



INTERNATIONAL  
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# WOMEN'S ECONOMIC EMPOWERMENT

A Literature Review



**RANMINI VITHANAGAMA**



# **Women's Economic Empowerment: A Literature Review**

Ranmini Vithanagama

**International Centre for Ethnic Studies**

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## Women's Economic Empowerment: A Literature Review

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# **Women's Economic Empowerment: A Literature Review**

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## **Executive Summary**

Empowerment is a term used widely across many disciplines. As a result, the concept of empowerment lacks one specific definition, but in all contexts it refers to the expansion of the individual's agency to come out of the state of disempowerment she is in. Thus, empowerment is a process of change which gives individuals freedom to make effective choices in life. Thus, the concept of human rights is central to the meaning of empowerment.

The term empowerment has its roots in social movements, but gained momentum in the 1970s in the development discourse with a shift in focus from men and women to gender as a social construct. The feminist scholarship largely influenced this shift in the development approach, and by extension, in the definition of empowerment.

Although empowerment is applicable to everyone who is marginalized, its relevance for women is stronger because women represent a cross section of such socially excluded and disadvantaged groups. Additionally, their state of disempowerment stems from within the household and family, and patriarchal structures both within and outside that are not common to other marginalized groups. On the other hand, their empowerment has far-reaching benefits to society. In addition to driving overall economic development, women's empowerment tends to have a positive multiplier effect on her family, community and the next generation of a society.

Of the many domains of women's empowerment, economic empowerment tends to have the biggest positive influence in expanding her agency. Greater access to economic resources and opportunities, and the removal of gender biases in the formal labour markets are fundamental to women's achievement of economic empowerment. Importantly, economic empowerment is not just about making use of these opportunities to earn income, but on how such financial independence is used to reduce gender disparity within both informal and formal structures of society.

Achieving women's economic empowerment is dependent on the interplay of a number of factors. First and foremost are the gender norms that dictate women's role in society. While in some countries women are actively discouraged from engaging

in paid work, in many others, the gender division of labour within the household limits time and opportunities available for women to partake in income generating activities. Even when women do engage in wage work, that is often at the cost of her rest and leisure. Although improved access to resources (such as water and electricity) and better public infrastructure (such as transportation) helps cut down on the time spent on unpaid household chores, women may not be able to use the time saved to engage in income-generating activities unless they also have access to markets or credit facilities. In other words, a number of other factors should come into play to enable women to earn income and realize economic empowerment.

Education is central to women's economic empowerment. By contributing in many ways to have freedom of choice, education not only promotes women's economic empowerment, but also their overall empowerment. As education converts unskilled labour into skilled labour, the opportunity cost of women's unpaid care labour increases with her education. However, the positive relationship between women's education and their labour force participation tends to be conditional upon their level of educational attainment. In other words, higher levels of education lead to better income-earning opportunities compared to lower levels of education. In fact, education levels above the primary level are found to be important in influencing women's ability to exercise greater autonomy in decisions that affect their lives.

However, rights to education alone cannot create women's economic empowerment if social structures outside the education system continue to uphold discriminatory gender ideologies. Therefore, it is important to view education not only as a tool for self-reliance for women, but also as a means of challenging patriarchal structures of society in order that education becomes meaningful for women's empowerment.

Although there has been tangible progress in terms of access to girls' education, considerable disparities still exist in women's access to resources, most importantly, land. Land ownership is identified as a powerful determinant of women's empowerment, and where women do not own land, they tend to hold back from

taking economic risks. Even where women legally own land, her male relatives often determine how such land is used.

Weak and inadequate legal standards and their ineffective implementation at the national and local levels, as well as discriminatory gender norms at the community and institutional levels, commonly contribute to the gender bias against women in land ownership. On the other hand, women's limited awareness may also limit opportunities available for them to own land. Even when women own land, whether it leads to her economic empowerment is contingent upon a number of other factors such as the level of her education, the presence of basic infrastructure and public utilities, and the policies and practices of formal financial institutions relating to female borrowers. Although the development of microfinance institutions has allowed women to access credit more readily, such programmes do not always lead to women's economic empowerment. In fact, underlying gender biases against women such as differences in literacy rates, unequal access to resources and social attitudes towards women's role in the household may negate any benefits accrued to women from microfinance facilities.

An armed conflict has mixed effects on women's economic empowerment. While men are the obvious victims of armed conflict, women tend to be more negatively affected by conflict. Peacetime gender norms make women and girls vulnerable to sexual abuse as a deliberate strategy in warfare, and make their traditional caretaker roles riskier and more laborious amidst the disintegration of social order, disruption of services, limited access to resources and the loss of income from the male head of the household.

However, by being forced to take up non-traditional roles such as earning income, making decisions and controlling assets of the household, a woman may experience some level of economic empowerment during conflict. Yet, such experiences are often short-lived, and women may return to a state of disempowerment with the cessation of the conflict due to many factors—the returning male head of the household may resort to violence to assert dominance within the household; income-generating opportunities created by the conflict may disappear with the end of the conflict; and, disability and death may increase the burden of household work and push her to earn

income when such opportunities cease to exist. Therefore, unless an armed conflict transforms underlying gender ideologies, any economic empowerment women may experience during and immediately after conflict is unlikely to be sustained.

There appears to be greater gender equality in Sri Lanka than in many other developing countries, particularly in other countries in the region. The granting of universal suffrage in 1931, providing universal free education from pre-school to university in 1947, and the removal of hospital charges in 1951, which enabled universal access to healthcare have all contributed to gender parity in literacy levels, life expectancy and mortality rates. Moreover, there is little or no evidence from Sri Lanka of extreme gender biases in the form of female feticide or infanticide.

However, gender disparities are more prominent within the spheres of female labour force participation and access to resources. Despite having educational attainments on par with their male counterparts, women's economic participation has been stagnant around 35 per cent over the past decade. On the one hand, the gender division of household labour discourages women from seeking formal employment, while on the other hand, discriminatory gender biases reward women less than men for the same level of skills. Additionally, despite having produced the world's world-first female Prime Minister, and a female Executive President, women's political participation is abysmally low in Sri Lanka and their participation at the decision-making level is negligible.

In theory, most of Sri Lanka's customary laws do not discriminate against women's ownership of land, but in practice may reflect underlying gender biases. For example, the inheritance schedules of the Land Development Ordinance favour male heirs over females in the country at large, and the Thesawalamai law allows Tamil women from the North to own land, but not to exercise command over it. The ethnic conflict that had given rise to many female-headed households has complicated land ownership for women. The intuitive assignment of the 'household headship' to men has led to discriminations against women in property ownership.

Although empirical evidence on gender biases in Sri Lanka's formal credit market and access to other productive resources is limited, there are studies that look at the role of microfinance in women's economic empowerment. Such studies show that participating in microfinance programmes had created a positive impact on women's autonomy in decision-making about the utilization of credit in an income earning activity and in how the income generated would be spent.

