

North Asian International Research Journal Consortium

North Asian International Research Journal

Of

Multidisciplinary

Chief Editor

Dr. Nisar Hussain Malik



Publisher

Dr. Bilal Ahmad Malik

Associate Editor

Dr. Nagendra Mani Trpathi



Honorary

Dr. Ashak Hussain Malik

NAIRJC JOURNAL PUBLICATION

North Asian
International
Research Journal Consortium



Welcome to NAIRJC

ISSN NO: 2454 - 2326

North Asian International Research Journal is a multidisciplinary research journal, published monthly in English, Hindi, Urdu all research papers submitted to the journal will be double-blind peer reviewed referred by members of the editorial board. Readers will include investigator in Universities, Research Institutes Government and Industry with research interest in the general subjects

Editorial Board

J.Anil Kumar Head Geography University of Thirvanathpuram	Sanjuket Das Head Economics Samplpur University	Adgaonkar Ganesh Dept. of Commerce, B.S.A.U Aruganbad
Kiran Mishra Dept. of English,Ranchi University, Jharkhand	Somanath Reddy Dept. of Social Work, Gulbarga University.	Rajpal Choudhary Dept. Govt. Engg. College Bikaner Rajasthan
R.D. Sharma Head Commerce & Management Jammu University	R.P. Pandday Head Education Dr. C.V.Raman University	Moinuddin Khan Dept. of Botany SinghaniyaUniversity Rajasthan.
Manish Mishra Dept. of Engg, United College Ald.UPTU Lucknow	K.M Bhandarkar Praful Patel College of Education, Gondia	Ravi Kumar Pandey Director, H.I.M.T, Allahabad
Tihar Pandit Dept. of Environmental Science, University of Kashmir.	Simnani Dept. of Political Science, Govt. Degree College Pulwama, University of Kashmir.	Ashok D. Wagh Head PG. Dept. of Accountancy, B.N.N.College, Bhiwandi, Thane, Maharashtra.
Neelam Yaday Head Exam. Mat.K..M .Patel College Thakurli (E), Thane, Maharashtra	Nisar Hussain Dept. of Medicine A.I. Medical College (U.P) Kanpur University	M.C.P. Singh Head Information Technology Dr C.V. Rama University
Ashak Hussain Head Pol-Science G.B, PG College Ald. Kanpur University	Khagendra Nath Sethi Head Dept. of History Sambalpur University.	Rama Singh Dept. of Political Science A.K.D College, Ald.University of Allahabad

Address: - Dr. Ashak Hussain Malik House No. 221 Gangoo, Pulwama, Jammu and Kashmir, India - 192301, Cell: 09086405302, 09906662570, Ph. No: 01933-212815,

Email: nairjc5@gmail.com, info@nairjc.com Website: www.nairjc.com

A DESCRIPTIVE STUDY ABOUT ECONOMIC EMPOWERMENT OF WOMEN

MR. N.VIVEK*

*MBA, UGC NET, Faculty of Anna University, Regional Campus Madurai.

N. VIJAYAKUMAR**

**Anna University, Regional Campus Madurai.

ABSTRACT

Women's economic empowerment is a prerequisite for sustainable development and pro poor growth. Achieving women's economic empowerment requires sound public policies, a holistic approach and long term commitment and gender specific perspectives must be integrated at the design stage of policy and programming. Women must have more equitable access to assets and services infrastructure programmes should be designed to benefits the poor both men and women, and employment opportunities must be improved while increasing recognition of women's vast unpaid work. Innovative approaches and partnerships include increased dialogue among development actors, improved co-ordination amongst donor and support for women organizing at the national and global level [1]. Modifying the role and the power of gender is unavoidable to lay the foundation for another world, with equality, peaceful and democratic solidarity, and not a socio-professional category. Women just like a men, simply define humanity. It would therefore be an illusion to seek to instate equality at the place of work without also seeking to do it with in society as a whole and within the family in particular[2]

Keywords: *Empowerment, Women Economic Empowerment, Employment Opportunities, Democratic Solidarity, Socio-Professional Category.*

INTRODUCTION

Economic empowerment is the capacity of women and men to participate in, contribute to and benefit from growth processes in ways which recognize the value of their contributions, respect their dignity and make it possible to negotiate a fairer distribution of the benefits of growth (Eyben *et al.*, 2008). Economic empowerment increases women's access to economic resources and opportunities including jobs, financial services, property and other productive assets, skills development and market information. Women's economic participation and empowerment are fundamental to strengthening women's rights and enabling women to have control over their

lives and exert influence in society (Swedish Ministry for Foreign Affairs, 2010). It is about creating just and equitable societies. Women often face discrimination and persistent gender inequalities, with some women experiencing multiple discrimination and exclusion because of factors such as ethnicity or caste. Increasing the role of women in the economy is part of the solution to the financial and economic crises and critical for economic resilience and growth. However, at the same time, we need to be mindful that women are in some contexts bearing the costs of recovering from the crisis, with the loss of jobs, poor working conditions and increasing precariousness.

