers, women are given a lower priority. Their discovery also indicates that without promoting parental care and leave, women face challenges to balance work and life. Nowadays, females are under-represented in senior management and on boards. Indeed, introducing more women into decision-making departments can improve deficient performances and economic output. Though OECD claims that female-owned enterprises create jobs, market policies, low access to loans, and poor financial awareness discourage females from joining entrepreneurship. Women still perceive entrepreneurship as too risky; stereotypes also hinder women from investing self-employment. (OECD, 2012)

#### 2.4 Women in Social Outcomes

Social well-being directly reflects living quality; thus, female empowerment connects with women's social outcomes, including health and violence. Higher enrollment in schools reduces cases of intimate partner violence. Undoubtedly, attending school protects females from exposing to sources of violence. In Does Increasing Women's Education Reduce Their Risk of Intimate Partner Violence? Evidence from an Education Policy Reform, Weitzman concludes that female education enhances personal resources, delays family formation, and changes partner selection. With a more profound cognitive skill and employment opportunities, women depend less on their partners. Also, as females enter marriage and motherhood later,

they are less bonded to their partner which decreases vulnerability to IPV. High-level education further prevents women from marrying into poverty which puts women at more risk of violence. Weitzman's research reinforces that an increase in women's education undermines the probabilities of experiencing psychological, sexual, and physical violence. (Weitzman, 2018) Based on Australia, The influence of education on women's well-being discusses non-monetary benefits, specifically health, of female education. The authors convey that higher level education results in less anxiety, smoking, and drinking, and promotes physical exercises. Overall, access to education would bring more happiness since women build self-confidence, gain support from friends, and may earn higher incomes. (Tran, Pham & Nguyen, 2021) By directly comparing statistics of education and social outcomes, this research paper solely explores how education affects social outcomes, environmental and familial variables.

The remainder of the paper is structured as follows. Section 2 provides an overview of the data and method used to conduct the research, with a summary statistic that explains the variables in a broader context. Section 3 discusses the results and analyzes their implication. Especially explaining the impact of female education on employment and social performance, including a case study on Eastern Africa which focuses on women's education and employment policies. Section 4 concludes the paper with a condensed description of the marrow of this research and suggestions for future research.

## 3. Data and Method

The research on how female enrollment in tertiary school correlates and affects employment and social outcomes is conducted based on statistics from the World Bank. The sample is composed of 66 countries, developing and developed, from different continents. Through comparison of different variables, we can not only determine whether education impacts female economic empowerment and social welfare indirectly or directly but also understand the extent of the impact. The x variable is data about female education, including enrollment rate in tertiary schools and the share of female graduates in STEM education. The y variable contains data related to employment and social outcomes. By creating scatter plots with linear trendlines, an explicit relationship is shown between the x and y variables. The slope of the trendlines further demonstrates the level of impact that education exerts on certain economic and social indicators. Furthermore, in order to reinforce education's effect on employment and social outcomes, a new comparison between the x and y variables

is made without the influence of other gender inequality factors. In this second trial, countries with policies that do not address gender equality socially and economically are excluded. In addition, a smaller-scale comparison between the variables is done within each continent, ensuring the consistency of female education's impact around the world.

**Table I.** The statistical summary about variables of female education, employment, and social outcomes

	enrollment in Tertiary School	Llabor force	Asset Ownership	Employment in senior and middle management	unemploy ment	, , , , , ,		intimate partner violence	Rate (per	Graduate in STEM Education
Mean	72.76	51.128	75.956	32.593	6.948	1.969	11.347	22.82	5.875	33.778
Maximum	156.149	76.831	100	53.679	29.193	4.973	54.469	50	16.9	58.17
Minimum	4.483	5.153	4.7	5.889	0.255	0.808	1.466	12	0.8	16.68
Deviation	34.783	14.212	27.733	10.008	5.061	0.858	11.372	7.568	7.952	7.935