There is no evidence of the use of rape as a strategy of war during Sri Lanka's thirty-year-old armed conflict between the armed forces and the Liberation Tigers of Tamil Eelam (LTTE). However, the loss of lives, disability, displacement, loss of assets, widespread destruction of property and assets and damages to infrastructure due to conflict have all contributed to women's disempowerment in the conflict-affected areas. The absence of a gendered approach to many livelihood recovery programmes, the absence of women from the planning processes of rebuilding and reconciliation, and the narrow focus on only widows and female-headed households in intervention programmes, have contributed to exacerbating gender disparities in post-war recovery. Yet, for the most part, women's economic empowerment in the former conflict-affected areas appears to be hindered by community-imposed barriers influenced by gender norms than by any other challenges imposed by the state.



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## **1. Introduction**

'Women hold up half the sky' is a Chinese proverb that succinctly sums up the ideal of women's equal contribution to the world. Yet, the reality across many developed and developing countries alike is that gender gaps persist across many domains of life – education, health, labour market opportunities, paid and unpaid work. Therefore, quite obviously, women's empowerment is a concept that cuts across many disciplines.

The term empowerment has gained rising popularity since the 1990s, but much earlier studies of 'women's status' also looked at various aspects of women's empowerment. Although concerted efforts by development agencies and practitioners over the years to reduce gender disparities have borne some results, the discriminations against women are still strong enough to have placed gender equality as the fifth goal of the United Nations' Sustainable Development Goals for 2015–2030.

This paper reviews an extensive part of existing literature on women's empowerment, with a specific focus on economic empowerment. The first section looks at the definition of empowerment, sifting through many nuances on what constitutes empowerment. The second section studies the importance of empowering women and how and why economic empowerment could be key to the overall empowerment of women. The third section analyses different factors that promote or deter women's economic empowerment, looking specifically at gender norms, women's time use, paid and unpaid work, education, economic and financial resources and conflict. This section is followed by a conclusion summarizing the key ideas pertaining to women's economic empowerment.

## **2. Defining Empowerment**

Although the term 'Empowerment' is often used liberally in development literature, there is no universally accepted definition on what it actually constitutes. Perhaps the usage of the term across a wide range of disciplines, from community development to economics, makes a clear-cut definition of the term more complex. In fact, Delgado (2015) notes that it is not surprising that a popular concept like empowerment would in fact have many different definitions. Thus, empowerment has become a term that 'means different things to different people' (Prah, 2013). As a result, many refrain from defining the term at all, while others explain its meaning very narrowly, specific to the discipline or the programme under which the term is being used (Page & Czuba, 1999). This has led to empowerment being often viewed as a 'buzzword' (Lord & Hutchison, 1993; Rowlands, 1997; Page & Czuba, 1999; Batliwala, 2007).

Rappaport (cited in Novek, 1992) wrote in 1985 that 'Empowerment is a little bit like obscenity; you have trouble defining it but you know it when you see it'. Closer to two decades later, Strandberg (2001) wrote along similar lines – that empowerment can be understood intuitively, as something positive. In fact, Novek (1992) argued that attempts to arrive at a working definition of empowerment by different social sciences have made 'the term per se a problematic concept at best' (p. 8). Similarly, Cochran (1986 as cited in Whitmore, 1988, p. 4) pointed out that the concept of empowerment has not been clearly defined due to the range of thinkers discussing it.

Perkins and Zimmerman (1995) also noted that empowerment is 'inadequately conceptualized and loosely defined' (p. 572), and this lack of clarity on what empowerment is becomes a concern because it is a term that is so ubiquitous that, in fact, avoiding the term is difficult. Page and Czuba (1999) explained that in some of the literature at the time, the concept of empowerment was 'often assumed rather than explained or defined'. This could be because, as Rappaport (1984) noted, defining empowerment is much easier in its absence – powerlessness, helplessness, emptiness, alienation – but not so in its presence as empowerment could take

different forms for different individuals and in different contexts. Moreover, constructing a singular definition of empowerment may in fact make attempts to achieve it formulaic or prescription-like, thereby contradicting the very concept of empowerment (Zimmerman, 1990). However, that has not prevented attempts being made to understand and explain the term. In fact, definitions on the concept of empowerment 'abound' (Perkins & Zimmerman, 1995), and unsurprisingly so, given the popularity of this multi-disciplinary term (Delgado, 2015).

Central to the conceptualization of empowerment is the notion of power (Kabeer, 1999b; Eyben, Kabeer, & Cornwall, 2008; Sardenberg, 2008), which itself is not clearly defined (Pratto, 2016). Gaventa (2003) wrote that the definition of power is often assumed, instead of being 'defined or addressed or used in a coherent manner' (p 12). An almost similar view on the empowerment definition was noted earlier.

In fact, the anomalies related to the term 'empowerment' stem from confusion about the understanding of power (Rowlands, 1997). Rowlands explained that most frameworks on power did not explain how power was distributed in a society or consider power dynamics of gender, race or other categories, upon which oppression is based. Moreover, studies of power are often focused on the agency of the powerful, neglecting the point of view of the less powerful (Pratto, 2016).

Traditionally, power is associated with domination or 'power over' someone or something. Russel (1938, cited in Kreisberg, 1992, p. 40) lists out three ways in which a person could exert power over another – through coercion, inducement or propaganda, where intended effects are caused through control or manipulation. While this interpretation of power is criticized in empowerment literature (Rowlands, 1997; Kabeer, 2005), when power is interpreted as 'power to' act on choices and decisions, even despite others' opposition, it alludes to what is intuitively understood as empowerment. Similarly, transformational power, which despite entailing unequal social relations just like in dominative power, is characterized by actors who are not defined by self-interest, and look to reduce social inequality through development (Pratto, 2016). This goes to show that the manner in which power is interpreted can have significant implications over how empowerment is operationalized (Luttrell, 2007).

Power could be thought of as a mutual interaction between agency (actors and processes) – and structure – (social norms and beliefs), and empowerment as a process that requires changes in both dimensions (Pettit, 2012). However, power is not always visible or obvious, and could also be hidden or invisible as classified in the Power Cube, a model that explains power using a three-dimensional cube of space (closed, invited, claimed), levels (local, national, global), and forms (visible, hidden, invisible) (Gaventa, 2003; Gaventa, 2005).

While formal power is often visible and lies within recognizable structures, informal power often tends to be hidden or invisible inside social norms and practices inbuilt into our lives. Gaventa (2006) explains invisible power as one in which ‘conflict is more invisible, through internalization of powerlessness, or through dominating ideologies, values and forms of behaviour’ (p. 29). Therefore, it may be in fact easier to engage with visible power holders to influence power structures, than invisible power that is embedded in social norms and practices (Pantazidou, 2012). As a result, one could become submissive to informal power unintentionally as it is often seen as natural or normal (Pettit, 2012). Thus, for empowerment to be effective, it has to create changes not just in formal and visible forms of power, but also in the more subtle versions of it. In other words, creating increased access to and distribution of resources as well as changing traditional patriarchal gender relations are both equally important elements of empowerment. It is important, therefore, for empowerment to draw from a wide range of conceptualizations of power (Ibid).

The conception of power as a zero-sum game is quite old (Read, 2012), and is predicated on the assumption that power is of finite supply, where one person’s gain comes at another person’s loss. Within the context of a household, this means that if the woman’s decision-making power improves, it would be by reducing the man’s decision-making power. In other words, empowerment leaves one party better off and the other worse off. Pantazidou (2012) writes that the positions of power i.e. who has power, becomes a more productive discussion when power moves away from the zero-sum logic, and instead becomes circumstantial. In other words, the level of power someone has depends on each context and setting. A person who is in a dominant position in one context, may enjoy less power in another context.

