



## ECONOMIC EMPOWERMENT OF WOMEN

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### **Abstract**

Economic empowerment of women leads to the growth and development not only of women but of their families and economy as a whole. The level of economic equality and strength are the major indicators of a woman's status in the society. Research conducted, so far, has revealed that economic independence of women and their bargaining position within the family is highly associated as it provides women the strength, power and influence in decision making and gives her access to income and resources. The benefits of education, sound health and good living ultimately depend upon the economic condition of the family. Women account for only one third of global labour force. Globally women on an average work more than men and do nearly two and a half of unpaid care and domestic work. Economic empowerment can lead to true gender equality and fulfilment of the 5<sup>th</sup> Goal of the 17 Goals of Sustainable Development aimed to boast a long sustaining, fair and equitable society. The need of the hour is to empower women economically and enhance their talent for utilization of the betterment of the community. Women's involvement in the informal economy and their integration with the formal economy can go a long way in this direction. It becomes imperative for policy makers, national and international organizations and executing agencies to be gender friendly and take cognizance of women's economic needs.

This paper is an attempt to examine the essence of empowering women economically and identify the reasons for their poverty and dependence and the ways and means of helping them to gain access and control over resources of the society. It reviews the status of women's weak bargaining power within and outside the society at national and global level; as women's problems in terms of dependence and poverty are the same throughout the world. Further an attempt has been made to highlight women's unpaid care work and for making it equally rewarding and measurable in terms of money so that their labour within the domain of home can add value to their work and make it economically visible and productive. The paper identifies the hurdles that curb women's opportunities to participate in paid jobs, highlights various strategies for economic empowerment of women and suggests concrete steps that would prove fruitful in addressing this issue. The adverse affects of economic dependence of women and benefits of economic empowerment have been highlighted on the basis of available data.

***Key Words: Women Empowerment, Economic empowerment, Gender equality, Poverty, decision making, unpaid work, India***



## Introduction

Empowerment of women, being a worldwide slogan, aims at empowering of women in different spheres of life. It has been recognised as the dominant force because it exerts a strong influence on all other components of empowerment. It is a reality that if women gain economic strength they will gain visibility and voice at home, workplace and the community. Thus it is imperative for women to know their economic role and increase their power and command on material resources. For economies to grow faster and prevent human exploitation, it is imperative that girls and women are empowered, their economic and social rights are fulfilled and an enabling environment for their fair and active participation in the economy is created.

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., 2011). It is a pre-requisite to achieve true global gender equality and the persistent gaps in labour force participation, equal wages and salary for equal tasks hinder this progress. Women's economic welfare is very much related to the betterment of family and the nation as a whole. Economic empowerment of women aims at saving half of world's population from the clutches of poverty and reducing the deep rooted gender gaps in the society. It can increase the women's self-confidence, self-image and also their basic needs of survival. Economic empowerment will generate new ideas among women and help them to develop new consciousness and will power. Economic empowerment of Saudi Arabian women serves as an example for the whole women folk. Contrary to popular perception, most of the Saudi women are highly empowered because of their participation in trade and commerce. These women get a due share from the property of their husbands and they own different assets like houses, land, bank balances, cars and business establishments. Economic empowerment of women has been highly valued in Islam. But in most of the situations women do not occupy same position socially, politically, intellectually or economically as men and their powers also do not match to those of their male counterparts. In practice women are still kept away from the positions of power and decision making and their participation in political and economic activities is limited to a considerable extent.

Whenever the issues of poverty, illiteracy and ignorance are debated, it is the women which mostly remain the focus of attention. Throughout the world poverty depicts a woman's face irrespective of caste, creed, colour or religion. Out of world's 1.3 billion poor people, women constitute 70 percent. Various facts and figures reveal that women produce 50% of worlds' food but receive only 10 % of it. A woman with financial capital which covers her basic needs can end abusive aggression and can retake control of her body. In Latin America, 29 percent of women lacked access to personal income in 2013, compared to 13 percent of men (San, 2016). World over women share some common economic problems because a large number of them lack of education, information and skills and majority of them are asset less, resource less and are dependent upon the male support. They have no access to bank loans because they have no property of their own to mortgage. Most of the enterprises started by women are traditional, invariably limited in growth, investment and use of technology. Their illiteracy hampers their equality and empowerment and acts as a major problem confronting their overall development. The green and white revolutions have hardly been of any help to change the life styles of women. It has turned women from primary producers to subsidiary workers and



made them a marginalized and excluded lot. Women's average earnings are much lower than those of men. Particularly in the unorganized sector, which accounts for about ninety four percent of economically active women, their earnings are even lower.