The overall enrollment rate of females in tertiary school is on average 72.76% in the sample, with a maximum of 156.149% in Greece and a minimum of 4.483% in Tanzania. World Bank explains that females' enrollment rate higher than 100% attributes to a high reclass rate in the universities. The female graduate rate in STEM education is on average 33.778% in the sample, with a maximum of 58.17% in Algeria and a minimum of 16.68% in Cambodia. The rate of female labor force participation is on average 51.128% in the sample, with a maximum of 76.831% in Tanzania and a minimum of 5.153% in Afghanistan. Although Tanzania has the lowest enrollment rate in tertiary school, a majority of the females participate in the labor force. In Tanzania, girls are less likely to attend secondary school, with a rate of 54% compared to boy's 59% of attendance. (Idris, 2018) After girls drop out of education, they enter the labor market, especially agriculture. In the sample, an average of 75.956% of female-owned assets accounts, with a maximum of 100% in Australia, Austria, Denmark, France, Germany, Iceland, Norway, and Sweden and a minimum of 4.7% in Afghanistan. Undoubtfully, European countries supersede in managing property for women and European women tend to have more access to jobs that provide stable wages. The female employment rate in middle and management is on average 32.593% in the sample, with a maximum of 53.679% in Nicaragua and a minimum of 5.889% in Afghanistan. The unemployment rate for females is on average 6.948% in the sample, with a maximum of 29.193% in Afghanistan and a minimum of 0.255% in Cambodia. Overall, female in Afghanistan experiences severe gender restrictions, and having the lowest access to economic resources. Among the social outcomes, the fertility rate is on average 1.969 children per woman in the sample, with the maximum of 4.973 children per woman in Benin and a minimum of 0.808 children per woman in Korea. The rate of cause of death for females is on average 11.347% in the sample, with a maximum of 54.469% in Tanzania and a minimum of 1.466% in Finland. The rate of women experiencing intimate partner violence is on average 22.82% in the sample, with a maximum of 50% in Bangladesh and a minimum of 12% in Switzerland. The average female suicide mortality rate per 100000 population is 5.875% in the sample, with a maximum of 16.9% in Korea and a minimum of 0.8% in Honduras. Regional differences are evident between Asia and Europe according to the statistics of different social indicators.

## 4. Result and Discussion

Education offers women more opportunities in the future in various ways. Firstly, girls would no longer be subject to early marriage and household responsibilities which hinder them from pursuing higher education and career fields. Education also increases the possibility of living a self-sufficient life as women will enter the workforce and earn wages. (Kuteesa, Akpuokwe & Udeh, 2024) Tertiary education has a more direct influence on women's access to

employment and financial management. In graph I: Female advanced education and employment, the higher the enrollment rate in tertiary schools, the higher the rate of participation in the labor force, middle and senior management, and account ownership. The unemployment rate also decreases with increasing enrollment rate. Advanced education has a drastic impact, a 0.5661% increase per 1% increase in enrollment rate, on asset ownership which implies one's economic strength. In order to own an account at a financial institution, one needs to earn wages and own deposits. Therefore, tertiary education paves the way for females to gain stable income. However, education only impacts the unemployment rate to a trivial extent, with a 0.0032% decrease. This phenomenon addresses the issue that many women still participate in informal and domestic work which are often unpaid regardless of attending advanced education (OECD, 2012). In Graph II, the countries that experience gender inequality in employment are excluded; the result shows a slight increase: education has a stronger influence on female employment. However, the unemployment rate rises with a higher enrollment rate in tertiary schools. This phenomenon demonstrates that in countries that lack policies eliminating gender discrimination and restriction in the career field, advanced education can reduce the unemployment rate. Overall, Graph I and Graph II show that female tertiary education only diminishes unemployment slightly or even leads to an increase in unemployment. Thus, further investigation into the causes of female unemployment is required. Tackling gender restrictions in employment is crucial, but promoting education indeed empowers women economically. The results remain unchanged when splitting the statistics based on continents. According to Graph III, female tertiary education in Europe, where the social welfare system is mature, has the same impact on employment as in Africa, Asia, and South America where social welfare systems are still developing. As a result, regional difference plays a minor role in affecting women's employment, and education casts a positive effect on female economic strength consistently. Nowadays, countries implemented multiple policies to promote education for females, focusing on STEM education specifically. According to Graph IV, a higher graduation rate in the STEM