Thus, although power is regarded as a zero-sum game in many situations, it could also be a positive-sum game, which creates opportunities for everyone to benefit (Singh, 2007). Positive-sum power is thus generative in nature, creating room for someone to gain greater power, without necessarily reducing the power the other person has. This makes empowerment more acceptable and practical, as opposed to in a zero-sum situation (Craig & Mayo, 1995). If the total power in society is not fixed, but variable, this means that the empowerment of the powerless could be achieved without a significant dilution in the power of the powerful, resulting in a total increase in the power in society (Ibid).

The term 'empowerment' formally entered social services practices and literature in Barbara Bryant Solomon's publication in 1976 titled *Black Empowerment: Social Work in Oppressed Communities* (Hardina, Middleton, Montana, & Simpson, 2006; Calvès, 2009; F. J. Turner, 2011;), and also provided one of the first insights into what empowerment means. Solomon (1976) defined empowerment as 'a process whereby persons who belong to a stigmatized social category throughout their lives can be assisted to develop and increase skills in the exercise of interpersonal influence and the performance of valued social roles' (as cited in Hardina et al., 2006, p. 8). Another elaboration of the concept of empowerment by Solomon is that it is 'a process whereby the social worker engages in a set of activities with the client that aim to reduce powerlessness that has been created by negative valuations based on membership in a stigmatized group' (p. 19, as cited in Delgado, 2015, p. 80).

From this second explanation on empowerment, one could deduce that the initial definitions of empowerment likely relied on the zero-sum interpretation of power, particularly given their ethnocentric approach. The empowerment of the marginalized and stigmatized ethnic groups, in this case black communities, could be viewed as being achieved by diluting the power of those exerting power over them, in this case, the whites. In the 1980s, following Solomon's work, the term empowerment has been widely used in association with a process of social transformation, to enable oppressed groups in society such as women, disabled

people, homosexual people and the poor to 'define and claim their rights collectively' (Luttrell, Quiroz, Scrutton, & Bird, 2009).

Berger and Neuhaus were two other writers who had an early influence on the meaning of 'empowerment'. In 1977, they proposed a theory of mediating structures in order to bridge the gap between individuals and large public institutions such as the government and business corporates. These institutions are generally alienating for an individual. Therefore, the role of mediating nonprofit organizations is to act as a vehicle of empowerment by connecting disempowered individuals with the larger civil society they live in, thereby creating a sense of belongingness to them ( B. S. Turner, 1993; LeRoux & Feeney, 2014).

Although the initial use of the term 'empowerment' stemmed from social movements, it has later been picked up by a multitude of academic disciplines. Among the earliest to develop the concept theoretically was Julian Rappaport, a community psychologist, who wrote 'By empowerment I mean that our aim should be to enhance the possibilities for people to control their own lives' (1981, p. 15). This, and subsequent definitions of empowerment, despite their nuances, bear important tenets of those early meanings of the term.

However, in the development discourse, the theoretical conceptualization of empowerment has been strongly informed by the popular education philosophy of Brazilian educator Paulo Freire and the feminist movement (Luttrell et al., 2009). The popular education methodology looks to bring about more equitable social, political and economic relations by creating an environment in which people who historically lacked power can acquire and expand their knowledge to remove social inequalities. During and beyond Freire's lifetime, popular education has been associated with numerous revolutionary movements in influencing adult literacy, health education and a means of raising consciousness and organizing people to reclaim their rights (Wiggins, 2011).

On the other hand, increased awareness of the role of gender relations in development led to a conceptual shift in development initiatives in the 1980s from the Women in Development (WID) approach to the Gender and Development

(GAD) approach. The GAD approach was rooted in social feminism, and was inspired by the experiences and writings of grassroots organizations and Third World feminists. It argued that the status of women was influenced by (1) their material conditions and their positioning in society and (2) the degree of patriarchal power exercised at the household, community and national levels (Luttrell et al., 2009; Taşlı, 2007; Parpart & Barriteau, 2000). Therefore, gender as a social construct, instead of women (in WID), is the focal point of GAD. Moreover, it inverts women's role from one of passive recipients of development interventions in previous approaches to agents of change (Taşlı, 2007; Dagenais & Piché, 1994). Therefore, empowerment is very much an integral part of the GAD approach, and has become 'an essential part of feminist theory' (Rowland-Serdar & Shea, 1991). However, the discussion of empowerment must distinguish between different theoretical understandings of 'gender equality' to delineate what constitutes empowerment under each construal of the term.

Liberal feminism claims that gender differences are not based on biology, and that therefore women and men should have equal rights to education and work opportunities. Therefore, for them, empowerment was about exploring ways that women could get more individual power to be equal to men, and the vehicle for such empowerment was through legal, political and constitutional reforms (Lorber, 1997; Rowland-Serdar & Shea, 1991). They were less interested in political and societal transformation as a catalyst of women's empowerment (S. G. Turner & Maschi, 2015).

On the other hand, Marxist and Socialist feminists positioned housewives within the structure of capitalism (who were conspicuously absent in Marx's own analysis of the social structure of capitalism) and criticized family as a source of oppression and exploitation for women (Lorber, 1997). They posit that the gender division of labour in the household was expanded from the private to the public sphere due to capitalism, and therefore that both capitalism and patriarchy are responsible for the gendered division of labour (Calasanti & Bailey, 1991).

Radical feminists posit that traditional gendered roles are an integral component of patriarchy (Liu & Dyer, 2014). They argue that women are a social group that are oppressed by men as a social group, and shows how male domination is exercised in every sphere of a woman's private and public life such as marriage, reproduction, forced heterosexuality, household, the economy etc. Therefore, radical feminists call for a total transformation of social structures and the removal of processes of patriarchy for women's empowerment (Rowland & Klein, 1996).

In many ways empowerment is a 'process' than an end outcome. Rapport (1984) stated that empowerment is viewed 'as a process: the mechanism by which people, organizations and communities gain mastery over their lives' (p. 3). Chamberlin and Schene (1997) argued that empowerment is a process rather than an event, with attributes such as having decision-making power, access to information and resources, choices, optimism, self-confidence, and assertiveness. Page and Czuba (1999) identified empowerment as a multi-dimensional social process that helps people gain control over their lives. Similarly, Mayoux (2008) explains empowerment as a process through which those who are currently disadvantaged achieve equal rights, resources and power. In short, empowerment 'entails a process of change' (Kabeer, 1999b). This implies that to be empowered, one must first be in a state of disempowerment. Therefore, it is critical to understand the causes of disempowerment and power relations that may negatively impact choices, opportunities and individual well-being (Luttrell et al., 2009).

Kabeer (1999b, 2005) defined being disempowered as being denied choice, and empowerment as the process through which such individuals are given the ability to make choices. She distinguished between first order choices (strategic life choices) and second order choices. First order choices are those that constitute the defining parameters of people's lives (such as what livelihood to engage in, whether to get married, whether to have a family), while second order choices are those that may impact the quality of day-to-day life, but not life as a whole. To be empowered then is to have a greater control over first order choices. Alsop et al (2005) associate empowerment with making effective choices, or more elaborately, making choices which are then transformed into desired actions and outcomes.

