**ECONOMIC EMPOWERMENT OF WOMEN**

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**Abstract and Purpose**

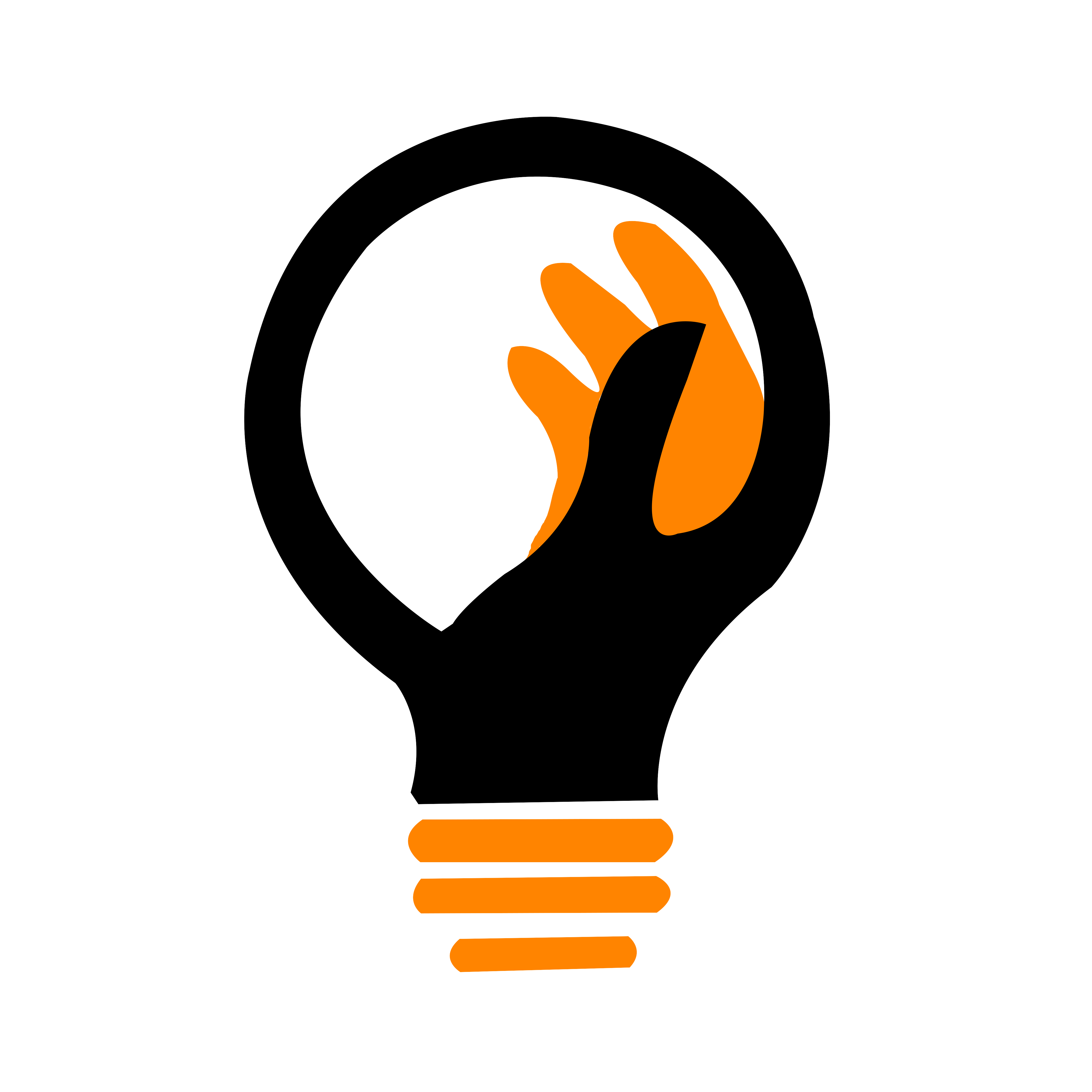
This document provides an outline of international, national or regional efforts to empower women. It focuses on the ideology of various organizations, and their effectiveness in achieving their stated objectives. It also attempts to understand the underlying reasons behind the success or failure of these initiatives. Wherever possible, it also mentions possible steps to improve the existing operations of these initiatives.

The purpose of this document is to educate the readers about the various initiatives that have been taken at various levels (international, national, regional) to empower women in simple terms. Learning about the failure and successes of some organizations could serve as an inspiration for people, especially the youth, to embark on similar projects.