Women have no access to power and authority which makes them dependent upon men. They perform all the tasks of household like cleaning, cooking, washing etc but still their work is termed as unproductive because it does not fetch any cash income to the family. Most of our women folk is illiterate and ignorant and hence are easily deprived the benefits of the development schemes of the Government. The policies and plans of the governments regarding the welfare of women have, on the whole, not proved fruitful because their implementation mostly lies in the hands of men. Policies are prepared for their welfare but unfortunately they are not the actual recipients of their benefits. Experiences at national as well as global level have proved that macroeconomic policies, economic reforms like have impacted women adversely. They have curtailed the employment opportunities of women in global market due to lower level of education, skill and lesser mobility because of family obligations. Women lack access to training, credit and finance, information and technology and thus become easy targets for unorganised work and tedious and monotonous jobs. Due to lack of technical knowhow, they become obsolete for high tech jobs and plum positions. The government of India's report on committee on social, economic and cultural rights acknowledges that women constitute the largest group of unskilled workers and casual or piece rate workers with no redressal measures in sight. Women and girls are emerging as a large scale labour force in the unorganised sector, forced prostitution and trafficking.

Development of a nation means the development of all its citizens irrespective of gender, caste, creed or colour. In present day parlance the term development is referred to as 'human development' which implies that people should stand as key objective of development. Nations stand or fall depending on the efficiency and strength of their human resources. The United Nations Human Development Report of 1991 quotes development as 'development must be participatory and for this people must have the opportunity to participate and to invest in the development of their capabilities'. They should be provided with the opportunity to put their capabilities to use, to be fully involved in all aspects of their lives and to express themselves freely. Thus development in real sense must focus on people. It must be concerned with their education, health, discipline and well-being. Socio-economic development and welfare of women of a nation can be best judged by the status and position which it has bestowed on its women-folk. Therefore, the levels of economic equality and independence are the important indicators for measuring the status of our women in our country. Economic development may have resulted in economic growth but has not resulted in human development. Women in many countries have lesser or no access to credit and finance, family assets and resources that has made their bargaining power weaker in comparison to their male counterparts. They are not entitled to same authority and power even when they contribute much more than male members of the family. Majority of women have to wander in search of food and fuel, walk miles to get clean drinking water in today's so called era of technology. If they gain same access to resources at familial and societal level, they will attain financial strength that will attribute to their empowerment.



Women's lack of access to land and the insecurity of their property rights pose significant constraints on women's access to agricultural services, including credit, that require formalized ownership of land. Access to land is not merely an economic issue, linked to improving the productivity of women farmers, but more a source of women's empowerment and autonomy within the household and provides women fallback options outside marriage. Women may typically acquire assets through the market, but low earnings and little collateral most commonly limit this opportunity. In Latin America, a survey of five countries found that only between 11 and 27 per cent of land owners were women (UNIFEM 2010). Weaker property rights is one reason women farmers are more likely to be subsistence farmers rather than cultivators of more profitable crops like their male counterparts. Women are more likely to be landless because in case of widowhood and divorce, conflict or any type of turmoil or desertion, the ownership of land already lies in the name of husband and she has to be on the cross roads. For instance, in 'Shimla's Kinnaur village, a tribal law prevails that permits only men to inherit the land and other assets and women have no right on the same. Therefore, it becomes obligatory for the stakeholders of society as well as the government to apply proper legal procedure for transferring the title of ownership of land equally in the name of men as well as women so that.

It has been revealed by many research studies that if women are given the right and command over land and agricultural crop, there will be lesser number of world's hungry people. Bina Agarwal (1994) forcefully argues in favour of property rights in land and her study across five South African countries shows the advantages that women would derive if they are given legitimate shares in land. Omvedt Gail (1990) underlines the link between violence against women and their lack of property and resources. Violence and threat of violence keeps women confined to the unorganised sector as casual workers, agricultural labours and makes them economically weak and this economic vulnerability, in turn incapacitates them to resist structures of violence (Rao, 2005). In 2006 the Central Government, through its National Development Council, made it mandatory that no residential property in urban areas would be registered unless it is done jointly in the name of both husband and wife. This move was initiated to give women the right to own property and save them from being vulnerable to any sort of exploitation. Another welcome step taken by the government was to give women a tax rebate on stamp duty. The state of Delhi was the first state to slash down the stamp duty from 13% to 8% for men and 6 % for women registering property. Legislation passed by the Jammu and Kashmir legislative assembly in 2007 made it easier for women to claim their share of the family property. Earlier laws were not clear on women's property rights.

A woman is not poor by birth but it is the situation that forces majority of woman into poverty. It is the patriarchal structure of the society, the household and the family setup which is responsible for their poverty. Men even try to snatch the wealth of women by the means of their might. Throughout the world majority of women are caught in abject poverty. Women face hunger, starvation and humiliation due to poverty. The problem of unemployment is chronic in general but the problem of unemployment among educated women is more alarming. Women face many hardships for getting a job because they are physically less mobile as compared to men. They cannot move to far off places in search of better jobs due to family obligations and other security reasons. Thus, it is quite obvious that



economic growth and prosperity has not ensured any better deal for womenfolk.