Kabeer (1999a, 1999b) identified three dimensions along which evaluating the ability to make choices must be carried out – resources, agency and achievements. Resources are the material, social and human resources that underpin the ability to make choices. Agency is the ‘power within’ or the ability to understand what one wants in life and act upon those goals, and the process that transforms resources into achievements. Sen (1985) explained agency as ‘what the person is free to do and achieve in pursuit of whatever goals or values he or she regards as important’ (p. 203). Therefore, agency is something more than actions that can be observed, although it is ‘operationalized as “decision-making” in social science literature’ (Kabeer, 1999b). The ‘inner transformation’ that creates a shift in perceptions is central to agency, that makes them understand that they are not only capable of but also entitled to making choices (Malhotra, Schuler, & Boender, 2005). However, in the context of empowerment, agency is not just about actively making choices, but doing so in ways that challenge existing power relations (Kabeer, 2005).

The interplay of resources and agency leads to achievements through which empowerment or the lack of it will be reflected. There again, Kabeer (1999a) differentiated between inequalities in the ability to make choices and differences in the choices made, where only the former is taken into consideration in relation to empowerment. The structural constraints that impose limitations on the choices that an individual could make may result in empowerment occurring at different levels – immediate at the individual level, intermediate at the institutional level and deeper at the level of structural relations of class, caste and religion (Kabeer, 2001).

The World Bank framework for understanding and measuring empowerment considers resources more as an indicator of agency, than a prerequisite. How effectively those resources can be used for empowerment would depend on the interaction between agency and opportunity structure. This would result in varying degrees of empowerment as measured by the following: (1) if there is an opportunity to make a choice; (2) whether the opportunity is used to make the choice; and (3) if the choice made leads to the desired outcome (Samman & Santos, 2009; Alsop et al., 2005). This framework, though quite similar to and influenced by Kabeer’s conceptual framework, elaborates on the third facet in her model –

achievements – by breaking it down into three elements. This draws attention to the possibility that the institutional environment may constrain individuals from transforming their choices into desired outcomes (Samman & Santos, 2009).

These models broadly reflect Sen's capability approach. It looks at human life as a set of 'doings and beings' – functionings – and capability as a derived notion of functionings and therefore, a reflection of a person's freedom to choose between different ways of living (A. Sen, 1995, 2003). Robeyns (2003) explained that the difference between functionings and capabilities is similar to that of an outcome and an opportunity. The interplay between opportunity and outcome is embedded in both conceptual frameworks, where the opportunities created through agency (enabled by resources or opportunity structure) lead to the outcome of empowerment, or some degree of it.

Building on Sen's capability approach, Nussbaum (2000) developed a list of central human capabilities, and argued that a focus on them as social goals was 'closely related to a focus on human equality' (p. 86). At the same time, she noted that women had unequally failed to achieve these central capabilities, despite the choice to doing so being open to all human beings.

Some or many of the constraints that limit women's empowerment could be interpreted as a violation of human rights. The many definitions on empowerment point to the agency of a person – the ability to make choices from a social science perspective – as the essence of empowerment. Therefore, the introduction of the concept of rights itself is the 'most fundamental way in which empowerment occurs' (OHCHR, 2006, p. 4). Rights create a legal and moral obligation on the part of duty-holders, who are accountable to safeguarding people's rights, which is different to a needs-based approach which in principle can be achieved through benevolence and charity, and does not necessarily involve overcoming marginalization in accessing resources (Jonsson, 2003; OHCHR, 2002, 2006). Thus, the United Nation's Human Rights-based Approach (HRBA) to development recognizes that poverty, suffering and injustice stem from the violation of people's human rights, which implies a lacking on the part of duty-holders to safeguarding and fulfilling

rights (Pena, Maiques, & Castillo, 2008). This means that achieving empowerment is a two-part process – on the one hand, vulnerable and disempowered communities understanding and learning their rights, and on the other hand, creating accountability within the realms of legal and administrative institutions that have an impact on the rights of people.

The World Bank's definition of empowerment is more oriented towards poor people, in that it explains empowerment as 'expansion of assets and capabilities of poor people to participate in, negotiate with, influence, control and hold accountable institutions that affect their lives' (Narayan-Parker, 2002, p. 14). The definition also implies that empowerment is not just about gaining effective control over their lives, but also pushing the underlying dynamics that catalyze the process of empowerment.

### **3. Why Empower Women and Why Economic Empowerment?**

It should be clear from the preceding discussion that empowerment is necessary for people who are suffering from powerlessness, because disempowerment is deeply rooted in the inability to make choices for oneself. There are several reasons why empowerment could be most relevant for women, among such disadvantaged and socially excluded groups. The most powerful is perhaps that discrimination against women could begin as early as pre-birth, via the selective elimination of female fetus, a manifest violation of human rights. UNFPA (2012) estimates the number of missing women to be around 117 million, at the time of writing, with the majority reported from China and India.

Malhotra and Schuler (2005) have pointed out several more reasons why women's empowerment is important. Firstly, women are not just one of the many groups of disempowered individuals such as the poor, the disabled or ethnic minorities, but rather a cross-section representative of all other groups. Secondly, women's disempowerment could be stemming from household and interfamilial links, which is not the case for other disempowered groups, and therefore thirdly, although empowerment requires institutional transformation as a whole, women's empowerment specifically requires systemic transformation of institutions that support patriarchal structures.

All these reasons make a powerful case for empowering women. However, the approach to women's empowerment is dichotomous. Feminists advocate that empowerment should have an intrinsic value ( Malhotra et al., 2005; O'Neil, Domingo, & Valters, 2014; Chopra & Müller, 2016). That is to say, the process of empowerment should consider women as ends of their own right, and not supporters of the ends of others (Nussbaum, 2000). However, development initiatives recognize the importance of empowerment both for its intrinsic value and for its positive contribution towards economic growth, health, education and poverty reduction ( E. M. King & Mason, 2001; Golla, Malhotra, Nanda, & Mehra, 2011). In fact, the recognition of the positive effects of empowerment in the broader development goals framework has allowed non-gender specialists to be interested

in tackling gender inequality, a topic that could have otherwise been restricted to gender advocates (O'Neil et al., 2014).

Moreover, the intrinsic value approach to empowerment tends to position empowerment initiatives targeting women as a zero-sum game where men have to relinquish their power to women (Sharp, Briggs, Yacoub, & Hamed, 2011; Spencer, 2013). But, from an instrumentalist perspective – one that combines gender equality with its positive spillover effects on the economy – empowerment need not be a zero-sum game, making it more familiar to development agencies (G. Sen, 1997; Kabeer, 1999a).

The United Nations identifies achieving gender equality and empowering all women and girls as the fifth of its 17 Sustainable Development Goals (SDGs) for 2030. Ending violence and discrimination against women and girls, improving their participation in decision-making activities, strengthening women's access to economic and other resources, recognition of unpaid care work and promotion of shared responsibilities among the household members, and strengthening of the policy framework for gender equality are some of the salient sub-objectives to be achieved by 2030 (United Nations, 2015). Moreover, 'realizing gender equality and the empowerment of women and girls will make a crucial contribution to progress across all the Goals and targets' (Ibid, para. 20). Similarly, the World Bank views the third Millennium Development Goal (MDG) of promoting gender equality and empowering women as vital to ending poverty and encouraging shared prosperity.