**Introduction**

The core purpose of one of Sanchaar’s major projects is to empower women economically. It is accepted in the international community that when women get access to resources, and are encouraged to exploit their potential, respecting their dignity and self-esteem, the world benefits. Not only do individual prosper, but also economies grow worldwide. In India alone, the GDP could rise by 8 percent simply if female/ male ratio went up by 10 percent.[[1]](#footnote-1)

*“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 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 organising at the national and global level.”[[2]](#footnote-2)*

**International level: ICRW**

ICRW is a research driven organization that identifies the challenges that hinder women from gaining economic empowerment or from actively participating in the society. Using its research, it creates solutions, or paths of actions that help reduce inequalities and encourage gender equality.

*“ICRW's mission is to empower women, advance gender equality and fight poverty in the developing world. To accomplish this, ICRW works with partners to conduct empirical research, build capacity and advocate for evidence-based, practical ways to change policies and programs.”[[3]](#footnote-3)*

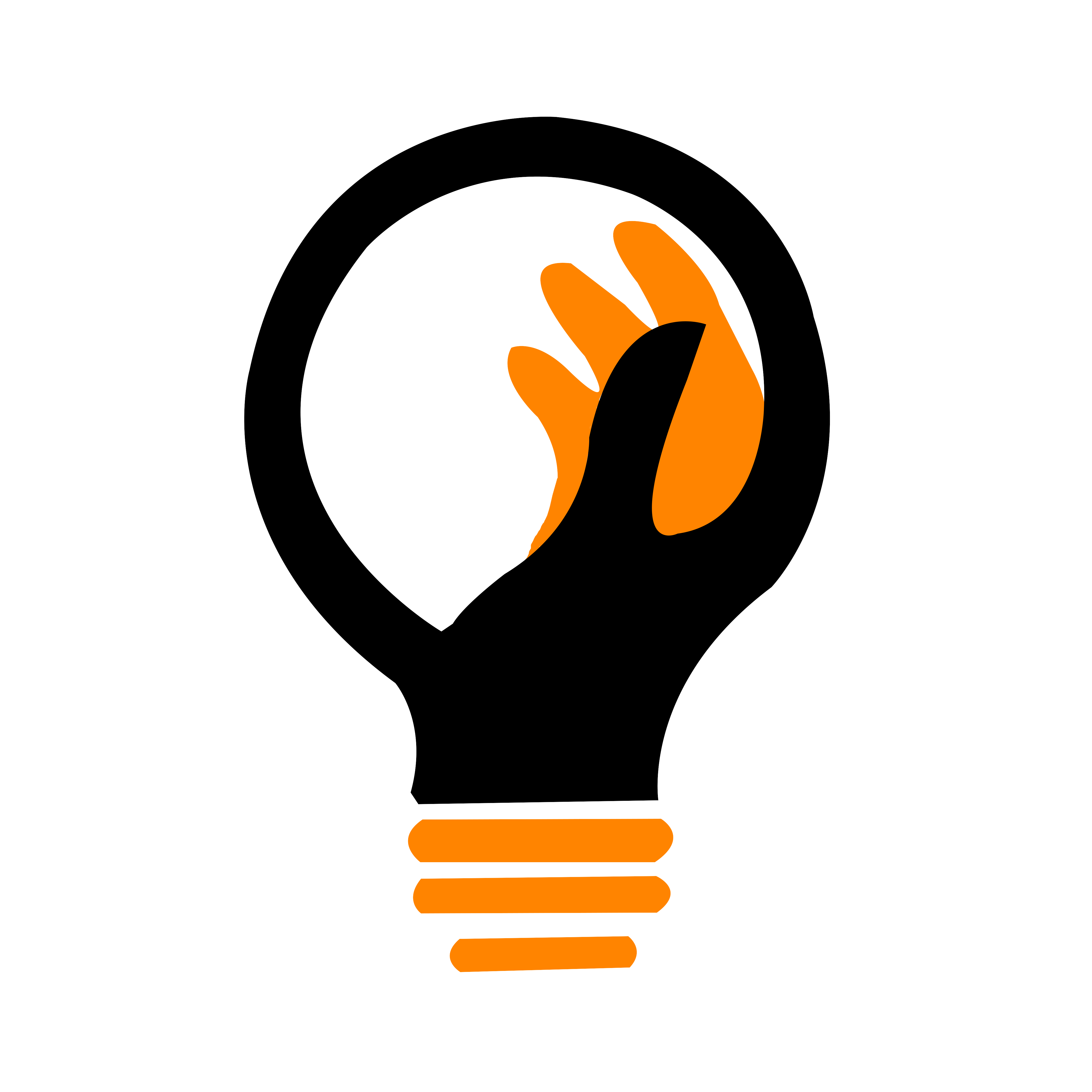
One of ICRW’s efforts for economic empowerment of women is to increase women’s information about their assets and properties rights. It is considered that knowledge about ownership of property can drive women out of poverty. However, due to lack of awareness and understanding about their rights, women often do not get a fair share of property.

