



# RESEARCH PAPER ON WOMEN EMPOWERMENT & INDEPENDENCE

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## **ABSTRACT**

*Women have been the sufferer for centuries when it comes to social freedom and independence to live and earn their livelihood. 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 programs 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. Innovative approaches and partnerships include increased dialogue among development actors, improved co-ordination amongst donors and support for women organizing at the national and global level.*

*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 experience barriers in almost every aspect of work. Employment opportunities need to be improved. At the same time women perform the bulk of unpaid care work. 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. Innovative approaches and partnerships are needed to scale up women's economic empowerment.*

## **I. INTRODUCTION**

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.

Women perform 66 percent of the world's work, and produce 50 percent of the food, yet earn only 10 percent of the income and own 1 percent of the property. Whether the issue is improving education in the developing world, or fighting global climate change, or addressing nearly any other challenge we face, empowering women is a critical part of the equation.

The economic empowerment of women is a prerequisite for sustainable development, pro-poor growth and the achievement of all the Millennium Development Goals (MDGs). 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.

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.

More equitable access to assets and services – land, water, technology, innovation and credit, banking and financial services – will strengthen women's rights, increase agricultural productivity, reduce hunger and promote economic growth. Infrastructure programs should be designed to maximize poor women's and men's access to the benefits of roads, transportation services, telecommunications, energy and water.

## II. WOMENT EMPOWERMENT

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.
- There is scope for increasing donor investments in women's economic empowerment.
- 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.
- Achieving women's economic empowerment is not a "quick fix". It will take sound public policies, a holistic approach and long-term commitment from all development actors.
- Start with women by integrating gender-specific perspectives at the design stage of policy and programming.

## III. GENDER INEQUALITY

Aid committed by DAC members to gender equality and women's empowerment in economic and productive sectors (excluding sectors such as health and education) amounted to USD 4.6 billion on average per year in 2007-08. It represents one fifth of total bilateral aid committed to initiatives in the economic and productive sectors (USD 22 billion per year). When counting aid committed to fragile and conflict-affected states only, the share of gender equality focused aid in economic and productive sectors is very similar.

The gender equality focus of bilateral aid to all sectors combined (including social) is notably higher, amounting to one third (USD 18 billion per year) of all aid allocated by sector in 2007-08. DAC members placed comparatively less emphasis on gender equality and women's empowerment in the economic and productive sectors than they did in their support for other sectors.

The largest share of bilateral aid to gender equality and women's empowerment in the economic and productive sectors was committed to agriculture/rural development (USD 1.9 billion). Large shares of aid also targeted gender equality and women's empowerment in the sectors of banking/business, public financial management



and urban development. Only small shares of aid, however, targeted gender equality and women's empowerment in mining, construction, transport/storage (including road building), energy, communications and trade. These figures represent aid commitments and point to areas where donors could increase their investments to women's economic empowerment.

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".

## IV. RIGHTS VERSES ECONOMIC FREEDOM

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. 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.

## V. CHALLENGES

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 laborers', 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 (Mayoux, 2009). Such constraints require donors to take account of the specific needs of the poorest women in the design of programs, including investments in infrastructure, such as roads and telecommunications. "One motivation for women's empowerment is basic fairness and decency.

Is enough being done to support the farmer and her husband? As farmers, processors and traders, women supply local, regional and international markets with a wide range of goods. The enduring perception of farmers as male – in the face of all evidence to the contrary – is an important obstacle to the improvement of agricultural production and productivity. The persistence of gender inequalities directly result in poorer agricultural and human development outcomes. A study conducted in four African countries showed that providing women farmers with the same quantity and quality of inputs that men typically receive, and improving their access to



agricultural education, could increase national agricultural output and incomes by an estimated 10 to 20% (World Bank, 2005).

Several bilateral and multilateral donors and private sector funders have prioritized support for women entrepreneurs. With increasing urbanization, many rural areas in African countries and elsewhere are becoming more market oriented. Linking rural producers to urban markets is one way donors and governments can expand women's business opportunities.

## VI. CONCLUSION

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.

Ultimately, a country's success in empowering women will depend on a multi-faceted and responsive approach to its public policy management and implementation, including its macro-economic, financial and trade policies. To support women's economic empowerment, it is essential to incorporate a gender equality perspective into PFM systems. Gender-responsive PFM ensures that resources are efficiently allocated based on identified needs, and revenues and expenditures are structured to benefit both women and men.

Social protection enhances the capacity of poor and vulnerable people to escape from poverty and to better manage risks and shocks. Social protection measures include social insurance, cash transfers and minimum labour standards.

Opening up trade opportunities so that they benefit women remains a challenge.<sup>12</sup> Trade liberalisation and the changing characteristics of economic activity have created benefits for women but to a lesser degree than for men. Reasons for this are women's limited access to resources and institutional and societal factors determined to a large extent by informal institutions.

Start with women by integrating gender-specific perspectives at the design stage of policy and programming. More equitable access to assets and services – land, water, technology, innovation and credit, banking and financial services – will strengthen women's rights, increase agricultural productivity, reduce hunger and promote economic growth.

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