This could be because while on the one hand discrimination against women hinders economic development, on the other hand economic development itself can play a key role in reducing the inequality between men and women (Duflo, 2012). Empirical evidence shows that in India, if the female to male ratio of workers rose by 10 per cent, GDP could grow by 8 per cent. Similarly, in Africa, if women could access the same amount of agricultural input that men do, agricultural output could rise by up to 20 per cent (OECD, 2012). Thus, women's empowerment leads to greater gender equality, which the World Bank refers to as 'smart economics' which then improves economic efficiency by contributing to productivity gains, in turn

leading to other development outcomes such as greater spending on children and more representative and inclusive institutions, policies and development (World Bank, 2011; Revenga & Shetty, 2012).

Some studies have identified women's economic empowerment as the single most important domain of empowerment in creating gender equality and driving inclusive economic growth, and therefore a prerequisite for the achievement of MDGs (Sida, 2009b; DFID & UKAID, 2010; UNIDO, 2010; OECD, 2012). When a woman is economically independent, it opens up space and finances for her to invest in children's health and education, as well as her own health, overcome gender biases within her family, and even to become involved in the political life of her community (DFID & UKAID, 2010). Moreover, women's economic empowerment is a powerful route to advancing their rights (Golla et al., 2011).

Another argument in support of women's economic empowerment is that women tend to utilize more of their earnings on their families and communities than men (OECD, 2012). Christabell (2009) notes that women who earned not only brought in additional income to the family, but also gained greater autonomy about how income was disposed. In fact, many studies have shown that child survival, nutrition, and education are positively correlated with women's economic empowerment (Kennedy & Peters, 1992; Hoddinott & Haddad, 1995; Smith, Ramakrishnan, Ndiaye, Haddad, & Martorell, 2003; Christabell, 2009; Bold, Quisumbing, & Gillespie, 2013). This leads to a multiplier effect of empowered families and communities and thereby, empowered future generations (Aladesanmi, 2013). In fact, given the positive correlation between gender equality and economic development, if the potential of both men and women is utilized for economic development, it would lessen the need for special compensatory support for women (Sevefjord & Olsson, 2001). Therefore, women's economic empowerment is in fact a win-win strategy (Kabeer, 2001; Golla et al., 2011).

If empowerment is about being able to make effective choices, then economic empowerment is the ability to do so in the context of economic activities. The World Bank (2006) identifies both a top-down and a bottom-up aspect to women's

economic empowerment – making markets work for women at the policy level and empowering women to compete in the markets at the agency level. However, other efforts to explain economic empowerment go beyond the market. For example, Eyben et al. (2008) defines economic empowerment as the capacity 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’ (p.9-10). Similarly, Golla et al. (2011) explain economic empowerment as a virtuous cycle of economic advancement and improvement in their power and agency, each promoting the other.

Pereznieto and Taylor’s (2014) definition of economic empowerment as the process whereby women ‘experience transformation in power and agency, as well as economic advancement’ is based on a similar notion (p. 234). Sida’s definition of women’s economic empowerment calls for not just equal access to and control over critical economic resources and opportunities, but also the removal of structural gender inequalities in the labour market, including a better sharing of unpaid care work (Sida, 2009b).

Economic empowerment would lead to greater access for women to economic resources and opportunities such as jobs, financial services, property, other productive assets, skills development and market information (OECD, 2012). However, to be economically empowered is not simply to earn income through these opportunities, but also to have greater autonomy in how it is spent, so that it contributes to reducing gender disparity. Thus, economic empowerment is also about changing social norms and institutions that limit women’s economic participation, such as attitudes towards child care and stereotyping the type of economic activities women can engage in (Pettit, 2012).

Strandberg (2001) wrote that while poverty reduction initiatives in general may spur a woman’s empowerment by creating leisure for her, unless these improvements are matched with changes in the value systems that limit women’s economic participation, the freed up time would be eaten up by new domestic tasks.

Therefore, it is important to understand factors that contribute to women's economic empowerment, or in other words, 'how much gender inequality stems from differences, from choice, from structure' (Brückner, 2004).

## **4. Factors that Influence Women's Economic Empowerment**

A range of factors influences the ways in which women can attain economic empowerment. There is a plethora of empirical evidence that socially constructed gender norms are often at the root of gender biases that work against women's empowerment. The demands placed on women as primary caregivers often limit both the time and opportunities to participate in the formal labour market.

However, the degree to which gender roles are stereotyped, and therefore, inhibit women's economic empowerment is also an economic problem. For example, an economy that is heavily dependent on agriculture, has limited or no technology, and does not have decent infrastructure tends to exacerbate gender inequality. Similarly, a woman's agency cannot be improved if her access to economic and financial resources is limited. Oftentimes, women are discriminated in the formal credit market. This is to some extent stemming from their limited awareness of existing laws, rules and regulations in accessing resources.

A conflict is a uniquely powerful event that can reverse development, and therefore cause immediate disempowerment for all involved. However, even then, the impact on women is the strongest, both as direct and indirect victims of conflict. The following section is an in-depth analysis of such factors that influence women's economic empowerment.

### **4.1 Gender Norms, Women's Time Use and Unpaid Work**

Gender and cultural norms play an important role in shaping opportunities for women's engagement in paid work outside home. A cursory examination of the Labour Force Participation (LFP) data compiled by the World Bank (2014) shows large gendered differences, ranging from 16 per cent in Afghanistan, 25 per cent in Pakistan to 73 per cent in Vietnam and 83 per cent in Burundi in 2014. These sizeable variations in the LFP allude to cultural preconceptions on women's role in the public sphere. More pointed empirical evidence is abundant to support this claim. For example, in Turkey, conservatism and social norms have a strong impact

on determining female LFP (Göksel, 2013). In Mozambique, patriarchal and parental control had a strong hold on women's participation in the labour market by both preventing women from working outside the home, and cutting off access to workplaces where they could come into contact with other men (Oya, 2010). Isran and Isran (2012) explain that most women in Pakistan are engaged in informal work because traditional patriarchal norms limit employment opportunities in the formal sector. In India, women's labour force participation is to a large extent determined by caste, religion, marital status and other social norms which operate at multiple levels in society and restrict women's access to paid work in the formal economy (Chaudhary & Verick, 2014). The study explains that husbands and in-laws play a key role in limiting a woman's movement outside the household.

Ester Boserup, cited in Alesina et al. (2011), explains how agricultural societies that practiced capital-intensive plough agriculture traditionally had specialized in a gender-based production pattern, where men worked out in the fields and women in the house. These gendered practices have influenced norms about the appropriate role for women in society, which have continued to persist even after economies moved out of agriculture. ILO and UNDP (2009) explain that the separation of domestic work and economic activities, where women took up most of care work at home while men engaged in income-generating activities, was created by the process of industrialization. The study elaborates that this gender-based division of labour gradually transformed into natural specializations, making female domesticity a concept that is 'more cultural than real' (p.61).