It is of utmost important for women to own and manage resources, for they’ll be able to get earnings from the resources and ensure that they are used effectively. If women do so, they’ll be able to garner higher economic power inside their households and get greater bargaining authority. Such an action may be imperative in reducing income inequality across genders, domestic violence, etc.

To increase impartment of information regarding ownership to women, ICRW along with Uganda Land Alliance (ULA) implemented and evaluated a pilot program, aimed at increasing property rights of women[[4]](#footnote-4).

*“The community-based gender and Property Rights program trained 20 community rights workers of the luwero land Rights Activists Association (llRAA) to provide legal counseling for individual cases and conduct sensitization events to raise awareness about women’s property rights. ICRW created a monitoring system to document and learn from rights workers’ activities. UlA provided technical and organizational support to llRAA rights workers and led program implementation.”*

This program was effective in increasing women’s property rights, as they received insightful and quick information about their rights from the right workers. The right workers encountered many cases of property disputes, domestic violence issues, marital problems and child welfare cases. They were more approachable and efficient in helping the women according to reports. Some widows learnt their rights to have the dead husband’s house. Other individuals learnt how the law protected them as divorced women, etc. Moreover, whenever the right workers weren’t able to solve a case, they would redirect their clients to a suitable advisor, so that they could receive help. Therefore, by increasing information of assets and properties, the community-based gender and Property Rights program was able to result in modest change, and even empower women economically.



Despite all the benefits of legal advising, the program was unable to change the negative perceptions surrounding women’s land rights and ownership. These barriers can only be overcome through sustained efforts and other social information programs. It may take a long time for the ideologies to change, but for the starters, sharing of information regarding the available legal support is an important instrument in increasing women’s access to resources, which can, in the longer run, help increase opportunities for women to lead a fruitful life.

**Subcontinent Level: READ Global**

READ Global is an international organization that works rural communities in South Asia, wherein a large proportion of people are illiterate or uneducated.

