



Women Empowerment Through Unequal Accesses To Resources And Decision Making

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Abstract: Resources are critical to women's identity and livelihoods and autonomy, agency, and rights. Historically, due to **gendered division of labour (GDL)**, patriarchal cultural norms and laws and **economic inequalities**, women in all their diversity have been denied equal **access to resources** such as education, health services, credit, land and technologies. Assessment of access to and control of resources has been a fundamental tool of women empowerment. According to Kishor (2006)" —Gender involves differences in power, both power to and power over". Just 29% of all internet users in the country are female, According to the reports of the United Nations Children's Fund (UNICEF) that the 42 percentage "digital gender gap" among internet users in India is far more extreme than the global divide. Across the world, 56% of all internet users were men in 2017, compared to 44% women. Importantly, men tend to have greater power than women, and, in some domains, even have power over women. The present paper illustrates with the help of secondary data that gender inequalities in access to the key resources of education and employment that capture women's access to other resources, including financial, health, and media resources, and also women's access to spaces outside their homes and **decision making power** in homes. These indicators all highlight significant constraints on women's access to all types of resources. This study also highlights the significant focus and resources given to initiatives on women's access to credit and other economic alternatives for women status building, from the grassroots.

Key Words: Gender division of labour (GDL), unequal accesses to resources, power over resources, women autonomy.

1. Introduction: In 2006, the *Economist* proclaimed that women are “the world’s most underutilised resource. Since then, a growing body of research has reinforced the idea that the economic empowerment of women. Women and girls are particularly disadvantaged as a result of multiple socio-cultural and economic factors that deny them equal rights with men. Millions of women today are denied access or lack the facilities and means to manage the simple necessities of their livelihoods, and are often forced to adopt a range of coping strategies [1]. Economic empowerment is, to be sure, a crucial aspect of any significant push to make women full and equal participants in their communities. Strengthening the economic role of women is also critical to reducing poverty, improving health and education outcomes, and achieving other broad development goals [4]. Sen’s (1981) entitlement approach, which distinguishes between endowments and entitlements, provides a useful tool for understanding the constraints and potential opportunities that women face in engaging with land-based activities as independent agents. Endowments represent the different resources that a person owns, including both physical assets (e.g. land) and intangible assets (e.g. labour power), while entitlements are the commodities (goods and services) that a person can legally acquire or claim from the state or other legitimating authority. He highlights a third category, of “**exchange entitlements**”, that refer to the options available for converting the former into the latter, for instance, converting labour power into income which can then buy essential goods[2]. Women have, on average, lower per capita resource access than men, since they are over-represented in the lower wealth quintiles and under-represented in the higher wealth quintiles. Among children too, an examination of sex ratios shows that boys are more likely than girls to be growing up in wealthier households. Women have lower access to media than men in every age group. Women’s freedom of movement is severely curtailed: only one in three are allowed to go alone to the market, the health centre, and outside the community. Women face a large number of hurdles in accessing health care: one in four among all women and 47% of women in the lowest wealth quintile face hurdles, majority of women do not have any money of their own that they can use as they wish; this proportion is lowest at about one in four for women in the highest wealth quintile who are working for cash. Less than one in six women has a bank or savings account that they use. Kerala, Delhi, and Goa are the only states where more than one in four women has a bank or savings account that they use [3]. Overcoming gender inequality will not result from specific isolated programs, but from a comprehensive approach that involves multiple sectors and stakeholders,” write the authors of “Gender at Work,” a report issued in 2014 by the World Bank [5].

2. Literature Review: It is widely recognized that improving women’s access to assets leads to well-being at the individual and household levels; improving the health and educational status of their children (Doss, 2006; Katz & Chamorro, 2003, Duflo, 2003), ability to exert greater control over their income (Friedemann-Sánchez, 2006) [12]. As a rapidly developing country, India is plagued with societal issues related to socio-cultural hegemony and gender inequality that result in disparities of income and opportunity (Comyn, Kemmis, & Smith, 2014). Gender equality, signifying the equal value of the roles of women and men, is considered vital for the progress and development of a nation (Hussain & Kirmani, 2010); however, women lag far behind men in most measures of human development (e.g., literacy rate). It is almost folly to think that a nation can fully

develop when roughly half of its population remains deprived (Madhok, 2014). This is true for the women in India, who comprise 48.2% of India's population of 1.22 billion (Census of India, 2011) [6]. As girls in India are primarily groomed for marriage, parents prefer to invest in a boy's education (Roy & Vecchio, 1998). A common belief is that when girls marry, they belong to their in-laws (Chada & Sinha, 2013), so the return on investment for education is arguably too low. For low-income families with limited budgets, education for girls becomes unaffordable. As the ideology is to keep a woman within the walls of the home and secluded, education is not deemed necessary (Roy & Vecchio, 1998). Esteve-Volart (2004) noted that gender discrimination in the workforce diminishes the availability of talent to an economy, leading to negative economic consequences [6]. Women traditionally work at home and some outside of the home (in the workforce). But her contributions to being a caregiver and taking care of the home are never given due recognition; her financial contributions to the family are often taken for granted as well. Limited access to institutional credit, training, and information: A patriarchal ideal within the home, deprives women of equal access to education, training, and skills, and hence contributes to their presence in lower paying jobs as they lack employable skills [6]. A woman's ability to own, inherit and control land and property is absolutely vital to her ability to access resources and participate in the economy. Yet many women do not have legal ownership rights to the land on which they live and work. This can increase women's dependence on husbands and male, land-owning relatives and limit their access to credit and productive inputs [4]. Over the past decade, the emerging economy of India has been experiencing high levels of growth with an average GDP of around 6 per cent. However, the growth has been gender unequal and exclusionary. A large proportion of the population who are mostly women still do not have access to formal financial services. In 2011, according to the Global Financial Index (Findex) of the World Bank, only 35 per cent of the country's adults had accounts in formal banks with a large gender gap in the ownership of formal bank accounts in India. Around 44 per cent of men have formal accounts compared to 26 per cent of women (World Bank 2011) [7].

3. Objectives of the Study:

- ✚ Access to Educational facilities.
- ✚ Access to Employment opportunities:
- ✚ Access to Resources.

4. Data Source: The study is mainly based on the secondary source in form of various research papers, published books, websites and eBooks and NFHS-4 and NFHS-3. On the basis of secondary data, the argument in this paper has been developed.