World Bank (2014), citing several studies, observes that families and broader communities transmit such gender norms from one generation to the other. Therefore, these social norms which are akin to informal laws have been in existence for 100 or even 1,000 years, and have become heavily rigid over such a long period of time (Morrisson & Jütting, 2005). Moreover, these norms operate at multiple aspects of the society such as religion, caste and region (Chaudhary & Verick, 2014).

Roland (2004) described social norms as 'slow-moving institutions' and explains that the stickiness of these ideologies could be due to the fact that they are rooted in religions, the tenets of which also have undergone little change, if at all, over centuries. Williamson (2000) in his stratification of institutions ranked social-embeddedness at the overarching Level 1 which consists of traditions, customs, norms, etc., and where religion is of significant importance. The author explains that these Level 1 informal institutions 'have a lasting grip on the way society conducts itself' (p. 597). The formal institutional environment (Level 2), governance (Level 3) and resource allocation and employment (Level 4) are all beneath these informal institutions.

The gender roles prescribed by such an informal social value system are in fact learned (UNICEF, 2006) from social agents such as parents, teachers, peers and media, at a very young age (Witt, 2000; Mahalik et al., 2005). Mahalik et al. (2005), citing Gilbert and Scher (1999), writes that these norms provide guidance on how men and women are to think, feel and act and control their behaviour to fit their gender roles. A study by Cunningham (2001) using intergenerational panel data from the US showed that the mothers' early gender roles consistently shaped their adolescent children's attitude towards the ideal division of tasks in the household. Along similar lines, Witt (2000) wrote that gender roles learned at home, reinforced by friends and school, and media as the child's socialization increases, causes gender stereotypes to be ingrained beliefs in their minds. As women do not make decisions in isolation, and are influenced by their environment, these gender ideologies can very well impact their decision-making (Göksel, 2013). Therefore, it is logical to assume that social norms tend to promote conformity for social acceptance' sake, and tend to limit women's choice on whether to engage in paid work at all, and where to work.

However, that is not to say that gender ideologies towards paid work are identical across all countries. This could be explained using data from the 2015 Global Gender Gap Report's Economic Participation and Opportunity sub-index which measures the participation, remuneration and advancement gaps in income earning activities among men and women. The sub-index shows that in comparison

to many countries in Latin America, North America, Europe and Central Asia that enjoy higher rankings, South Asian, Middle-Eastern and North African countries are positioned at much lower rungs. Another striking feature is that of the 145 countries in the ranking, the last 15 countries (from ranks 130-135) are mainly Islamic. These statistics complement the World Value Survey (2010-2014) where 40 per cent or more of both women and men in the Middle-East, North Africa and South Asia agree that 'when jobs are scarce, men should have more right to a job than a woman'.

Such discriminating gender ideologies tend to have a detrimental impact on women's labour force participation (World Bank, 2014). Using data from OECD countries, Fortin (2005) estimated that if the number of people who thought that 'scarce jobs should go to men first' increased by 10 per cent, it reduced women's employment rate by as much as 5 to 9 per cent. The author notes that it is not only discrimination against women in the labour market, but also women's own attitudes and preferences towards work that influence their participation in paid work, stressing the role of gender norms and ideology in determining labour market opportunities for women.

Sida (2009b) has identified unpaid work both in economic activities and on the domestic front as the single most important barrier for women's economic empowerment. Although the ability to engage in an income generating activity is a central necessity of their economic empowerment, a fundamental challenge to this is the demands on a woman's time, which tend to be exacerbated by gender norm rigidities. Although time is an equally distributed resource in society, how it is allocated between paid and unpaid work is unequal between men and women. Time allocation for activities can be grouped as paid work, where remuneration is received for work, unpaid work, which is non-remunerated, and no work where time is spent on leisure and personal care (Antonopoulos, 2009). The study notes that while many factors such as age, gender, the number of children in the family, household structure, social class, and the level of development in the economy influence the time spent on unpaid work, a striking feature of unpaid work is that women spend disproportionately more time on it than men. This could be primarily

because social and cultural norms are an important factor in determining and sustaining the gender division of labour (Kes & Swaminathan, 2006).

A different classification of time use is presented by Kes and Swaminathan (2006) where time use is conceptualized as of two types. They are (1) paid and unpaid System of National Accounts (SNA) work (which includes market work, formal and informal work, including subsistence production such as fetching water or collecting firewood) and, (2) unpaid non-SNA work, which includes domestic and care work and voluntary tasks. The bulk of such unpaid work, consisting of child care, attending to the sick and elderly, the preparation of food and other domestic chores are stereotypically assigned to women and girls (Brines, 1994; Kes & Swaminathan, 2006). Therefore, as Abdourahman (2010) aptly notes, "Women's time does not belong to them" (p.17).

As women spend a disproportionately large amount of time on such unpaid care work, it constrains women from acquiring capabilities and autonomy that could enable them to both negotiate a more favourable balance of care work and seek out other opportunities (Marphatia & Moussié, 2013). Harvey and Taylor as cited in Hirway (2015) referred to time spent on unpaid work as household overhead time i.e. the minimum number of hours a household needs to maintain and manage itself, while Palmer as cited in Walker (2013) conceptualized unpaid work as reproductive tax. Harvey and Taylor explained that in general a household with low overhead time is better off (Hirway, 2015). In other words, a household where a person (a woman in most cases, as discussed throughout this section) spends less time on unpaid work is better off than one where a person allocates more time for such tasks.

Ferrant et al. (2014) write that every additional minute a woman works on unpaid care work is equivalent to one less minute that she could spend in market-related activities or improving her skills and capabilities, because time is a limited resource which has to be spent between labour, leisure, productive and reproductive activities and paid and unpaid work. Their study shows that while women across the world spend between three to six hours on unpaid care work, men typically

spend between thirty minutes to two hours. Another important observation of the study is the negative correlation between the wealth of a country and the level of gender inequalities in unpaid care work. This alludes to a positive relationship between poverty and the burden of unpaid care work on women.

Furthermore, despite the number of women in the labour force rising in the past few decades, gender gaps continue to persist in the responsibility for house and care work (World Bank, 2011). This means that while women work outside home for remuneration, they also continue to engage in unpaid work at home. The term 'second shift' was coined by Hochschild in 1989 to describe this dual burden of women (Van Gorp, 2013). In a study using the 500 Family Study data of the US, Offer and Schneider (2011) note that in dual-earner families, where both the husband and wife engage in paid work, gender inequality in multitasking was present both in terms of quantity and quality. Moreover, men's share in unpaid work, such as household repairs and gardening, tends to be less time consuming than the unpaid tasks women undertake – cooking, cleaning, child rearing etc. (McGinnity & Russell, 2008).

Interestingly though, an analysis by Budlender (2008) on a time use survey shows that the value of unpaid care work was as high as 63 per cent of the GDP in India and Tanzania, indicating that the reported GDP figures are probably lower than its total value if unpaid care work is included. These findings, together with the fact that women spend disproportionately more time attending to unpaid care work, strongly suggests that 'poverty has a woman's face' (UNDP, 1995, p. 4). This was articulated more strongly again in 2010, when the UN Under-Secretary-General Heyzer noted that 'a woman's face remains the picture of poverty' (Mendoza, 2010).