suggests more opportunities for employment. Compared to labor force participation, an increase of 0.0316%, the rate of females in middle and senior management increases more with 0.0881%. In conclusion, STEM education encourages and helps more females to step into decision-making positions in their careers. With the growing technological market, studying STEM also reduces the unemployment rate. Promoting STEM education for women is effective, as many countries have taken action. For example, the European Equality Commission Gender Strategy 2020-2025 aims to improve gender balance in decision-making positions, dedicate incentives for women in STEM, and introduce more female voices into research programs. Also, mentoring programs prevail, such as ESTeEM. Experts state that mentoring would provide psychosocial support, set up role models for younger generations, and enhance working experience. (García-Peñalvo, García-Holgado & Dominguez, 2022) While continuing to offer technical and academic support for women in STEM, efforts are required to change women's mindset which discourages them from taking risks and challenges. Additionally, more women in programs that aim to promote STEM education would assist in generating more suitable policies for younger females as they sympathize and understand the actual need of female novices in STEM (García-Peñalvo, García-Holgado Dominguez, 2022). To foster an interest in STEM which leads to a higher rate of STEM graduates, advocates need to eliminate the gender stereotype in curriculums. For example, hiring more female STEM teachers or featuring more women in STEM in textbooks could inspire girls to explore this field in the future. Most countries have imposed mandatory school attendance and passed laws that disallow marriage before 18 years old. Nonetheless, rural areas require more attention as poverty may retrain family from sending their daughters to school rather than Thus, government incentives financial supplies would ease the burden of families in poverty, increasing education opportunities for women. A more detailed database regarding women's employment would also assist the government in formulating financial incentives policies, and encourage the imposition of policies. (OECD, 2012) The regression table of tertiary education and STEM graduate rate's economic influence

demonstrates the credibility and accuracy of the data set. Statistics regarding the relation between tertiary education and employment indicators are reliable except the unemployment rate which has a p-value of 0.8. The data displaying the correlation between STEM education and employment are highly accurate for labor force participation and unemployment rate; however, less reliable regarding middle and senior management and asset ownership. Overall, the standard errors are small, indicating the data's high representativeness of the whole population. R<sup>2</sup> values for all data are below 0.5; unfortunately, the  $\mathbb{R}^2$ values representing STEM and employment are lower due to a smaller sample size. By increasing the variety of the sample countries, a more correct and evident trend will be developed.

In addition to employment, advanced education affects women's social welfare. Graph V shows that higher enrollment rate in tertiary school corresponds with a lower fertility rate. Primarily, attending universities prevented early marriage which often results in high fertility rate. Income also plays a role in this correlation. For women who receive higher education, they deem having children as an opportunity cost since domestic responsibilities hinder them to pursuing more in their careers. Education teaches women about parental care and child health, helping women to better manage their birth control. (Pradhan, 2015) According to Graph VI, advanced education influences the rate of death due to diseases and health issues severely (-0.2071%), and slightly decreases the rate of experiencing intimate partner violence (-0.012%). Though familial factors are closely intertwined with intimate paternal violence, education offers an alternative in saving women from violence. education helps women cognitive skills which allow them to manage their own life. By providing more employment opportunities, education reduces women's dependence on their partners economically. Also, schools physically protect women from the cases of partner violence. (Weitzman, 2018) As advanced education leads to higher income and occupational status, female with tertiary education not only can afford a healthier lifestyle but also gain access to health insurance. Socially, higher education associates with higher educated spouses, community, and friends which lead to better health, physically and mentally, since one would obtain more access to

health care. Nowadays, textbooks teach some effective preventions from diseases and ways to avoid infections. (Hummer & Hernandez, 2015) Lastly, graph VII illustrates an increase of 0.0385% in suicide mortality rate with higher enrollment rate in tertiary schools. Indeed, advanced education causes stress on academics and tuition loans. However, discouraging tertiary education should not be a method of reducing suicidal rates. More mental health institutions or mental therapy sessions in colleges would help alleviating pressure; adequate financial aid and scholarship also lighten students' financial burden. Contradictory to the graph, studies show that education diminishes suicide rate bv building self-confidence, acquiring more support from friends and coworkers. (Tran, Pham & Nguyen, 2021) Therefore, further investigation is necessary to understand the correlation between female education and suicide. A regression analysis is conducted to examine the accuracy and reliability of the data. Every social outcome indicator except the suicide rate is reliable and significant since their p-values are less than 0.01. All the data are representative of the overall population because the standard errors ranged from 0.0023 to 0.0318. Nonetheless, the R<sup>2</sup> values are not very close to 1 as outliers exist throughout the graph. A larger sample size, especially for intimate partner violence, would help enhance the accuracy of the trend, leading to more credible explanations.