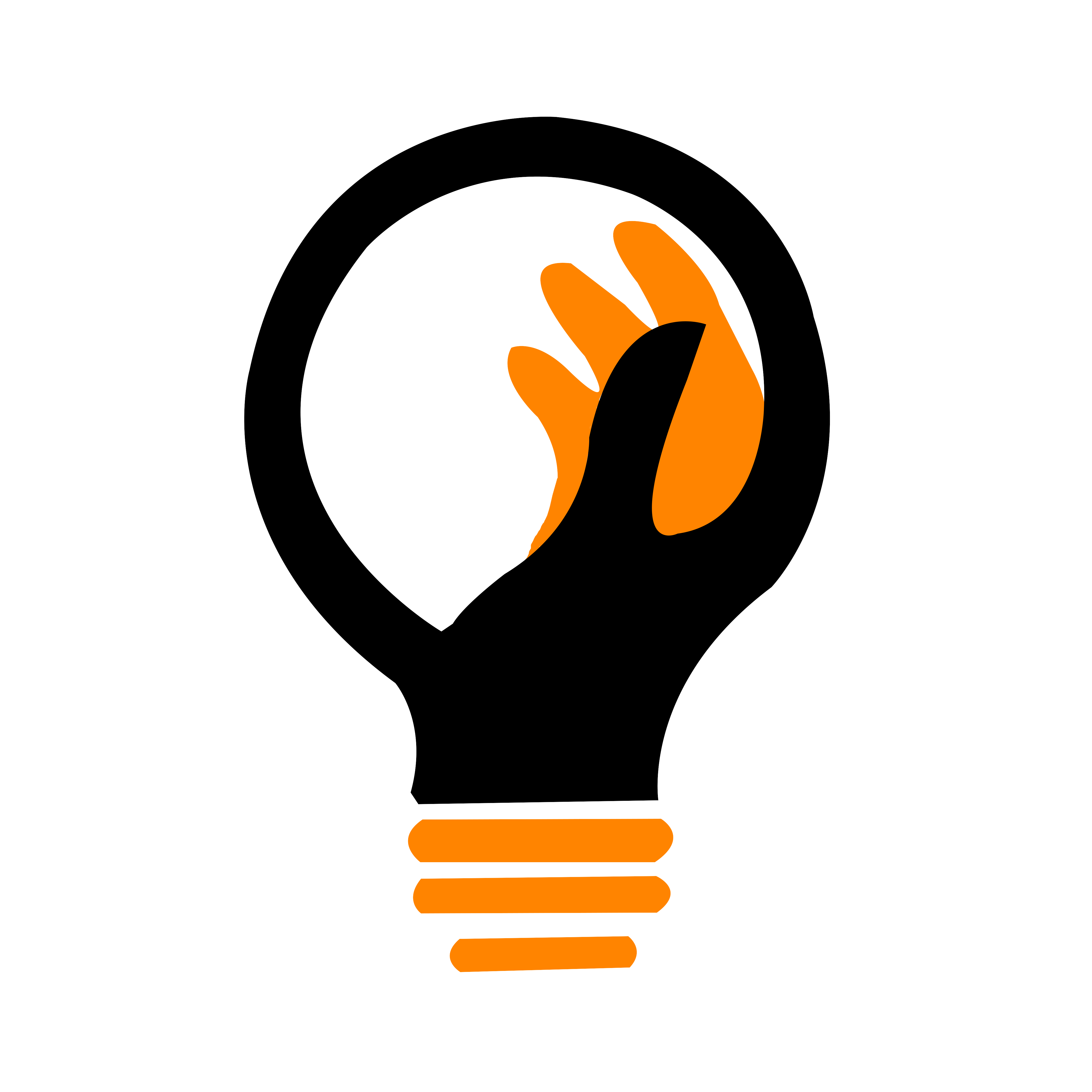
*“We establish community library and resource centers (READ Centers) by partnering with rural communities in South Asia, where a majority of women are illiterate, and most families live below the poverty line. All of our READ Centers are owned and operated by the local community. Each Center has a library, computer room, women's section, children's room, and training hall.*

*We connect with local partners to offer trainings in education, economic empowerment, technology, and women's empowerment.” [[5]](#footnote-5)*

READ India, is a branch of READ Global, operating in the states of Delhi, Haryana, Maharastra, Manipur, Karnataka, Rajasthan, Uttar Pradesh, and West Bengal. One of its goals is to provide individuals, especially women and children, with livelihood skills.

One of READ India successful projects was held in Geejgarh[[6]](#footnote-6) (a village in Rajastan), which was previously a region that flaunted not only bustling markets but also high-income customers. However, with massive departure of the locals to the cities, the markets in Geejgarh slowly died away, leaving the remaining locals with lesser job opportunities.

READ India opened one of its READ centers in the village with educational and employability related objectives. The construction of the READ center created a few employment opportunities. Moreover, the USP of these centers was it they tapped the potential of the Sun, using solar panels in order to generate electricity. Just like the Sun, they tapped the potential of around 3000 women in the region. READ India provided these ladies with sewing and stitching skills. Through the provision of these skills, the income levels of the ladies rose. It is reported that 70% of the trained ladies were able to add in to their family income. In one of READ India’s video, a lady claimed to earn at least 3000 rupees a month. This increment in income was pretty impressive.

What factors helped this organization to make this change?

One certainly was that READ India capitalized over the ban on plastic bags by producing cloth shopping bags. Capitalizing over this market opportunity helped the READ India to produce products that would have higher demand, and thus it was able to generate income.

READ India also reached out to corporates to support the cause, and garnered Walmart India’s grant.

Moroever, READ India is proud of having Bharti Retail for providing livelihood opportunity to rural women at READ Centers by getting cloth shopping bags stitched by the women for use in their stores.

