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*The Institute for Social Change presents*

# Empowering Women

*Examining the issues facing women and how they can be eradicated through economic empowerment.*

Though women make up half of the world population, they represent over 70% of the world's poor ("The Global Poverty Project"). Few countries have been able to escape the income gap that plagues women, which is even more staggering in underdeveloped countries where poverty is already rampant. In most nations, the responsibilities and expectations of women are defined by culture and society. Moreover, in many underdeveloped countries, culturally traditional families "do not communicate to their daughters that they are of less value than boys, that their lives are to be confined to domesticity and service to man and children, and that their sexuality is of value only in marriage, in the service of men, and for reproductive ends" (Okin).

This role as the "lesser" sex has led to a violation of women's rights and the barring of women from the economy, which is one of the greatest crimes of the modern day. It is not only robbing women of power and success, but it is harming children, families, and the economy.

## Defining Empowerment

According to the International Center for Research on Women, "a woman is economically empowered when she has both the ability to succeed and advance economically and the power to make and act on economic decisions." This definition can be broken down into two main parts. First, "the ability to succeed and advance economically" addresses a woman's necessity for the skills and resources for a woman to compete in the job market. In addition, it is important for women to receive equal access to economic institutions.

Second, a woman must have the "power to make and act on economic decisions." This states that women must have the agency to make decisions that will benefit them economically. In addition, they must have the power to control the resources and benefits that they earn. These two principles interact and feed off of one another. Women's success and economic advancement directly correlate with their power and economic decisions, and vice versa.

Moreover, when addressing women's economic empowerment, it is important to note what resources are available to women of different regions, as well as what norms and institutions have been established in said regions. Resources include human capital, financial capital, social capital, and physical capital. While resources are incredibly important, it is necessary to understand the rules and expectations, both social and legal, put forth by norms and institutions. These norms and institutions may restrict women's freedom. For example, in many countries, women are not allowed to work outside the home, handle money, make decisions without a male guardian, etc. It is in societies such as these that women's rights are most violated (Golla, Malhotra, Nanda, and Mehra).

### Definition of Resources

Human capital: education, skills, training

Financial capital: loans, savings

Social capital: networks, mentors

Physical capital: land, machinery





## Why Empower Women?

According to The Global Poverty Project, “Women work two-thirds of the world’s working hours, produce half of the world’s food, but earn only 10% of the world’s income and own less than one percent of the world’s property. On average, women earn half of what men earn.” Studies show that by economically empowering women, the standard of living in a country improves. That is because women tend to take earnings and reinvest the most into children and households as opposed to men who more often purchase alcohol, drugs, sex, etc. By economically empowering women, infant mortality declines, children’s health and education improve, and birthrates decline—all of which lead to a decrease in poverty.

### Where does income go?

When men are the sole providers, they spend poorly. Research has shown that people who live on under \$2 per day spend their money accordingly:



**-2% on education**  
**-20% on alcohol to bac-**  
**co, sugary drinks, prosti-**  
**tution, festivals**

By taking only 4% of the amount spent on alcohol, tobacco, sugary drinks, prostitution, festivals, we can drastically change the rates of poverty (WuDunn).

Not only does economically empowering women improve a country’s standard of living and, in turn, reduce the poverty rate, it also diversifies its work pool and increases its workforce. It utilizes the human capital of the female population. For example, in Argentina reforms have led to an increase of women in the labor force. Today, women consist of 40% of the workforce and 39% of parliament, compared to the 6% in 1990 (Jamjoom). In contrast to Argentina’s economic boom, “limited education and employment opportunities for

women in Africa reduce annual per capita growth by 0.8%. Had this growth taken place, Africa’s economies would have doubled over the past 30 years” (“Gender and Economic Empowerment for Women”). Clearly, the inclusion of women in the formal workforce improves a country’s economy.

## How do we do it?

### Education

By educating women and girls, they are given the tools necessary to contribute to society. Though it would be ideal if all girls were given the opportunity to attend university, we first need to ensure that every girl is equipped with basic reading and math skills. Not only does educating girls provide the literacy and mathematical skills necessary to enter the labor force, it also leads to positive health outcomes. Households with educated women have a more intensive knowledge regarding healthcare as well as low fertility rates, which ultimately lead to lower poverty rates. Finally, and perhaps most importantly, educating girls instills a sense of value in education. Due to their roles as primary caregivers, women transmit their value for education and knowledge to their children, creating a sustainable cycle of individuals who can contribute to society and the economy.