## 5. Case Study: East Africa

As African countries often stand out as outlier in the research statistics, further investigation can help understand the situation for women and girls. For instance, Tanzania suffers from a low enrollment rate in advanced education, and in Ethiopia, women cannot work in an industrial job in the same way as men. East Africa's education system is affected by covid, climate change, and border conflicts, exacerbating the situation. Rural areas' access to higher education diminishes as classes turn online. On the school level, education quality, and dropout rate remain as a concern. On the government level, they lack a system to enforce the prohibition of child marriage. (Booth, 2022) Fortunately, East Africa has taken action to reform its education system through various means. The Forum for African Women Educationalists (FAWE) calls for teachers to have equal expectations for boys and girls, attempting to eliminate patriarchal

perspectives of the teachers. (Booth, 2022) In National Gender Kenya, the Equality Commission Act, 2011 and the Education and Training Sector Gender Policy, 2015 seek to reduce gender discrimination and promote equal education opportunities. In South Sudan, the Higher Education Act, 2012 establishes a policy-making body: the Council for High Education and sets goals to promote education for young women. Although East African countries formulate policies to improve female education, implementation of these policies remains weak. (Mitullah et al., Governmental incentives may encourage leaders to enforce the policies that eliminate child marriage and gender discrimination. Limiting the dropout rate and encouraging girls to enter tertiary education would require more attention and effort, especially during this post-covid recovery phase. As a result, efforts to rebuild the economy would help boost the enrollment rate in higher education because women's financial burden is alleviated, allowing them to continue their studies in universities. For women who already entered tertiary education, childcare may act as a restriction that undermines women's competitiveness. Therefore, UNESCO suggests the creation of child and mother care programs in schools. (Mitullah et al., 2023) low-quality Inadequate and resources discourage women's pursuit of higher education and the STEM. While setting goals and policies, practical strategies such as training programs for teachers and lab equipment for women in STEM are crucial to support female education. The gender gap remained wide in STEM education, with only 37% female participation compared to 63% male participation in Kenya (Mitullah et al., 2023). As women's interest in STEM grows, academic support, such as mentoring from STEM institutions, is essential. Regarding employment, women also face challenges. Women excluded from often are decision-making positions due to rigid criteria, such as a PhD requirement in Kenya. Also, a shortage of female leaders in higher education become a common issue in East Africa. A crucial voice that represents women is missing in the policy-making process, therefore, lowering the effectiveness of the policies. Undoubtedly, supporting women to enter universities and even get masters and doctorate degrees can promote women in their future careers; not only will they have more career options but also

increase their chances of earning leadership. While the government ensures primary and secondary enrollment for girls, they should start attempting to subsidize women for a longer period of education.

#### 6. Conclusion

With the world eager to solve gender inequality issues, research that interconnects various social and economic aspects of women's lives would provide a profound insight. Since education is often considered the cornerstone for one's future career and social life, this paper investigates how female education empowers women in employment and social welfare. Countries have been implementing and designing policies to eliminate gender discrimination in education promote workplaces and opportunities for women. This research not only identifies causes of gender restriction in the economy and society but also offers suggestions on ways of tackling the gender issues.

In this paper, the extent of education's impact on women's employment and social welfare is measured through statistics of the social indicators from the World Bank, 66 countries from different continents, ranging from developing to developed countries, are picked to determine the global trend of female advanced education's influence. Regarding economic empowerment, the graphs show that a higher enrollment rate in tertiary education would cause an increase in female labor participation, and senior management, middle ownership in financial institutions, and a decrease in the unemployment rate. Especially, a higher rate of female STEM graduates would promote a growth in middle and senior management. The case analysis on East Africa reveals challenges that the countries face when solving gender, education, and employment issues. It is crucial for the East African government to accelerate recovery from the pandemic and maintain peace, thus, preventing a higher drop-out rate. Meanwhile, females are to STEM fields and management due to a lack of higher education experience and opportunities in working fields. In order to enhance women's economic and social status quo, the government and institutions must solve fundamental problems, such as child marriage, while promulgating efficient policies to improve education quality and resources. Through educational policy analysis, pros and cons are identified for future PIONEER