**National level: Grameen Bank**

*“Grameen Bank (GB) has reversed conventional banking practice by removing the need for collateral and created a banking system based on mutual trust, accountability, participation and creativity.”[[7]](#footnote-7)*

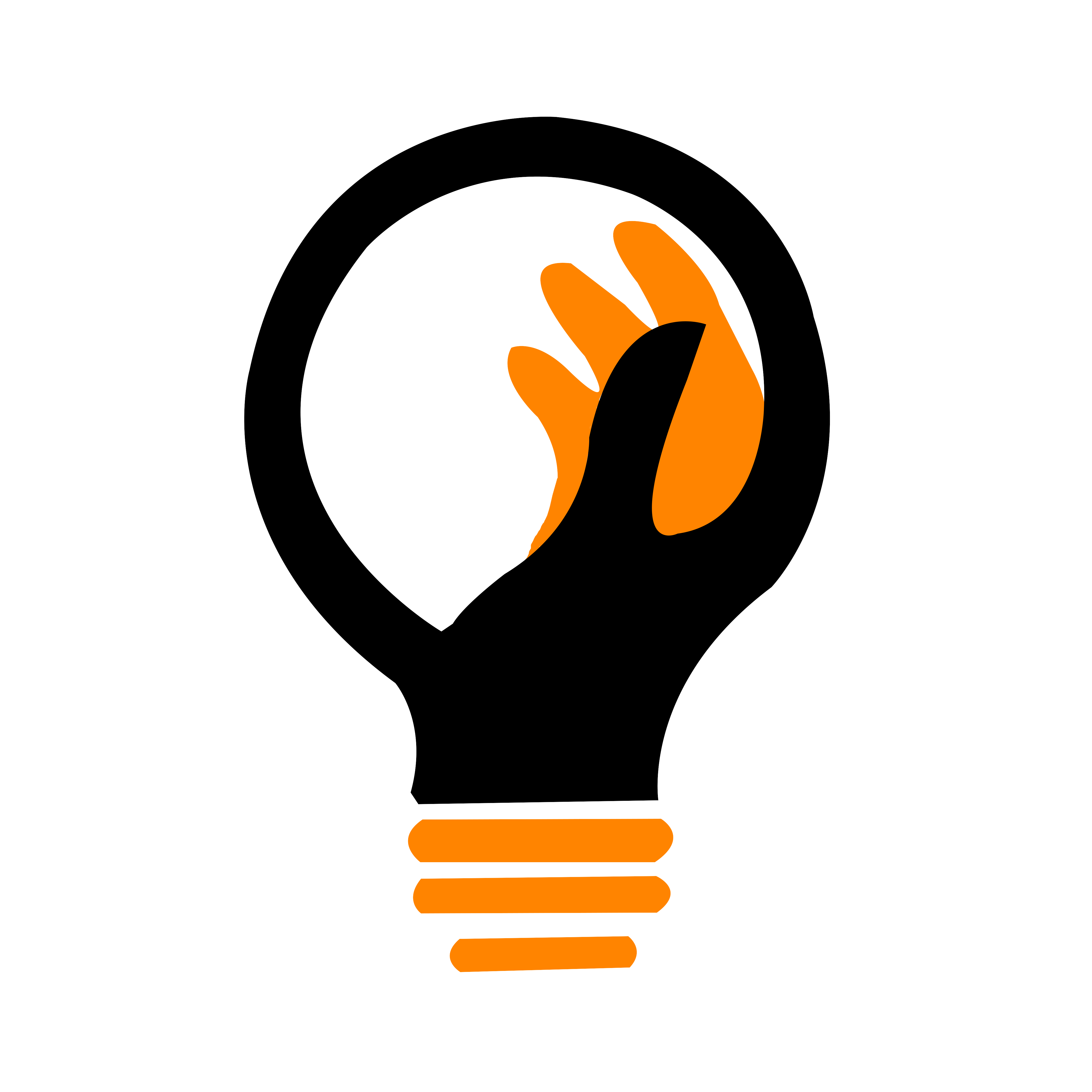
The tale of microfinance begins with Grameen Bank founder, Dr. Muhammad Yunus. Yunus looked around himself and identified a problem. He noticed that in the poorest of households in Jobra, village women had to take usurious loans to buy bamboos, raw materials for making bamboo furniture. He loaned a group of 42 women 27 dollars. He believed that the collateral that would protect this small loan would be ‘social collateral’- social pressure from the members of one’s community. And, surprisingly, the women started making profit. This was the genesis of microfinance. This approach of making loans available without credit is said to alleviate poverty.

Grameen Bank has been very successful in not only providing loans to poor people, but also enabling poor women get access to such financial services. This gives them the ability to escape from the viscous cycle of poverty and gain socio-economic empowerment.