Analysis and Interpretation:

4.1 School attendance: School attendance increases sharply by the wealth status of households (Table1). The data suggest that a household in the lowest wealth quintile is associated with lower rates of school attendance at every age than belonging to a household where the household head is uneducated. In addition, gender inequality in school attendance varies more sharply by wealth in every age group than it does by education of the household head. The greatest variation in the sex ratio (females per 1,000 males) of children attending school by wealth is for the age-group 15-17: in this age group, the sex ratios of those attending school increases from a low of 426 in households belonging to the lowest wealth quintile to 936 in households belong [8].

Table 1: Percentage of male and female children attending school by education of the wealth quintile of the household, NFHS-3, India

Wealth Quintile		Current age in Years			Total
		6-10	11-14	15-17	
Lowest	Female	65.3	46.9	12.8	49.7
	Male	72.8	63.8	30.0	62.6
Second	Female	78.3	62.3	20.2	60.3
	Male	83.4	74.2	38.8	71.4
Middle	Female	85.8	71.7	28.0	66.6
	Male	88.0	81.7	43.9	75.9
Fourth	Female	92.2	84.7	45.4	77.6
	Male	91.1	86.7	53.8	80.6
Highest	Female	95.4	93.9	68.8	87.4
	Male	95.3	94.9	73.5	89.6
Total	Female	81.0	70.3	34.6	66.6
	Male	84.7	79.5	48.3	75.1

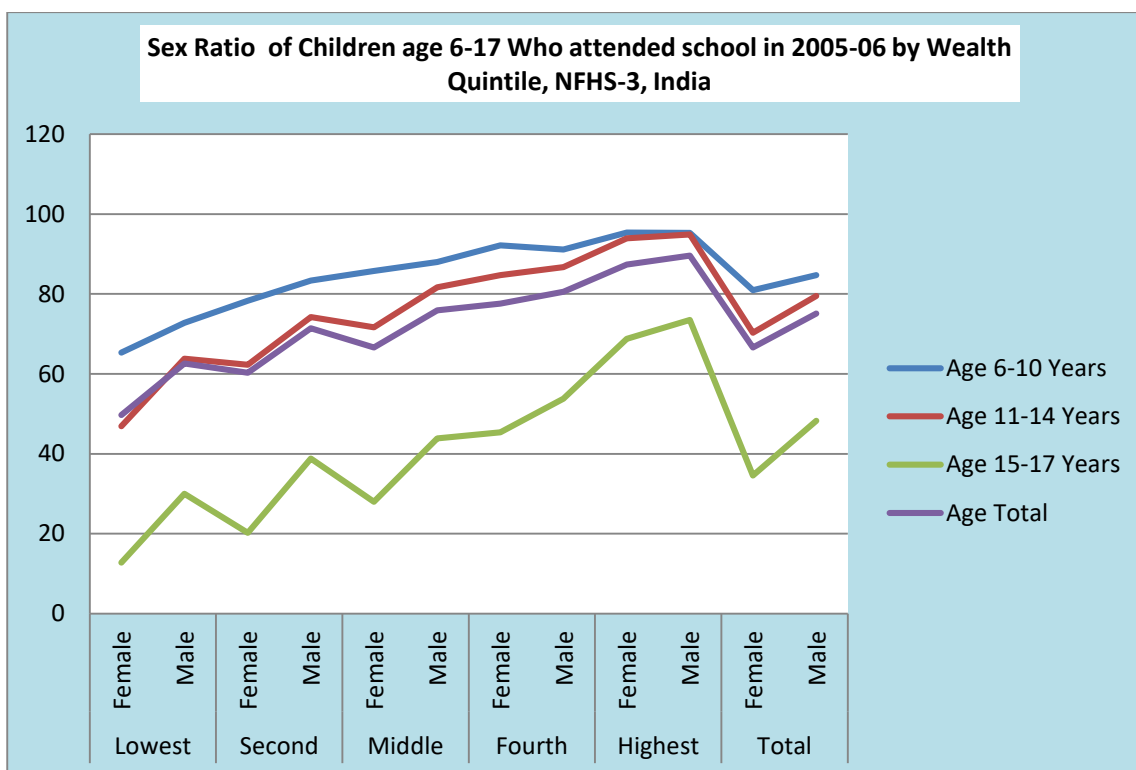


Figure 1

4.1.2 Gender Differentials by residence: The positive effects of education, there is considerable evidence that access to education can bring about changes in cognitive ability, which is essential to women's capacity to question, to reflect on, and to act on the conditions of their lives and to gain access to knowledge, information, and new ideas that will help them to do so [10]. The following Table 2 shows that literacy is much higher in urban areas than in rural areas. Notably, the differential by residence for women is much greater than for men (19.9 percentage points for women vs. 8.2 for men) and the gender disparity in literacy is also much greater in rural than in urban areas. Nonetheless, even in urban areas, 18.6% of women are not literate [9].

Table 2 Percentage of women and men age 15-49 who are literate by residence, NFHS-4(2015-16), India

Category	Urban	Rural	Total
Women (literate %)	81.4	61.5	68.4
Men (literate %)	90.8	82.6	85.7
Women with 10 years of schooling (%)	51.5	27.3	35.7

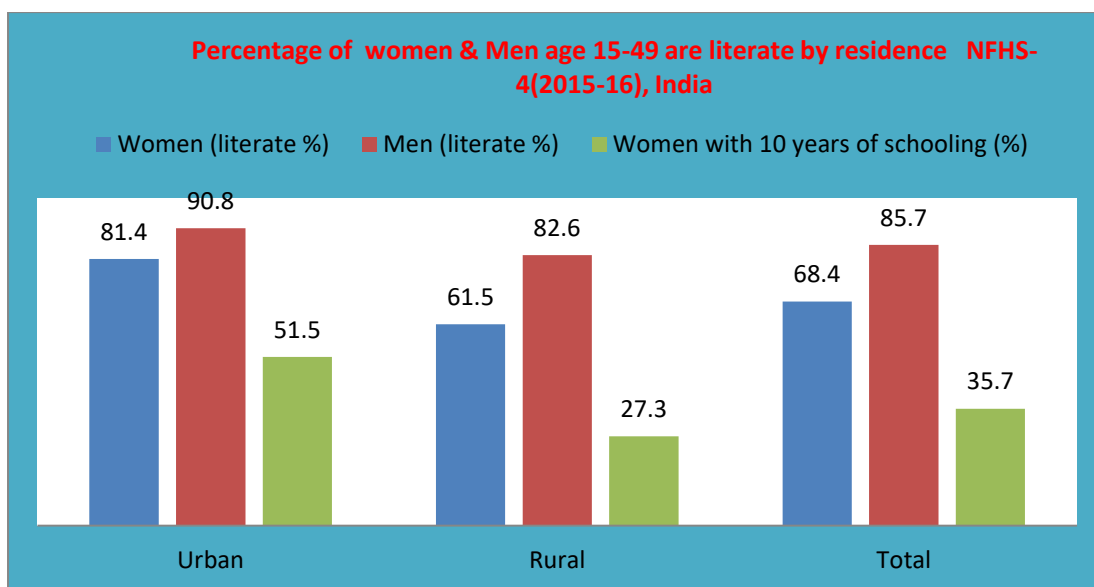


Figure 2.

