

INDICATORS OF WOMEN ECONOMIC EMPOWERMENT

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ABSTRACT

Women's economic empowerment is a top priority in the work to reduce poverty. Women must be viewed, just as men are, as economic actors as well as obvious and necessary agents of change.

There is a growing understanding that, as the world is facing an unprecedented economic crisis, there will be serious consequences for women in poor countries and their children. These include higher infant mortality, more girls being withdrawn from school, and reduced women's income. At its heart lies the unequal nature of the economic structures of markets and financial systems which restrict women's economic opportunities compared to men's. Now a days everyone is talking about women empowerment. But the question is how to measure women empowerment. The paper attempts to discuss few indicators which reflect empowerment of women.

KEYWORDS: Women Empowerment, Economic Advancement, Power and Agency Indicators, Economic Advancement Indicators

INTRODUCTION

Need for the Present Study

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. 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.

But the actual problem arises that how to recognize the economic empowerment. Are there any indicators or parameters to measure it? Present paper touches various areas by which the assessment of women empowerment particularly in economic terms can be measure.

Objectives

Present Paper Set the Following Objectives

- To get a clarity of women empowerment especially in economic aspects.
- To access the need for economic empowerment of women.

- Measurement of women empowerment through Economic Advancement Indicators
- Measurement of women empowerment via Agency or Power Indicators.

Women's empowerment is a new phrase in the vocabulary of gender literature. The phrase is used in two broad senses i.e. general and specific. In a general sense, it refers to empowering women to be self-dependent by providing them access to all the freedoms and opportunities, which they were denied in the past only because of their being women. In a specific sense, women empowerment refers to enhancing their position in the power structure of the society.

The word women empowerment essentially means that the women have the power or capacity to regulate their day-to-day lives in the social, political and economic terms -a power which enables them to move from the periphery to the center stage.

Why Women Economic Empowerment?

There are a number of arguments as to why a focus on women's economic empowerment is important. First of all, gender inequalities in the division of labour between paid and unpaid work, women's primary responsibility for unpaid care work within the home, and the associated inequalities in access to valued resources and opportunities are at the core of women's subordinate status in society. They leave women dependent on male provision for themselves and their children, or else forced to compete in markets for their labour, goods and services on highly disadvantaged terms. Their disadvantaged status in the market place in turn reinforces women's lack of strategic agency, both in relation to their own lives as well as in the wider society. *The economic empowerment of women is thus a matter of human rights and social justice.*

The economic empowerment of women is also critical for human development. There is now a well-established body of evidence to suggest that women's economic empowerment, their access to and control over valued resources, has strong positive implications for the well-being of the family, including their own and their children's wellbeing. It increases the chances that they will seek family planning and reproductive health services, ensure the survival, health, nutrition and education of their children and, in certain contexts, reduce gender inequalities in household resource allocation. *The economic empowerment of women thus contributes to the development of human capital and human capabilities, including their own.*

The economic empowerment of women matters for poverty reduction. While early generalisations in the gender and development literature that female-headed households are always necessarily the 'poorest of the poor' has been challenged by subsequent studies, these studies have also served to establish that households that rely solely or primarily on female earnings (ie. female-maintained households) tend to be over-represented at the lower end of the income distribution. This is not surprising.

If women have lower levels of education and skills, if they face discrimination in markets for the sale of their goods, services and wage labour as well as in their access to assets, technology and financial services, their efforts to earn a living for themselves and their dependents are likely to be rewarded more unfavourably than those of men with equivalent characteristics¹. Conversely, lower income households with male or joint headship are very generally able to rely on women's earnings to keep their households above the poverty line or to prevent from declining into poverty in times of crisis. *Investing in women's economic resources helps poor household to weather crisis and increases their chances of moving out of poverty.*

Finally, women's economic empowerment is essential if they are to participate in, contribute to and benefit from growth processes on terms which recognize the value of their contributions, respect their dignity and make it possible for them to negotiate a fairer distribution of the benefits of growth. *It therefore brings about a more balanced process of growth.* However, this will not be achieved merely by increasing women's access to resources. We know from experience that it is possible to improve women's access to land, to jobs, to credit and so on in ways which are demeaning and exploitative and do little to challenge their subordinate status within the home. We are interested in forms of access which represent a *substantive* expansion of women's life options and capacity of agency.