*“As of December, 2015, it has 8.81 million borrowers, 97 percent of whom are women. With 2,568 branches, GB provides services in 81,392 villages, covering more than 97 percent of the total villages in Bangladesh.”[[8]](#footnote-8)*

For its efforts, Grameen Bank and Muhammad Yunus were awarded the Nobel Peace Price for 2006 too. With its vigilant supervision and management, Grameen bank has enabled the poor people to climb up the economic stairs. Grameen Bank has helped in reasonably increasing the income of several women.

*“It is estimated that the average household income of Grameen Bank members is about 50 percent higher than the target group in the control village, and 25 percent higher than the target group non-members in Grameen Bank villages.”[[9]](#footnote-9)*



It is also given many women property right as many of them now own houses. With this ownership of resources, their voice becomes important in the household, and they are able to make their own economic decisions with greater ease.

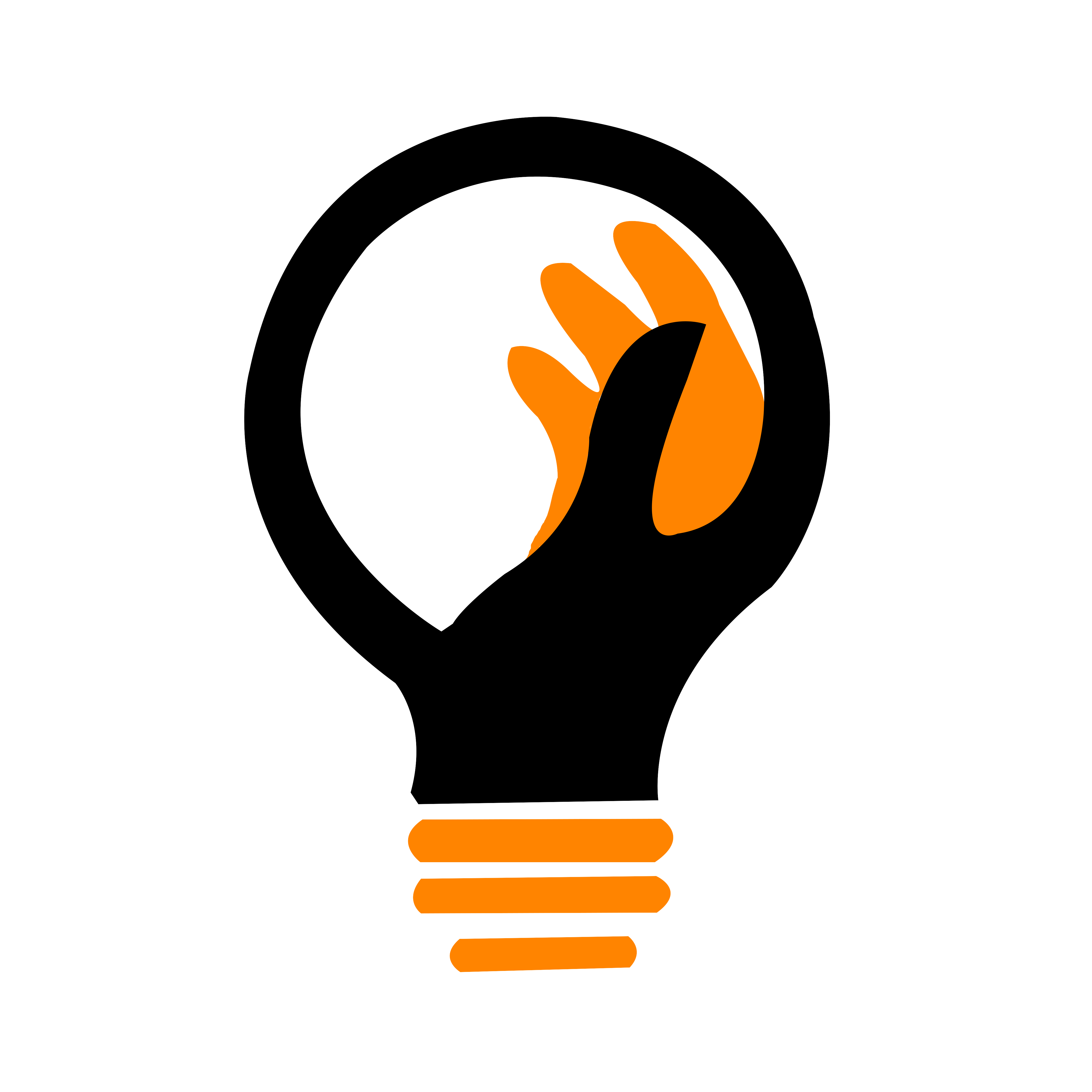
This success is attributable to many aspects of Grameen Bank like its decentralized structure. Poor people are asked to create a group of 5 people, who have mutual confidence and trust. Then, after getting trained about the Bank’s policies, only 2 of the 5 people are given loan. If the two people work well, then 2 other people are given the loan, and finally the group leader is given the loan. These groups elect their own chairperson, who conducts business with the bank worker. The bank workers do not interfere with the loan takers’ production, and these field workers are seldom interfered by the managing workers. As all the employees have a sense of democracy and responsibility, they work best. As the structure is so heavily decentralized, the loan takers’ can be quickly and efficiently addressed.