Why women's economic empowerment matters for pro-poor growth

- Higher female earnings and bargaining power translate into greater investment in children's education, health and nutrition, which leads to economic growth in the long term. The share of women in waged and salaried work grew from 42% in 1997 to 46% in 2007.
- In India, GDP could rise by 8% if the female/male ratio of workers went up by 10%.
- Total agricultural outputs in Africa could increase by up to 20% if women's access to agricultural inputs was equal to men's.
- Women-owned businesses comprise up to 38% of all registered small businesses worldwide. The number of women-owned businesses in Africa, Asia, Eastern Europe and Latin America is growing rapidly and, with that growth, come direct impacts on job creation and poverty reduction.

SPECIFIC CHALLENGES

Some issues relating to women's economic empowerment are particularly challenging or sensitive. These challenges need to be acknowledged and discussed. It will take sound policies, a holistic approach and long-term commitment from all development actors to achieve women's economic empowerment. It will never be a "quick fix".

RIGHTS VERSUS "SMART ECONOMICS"

In recent years many donors (both bilateral and multilateral) have approached their gender equality work from the perspective of "the high returns" of investing aid in women and girls, reflecting the "smart economics" of the World Bank's Gender Action Plan.⁶ This so-called "instrumentalist" approach is often presented as directly opposed to, or undermining to, a "rights"/social justice approach. Good practice in pro-poor growth is about

addressing these goals as mutually supportive rather than as mutually exclusive. For example, women's economic rights can be strengthened by improving national administrative and legal frameworks relating to land, inheritance and property rights.

REACHING THE POOREST OF THE POOR AND WOMEN IN REMOTE COMMUNITIES

Evidence suggests that donors and multilaterals are struggling with aspects of women's economic empowerment and tend towards approaches such as microcredit schemes or supporting women entrepreneurs who would have been successful anyway. The challenge is to reach poor women who are landless labourers, smallholder agricultural producers, cross-border traders and factory and domestic workers and ensure that these women have access to the opportunities and benefits of economic growth and trade. There are specific challenges when working with the poorest women such as:

- Lower levels of literacy
- Lower levels of access to and control over resources
- Lower levels of access to networks and people who can assist and support, and
- Greater vulnerability to sexual exploitation and abuse at the community level, if not the household level.

Such constraints require donors to take account of the specific needs of the poorest women in the design of programmes, including investments in infrastructure, such as roads and telecommunications.

TAKING A HOLISTIC APPROACH TO WOMEN'S ECONOMIC EMPOWERMENT

Social and political factors have a significant influence on women's ability to participate in the economy. These include: access to family planning and other healthcare services; social protection coverage; girls' completion of a quality post-primary education; improving literacy rates of adult women; and, increasing women's influence in governance structures and political decision-making. Many of these dimensions are mutually dependent and reinforcing. Cultural barriers, including discriminatory practices and attitudes, also need to be actively identified and tackled.

Culture and tradition: In all countries, expectations about attributes and behaviours appropriate to women or men are shaped by culture, tradition and history. The general pattern is that women have less personal autonomy, fewer resources at their disposal, and limited influence over the decision-making processes that shape their

societies and their own lives. Donor strategies can strengthen women's ability to formulate and advocate their own visions for their societies – including interpretations and changes to cultural and gender norms.

Education and training: Educating girls is one of the most powerful tools for women's empowerment. Education provides women with the knowledge, skills and self-confidence they need to seek out economic opportunities. Removing school fees and providing financial incentives for girls to attend school have proven to be effective for increasing girls' enrolment and completion rates. Key measures include building schools close to remote communities, ensuring that schools have quality teachers – both female and male – and adequate sanitary facilities, and that they are safe places for girls. Well-designed vocational training leads to better paid work, and does not concentrate women in low-wage and low-skill work or reinforce occupational segregation between women and men

Reproductive and sexual health: Improving women's health strengthens their economic empowerment. Access to sexual and reproductive information and services (including information about HIV transmission) and reduced rates of early marriages, increase women's chances of finishing education and breaking out of poverty. Access to health services can be improved by reducing user costs, providing transport and strengthening the accountability of service providers. Donors can also support maternal and obstetric services and help improve the availability of skilled attendants at births.