### **Economic Participation of Women**

Women's increasing economic participation is one of the most visible trends of the global economy. On a global scale, 75 percent of working age men is in the labour force compared to 50 percent of working age women (San, 2016). At present, roughly one third of world's labour force comprises of women; their proportion being the highest in Europe and North America but relatively low in Middle East and Asia. According to San (2016), globally, women earn on an average 24 per cent less than men, do nearly two and a half times more unpaid care and domestic work than men and are over-represented in clerical and support positions (63 per cent) compared to managerial occupations (33 per cent). A 2015 study by McKinsey, a consulting firm, stated that further increases in labour force participation for women can annually increase the global gross domestic product (GDP) by between 12 and 26 percent (additional \$12 to \$28 trillion) by 2025 (San, 2016). In India, GDP could rise by 8% if the female/male ratio of workers went up by 10%.<sup>1</sup>

While women's economic opportunity in India is a rapidly changing landscape, the gender gap in labour force participation still continues. Women are substantially less likely than men to participate in the labour market. The Global Gender Gap Report by the World Economic Forum in 2016 ranked India 87th out of 144 countries for inequality between men and women in the economy, politics, health, and education. On equal economic opportunities and women's participation in the labour force, India ranked 136th and 135th respectively<sup>2</sup>. In 2017, the global labour force participation rate for women (at just over 49 per cent) was nearly 27 percentage points lower than the rate for men and is anticipated to remain unchanged through 2018 (ILO, 2017). The progress made so far in narrowing the gender gap in labour market participation has not been satisfactory. A recent Gallup-ILO study highlighted that about 70 percent women prefer to work in a paid job (ILO, 2017). In case progress in narrowing the gender gap remains slow, achieving the 2030 Sustainable Development Goals, particularly those aimed to end poverty (Goal 1), to achieve gender equality (Goal 5) and to promote inclusive and sustainable growth, full and productive employment and decent work for all (Goal 8) will be difficult to attain.

Closing the gender gap in participation by 25 per cent by 2025 could increase global GDP by US\$5.3 trillion; resulting in tax revenue increases of almost US\$1.4 trillion. If the "25 by 25" target is applied to all countries, the overall effect of reducing national labour market gender gaps could be to increase the global labour force by 194.2 million by 2025 (an increase of 5.1 per cent), global GDP by 3.6 per cent, or US\$5.3 trillion, global tax revenue would increase by almost US\$1.4 trillion. The major portion of this additional employment, i.e. 162.4 million (6.2 per cent), would be created in emerging countries (see for details table 1). In both developing and developed countries, the impact on employment would be comparatively small, because of their narrower gender gaps. The data suggests that while much larger efforts in all policy dimensions will be required in developing countries to reduce poverty, closing gender gaps can contribute significantly to reducing poverty of



women in emerging countries. Consequently, facilitating access to higher productivity sectors and occupations for women in the labour market, as well as valuing female-dominated sectors and occupations, would provide an additional boost to global growth.

**Table: Effects of Reducing Gender Gaps in the Labour Market By 2025**

Country/region	Labour force		Employment		GDP
	Millions	Per cent	Millions	Per cent	Per cent
World	203.9	5.4	188.6	5.3	3.9
Developing countries	7.8	2.1	7.1	2.0	2.0
Emerging countries	175.5	6.3	162.4	6.2	4.8
Developed countries	20.6	3.3	19.0	3.3	2.6

Source: ILO, 2017.

Women working in any capacity whether a peasant, artisan or otherwise has to perform her household work equally. She cannot escape herself from this responsibility which is considered to be the job of women only. While as men who only work outside the home in different capacities do not share the burden of household work. The traditional definition of gender roles still persists. She is a fulltime labourer who works without any break and payment. She remains overburdened with household work, care of children and also works shoulder to shoulder with men in other fields. Even in traditional village community, consisting of cultivators, artisans and those performing menial services, women play a distinctive and accepted role in the process of earning their livelihood for their families. Whether it is subsistence farming or commercial agriculture the contribution of women is greater than men when measured in terms of the number of tasks performed and the time spent.