Grameen bank’s staff is highly motivated to achieve the bank’s vision of ending poverty. They work hard and honestly to help their clients in the best way possible. It has been acknowledges as a major institution in improving the living standards of the rural poor women. With its structure, motivated management and a strong, unifying vision, Grameen bank has been extremely successful.

Although microfinance has been successful in Bangladesh with Grameen bank, it hasn’t been very successful with other firms in the world. One iconic case of failure of microfinance can be trailed to SKS Microfinance: it was reported in late 2010 that more than 200 poor citizens of Andhra Pradesh had committed suicide due to the indebtedness. When the lenders weren’t able to pay back the loans, debt collectors had, reportedly, pressurized and verbally harassed the lenders. Some people couldn’t bear the pressure and decided to end their lives. According to some sources, one of the suicide notes of an 18 year old advised others to "Work hard and earn money. Do not take loans." So, the much-celebrated microfinance didn’t work out. In this case, it led to more harm than good. Countless lives of poor people were lost due to indebtedness and aggressive tactics.

**State level: Apni beti, apna dhan**

**Apni beti, apna dhan[[10]](#footnote-10) (ABAD)** is a conditional cash transfer scheme, sponsored by the Government of Haryana, enacted to improve the status of girls. Haryana is infamous for its adverse sex rations and high rates of child marriage.[[11]](#footnote-11)

This scheme is primarily meant to encourage girl education and delay child marriages. This is done so by providing a monetary incentive to the families of a girl child. Within 15 days of the birth of a girl child, 500 rupees are distributed to mothers. Then, after the girl turns 18, the family can redeem 25,000 rupees from a savings bond, given that the girl isn’t married. The intended benefits of this scheme are delayed marriage, improved educational attainment and increased value of girls. This could, in the long run, result in stronger voice in marital home, means for getting secure employment and lower risks of domestic violence. The program started in 1994 to 1998, and thus, this meant that the first group of girls would turn 18 in 2012- 2013. Seeing this opportunity, the International Center for Research on Women (ICRW), with support from the United States Agency for International Development (USAID), undertook a five-year evaluation (2010- 2015) to assess the impact of ABAD on the age of marriage, girls’ educational attainment, and the perceived value of girls. [[12]](#footnote-12)