Unpaid domestic work carried out by women is often referred to as boring, repetitive and unpleasant (Coltrane, 1997; ActionAid, 2013b; Abbey, 2014; Hess & Sussman, 2014). The ILO and UNDP study (2009) shows that poor women tend to spend the most time on housework, showing the greater rigidity of gender roles in low-income families. Similarly, Carmona (2013) notes that poverty and social exclusion tend to increase the amount, intensity and the drudgery of unpaid care

work for women. Hirway (2015) also notes that household overhead time tends to be higher in poor countries and poor households limiting time available for leisure and the acquisition of skills and education.

Thus, when income-poor families assign the bulk of the pressure of unpaid domestic care work to women, it leads to two consequences that deter women's economic empowerment – a) it reduces the amount of time available for them to allocate for productive, remunerated work and b) if a woman engages in paid work in addition to unpaid care work, she would have to forego her rest and leisure working long hours. The first stands directly in the way of women's economic empowerment. ILO and UNDP (2009) argue that women typically tend to have a short paid work day than men. The second is a situation of woman's time poverty constraining her economic empowerment directly and indirectly.

Bardasi and Wodon (2009) explain time poverty as a concept that refers to the lack of time for rest and leisure after the time spent on work in the labour market and/or domestic unpaid work. The authors write that the woman has no choice but to work long hours because she cannot find time for rest and leisure without either increasing the level of monetary poverty in the household or causing the household to fall into monetary poverty due to the reduction in the household income if she cuts back on her paid work. On the other hand, a trade-off between a woman's income-generating activities and domestic activity may have negative spillover effects on her family such as increased health risks or use of child labour, mostly girls, to substitute for the mother (Masika & Baden, 1997).

Among factors that contribute to and even reinforce the greater burden of care work on women are limited access to public services, the lack of adequate infrastructure such as electricity, piped water, and sanitation facilities, and the lack of resources to pay for care services and time-saving technology (Ilahi, 2000; Wodon & Ying, 2010; Walker, 2013; Woodroffe & Donald, 2014; Hirway, 2015). In other words, the availability of such infrastructure facilities is likely to release women from time-consuming unpaid domestic activities to economic activities which would generate a second source of income for the family. While infrastructure in general is

important for pro-poor growth (Ferrant et al., 2014), improvements to rural water and irrigation systems, domestic energy, rural transportation etc., tend to create a positive multiplier effect on reducing women's unpaid care work (Fälth & Blackden, 2009; Wodon & Ying, 2010). Resonating similar views Abdourahman (2010) argues that while providing infrastructure helps both poor men and women alike, the lack thereof typically has a more profound negative impact on women's time use, due to the gender-based labour division in the household.

However, if greater access to water, energy, transport or technology is not complemented by access to credit facilities or markets, the time saved on unpaid domestic work due to such improvements may not necessarily be utilized for income generating activities (Masika & Baden, 1997). This suggests that while greater time availability may be a necessary condition in allowing a woman to engage in paid work, there are a number of other factors that are intricately linked to whether she can trade her free time for income in the labour market. As discussed in depth in the preceding section, gender ideologies pervade the whole concept of women's economic empowerment. The more the social constructs on gender limit a woman to unpaid work in the household, the less time and energy she has to work for pay. Given that the gender division of labour is more pronounced in poorer households as noted earlier, this in fact limits the possibility to earn a second source of income for the family, which could be precisely what it needs.

## **4.2 Education**

Sen (2003) manifestly wrote of education as a factor that may likely directly influence one's ability to exercise freedom, and proposed that development of the educational sector was at the crux of the capability-based approach. This is because empowerment catalyzes women's economic empowerment in many ways: (1) it gives the knowledge, skills and self-confidence to explore economic opportunities (OECD, 2012); (2) it enables them to escape vulnerable employment, get better quality jobs and overcome occupational segregation (Mowla, 2009); (3) it helps them out of poverty (Oxaal, 1997); (4) helps make the best out of existing resources and opportunities to generate alternative opportunities, roles and support

structures (Grown, Gupta, & Kes, 2005) and (5) creates positive spillover effects on the family and society (Herz & Sperling, 2004), and facilitates transmission of human capital from one generation to another (Cooray & Potrafke, 2011).

The all-encompassing importance of education for women's economic and overall empowerment is highlighted by World Bank (2014) which cites several empirical studies to explain that girls with little or no education are far more likely to be married as children, face domestic violence, suffer from poverty and lack a voice in household spending and their healthcare, all of which disempower women. Clearly, educational attainment is often a critical factor in determining opportunities in the labour market. This is because education is an investment that converts unskilled labour into skilled labour, which can command higher returns in the labour market. The positive relationship between education and women's employment is based on three underlying reasons. First, the economic inactivity of an individual with education has a higher opportunity cost than one without. Secondly, education improves a woman's capability to take advantages of choices that employment provides. Thirdly, education determines income aspirations (Mowla, 2009). This could explain why the past three and a half decades have seen developing countries invest in substantial amounts of resources in order to improve female education (E. King M. & Hill, 1993; Herz & Sperling, 2004) due to girls' schooling being a popular policy approach to reduce poverty and stimulate economic growth (Summers, 1994; Paul Schultz, 2002; Herz & Sperling, 2004).

Reviewing 37 empirical studies on the relationship between education and women's employment, Pande et al. (2005) conclude that women's earnings on market work are conditional upon the level of education attained, and sometimes on the type of education received i.e. academic or professional. This means that the positive correlation between education and women's labour force participation is more relevant at higher levels of education.

For example, in Brazil, all else equal, the more educated a woman was, the more likely she was to participate in the labour force, and the growth in labour force participation was highest with higher education levels (Evans & Saraiva, 1993). A

study on female labour force participation in Sri Lanka shows that university education was the most potent factor in propelling women to enter the formal labour market (Gunatilaka, 2013). Verick (2014) also notes that access to quality education beyond secondary education is crucial to improve employment outcomes for women. This is because in a cost-benefit analysis of the returns to a woman's job and the cost of childcare, the benefits have to outweigh the costs in order to justify the woman taking up paid work in an economic sense. This means highly educated women are more likely to be employed than less educated women because they can earn over and above childcare costs (England, Gornick, & Shafer, 2012). Separately, Grown et al. (2005) note in their report that post-primary education creates a profound impact on women's lives in terms of their own health and well-being, opportunities, their autonomy within the household and society as well their political participation. Thus, higher education is not important not just to open up more income generating activities for women, but also for enhancing their overall empowerment.

Education empowers women in many indirect ways as well. It can delay the age at which a woman gets married, reduce the number of children she has, lessen child mortality, improve children's well-being and reduce maternal mortality (World Bank, 1995; Oxaal, 1997). For example, in Sub-Saharan Africa, in South Asia and in West Asia, one in eight girls is married off as a child bride, and one in seven girls gives birth by the age of 17. With only primary education, child marriages could be reduced by 14 per cent, and with secondary education the reduction improves to 64 per cent (Rose, 2013). These observations are important because early marriages and early parenthood among women tend to catalyze disempowerment by limiting their strategic life choices at a young age.