Many countries, facing an inclusion problem, are wasting about 50 percent of women's talent. Women's access to ownership of resources is comparatively less than that enjoyed by their male counter parts. Even among those who own property, control of its use and dispensation vests more often with the male members of the family. Women perform 66 percent of the world's work and produce 50 percent of the world's food but earn only 10 percent of the world's income and own only 1 percent of the world's assets. In most developing regions, about one half to two thirds of women hold vulnerable or informal employment. Women are overrepresented in the informal economy by 52.7% compared to 49.1% for men (ILO 2002). At present, almost more than 50 percent of agricultural work is being performed by women but still they are termed economically unproductive. Gross domestic product (GDP) that includes the market value of all goods and services does not mention the contribution of women. In informal sector, almost 94% of women are engaged who invest in the economic growth of the country and are not mentioned anywhere. Women are increasingly entering the workforce but there remain a large number of invisible women workers in unorganized and volatile sectors. Implementation of national and state level policies lags behind in ensuring that women workers have equal pay and are free from exploitation. In rural India, women's economic opportunities remain restricted by social, cultural, and religious barriers. Rural women, particularly of lower caste and class, have the lowest literacy rates, and therefore do not have the capacity to negotiate pay or contracts and most often engage in the unorganized sector, self-employment, or in small scale industry. Of jobs taken by Latin American



women, 59 per cent are classified as informal employment, without legislation or social security (San, 2016). Thus, behind all the growth and development of the economy, there are women's invisible hands.

The economic impacts of the global financial and economic crisis are also strongly gendered. As a result of the recent financial and economic crisis, women in East Asia suffered disproportionately from industrial downsizing as they are overrepresented among low-skilled workers employed in manufacturing and are the first to get fired as companies engaged in a strategy to retain skilled employees, who were primarily men (Heltberg, et al 2012). While women tend to be the first to lose their jobs in an economic slowdown, heightened competition during such episodes may result in wage cuts and extended work hours for those remaining employed (Chhibber, et al, 2009). There is evidence to show 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. Women are perceived as being more flexible and quick to adjust to new conditions and more willing to change their professional specialization and sector of employment and to look for jobs proactively. This flexibility in adjusting job expectations to changed economic circumstances was seen as a positive element of women's responses to the crisis, allowing them greater resilience to labour market shocks (Heltberg, et al., 2012).

### **Expanding Boundaries of Economic Empowerment of Women**

According to World Bank "economic empowerment is about making markets work for women (at the policy level) and empowering women to compete in markets (at the agency level)" (World Bank, 2006). Incidentally, the markets mentioned include the informal sector, and infrastructure development is one of the conditions that facilitate market access for women. Premised on this understanding of economic empowerment, it can be argued that political and institutional measures along with measures that target the individual are required to support the process of empowering women economically in development cooperation. The integration of women into the formal economy is one of the concerns of development processes (Pratap and Quintin, 2006).

The economic component of empowerment has been viewed both as a precondition for achieving empowerment and as the indicator for the achievement of this goal. Debates concerning economic empowerment have centred round the links between poverty and gender. The gendered nature of poverty has been widely accepted, resulting in anti-poverty programming focused on women, along with the prevalence of sex disaggregated indicators. However, increasing household incomes do not necessarily translate into better wellbeing for females in the household (Razavi, 1997). A primary measure of economic empowerment has been the level of income that is earned by women, primarily through their participation in the labour market. It is therefore, important to focus on creation of opportunities and removal of barriers for women to participate within the labour market, including a focus on broadening the choice of sectors that women can productively engage in. Equally important is to understand the disproportionate levels of unpaid care work that women undertake, and the effect that this has on their labour force participation. Persistent social norms and very close gender roles across world suggest what roles women do at home and their participation levels outside the



home in social, political and economic life. There is a strong correlation between women's life stages and their entry / retention into the labour market (Chopra 2015).

Women often work in low-paid, irregular, high risk and unsafe jobs. Combined with lack of recognition, and support for their unpaid care work responsibilities, this leads to a vicious cycle of poverty and vulnerability that women find themselves in; thereby 'limiting the extent of their economic empowerment. We need a broader notion of economic empowerment that 'comprises both the market economy where women participate in the labour market and the care economy which sustains and nurtures the market economy' (Chopra, 2015). At the same time, we also need to focus on collective empowerment for economic justice that promotes gender equality – thereby necessitating a need to understand and work to change the macroeconomic factors affecting women's opportunities for economic empowerment.

Women's economic empowerment is not confined to the economic aspects of women's lives alone but focuses on the extent to which improvements in women's economic position, particularly in relation to work, income, education and assets are associated with changes in their economic, social and political lives. It covers women's sense of self-worth as persons in their own right, their ability to make strategic life choices and to exercise voice and influence in their interpersonal relations, their capacity to act collectively to protest injustice, to claim their rights and to work on equal terms with men to shape the society in which they lived. Economic empowerment is an intertwined and essential component of empowerment along with social and political empowerment. Further, even when economic empowerment is considered as a key strategy in addressing gender inequality, the focus has been mostly on the individual women, with provision of loans, job quotas and government schemes. However, by itself economic empowerment of woman is not the sole solution to overcome traditional patriarchal gender norms and values. Policies aimed at achieving gender equitable development outcomes need to take into account and promote ways to reduce gender inequalities in social institutions (Branisa, et al 2013). Social institutions, laws, norms, traditions and codes of conduct have been shown to be 'the most important single factor determining women's participation in economic activities outside the household (Morrisson and Jütting 2005), as well as determining access to material and economic resources. Yet women's unequal access to and representation by the most powerful institution (the state) is still proving to be an insurmountable challenge, necessitating a focus on political empowerment.