Sharing the care: Balancing maternity and family responsibilities with work is a daunting challenge. Unpaid care contributes to economic growth through a labour force that is fit, productive and capable of learning and creativity but it also drains the market of its (female) work force. It has been estimated that if care work were assigned a monetary value it would constitute between 10% and 39% of GDP (OECD , 2010). The care economy and its economic value need to become much more important elements in debates within the international development community.

ECONOMIC EMPOWERMENT, ACCOUNTABILITY AND OWNERSHIP

Economic empowerment is a cornerstone of women's equality and a useful ground test to determine the effectiveness of existing gender mainstreaming strategies. Both multilateral development banks and bilateral donors have significantly increased their investments in economic empowerment in recent years. It is increasingly acknowledged that investing in women becomes even more important in the context of the current global financial/economic and food crises. Evidence indicates that women's economic empowerment and women as

agents of change, together with increased gender equality, are elements of the solution to the crises. During times of crises, women usually find new ways of supplementing household incomes, but these activities are usually low margin, low status and labour-intensive. Mainstream economic theories dominate the way the development community thinks about how to do “good” development.

They constrain the imagination and limit policy choices for greater economic justice. Women are expected to increase a country’s GDP while development actors all too often continue to ignore the fundamental gender inequalities associated with the unpaid work of household maintenance and care on which the market depends. When reducing the time burden of unpaid work is acknowledged, it is only with reference to the barrier such work places on women’s ability to become more productive in paid employment or business. No attention is given to the role of unpaid relational care in promoting well-being and sustaining society. The power relations between women and men, that have limited women’s control over resources and kept women in poverty, need to be modified.

Women’s economic empowerment happens when people are able to imagine the world’s current economic arrangements differently. However, simply making markets work for women is not enough for economic justice. It might help specific individual women make progress, but is unlikely to challenge the entrenched power relations at the core of women’s subordination. Focusing exclusively on increasing women’s labour market participation and entrepreneurship will not lead to a balanced distribution of productive and reproductive work between women and men. There is need for an economy that is shaped for people rather than people for the economy. This would be an economy in which all forms of work, whether paid or unpaid, for production or for reproduction, are recognized and valued.

WOMEN’S ECONOMIC EMPOWERMENT AND POVERTY REDUCTION STRATEGIES

Discussions focused on new ways of doing business in multilateral agencies, such as the African Development Bank and the World Bank, as well as bilateral donors in the context of women’s economic empowerment. The African Development Bank channels its resources to member countries of the region to promote women’s economic empowerment in a number of ways, including through the private sector development programme, supported by the ILO. Other channels include investments in different sectors like infrastructure, governance, education, health, as well as poverty reduction programmes. They have also focused on socio-economic infrastructure, such as tools, equipment and technology to increase productivity in both rural

and urban areas. These projects also include information, communication and awareness-raising activities aimed at changing attitudes and mobilizing support within the communities. There are linkages between different components of these projects. Literacy classes benefiting women and men, for example, are linked to microcredit programmes.

Similarly, availability of childcare nurseries and child development centers allows women to attend literacy classes. Community rooms equipped with computers, televisions and videos facilitate advocacy and awareness-raising activities to ensure that social issues are discussed among women and men. Donors should identify vulnerable groups to be targeted in the design stage of poverty reduction projects. Poverty mapping exercises at the design stage of the project have been an effective tool. Involvement of the community and taking into consideration the differential needs and priorities of women and men as well as their social and cultural background are critical elements for positive impact. In some communities, for example, providing separate literacy classes for women and men was found to be helpful, as some women do not feel comfortable being in the same room with men.

The importance of literacy activities in ensuring the sustainability of poverty reduction projects was emphasized. Effective interventions need to be well-designed, starting with extensive consultation at the community level, in a bottom-up approach aiming at empowering the poor - women and men - to be economically independent. Market assessment of skills is necessary to determine what skills training should be provided. Access to markets and infrastructure, such as roads, telecommunications and energy, needs to be an integral part of designing poverty reduction projects. There is a need to enhance synergy among donors and government agencies to increase the complementarity of activities. Donors also need to address the challenge of graduating women's income generating activities from survival level into strong and viable business entities. To this end, the importance of coordination with and involvement of the gender machineries in project implementation and monitoring was underlined. It was observed, however, that women's machineries were often operating at the national level and rarely at the local level, where projects usually were undertaken. This challenge would need to be addressed.