Measuring Women's Economic Empowerment

Women's economic empowerment has many dimensions and is specific to the context under consideration. Projects address economic empowerment through different pathways. The indicators suitable for one area or program may not be relevant elsewhere. No universal set of indicators is appropriate for every project, in every sector and in every context.

Rather, measurement should align with the "slice" of women's economic empowerment that a particular program chooses to address. For evaluation purposes, a project should measure only what it will reasonably change. While effectively measuring women's economic empowerment requires considering indicators of both women's economic advancement and women's power and agency, many projects do not seek to achieve change in both areas. This means that individual projects may focus measurement more on one component than the other or may not measure both components. Economic empowerment can be measured and understood by two types of indices namely.

- Economic Advancement Indicators
- Agency or Power Indicators

Economic Advancement Indicators

Control over Assets

Women should possess control over various productive means like land, animals, machinery etc. Women should have her own sources of income. She must have her way of earning income by participating in various economic activities. She should have her considerable contribution to the total income of the family from all sources. Apart from that women should have decision making power and also influence the expenditure and also saving pattern of that family.

At community level, political parties should try to implement various laws that protect women's property rights keeping their political confliction ideologies aside. Various laws already existed are to be enforced at the community level strictly. Women should be represented as owners of larger business enterprises and maintain business leadership. Care is to be taken that community resources like pumps, clinics, schools are to be used in the way that benefit mostly women community.

Agency/Decision Making

At agency or decision making aspect, her empowerment can be assessed by knowing the proportion of her income spent on herself and her children. Another indicator is that how much involvement that women has in major household decisions i.e., large purchases like purchasing car, house or appliances etc. It is also to be consider that whether women is access to information and technology.

At a community level, it is identified by knowing women's participation in various community groups, associations and networks. How free she is to involve in all these activities also indicates her economic empowerment. Apart, the role of women in community decision-making also important. We have to see whether women have leadership roles in the community.

Autonomy and Mobility

Under this we have some individual indicators like women's ability to visit friends, family, and associates. Whether she is freely allowed to visit all these people or restricted by her own family members. Women's ability to use public transportation/ travel freely in public spaces also indicates her autonomy. Her empowerment also denoted by her use of media, phone, and other communication technological devices. At community level her empowerment reflects in the fact that whether the rates of abuse, assault, and harassment against women in public places has decreased or not. Less the rates, high will be her empowerment.

Self-Confidence/Self-Efficacy

At individual level the psychological well-being and mental piece of women indicates her empowerment. It is also identified by her attitudes on won self-esteem and articulateness and confidence in speaking with authorizes without any restrictions. At the society level we have to see that community valuing of women's entitlement and inclusion is generally accepted.

Gender Norms

Women empowerment has close association with gender equality. The term women empowerment largely depends on various gender norms. At individual level women should have ability to negotiate sexual and reproductive decisions. She should not be restricted to negotiate these things in the name of tradition and customs. It also reflects by the attitude of people particularly by her own family members on women and her work, mobility, and violence.

But at society level it mainly reflects on the shifts in marriage and kinship systems towards the interest of girls and women. It is also identified through the community acceptance of women working, attitude of the society on women's sexual and reproductive roles and community attitudes on women and violence.

Gender Roles and Responsibilities

The time and number of hours that women is spending in housework shows her role in family matters. The gender segregation of male and female work, her ability to enter profitable jobs also specifically reflects her economic empowerment. Even we have to consider how the domestic duty load is distributed between husband and wife within the family i.e., at individual level. Gender responsibility of women is said to be more favorable if the load is equally distributed between male and female.