### **Why Women's Economic Empowerment Matters?**

Women's economic empowerment is a prerequisite for sustainable development and pro-poor growth. Gender equality, the empowerment of women, women's enjoyment of human rights and the eradication of poverty are essential to economic and social development, including the achievement of all the Millennium Development Goals. The achievement of true gender equality and women and girl empowerment is the fifth of 17 Sustainable Development Goals, set as part of the 2030 Agenda for Sustainable Development, but this objective impacts the rest. Economic empowerment immediately impacts other areas of women's life, which gives it a strategic significance (San , 2016). Economic dependence of women makes them subjugated and vulnerable to emotional and



psychological violence. Economic exploitation of women is the root cause of other types of violence's that women face. It makes them resource less and helpless and does not allow them to live a dignified life. They find their very survival too difficult. As most women are caught in abject poverty, they cannot take a proper care of their own health and children. Thus economic inequality forms the bases of their economic slavery. All forms of slavery had their basic roots in some kind of economic dependence.

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. 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. Gender equality and empowered women are catalysts for multiplying development efforts. Investments in gender equality yield the highest returns of all development investments (OECD, 2010). Women usually invest a higher proportion of their earnings in their families and communities than men. A study in Brazil showed that the likelihood of a child's survival increased by 20% when the mother controlled household income<sup>3</sup>. 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. An OECD study estimated that closing the labour force gender gap by 2030 could yield a potential average gain of 12% to the size of the total economy across OECD countries (Thévenon, O. et al. 2012). If women had the same access to productive resources as men, they could increase yields on their farms by 20-30% and raise total agricultural outputs. If all women had secondary education, there would be 49% fewer child deaths, 64% fewer early marriages and 59% fewer young pregnancies, all contributing to a more conducive environment for economic empowerment and inclusive growth (European Commission, 2015). Countries where women lack any right to own land have 60% more malnourished children compared to countries where women have some or equal access to credit and land (Doss 2005). There is clearly a relationship between women's control of assets, their share in decision making power within the household and nutritional outcomes (OECD 2010).

Achieving women's economic empowerment is not a "quick fix" but requires sound public policies, a holistic approach, long-term commitment and gender-specific perspectives from all development actors. Women must have more equitable access to assets and services; infrastructure programmes should be designed to benefit the poor, both men and women, and employment opportunities must be improved while increasing recognition of women's vast unpaid work. It will strengthen women's rights, increase agricultural productivity, reduce hunger and promote economic growth.

### **Strategies for Economic Empowerment of Women**

1.

Women's access to land is a pre-requisite for the improvement of her status economically and socially. Women's ownership and share of household assets is a significant factor in their capacity to make autonomous reproductive

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health decisions, limit the number of children, and use prenatal and delivery care. Land ownership contributes to making a woman's household more economically secure by enhancing her self-confidence and self-esteem, her role in decision making, and her ability to garner more social, familial, and community support (ICRW 2006). A recent study in Karnataka highlighted the central role that land ownership plays in facilitating the mobility of women and their capacity to make autonomous choices, as a result of the improved bargaining power within the household (Swaminathan, et al, 2012). Increasing women's ownership over resources and their participation in society and economy can contribute to stronger and more inclusive economic growth. Inheritance laws need to be changed in favour of women. For this purpose the existing religious provisions regarding inheritance of property by women like the provisions of Hindu Succession Act, 2005(that mandate equal property rights to men and women) and Muslim Sharia Law (that entitles a daughter to 1/3 of share in parental property) need to effectively enforced.

2. In the early 1970s women's movements in a number of countries became increasingly interested in the degree to which women were able to access poverty-focused credit programs and credit cooperatives. In India women's movements identified credit as a major constraint in their work with informal sector women workers. The problem of women's access to credit was given particular emphasis at the first International Women's Conference in Mexico in 1975 as part of the emerging awareness of the importance of women's productive role both for national economies, and for women's rights. Micro finance for the poor and women has received extensive recognition as a strategy for poverty reduction, financial inclusion and for economic empowerment. It has empowered women by enhancing their contribution to household income, increasing the value of their assets and generally by giving them better control over decisions that affect their lives. In certain areas, microfinance has reduced child mortality, improved maternal health and the ability of the poor to combat disease through better nutrition, housing and health, especially among women.