### The Opportunity Cost of Educating a Girl

“Based on World Bank research and economic data



and UNESCO education statistics, it estimates the economic cost to 65 low and middle income and transitional countries of failing to educate

girls to the same standard as boys as a staggering **US\$92 billion each year.**”

[www.Plan-International.org](http://www.Plan-International.org)

**“There is one universal truth, applicable to all countries, cultures and communities: violence against women is never acceptable, never excusable, never tolerable.”**

**-- Secretary-General Ban Ki-moon**





### **Microlending**

Though many women may not be formally educated, they are still capable of running their own businesses and owning property, opportunities that are traditionally only available to men. With the proper skill sets, resources, and funds to run a successful business and own property, women can be meaningful contributors to their households and communities (“Gender and Economic Empowerment for Women”). Many organizations, such as Kiva and Grameen Bank, offer microloans to women to help them “invest in income-generating activities” such as food production and farming, handcrafts, and the like (Ledwith). By running their own business, women are able to make a profit that they can then reinvest in their family and household, ensuring that their children receive healthcare and at least the most basic education.

### **Job Markets**

In order for women to be economically empowered to their full potential, job markets must be open to them. Without including women in the formal workforce, countries are actively stunting their economy. In order to open job markets to women, many countries may have to reform their cultures to allow women more freedom and equality.



For example, Saudi Arabia is a fundamentally Islamic country governed under Sharia law and remains one of the biggest violators of women’s rights, ranked 123 out of 128 in Booz & Company’s Third Billion Index which measures women’s economic participation (Jamjoom).

Regardless of Saudi Arabia’s relatively wealthy economy, “since 2001, the number of Saudi women seeking employment has risen faster than the number of jobs, resulting in a 28 percent female unemployment rate, nearly four times that of men” (Jamjoom). However, the prospect of women voting in the 2015 municipal elections as well as their election to the Shura Council, the government’s consultative body, could mean a step forward for women and could, therefore, improve their economic empowerment and give them more negotiating power both at work and home.

### **A Bright Outlook?**

In 2000 the United Nations met at the United Nations headquarters in New York, New York to establish 8 goals that would reduce global poverty. Since then, the UN has produced an annual report, “The Gender Chart,” through which they address each goal and its respective progress. To examine the progress of women and girls, specific goals and their accompanied statistics are stated and assessed according to the results of the annual report from 2012.

#### **Goal 1: Eradicate Extreme Poverty and Hunger**

According to the UN, though the number of individuals living in extreme poverty has reduced by 800 million between 1990-2008, women are still disproportionately make up the poverty-stricken population. More specifically, women in Sub-Saharan Africa are the poorest due to their lack of paid work.

#### **Goal 2: Achieve Universal Primary Education**

Though the number of children not enrolled in primary or secondary education dropped by 47 million from 1990 to 2010, girls still outnumber boys making up 53% of the not-enrolled children. Inequality in schooling is a concern primarily in Sub-Saharan Africa, Northern Africa, South Asia, and Western Asia where girls are more often left out or taken out of school to help with domestic duties. However, the world as a whole has achieved schooling parity.

#### **Goal 3: Promote Gender Equality and Empower Women**

Between 1990-2010, women’s employment out-



side of the agriculture sector increased from 35% to 40%. However, men still dominate the workforce and are the majority of the business owners, for which only 1 in 3 business owners is a woman.

### Conclusion

Though women and girls are making progress, their economic roles remain inferior to men. Girls remain behind in education and are married at younger ages than boys, thus decreasing their chances of education and increasing their chances for abuse and premature pregnancy. Nevertheless, women's statuses are slowly improving and societal roles and expectations are changing. According to the UN, in order to achieve the Millennium Development Goals by 2015 and improve the economic significance of women, "assistance to gender programmes should be increased in order to pave the way for attainment of the MDGs ("The Gender Report").

### Closing Remarks

Women's poverty is a product of many factors and puts women in compromising situations. Their lack of economic freedom and prosperity leads to the dependence on men and unfavorable occupations often accompanied by physical, mental, and emotional abuse. Moreover, "the more a culture requires or expects of women in the domestic sphere, the less opportunity they have of achieving equality with men in either sphere" (Okin). However, by providing the tools and resources for women to succeed, such as education, microloans, jobs, and the like, women will be able to support themselves and their families. As mentioned earlier, the economic empowerment of women leads to the lowering of fertility and infant mortality rates and the improvement of children's healthcare and education. Simply, by empowering women, we can empower the world.

**"The education and empowerment of women throughout the world cannot fail to result in a more caring, tolerant, just and peaceful life for all."**

**-Aung San Suu Kyi**

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