Agency or Power Indicators

Productivity and Skills

At household level under productivity head this can be first identified with educational attainment of women over the period. The rate of literacy, level of education and decline in female dropouts from school and college levels make a lot of difference. Secondly we have to observe her ability of doing business and possessing work skills. She should have easy

and complete access to productive tools and new technologies. It also can be indicated by her access to various markets both as buyer and seller.

At community and society level her productivity and skill will be appreciated by the education that is available to and attained by girls and women. It also depends on the adult learning opportunities that are available in the society. How the women community getting access to the new technology or changing technology is also kept in the mind.

Business Practice

At individual level women should be capable of keeping records and able to separate personal and business expenses. She should have her influence to maintain diversity of product line in the business. She must have her own image in the market i.e., she should be in a position to grab the advantage of market opportunities and is not dependent on any one. Women should be capable of investing in business by her own.

At institutional level a gradual decline in barriers on her entry into key jobs and market positions is highly solicited. She should be free to act and react to various employment practices. Special workplace policies must be framed and implemented by the government and even private institutions for betterment of her position in work place. Earnings/growth at a firm or sector level women as share of certain jobs also indicates her empowerment.

Income

Any programme implemented for women economic empowerment is consider to be successful when due to implementation of that programme her levels of income and earnings increase. A rise in her profit levels is an important indicator. She must has an increased individual and household savings. She has to get an access to safe places to put her savings. At the community level she must be assure of having share in community resources and it is to be noticed that what percentage of resources are spent on women and her welfare.

Consumption Smoothing and Risk

Economic empowerment at individual level is said to be achieved when women has her own savings, insurance and also has some liquid assets. She does not experience any seasonal hunger as is seen generally in rural areas. No circumstances did not force her to sell productive assets. At society levels women community should have safe places to save. They should also have both formal and informal social safety nets.

Work Environment

A safely accessible to the work site by the women is needed. Work site has separate toilet facility for women and she should not face any problems regarding those facilities. The work hours, working conditions and her remuneration should meet international labour standards. Community as a whole must have labour laws and are enforced strictly especially those which are framed in favour of women interests. Steps are to be taken to achieve wage inequality or at least narrowing the wage inequalities to the maximum extent.

Prosperity Aspect

Overall prosperity i.e. economic, social and health prosperity should be assured to the women both at individual and institutional levels. An appreciation in individual and family wealth, ownership of housing, property and assets and better health and nutrition of women is the best indicator of her empowerment economically.

At community level women economic status should record some improvement. Her share of community assets, and her business ownership also indicates the matter. Health and nutrition indices at the total women community level should have clear improvement which will indicate women empowerment at society level.

CONCLUSIONS

Women's economic empowerment has many dimensions and is specific to the context under consideration. Projects address economic empowerment through different pathways. The indicators suitable for one area or program may not be relevant elsewhere. No universal set of indicators is appropriate for every project, in every sector and in every context.

Therefore a matrix for measuring women's economic empowerment, which uses sample indicators to show different stages at which results can be measured is needed. These stages range from project outputs and immediate outcomes to intermediate and longer term impacts. Determining which stage to measure depends on what is feasible to measure given the project's resources, expected impact and timeframe. As the matrix shows, agency/power and economic advancement can be measured separately. Both quantitative and qualitative methods are appropriate for measurement, depending on what type of information is needed and feasible to collect.

The framework emphasizes the importance of not focusing exclusively on impact indicators in developing monitoring and evaluation (M&E) plans. It is equally important to prioritize the measurement of process, output and outcome indicators, such as women's participation in the project and which women participated. All projects should measure basic process outputs and outcomes.

ICRW currently advises a number of organizations on how to integrate these concepts of women's economic empowerment into their program and evaluation efforts. Cited indicators are very useful in analyzing the impact of various programmes and projects initiated for women economic empowerment. The indicators observe the impact both at individual and community level impact.

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