Micro-credit was first started in Bangladesh by Dr. Mohammad Yunus through Grameen Bank, which was first established in 1976. Now, according to internal survey 58 percent of borrowers of Grameen Bank have moved out of poverty. Goal is to make sure that all the families connected with Grameen Bank get out of poverty by 2015 (Yunus, 2007).Grameen Bank adopted a simple but effective system. The 1980s and 1990s also saw development and rapid expansion of poverty-targeted micro-finance institutions and networks like Grameen Bank. In these organizations and others evidence of significantly higher female repayment rates led to increasing emphasis on targeting women as an efficiency strategy to increase credit recovery. In 2007 microfinance organizations reached 154.8 million clients out of which 106.6 million were women (CSW 2009). However, lack of participation in economic activities, lack of knowledge of market and potential profitability makes the sustainability of the programme a challenging task, which in most of the cases has been handled well by women. Various studies have shown that there is a positive correlation between credit availability and women's empowerment. Therefore, government and financial institutions need to facilitate women to have easy access to credit facilities and grant subsidies so as to enable them to take up as entrepreneurs, become self employed and also create more jobs and



thereby help in reducing unemployment among women.

3. The rapid emergence of Self Help Groups (SHGs) is gaining increasing importance in the development scenario and has turned into an empowerment movement of women in India. There are seven million SHGs in the country. Of whom nearly 90% are women only groups (NABARD, 2010). SHGs have been viewed by the State as a strategy for both women's empowerment as well as poverty reduction. SHGs are a conduit for routing a wide range of government sponsored development schemes. One of the successful ways through which microfinance services are being provided to poor women is through Self- Help Groups. The SHG- bank linkage programme, referred to as the Indian micro finance model began formally in 1992 with a set of guidelines passed by NABARD and RBI enabling commercial banks to lend to SHGs without collateral. NGOs have increasingly been adopting SHGs as a strategy to bring women together, at a faster pace and larger scale than the collective building processes adopted by them earlier. SHGs are a widely practiced model for social and economic mobility by NGOs and the government. These provide women with the opportunity to manage loans and savings that can be used by members for varying needs. SHGs also are used to promote social change among the members and the community at large.
4. In all regions of the world, women spend at least twice as much time as men on unpaid domestic work.<sup>4</sup> In 25 countries of Sub-Saharan Africa, it is estimated that women spend a combined total of 16 million hours every day collecting water<sup>5</sup>, often in dangerous conditions. Women's time spent on unpaid labour severely limits their capacity to participate in income generating activities. Women's discrimination is very much visible in labour market also where women performing the same work are paid less as compared to their male counterparts. Her work is underestimated and considered as secondary for the family and most of the times she is not paid for it. Policy makers should focus and work for creating job opportunities for women and only then their problems of economic dependence, poverty and resourcelessness can be addressed properly in a broader perspective. It is imperative to measure the output from the care economy at the same pattern of commodity economy in terms of time and money so that women's work gains economic recognition and monetary edge by including it in national accounting system. Although, some recent legislations have supported this view that women's household work as well as child care should be measured in monetary terms and husbands should be asked to pay for their wives services but yet it waits for enforcement.
5. Promoting women's access to basic amenities like clean drinking water, labour saving devices, crèches for child care, opportunities of education and skill development, trainings and leadership roles and exposure to information and communication technology, will definitely provide opportunity to women to enter the market economy. Reducing their domestic work overload means increasing their participation in labour productivity in the household economy and that in turn will lead them to enhance their bargaining power within the family. This exercise has proved very fruitful in countries where it has been applied so far. For instance in Tanzania reducing women's work load in a community of small households of coffee and banana growers the cash incomes of these



families increased by 10%, labour productivity by 15% and capital productivity by 44%. This is an area for greater attention by development actors through increased recognition and valuing of the ways in which care work supports thriving economies. Economic policy makers, aiming to improve overall economic efficiency, need therefore, to count and measure women's work equally with men's so that their contribution does not remain hidden and invisible.

6. Existing family practices, social division of labour, educational system, customs and civil laws etc significantly constrain the process of women's economic empowerment. In order to increase economic growth, emphasis has to be made on inclusive people's participation and empowerment of communities comprising both men and women. For this to happen gender-sensitive strategies should be formulated through participatory means and should encourage participation at all levels. Policy-makers that involve women in design and decision making will make choices that are better informed, better understood, and ultimately more effective (Banerjee and Duflo, 2011). Women's empowerment and the adoption of gender-sensitive policies are crucial because of the contribution both can make to shifts in gender roles. A third pledge by the heads of state and government contained in the 2010 MDG summit outcome document is to improve the numbers and active participation of women in all political and economic decision making processes, including by investing in women's leadership in local decision making structures and processes, encouraging appropriate legislative action and creating an even playing field for men and women in political and Government institutions (UNGA 2010). Involvement of women in decision making, at all levels, including the household, local communities, and national parliament is of course a goal in itself and a human right that governments have pledged to uphold.
7. Women being the implementers of the decisions of men need to be involved in framing economic policies and plans of the household in particular so that they are able to address their issues in a much better way. Unless women make their entry into top decision making bodies of the nation, they can't reshape their destiny. Women need to be invited in the political domain of societies by giving them not only one third representation but fifty percent of their share as per the proportion of population. Women should have equal visibility, equal access to resources and equal share in power and authority. Larger representation of women in politics means more gender sensitive laws and better implementation of already existing ones. Better political representation of women is a pre-requisite for social advancement and change as well. It is only through political participation that women can be able to share power and gain control over resources. It will help in eradicating social evils and making it a crime free society.
8. Issues such as reconciliation between family and work are crucial to unlock women's economic potential and contribution to development, as well as investment in knowledge-based jobs targeting women. While men work long hours outside the home, the women work long, unpaid and undervalued hours at home. The gender roles associated with the existing division of labour are clearly difficult to challenge without rethinking the broader issues associated with employment patterns and questioning the pressures currently imposed on women. Yet, a