4.1.3 Trends in educational attainment: Trends in educational attainment can be examined by looking at changes across age cohorts or at data from multiple time points collected. Figure 3 shows the proportion of ever-married women age 15-49 that have 10 or more years of education in each of the four NFHS surveys. Figure 3 shows that educational attainment of ever-married women has increased between the four surveys. In NFHS-1, only 11% of ever-married women had 10 or more completed years of education; this proportion rose to 14% in NFHS-2, 17% in NFHS-3 and 35% in NFHS-4[8&9]

Figure3: percentage of ever married women age 15-49 who have completed at least 10 years of education, India

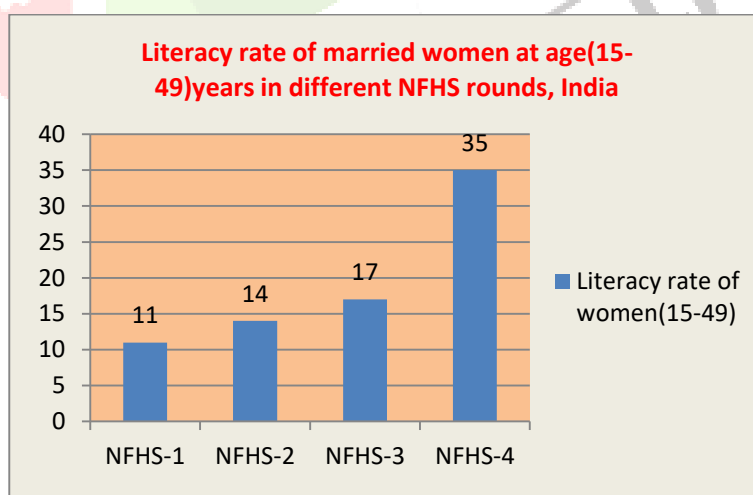


Figure 3

4.2 Access to employment opportunities: Cheap labour is the most widely available factor of production at the disposal of poor people and the primary means through which they earn a living. Although women's share of employment has increased, a gender division of labour persists. The unavailability of formal employment and decent work and non-standard work, which is generally precarious, poorly paid and uncovered by labour legislation or social protection, has particularly affected women. Lack of access to decent work is a major cause of poverty among women [11]. Since women's mobility are much more likely to be constrained by marriage and child bearing and rearing than men, the following Table 3 provides information on women's and men's employment within each marital category. Among women, employment varies greatly by marital status. **Women who are divorced, separated, deserted, or widowed are much more likely to be employed than currently married women; never married women are least likely to be employed.** Socio-cultural factors, for men, employment varies little between those who are currently married and those who were formerly married; however, never married men are, as expected, less likely than ever-married men to be employed [8].

Table 3: Percentage of women age 15-49 employed by marital status, according to background characteristics, NFHS-3, India

Wealth quintile	Women				Total
	Married	Divorced/separated	Widowed	Never Married	
Lowest	61.5	83.8	82.3	58.4	62.4
Second	53.8	70.7	76.2	50.6	54.4
Middle	47.0	71.8	69.8	42.2	47.3
Fourth	32.7	60.9	60.9	30.8	33.5
Highest	21.5	52.1	44.1	22.4	22.5
Total	42.8	69.7	68.6	36.8	42.8

Source: NFHS-3

Employment declines sharply by wealth for women, irrespective of marital status. For example, among currently married women, the percentage employed declines from 62% for women in the lowest wealth quintile to 22% for women in the highest wealth quintile.

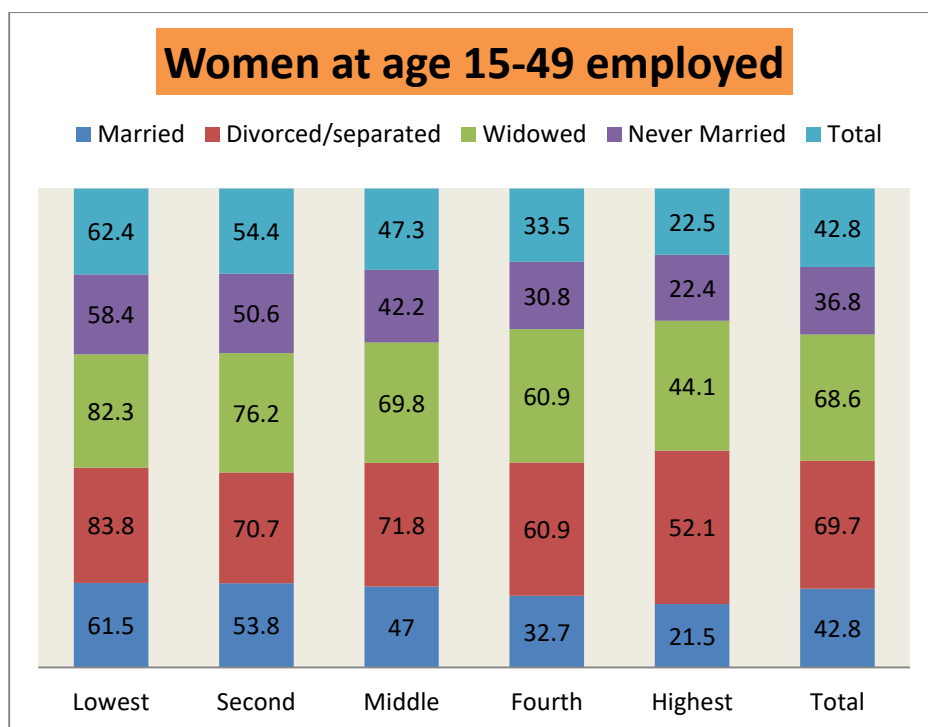


Figure 4

4.2.1 Employment by Residence: Women’s employment is likely to be affected by residence, since agricultural work, which accounts for most employment in rural areas, is typically more compatible with women’s other responsibilities as well as with low levels of education and skill development. In fact, NFHS-3 finds that women are about two-thirds more likely to be employed in rural than in urban areas.