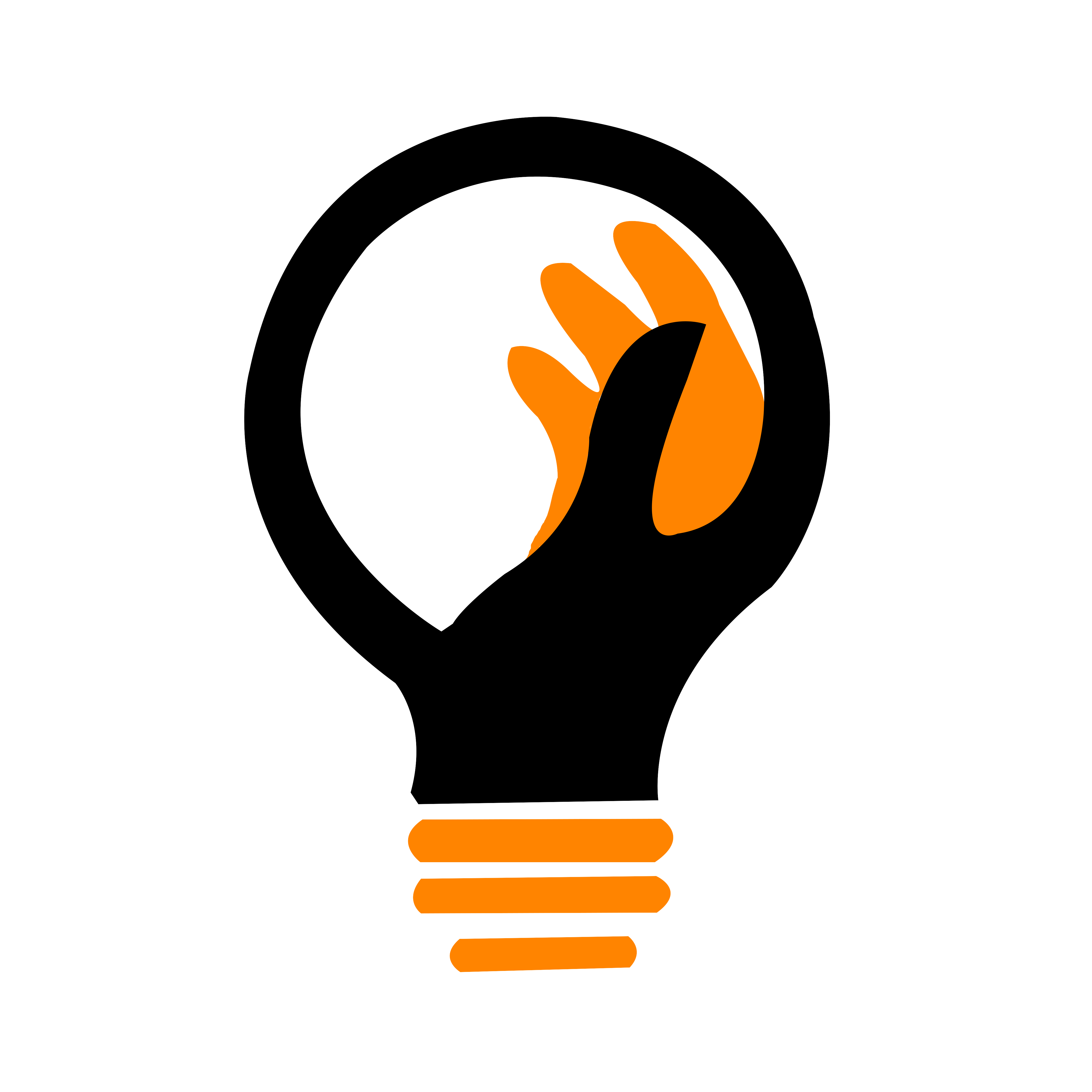
The above-mentioned report highlights:

*“****We find that the program did not affect the probability of being ever-married or the probability of marriage before the age of 18”***

***“the probability of completing 8th grade increases by 12 percentage points for beneficiary girls. However, the program does not have an effect on whether girls are currently studying or on their completion of 12th grade”***

The ABAD scheme wasn’t very successful in drastically reducing child marriage. Moreover, as the girls in the program turned 18, they were more likely to get married than those girls who weren’t involved in the program. This is because the beneficiaries’ families viewed the ABAD scheme as a medium through which they could cover the marriage and dowry expenses after their daughter turns 18. Additional data, indeed, confirmed that the beneficiaries spent the money received in marriage arrangements and dowry. A smaller percentage of beneficiaries, nonetheless, used the money for their daughter’s education. Therefore, the scheme wasn’t successful in discouraging early marriage and was rather seen as a means to finance marriage expenses.

Moreover, another objective of the ABAD scheme was to increase level of girl education. The scheme was useful in encouraging the girls to continue their education till secondary school, or 8th grade. This is partly because girl education till secondary school has become an important factor for marriage in Haryana. However, in high school, or 12th grade, the program seems to have no impact. This is because the girl’s parents start focusing more on marital prospects.

Therefore, this effort wasn’t very effective in encouraging women schooling after 8th grade or delaying their marriages. To ensure a greater degree of success of such a scheme, the government could add another condition to avail the money: literacy. Moreover, the government could encourage the families to use the money more productive arenas than marriage by holding awareness workshops.

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9. "Grameen Bank | Bank For The Poor - Breaking The Vicious Cycle Of Proverty Through Microcredit". *Grameen.com*., 2016. Web. 9 Oct. 2016. [↑](#footnote-ref-9)
10. "Apni Beti Apna Dhan For Mothers And Their Child, Haryana". *Newincept.com*., 2016. Web. 6 Oct. 2016. [↑](#footnote-ref-10)
11. Nanda, Priya et al. *Making Change With Cash?*. 1st ed. 2016 International Center for Research on Women (ICRW), 2016. Web. 6 Oct. 2016. [↑](#footnote-ref-11)
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