number of measures that would alleviate burdens on families would benefit both women and men—e.g., better public transport, water, and energy services, as well as child-care services and institutional care for the sick and the elderly. The ILO notes that “measures designed to promote harmonization of work and family responsibilities, such as child-care services, should not be specific to women” (ILO 1999). These should lead to a better balance for all in a healthier and more inclusive society.

9. Empowered women present an opportunity and not a threat. Ensuring that men are active participants in strategies for empowerment of women is essential to the cultural change required for redistribution of tasks within the household. Unless such change takes place, improvements to the situation of women may remain only partial, offset by the inequalities in the care economy. Women working outside the household, for example, may continue to take on all household responsibilities in order to avoid conflicts about “neglecting” traditional duties. While investments that reduce the drudgery of the care economy and improved organization can contribute to women’s empowerment, men need to be involved and actively participate in the transitional redistribution of household roles. Access by working women to benefits, appropriate pay rates, and opportunities to advance are also directly related to work-life effectiveness. When a working mother is not paid commensurately with her male peers, her ability to participate in work-life effectiveness programs such as on-site day care, tele-work options, working on a part-time basis, community involvement, or hiring care at home is limited
10. Women have their needs and priorities quite different from men. Gender inequalities manifest as women and men have different access to resources, roles and responsibilities, both in the market and at the household. These inequalities exist at the meso and micro levels with macro implications. In the Indian context, fiscal policies are being increasingly examined through gender sensitive-budgeting exercises, although the focus still remains on expenditures in 'soft' sectors. Macro-economic policies are formulated and implemented in areas such as trade, fiscal management, debt financing, social welfare and other sectors without a comprehensive assessment of their potential gender impacts. There is therefore, need for a separate gender sensitive budget to judge and analyze as to what extent women have received their due share.
11. All the existing gaps in the plans and policies have to be filled up and women specific interventions have to be undertaken in order to bridge these gaps. Efforts have been made for formal funding for women in ‘women’s component plan’ since 1997-98 and gender- sensitivity in allocation of resources started in the country during 7<sup>th</sup> 5 year plan (2007-2012) but yet it remains for from implementation. Gender budgeting will definitely help the planners and economic thinkers to adopt a gender sensitive approach while shaping the developmental framework of an economy and it can serve as a practical tool in addressing gender inequality by incorporating gender perspective at all stages of developmental planning, policy making and delivery mechanisms. It will help government to assess the extent to which gender issues are being addressed through budgetary allocations and expenditures so that women are not only the beneficiaries of development but equal participants in the process of development.



12. Investing proportionately more in women than in men, in especially priority areas like education, health care, wage labour, agriculture and financial services would be an important part of development strategy and an act of social justice. A feminist thought that is mostly related to resource distribution, political participation of women at all levels; balancing of unequal power relations, curbing violence against women in all forms would go a long way in Gender Resource Management. Some policies, particularly those promoting health and education, or promoting greater women's property rights and control over assets or access to credit, technology, and transport, are likely to be win-win policies in terms of higher growth, greater gender equality, and reduced susceptibility of women to economic shock. Gender-responsive infrastructure interventions can free up women's time, thereby increasing girl's enrolment in schools and facilitating women's participation in income-generation and decision-making activities. Thus, viewing social infrastructure through gender lens is of critical importance.
13. Getting organized is of great importance to women. Women should be given a major role in legal aid schemes concerning welfare and emancipation of women. They should work in unison for getting rid of their poverty, injustice and maltreatment from others. Steps need to be taken to help women to fight against illiteracy, cruelty, deprivation and attain a decent status in the society. With effective organization, women can improve their access to land and credit using social collateral. They can more readily retain control over use of loans they obtain if it is the collective of women that decides their use. They can more readily experiment with new crop varieties, hedging risks across a number of plots. They can achieve economies of scale in the storage, packaging, transportation, and marketing of their produce. When organized, their bargaining position vis-à-vis input suppliers and buyers are much stronger. They can also access extension services and exchange information much more effectively.
14. The organization of women can serve in the development of schemes and thus improve income security. For example pooling of resources by women in Gujarat and other parts of India through Self Employed Women's Association (SEWA) allows negotiation of advantageous rates with public and private insurance companies. The organization of women can help maximize the effectiveness of social auditing, as women's organizations can competently assess the gender impacts of social programs. Critically, organized women have a much more effective and influential voice in the political decision making process, helping ensure that the formulation, implementation, and assessment of policies devote appropriate attention to the circumstances and needs of women. Innovative approaches and partnerships are required for increased dialogue among development actors, improved co-ordination amongst donors and support for women organizing at the national and global level.