Table 4: Percentage of women and men age 15-49 employed in the past 12 months by marital status, according to background characteristics, NFHS-3, India

Residence	Married	Divorced/separated	Widowed	Never Married	Total
Women					
Urban	27.1	66.4	63.4	29.0	29.3
Rural	49.8	71.5	70.9	42.1	49.4
Men					
Urban	98.8	94.8	97.7	63.9	84.0
Rural	98.8	94.2	98.5	68.1	88.7

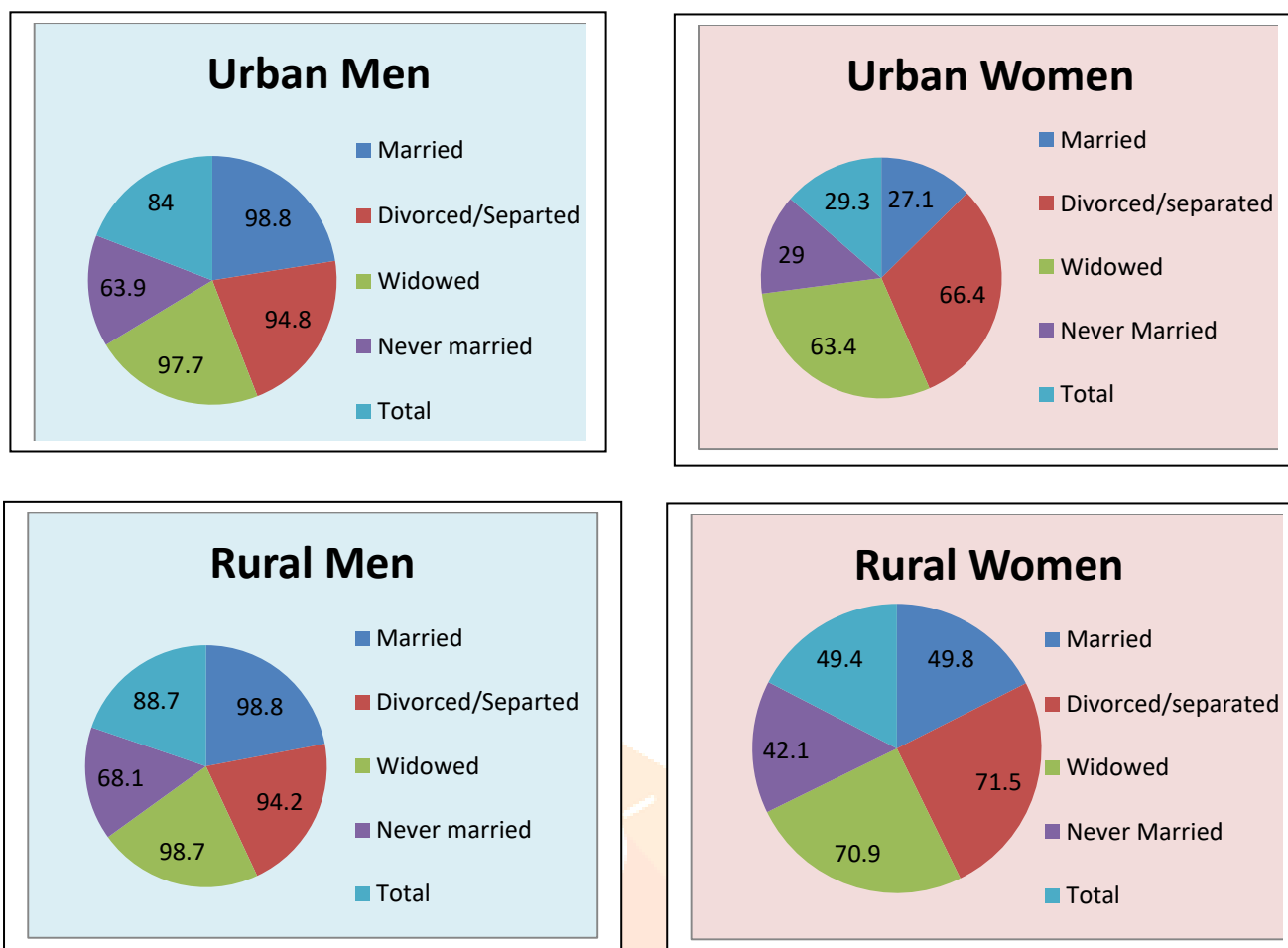


Figure 5

4.3 Access to resources:

i) **Women’s participation by Age and Wealth Quintile:** A general indicator that provides information on women’s relative resource access is the sex ratio (females per 1,000 males) of the household population in each of the wealth quintiles. Figure 6 shows that the sex ratio which is 1,000 females per 1,000 males in NFHS-3 for the population as a whole, declines with wealth. This shows that women are over-represented in the lower wealth quintiles and under-represented in the higher wealth quintiles, implying that women have lower per capita resource access than men [3].

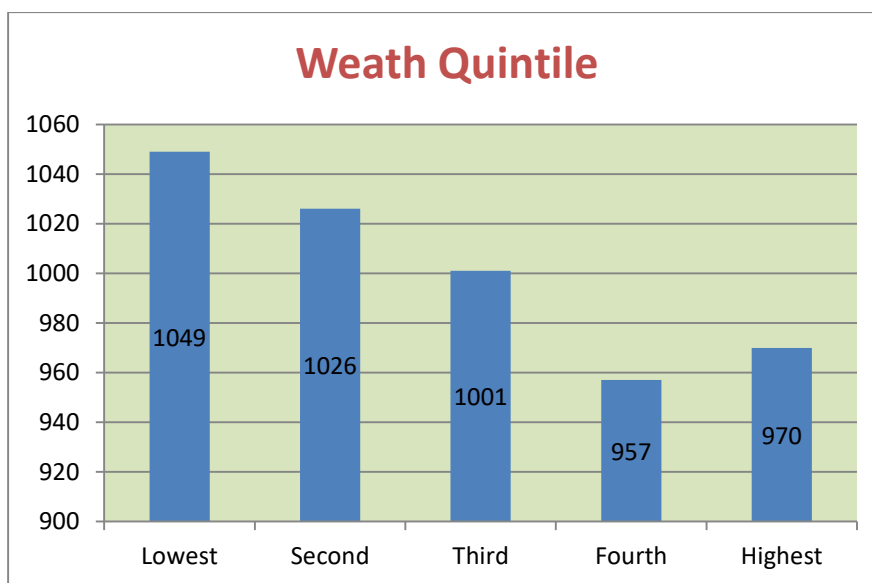


Figure 6: Sex ratio, household population by wealth quintile, NFHS-3, India

The sex ratio of the younger age groups, since growing up in impoverished circumstances can have long term negative effects on health, resource access, and educational and other opportunities in life.

ii) Access to Media:

The media is an important source of information and exposure to new ways of thinking and doing things. In addition, radio listening, television viewing, and reading newspapers or magazines are important leisure activities. Both of these characteristics of the media make access to media an important indicator of women’s empowerment—by providing information and exposure to worlds outside the home, media exposure has the potential for enabling empowerment; further, time spent enjoying the media reflects access to leisure time, typically available to the more empowered who have greater control over their own time use (Basu and Koolwal, 2005).

