

# Women's Economic Empowerment

## Background

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Women's economic empowerment has gained global attention in recent years. In many countries, women disproportionately lack economic opportunities in comparison to their male counterparts, and are left unable to achieve financial independence or financially contribute to their families and communities. Large percentages of women around the world are socially discouraged from holding proper jobs, thus decreasing their potential to contribute to their countries' economic growth. In modern times, we are witnessing cases of women required to obtain spousal approval to seek employment or open a bank account. **Lack of support for women's economic rights widens the gap for poverty, exploitation, and discrimination.** In this case, discrimination represents women's inability to obtain paying jobs, underinvestment in their education, limited access to capital, and lack of inheritance rights. By eliminating such barriers, the international community seeks to enable women to explore their full economic potential. Empowering women's economic rights constitutes an improvement of economic development and growth around the world.

## Obstacles to Progress

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**The first barrier for women is the underinvestment of education for young girls and women. Education is an important marker to building knowledgeable human capital necessary to reduce poverty and decrease gender inequality.**

Based on the 2018 World Bank Development Report, almost 90 percent of students do not have minimum skills in reading and math, from which approximately 130 million girls between the age of 6 and 17 are out of school.

**About 15 million girls of primary school age, located in sub-Saharan Africa, will never enter a classroom.**

In addition, in some African countries, one out of 200 women attend college and two thirds of the world's illiterate population consists of women (The World Bank 2018). The gender gap in education in developing nations is extremely problematic. Women are powerless without education. By giving women proper education, we can empower women and girls to change the world for the better by living longer, healthier lives and contributing to the great social human capital. And most importantly, encouraging women to obtain higher education increase their chances of obtaining higher level leadership positions.



The second obstacle is access to decent employment opportunities for women. The lack of employment opportunities limit what women and girls can do. Preexisting laws prevent women from obtaining certain jobs. From the 189 economies assessed worldwide, about 59 economies have no laws against sexual harassment in the workplace, and approximately 18 economies allow husbands to legally restrict their wives from working, (UN Women Facts and Figures: Economic Empowerment 2019). A combination of cultural attitudes and unfair labor practices suggest women are already at a disadvantage compared to men. With limited access to justice and low levels of integration into the workforce, it is rational to conclude that women's labor participation rate will remain consistently low.

The third obstacle is access to financing and capital for women seeking to start or grow a business. While microfinance is available to women on a small scale, the barriers to register and grow a business are enormous. Encouraging women's entrepreneurship would help women with establishing financial independence and stability. But women are at a higher risk of starting a business. In approximately 40 percent of economies, women's early stage entrepreneurial activity is half or less than half of that of men's (UN Women Facts and Figures: Economic Empowerment 2019). There are a few main constraints to be considered. First, a significant limitation is the lack of collateral available to women, which is closely related to their denial of property rights. In countries like Kenya, it is customary for husbands to manage land, regardless of whether land is obtained prior to or following marriage. Also, women are prohibited from legally handling issues related to land ownership without the consent of their spouse. For instance, after a husband's death, land rights are transferred to other male family members instead. Another obstacle women face is the difficulty to register and obtain business licensing. Due to certain social and cultural norms, starting a business is made an even more complex and arduous process for women in comparison to men. This often causes women to be harassed and discouraged from establishing a business in the formal economy. Lack of standardization of rules and costs drive women-owned business to operate in the informal economy (UNAID 2019).

## Embrace Relief and the United Nations' Sustainable Development Goals

Embrace Relief's mission and goals represent our ongoing commitment to the United Nations' comprehensive plan for action to build global partnerships for sustainable development in an effort to improve human rights. **Furthermore, Embrace Relief is committed to equality and economically empowering women by closing gender gaps in the world.** In accordance with the United Nations' Sustainable Development Goals, Embrace Relief is explicitly focused to achieving gender equality, as stated in Goal 5. Secondly, our mission and goals consist of promoting productive employment and decent work for all, as stated in Goal 8. Embrace Relief is also strongly committed to goal 10, which explicitly represents our ongoing efforts to reduce inequalities around the world.



## Embrace Relief's Campaigns and Progress in Achieving Educational Goals

At Embrace Relief, we understand that building strong and sustainable communities requires providing access to quality education and skills training. **Our vision of women empowerment is through skills development; thus, our organization has launched successful vocational training programs for girls and women in Tanzania and Kenya. Since 2014, we have organized a professional sewing program in Kenya. With our local partner, Lotus Welfare Association, we are committed to assisting women with obtaining valuable skills, giving them the opportunity to reestablish their lives and expand their chances to find employment opportunities.**



In addition, Embrace Relief has collaborated with the Dogodogo Center in Tanzania, where women and girls obtain valuable skills and knowledge in areas such as crafting and textiles. At the end of their training, women are offered sewing machines as a way to encourage entrepreneurship and long-term sustainability within their communities. With the skills obtained from their training programs, women have the chance to sell their products at local markets. Embrace Relief's ongoing efforts consist of economically empowering women. By consistently working with partners on the ground and gaining local knowledge, we can update vocational training curriculum to keep up with job demands in the region. **Embrace Relief's campaigns support the economic theory that when more women actively participate in the formal economy, a country's economy will grow.** Women's economic empowerment boosts productivity and increases economic diversification and income equality.

### Focus for the Future

Women's economic empowerment is essential to increasing global development, reduction in poverty, and substantially beneficial to increasing growth. In other words, women have been found to reinvest a much higher portion of their incomes into their families and communities than men, which leads to greater economic development by spreading wealth beyond themselves. This finding is believed to be one reason why countries with greater gender equality tend to have lower poverty rates. Investing in women's economic rights has proven to be a positive factor in improving the overall global economy. For example, in 2015, women's role in labor markets contributed to a 26 percent increase in the global GDP, (Madugalle 2015). Women's economic empowerment and equality can exist in environments free of barriers. Women's successful participation in the economy would ideally consist of collective action of governments and private actors. Governments can minimize barriers by enhancing protection in regulations and practices to encourage women to participate in the economy. Private actors can reduce barriers by changing social and cultural behaviors towards women. In this case,



customary practices and social bias should be discouraged. The goal is to improve economic opportunities for women, increase access to capital, education and entrepreneurship skills, and in return benefit families and communities, businesses and nations as a whole (White House “Women’s Global Development and Prosperity Initiative”). With recognition of this valuable goal, Embrace Relief continues to achieve progress.

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