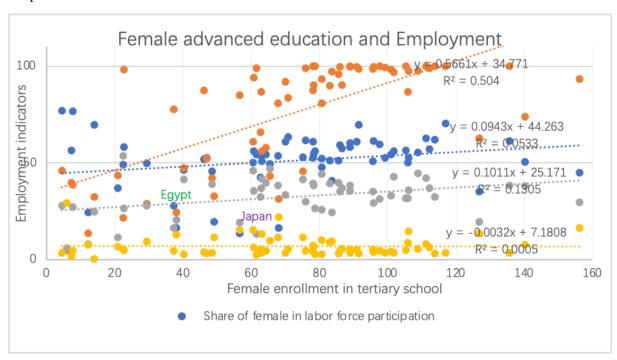
improvement. Countries should continue enforcing laws on mandatory school years and child marriage. However, stronger and more reliable data based on gender indicators in education and employment would help enhance the diversity and efficiency of current strategies. Furthermore, schools can combat gender stereotypes by hiring more female teachers and mentors. Financially, especially in developing countries, government incentives accelerate the implementation of certain laws against gender inequality in workplaces and ensure girls' entrance to secondary and higher-level education. In addition, education affects women's social life. Higher enrollment rate in tertiary schools leads to a decline in fertility rate, mortality rate due to diseases, and intimate partner violence rate, but an increase in suicide rate. As a result, education lightens women's burden of childcare and serves as a protection for women from sources of violence or viruses. With higher education, women's

chances of marrying into poverty decreases, ensuring a healthier social and familial life.

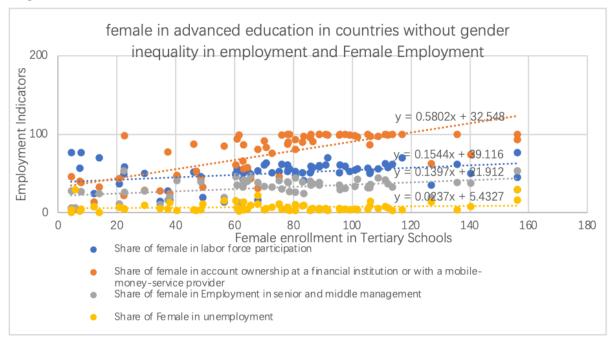
Although this research investigated many major representative indicators of employment, a more detailed focus on certain career fields would account for the difference between the specific concerns of women in different jobs. In addition to using data from the World Bank, surveys and interviews would reflect female employees' personal perspectives, allowing experts to better incorporate women's concerns when formulating policies. As education is not the only influence on women's social life, it is necessary to explore other factors, especially family relations. With a more understanding of the formation of females' social life, policymakers can protect women from violence and health issues effectively. Unfortunately, advanced education casts a higher risk of suicide rate. While promoting tertiary education, future advocates need to restrain the suicide rate.