Figure 8. Percentage of women and men age 15-49 who do not have at least weekly exposure to radio, television, and newspapers or magazines by age, NFHS-3, India

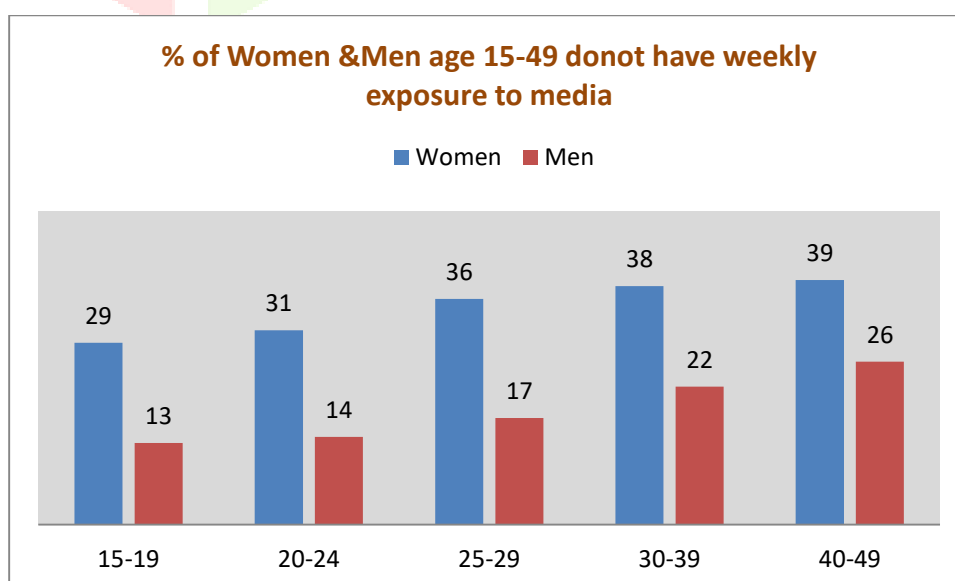


Figure 8:

The majority of women and men in India have some exposure to the media; nonetheless, as NFHS-3 shows, women are less likely than men to have at least weekly exposure to television (55% vs. 63%), radio (29% vs. 44%), newspapers or magazines (23% vs. 53%) and at least monthly exposure to the cinema (6% vs. 20%). Overall, 35% of women have no regular exposure to these forms of media, compared with 18% of men.

iii) Access to Spaces Outside the Home

Freedom of movement is severely curtailed for a large proportion of women in

India. Only one-third of women age 15-49 are allowed to go alone to the market, to the health centre, and outside the community (Table 6). Freedom to go alone varies most by age and marital status. The young and the never married have the least freedom of movement. Nonetheless, even among women in their 40s only about half are allowed to go alone to all three of these places. Access to spaces outside the home increases with both education and wealth; however, the variation is quite limited. Less than half of women have the freedom to go alone to these places in every education and wealth category.

Table6: Percentage of women age 15-49 allowed to go alone to the market, health center, and outside the community by background characteristics, NFHS-3, India

	Women allowed to go alone			
	To the market	To the health center	Outside the Community	To all three places
Education				
None	44.0	45.9	36.3	32.0
0-4	47.2	45.9	37.3	32.1
5-9	47.1	43.2	33.7	29.5
10-11	55.0	49.2	38.5	34.1
12+ years	70.2	64.3	51.9	48.2
Wealth Quintile				
Lowest	41.9	39.1	29.8	25.6
Second	42.7	40.5	33.0	27.9
Middle	48.1	44.6	36.2	31.3
Fourth	53.4	49.0	38.9	34.8
Highest	67.6	61.9	48.2	44.8
Total	51.5	47.7	37.7	33.4