MAKING MARKETS WORK BETTER FOR WOMEN

Many women entrepreneurs in developing countries face disproportionate obstacles in accessing and competing in markets. These include women's relative lack of mobility, capacity and technical skills in relation to

men (World Bank, FAO and IFAD, 2009). The World Bank Action Plan (2006) Gender Equality as Smart Economics argues that economic empowerment is about making markets work for women and empowering women to compete in markets. Because markets come in many forms, the Action Plan targets four key markets: land, labour, financial and product (increasing access to business services and facilitating the creation of female-owned businesses) markets.

IMPROVING EMPLOYMENT FOR WOMEN

Productive employment and decent work in developing countries, including in fragile contexts, are the main routes out of poverty for both women and men. Women's participation in the labour market can be increased by addressing the constraints and barriers women face accessing work, including public employment programmes, and by providing well focused vocational training. Social protection measures can enhance the productivity and participation of poor women in the labour market by reducing their vulnerability to livelihood risks and economic shocks.

Women experience barriers in almost every aspect of work, including:

- Whether they have paid work at all;
- The type of work they obtain or are excluded from;
- The availability of support services such as childcare;
- Their pay, benefits and conditions of work;
- The insecurity of their jobs or enterprises (ILO, 2009) and
- Their access to vocational training.

CONCLUSION

Several donors support initiatives designed to strengthen women's opportunities and capacity to organise themselves, form associations and act collectively for their common interests. Women's associations and civil society groups have the potential to raise the voice and visibility of women and can provide many services and benefits to their members. Through collective action, women's associations are able to reach out to government and private sector organisations and to seek institutional support for women's income generating activities. They are well-placed to negotiate collective loans and micro-leasing for their membership. Women in Informal

Employment: Globalising and Organising (WIE GO) is a global research-policy network seeking to improve the status of the working poor, especially women, in the informal economy

REFERENCES

- Agarawal, Bina. 2011. *Food Crisis and Gender Inequality*. UN DESA Working Paper Series 107, New York: UN DESA.
- Bachelet, Michelle. 2012. “Speech by UN Women Executive Director.” Power: Women as Drivers of Growth and Social Inclusion. Westin Hotel, Lima. 15 October 2012.
- Daley-Harris, Sam. 2009. *State of the Microcredit Summit Campaign Report*. Washington, DC: Microcredit Summit Campaign.
- Dodd, Rebecca, and Andrew Cassels. 2006. “Health, Development and the Millennium Development Goals.” *Annals of Tropical Medicine & Parasitology*, 100 (5): 379–87.
- Dovi, Efam. 2012. “Tapping Women’s Entrepreneurship in Ghana.” *Africa Renewal*, UN Special Edition on Women: 41- 42.
- OECD (Organization for Economic Cooperation and Development). 2011. *Women’s Economic Empowerment*. OECD Issues Paper, Paris: OECD
- Isiugo-Abanihe I.M. (1996). *Education and Women Empowerment*. Women’s Empowerment and Reproductive Health Ibadan SSRN.
- Larissa M. Kapitsa. (2008). *Women’s Economic Empowerment*. Division for the Advancement of Women, Department of Economic and Social Affairs, United Nations, New York.
- <http://www.oecd.org/dac/povertyreduction/50157530.pdf>
- www.danchurchaid.org/content/download/77275/642662/file/Gender.pdf
- <http://www.icrw.org/files/publications/Understanding-measuring-womens-economic-empowerment.pdf>
- <http://www.ceso-saco.com/getattachment/647831f8-939b-44ee-b1a1-31acc9969ed7/Women-s-Economic-Empowerment--A-CESO-Perspective.aspx>
- http://www.un.org/womenwatch/ianwge/collaboration/Consolidated_Report_Final.pdf
- <http://www.oecd.org/dac/povertyreduction/43280899.pdf>



Publish Research Article

Dear Sir/Mam,

We invite unpublished Research Paper, Summary of Research Project, Theses, Books and Book Review for publication.

**Address:- Dr. Ashak Hussain Malik House No-221, Gangoo Pulwama - 192301
Jammu & Kashmir, India**

Cell: 09086405302, 09906662570,

Ph No: 01933212815

Email: nairjc5@gmail.com, info@nairjc.com

Website: www.nairjc.com