### **Conclusion and Suggestions**

Poverty in general and extreme poverty in particular has a significant gender dimension. It is not only 'women' who need to be developed but it is the 'development' that needs women. In spite of the launching of UN Millennium Development Goals (MDGs) and many other initiatives taken from time to time for bringing about an equal, peaceful and prosperous society, a little change has taken place in the lives of women. The marginalization and isolation of



women from the mainstream of the development process has proved to be economically 'inefficient' and hampering 'economic growth'. Women, having remained an oppressed class, need to be given power and authority to decide their lives according to their will as has been denied to them so far.

Economic empowerment of women is poised to go a long way in bringing about a new world order, a world where masculine and feminine elements of civilisation will be more properly balanced. There is growing consensus that empowering women who live in poverty is essential both for their intrinsic human rights and broad benefits for global development and economic growth. An increasingly wide range of institutions from business, civil society and government have committed resources, rhetoric and political capital to promote women's economic empowerment. While this goal has been a challenge to realize in the past, the current convergence of commitment and shifting paradigms provides an unprecedented opportunity to forge new alliances and unleash innovation to achieve women's economic empowerment and gender equality goals, which have proved difficult to realize. Enabling conditions have to be created by enhancing women's vision, knowledge, skill, expertise and innovation. In order to take women out of this morass of poverty, they need education and exposure and avenues of employment. For women in general and poor women in particular, infrastructure is very critical. Women should themselves strive to get free from economic deprivation and individualism. They should try to make themselves economically productive so that they can live a dignified life. Men should realise that the treasure of the world does not belong to them only but it also belongs to women. They should not forget that women are also human beings and have their own needs and aspirations which can be fulfilled through money. Women's special needs should be given a due consideration.

Women in India face obstacles in all their roles as food producers, waged workers, beneficiaries of social protection measures; and primary caregivers. By removing these obstacles, not only will women and girls gain but the society will also benefit. For this to happen the existing laws and regulations should be assessed to identify those that discriminate against women. Particular attention should be given to laws concerning property and inheritance. The Government should create ample employment opportunities for women so that they are well adjusted in the job market. The experts believe that employment on its own doesn't suffice, but needs to be quality labour properly waged. Government should frame its policies and programmes keeping in view the problems and aspirations of its women folk. There is also a need for redefinition of conventional concepts of work for reflecting women as contributors and producers to the nation's economy. By consolidating and enhancing their economic position women will become the tax payers for the government, job providers to people and can assert their standing as individuals.

The functions of government, NGOs and other agencies need to be assessed properly and made active agencies for the upliftment of women folk. Adequate information about women's problems needs to be provided to economic planners who frame the policies of economic development. Availability of adequate financial, human and market resources for implementing the policies have to be arranged properly by the concerned departments. The institutional mechanism needs to be put in place so that the policies and programmes framed by the government are easily implemented at the grass root level. Women need to be provided financial assistance through banks and other financial institutions so that



they are economically empowered. Role of private sector needs to be enhanced to provide employment opportunities to women. Women's welfare stresses for linking up of economic development with women's emancipation on the agenda of national as well as international developmental agencies. The existing laws which do not serve the purpose of women welfare need to be changed.

A fair and just society needs to ensure that all individuals acquire a due share of its resources. Women's power and authority are always shaken by poverty which exposes them to different forms of violence. Poor women always seek the existence of their survival through men and thus are more vulnerable to male domination. Land ownership is a major determinant of the ability of rural women to improve the productivity of the land they use, to rebalance decision making power within the household, and to raise their status in the household, the community, and as citizens. In addition to the elimination of existing discriminatory legal provisions the other obstacles facing women should be gradually removed through appropriate strategies. Systematic inclusion of the gender dimension should be incorporated in all national rural development projects and other support schemes. The ownership of property, easy access to bank finance, skill development and participation in politics will go a long way to help women come out of poverty. Regional imbalances also need to be rectified for helping women fight against discrimination and deprivation. The attitudinal change of the stakeholders would help in creating a positive image of women in the society. The most fundamental change required is the change in the concept of women's role as unproductive workers, as supplementary earners, and as second class citizens which makes the society stereotypical. The equation of power and gender relations has to undergo a change in order to bring parity in the overall social structure. What stops women from entering the mainstream of growth and prosperity needs to be pondered over because the time has come to give a serious thought to make women agents of change and development.

#### Notes

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