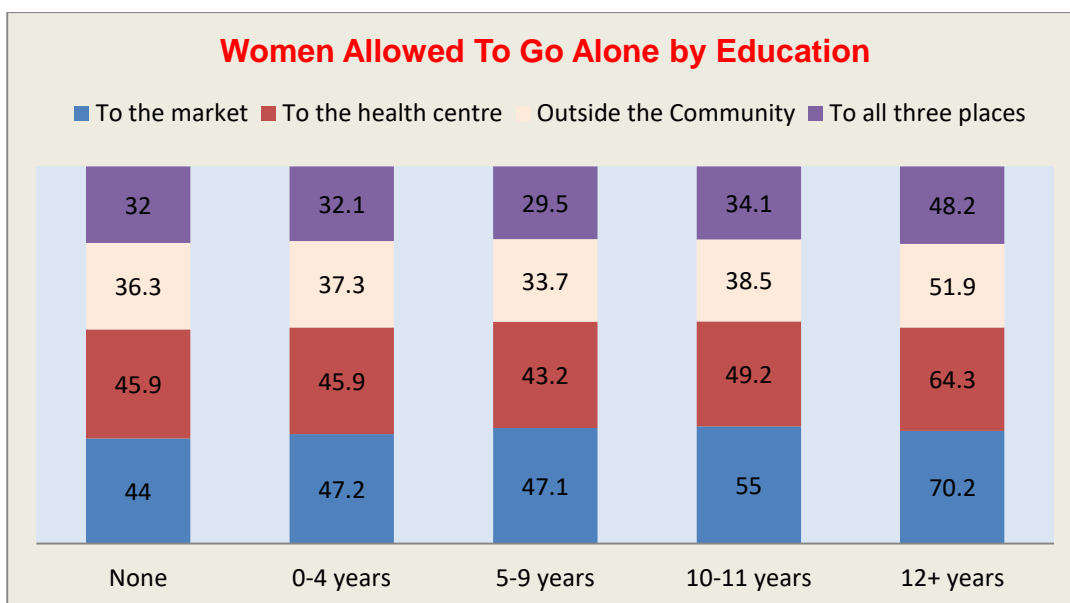


Figure 9

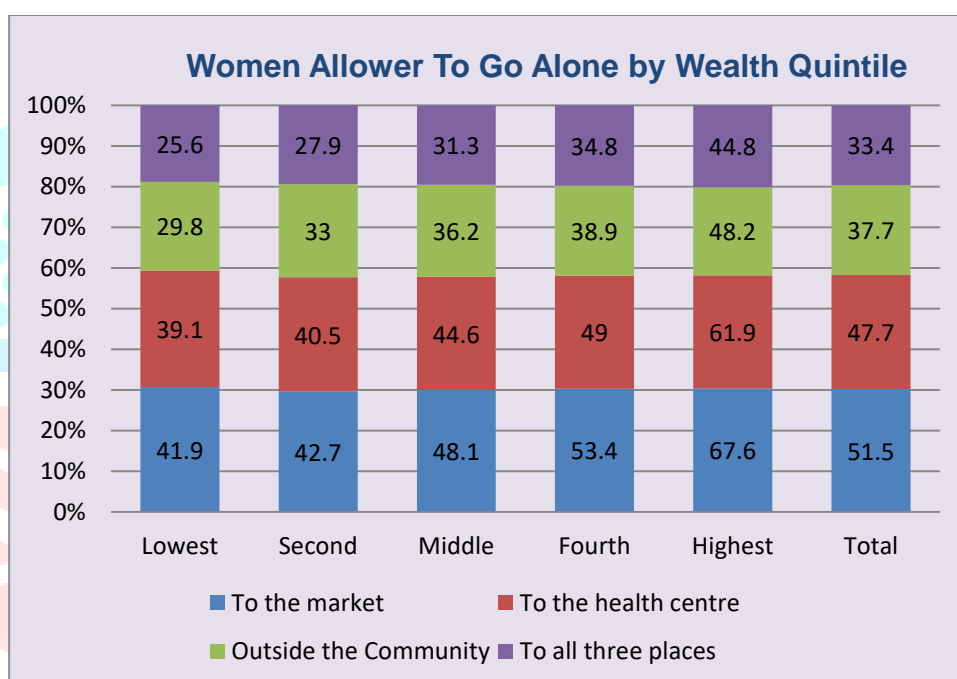


Figure 10

iv) Access to Health Care

Factors that limit women’s access to health care at the household level can be gender-related, purely economic, or supply driven. For example, the need for permission and concern that there may not be a female provider are both hurdles to seeking health care that women face because they are women. Others, such as getting money needed for treatment, having to take transport, or distance to the health facility, can be hurdles for both men or women because they are likely to be related, at least in part, to the household’s economic condition and to the supply of health care. However, these hurdles are also likely to have a gender component, because, being female, women have limited freedom of movement and access to income.

Table7

Hurdles to Health Care	Wealth Quintile					
	Lowest	Second	Middle	Fourth	Highest	All Women
Getting permission to go	10.9	8.6	7.5	5.5	2.3	6.7
Getting money needed for treatment	34.8	24.3	18.5	10.4	3.0	17.3
Distance to the health facility	47.4	36.1	26.3	16.6	5.9	25.3
Having to take transport	45.4	33.1	23.3	13.9	4.5	22.9
Finding to someone to go with you.	21.4	15.9	12.2	8.2	3.3	11.7
Concern that there may not be a female health provider	30.1	24.0	19.4	14.9	8.2	18.7
Concern that there may not be a any health provider	35.4	28.7	23.8	18.6	10.8	22.7
Concern that there may be no drugs available	36.8	29.7	23.5	18.3	9.9	22.9

Table 7 Shows that woman face a number of hurdles in accessing health care for themselves. The most common hurdle among them are the distance to a health facility and the least common is getting permission to go. Notably, almost one-fifth of women report that not having a female provider is a concern and for one-tenth of women, finding someone to go with them is a problem.