#### **Graphs and Tables**

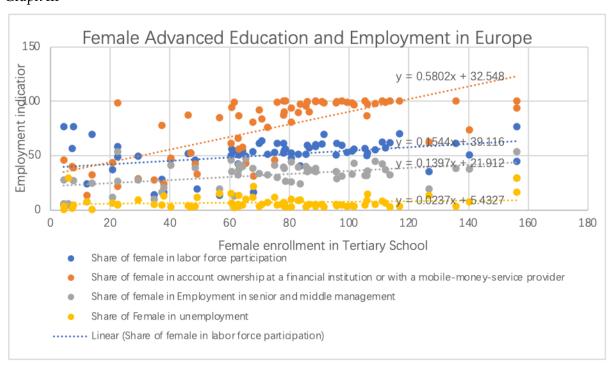
#### Graph I

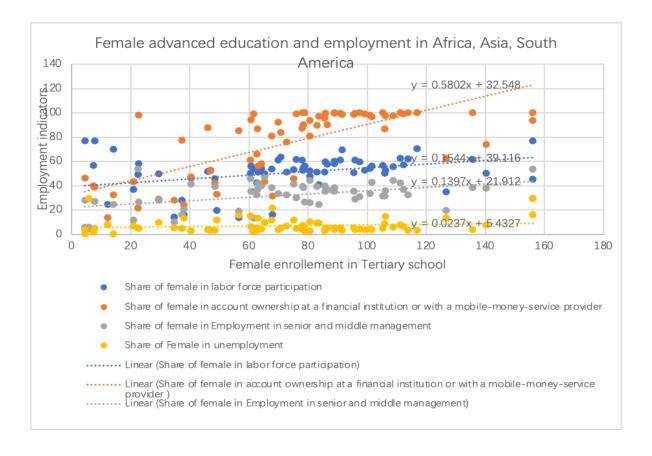


## Graph II



## Graph III





## Graph IV

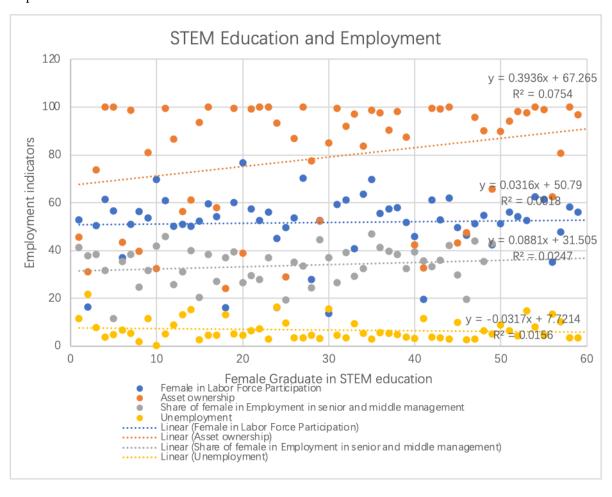




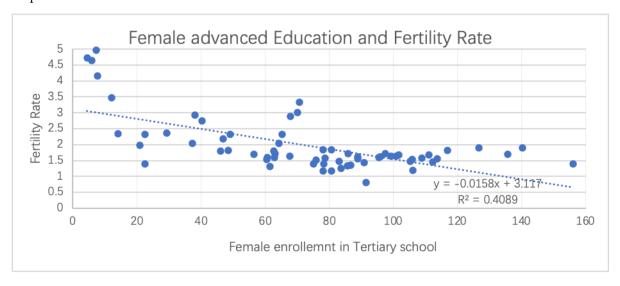
Table II

Table 1: The impact of female enrollment in tertiary education on employment

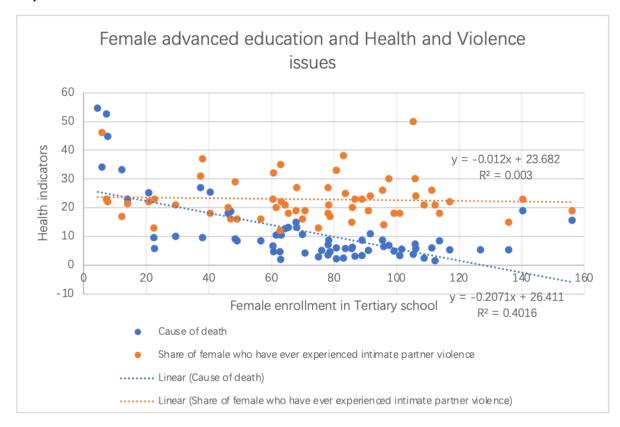
Dep. Variab	Female-related occupational variables							
Labor force participation		Unemployment	Senior and middle management	Asset ownership				
	(1) (2)	(3) (4)	(5) (6)	(7) (8)				
Enrollment in tertiary 0 education	.094***	-0.0032	0.101***	0.46***				
	0.050	0.018	0.036	0.061				
Enrollment in STEMS -0.172***		0.188***	0.303*	-0.804**				
	0.189	0.068	0.162	0.397				
R-Square	0.053 0.199	0.0005 0.117	0.131 0.069	0.477 0.067				
Observation	65 59	65 59	54 49	65 59				

Notes:\*\*\*, \*\*, and \* indicate statistical confidence at the 99%, 95%, and 90% levels, respectively.

## Graph V



## Graph VI



## Graph VII

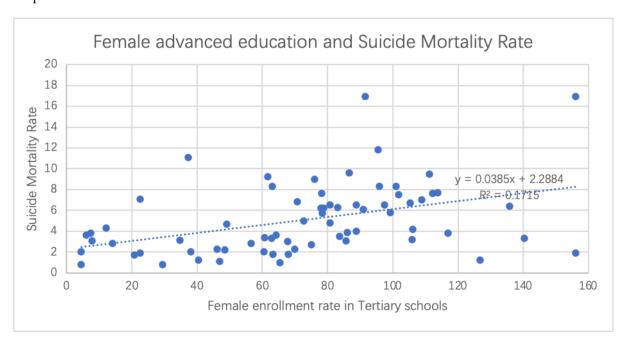




Table III

Table 2: The impact of female advanced education on society

Dep. Variab		Femal		
_	Fertility Rate	Death	Intimate partner violence	Suicide Rate
	(1)	(2)	(3)	(4)
Enrollment in Tertiary school	-0.016***	-0.207***	-0.084***	0.029**
	0.0023	0.0318	0.0256	0.0111
R-Square	0.409	0.402	0.161	0.092
Observation	65	65	59	64

Notes: \*\*\*, \*\*, and \* indicate statistical confidence at the 99%, 95%, and 90% levels, respectively.

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