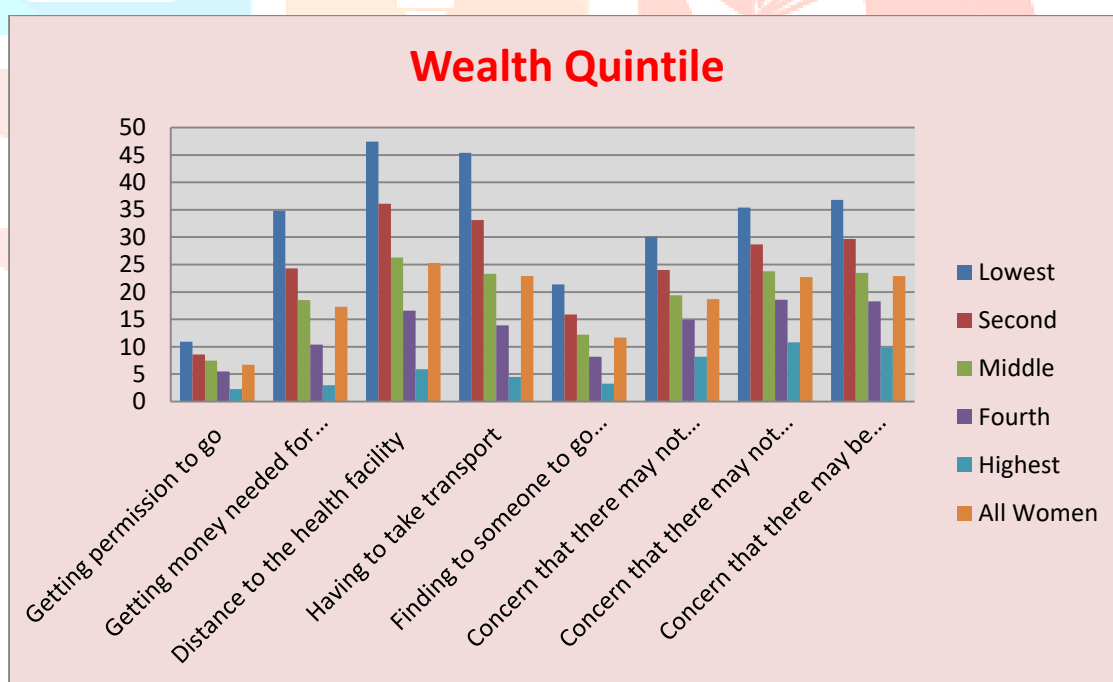
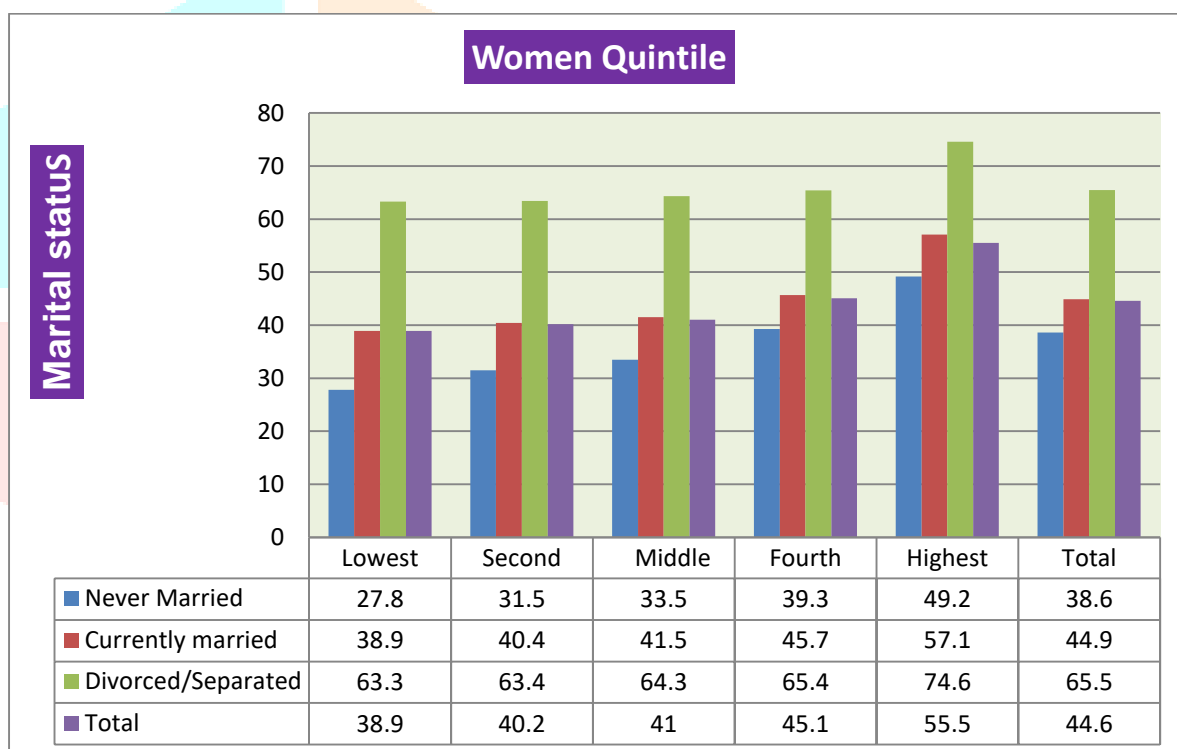


Figure 11

v) Access to money that Women can decide how to use

Less than half, 45%, of women age 15-49 have some money of their own that they alone can decide how to use. The proportion having money varies from 39% among the never married and 45% among the currently married, to 66% among the divorced, separated, deserted, or widowed women. Since having money will depend at least in part on the wealth of the household, figure shows the percentage of women who have some money they alone control, by wealth quintile. Among all women, the differential by wealth in whether women have some money they control is relatively limited, ranging from 39% among women in the lowest wealth quintile to 56% in the highest wealth quintile. Thus, having money that women control is not exclusively related to wealth. Since having money will depend at least in part on the wealth of the household. Variation by wealth quintile in the proportion of women with some money they control is least for women, who are divorced, separated, deserted, or widowed and most for never married women.

Figure 12: % of women age 15-49 that have access to money of their own that they can decide how to use by marital status, according to wealth quintile, NFHS-3, India



One possible source of money that women could have control over is own earnings. The Figure 13 shows that women who earn cash are more likely, in each wealth quintile, to have money that they control. Even women who are employed but do not earn cash are somewhat more likely than women who are not employed to have some money that they control. Nevertheless, even among women who earn cash, less than half of those in the poorest two wealth quintiles have any money that they alone can decide how to use. Further, even among women who earn and belong to the highest wealth quintile, almost one in four do not have any money that they alone can decide how to use. It is clear that although earnings provide women with some financial freedom, the benefit is far from universal.

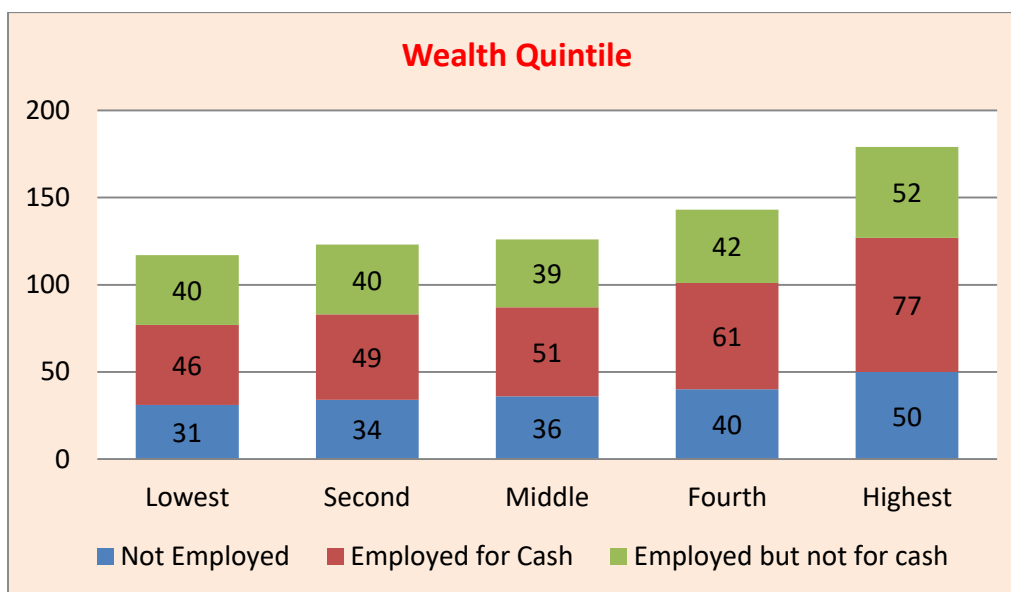


Figure 13

vi) Access to a Bank or Savings Account that Woman themselves use:

Despite India's rapid modernization, few women have a bank or savings account that they themselves use. As figure 14a & 14b shows, only 15% of women age 15-49 have a bank or savings account that they use. As expected, this proportion increases sharply with wealth. Nonetheless, even in the highest wealth quintile, only about one in three women have a bank or savings account they themselves use. Whether women have a bank or savings account varies substantially by wealth for women in all age groups, educational categories, and employment statuses—being consistently low for women in the lowest wealth quintile and relatively high in the highest wealth quintile, even in the highest wealth quintile, less than one in three women have a bank or savings account in all age, education, and employment categories, except for women employed for cash, women with 12 or more years of education, and women who are 30 years or older. Women most likely to have a bank or savings account are the women in the high wealth quintile who are employed for cash, followed by women with 12 or more years of education. Also notable is that women in the lowest wealth quintile who have 12 or more years of education are more than four times as likely as the average woman in the lowest wealth quintile to have a bank or savings account that she uses (17% vs. 4%).

Figure14: Percentage of women age 15-49 who have a bank or savings account of their own that they use by background characteristics, according to wealth quintile, NFHS-3, India

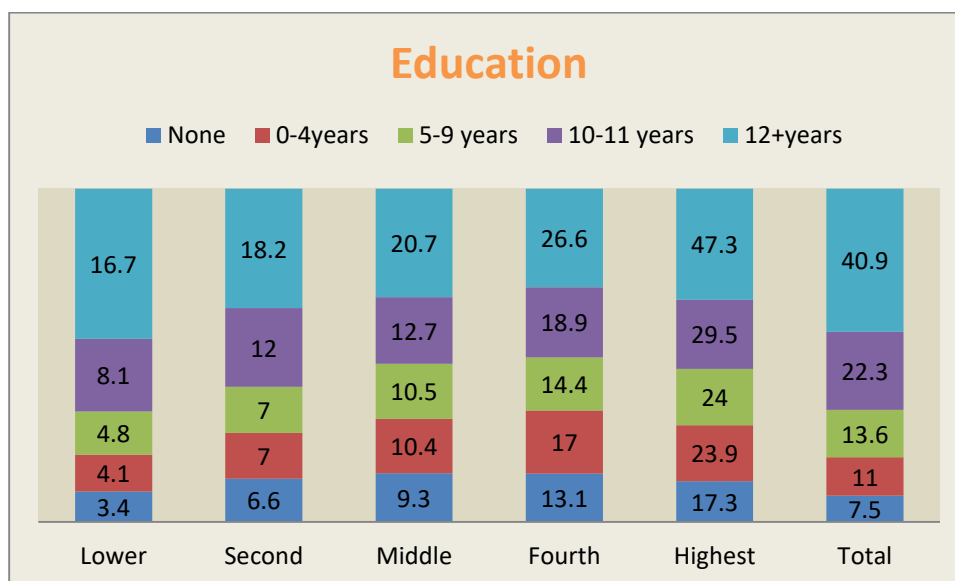


Figure 14a

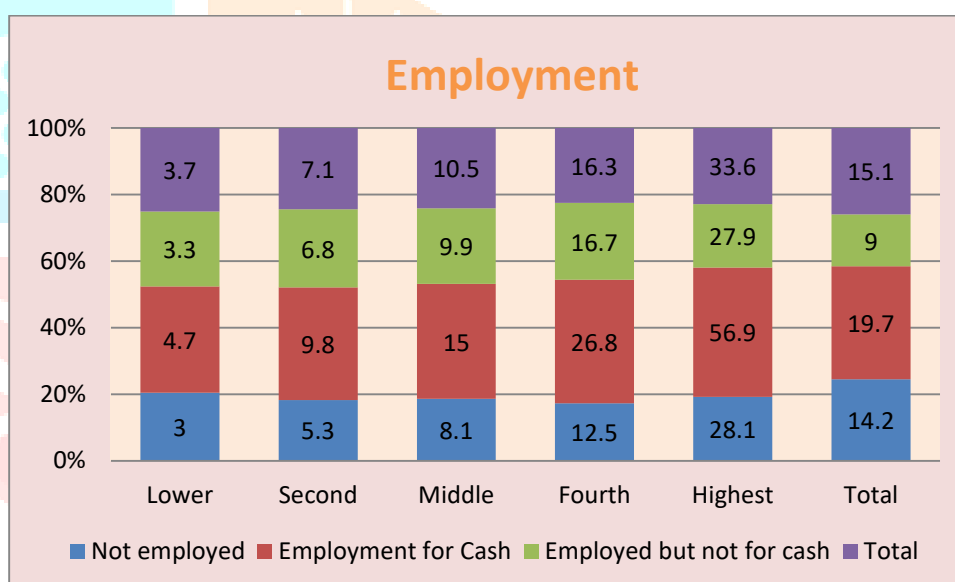


Figure 14b

5. Conclusion: Women’s access to resources including education, health care, and money that they control is greatly circumscribed. In addition, only a minority of women are allowed to go alone to various places outside the home. Since women are over-represented in poorer households and under-represented in wealthier ones, their per capita resource access is lower than for men. This also means that boys are more likely than girls to be growing up in wealthier households with all the related benefits. The World Bank, in its report “**Gender at Work,**” has recognized the value of applying a shared value model to private sector efforts to empower women. “Given emerging evidence on the business case, the pursuit of gender equality by private sector firms is increasingly understood as a win-win for women, companies, and their communities”. “When companies help train, prepare, and support vulnerable women and men to thrive in the world of work, they foster a kind of economic value that can promote both company success and social progress simultaneously.”[12] In 2006,

the *Economist* proclaimed that women are “the world’s most underutilised resource.” Since then, a growing body of research has reinforced the idea that the economic empowerment of women can significantly boost productivity, reduce employee turnover, and promote the sustainable development of consumer markets [13]. Economic empowerment is, a crucial aspect of any significant push to make women full and equal participants in their communities. Strengthening the economic role of women is also critical to reducing poverty, improving health and education outcomes, and achieving other broad development goals. Yet there is a growing recognition among development experts of the need to **link economic empowerment** to programs that address **women’s empowerment** in a more fundamental way. In a similar path, a recent report commissioned by the Oak Foundation recommends an “integrated approach” to confronting “the underlying human rights issues that prevent women from realizing their full potential as economic agents.” Such an approach, according to the report, requires the development of “building blocks”—sources of empowerment that include not only “access to equitable and safe employment,” but also “voice in society and policy influence,” “access to and control over reproductive health and family formation,” and “social protection and childcare.”[14]

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