An educated woman is also less likely to suffer from domestic violence (Kabeer, 2005). This could be due to several reasons. Education boosts a woman's self-confidence and self-esteem, expands her social networks, makes her capable of accessing and using information and resources in the society, and even questioning and changing the world they live in ( P. Sen, 1999; Jewkes, 2002). Furthermore, education allows a woman to enjoy greater autonomy in her choice of partner. For

example, a study on the relationship between mass education and married women's experience with domestic violence in rural Nepal shows that a woman's education protects her from domestic violence by prompting her to choose an educated partner who is less likely to resort to violent behaviour (Ghimire, Axinn, & Smith-Greenaway, 2015).

Purna Sen (1999) concluded from a study of domestic violence in Calcutta that while employment by itself 'was not an empowering experience' (p. 83), 'secondary stages of education may have an important contributory role in enhancing women's capacity to exercise control in their lives' (p. 84). Another study by Boyle et al. (2009) using National Family Health Survey statistics of India also shows that the protective influence of women's education against intimate partner violence was proportionately stronger at higher levels of education. While some level of education would positively influence the liberality of a woman's ideas, the protective properties of education against domestic violence was likely to be realized only beyond a certain threshold (Jewkes, 2002). Nevertheless, education is not a stand-alone tool for women's overall or economic empowerment. Grown et al. (2005) explain that these positive impacts of education on women depend on factors such as the economic development of a country, its labour market dynamics and gender stratification.

Poverty often precludes educational opportunities for girls. As expenses related to education increase, families are less inclined to invest in girls' education. For poor households, the opportunity cost of sending girls to school is higher, given their contribution to the unpaid care workload in the household (Global Campaign for Education, 2005). This could be because, notably in developing countries, returns on girls' primary schooling is limited, compared to the returns on a boy's primary schooling (Patrinos, 2008). Attitudes towards a girl child as someone who is dispensable – someone who would eventually leave her natal home – and not support her parents in their old age (Nussbaum, 2000) give additional motivation for poor households to deny schooling to girls in the family. Thus, poverty tends to reinforce gender stereotypes by limiting girls' access to education.

Gender norms in a society have a strong bearing on not just whether girls have access to education, but also on more complex matters such as benefiting from the education they receive. For example, a society in which a woman's role is strictly defined in reproductive terms, education would become a means of teaching girls to become better wives and mothers or to secure a suitable husband (2005). Schooling may in fact reinforce gender roles and poverty for girls, if their aspirations are not raised by the education system to seek opportunities in the formal labour market (Oxaal, 1997).

Moreover, even when opportunities for education are available for women, and they make the best use of such opportunities, gender-based discrimination outside the sphere of education may still prevent them benefiting fully from these opportunities (Subrahmanian, 2005). Therefore, rights to education alone cannot inspire women's economic empowerment; there should also be rights within education (for equal treatment and opportunities) and rights through education (outcomes of education that promote gender equality) (Wilson, 2004; Subrahmanian, 2005).

Longwe (1998) challenged the commonly held view that it is the lack of education that holds women back. Instead, the author posited that this may not necessarily be the reason for women's lower socio-economic status. To do so, she distinguished between education for self-reliance and education for empowerment, by looking at conservative and more radical takes on the term 'empowerment'. A conservative definition of empowerment as women's capacity to make choices in her own life, makes being literate, educated and having productive skills key to empowerment. However, citing empirical evidence from Zambia and the US, the author argued that despite higher education among women, their participation in the political system was static, an area she referred to as a 'male club which operates a system to keep women out' (p. 24). The author reasoned that this was because formal schooling which gives education for self-reliance imparts patriarchal values and trains girls to accept patriarchal authority. The purpose of education therefore should not be merely to make one self-reliant, but also to transform the traditional patriarchal society.

### 4.3 Economic and Financial Resources

Although over the years women's education attainments and the share of paid work has improved considerably, gender inequalities in the distribution of economic and financial resources continue to exist, supported by discriminatory social norms and practices (United Nations, 2009). Sida (2009a) had identified women's access to land and property as key to women's economic empowerment because land serves multiple purposes – a base for food production, income generation, collateral for credit and holding future savings. Similarly Pallas (2011) noted that secure land rights are crucial for women's economic empowerment. According to Odeny (2013), land rights are critical in determining economic well-being and the social status of women. Furthermore, women who do not own property are very unlikely to undertake economic risks and therefore will not realise their full economic potential (ICRW, 2005). Nevertheless, a World Bank study (King & Mason, 2001) showed that many women cannot own land, and even when they do, their landholding tends to be smaller than that of men, of an inferior quality (FAO, 2010) and the tenure of land ownership, insecure (FAO, 2011). Moreover, women are often limited to secondary land rights, i.e. they hold these land rights through male family members (FAO, 2010).

Although the inequitable distribution of land and other productive resources is largely a context-specific problem, generally the barriers to women's access to and control of these resources include inadequate legal standards or their ineffective implementation at national and local levels, and discriminatory cultural norms and practices at the institutional and community level (UN Women & OHCHR, 2013). Discriminatory inheritance practices, unequal access to land markets and gender-bias in land reforms also aggravate gender inequality in access to land (United Nations, 2009).

The rigidity of social norms in resource distribution biases towards males is alluded to by Bradshaw and Linneker (2003) who noted that while female-headed households may experience poverty as limited resources, the challenge for women with male partners is the limited access to and control over resources and assets.

The Food and Agriculture Organization (2011) shows that, on average, women constitute 43 per cent of the agricultural labour force in developing countries. However, female farmers are less likely than their male counterparts to own land and gain exposure to modern technology, education and financial services, which are important for agricultural productivity. The report also estimates that if women owned as many productive resources as men, the yields of their farms could increase by 20 to 30 per cent, which in turn raises the agricultural output in developing countries by 2.5 to 4 per cent. This highlights not only the gender disparity in terms of resource ownership, but also its potential negative spillover effects on the overall economy. This is paradoxical in the context of empirical evidence where rural women who produce 60 to 80 per cent of food in developing countries own only between 1–2 per cent of titled land in the world (Carpano, Izumi, & Mathieson, 2008).

On the other hand, women's lack of or limited awareness of their own rights leads to demand side problems in women's access to productive resources (Shahriari, Danzer, Giovarelli, & Undeland, 2009). Other similar factors could include lower levels of literacy and education, and their limited access to justice (Pallas, 2011). These disparities in productive resource allocation among men and women constrain women's ability to participate in development and to contribute to improving their families' standards of living. Instead, they create vulnerability and risk for women in personal or family crises, old age and economic shocks (King & Mason, 2001). Women's limited access to productive resources also makes them prone to marital abuse and domestic violence (King & Mason, 2001; Shahriari et al., 2009). On the other hand, women's ownership of land and other productive resources have far reaching positive impacts on their economic empowerment. These include greater bargaining power and autonomy in their households and communities, improved confidence and security, reduced threat of forced eviction or poverty and improved public participation (UN Women & OHCHR, 2013), and reduced vulnerability to HIV/AIDS (Carpano et al., 2008). Several studies show that women who own land tend to have a stronger ability to make decisions (Allendorf, 2007; Swaminathan, Lahoti, & J.Y., 2012; ActionAid, 2013a), a manifestation of her agency.

Operationally, there is a difference between access to land and right to land. An ActionAid study (2013a) finds that land access in itself is not a catalyst of empowerment for women if, among other factors, such access is insecure and their control over land is constrained. Women may gain access to land through their fathers, brothers or husbands, it may be harder for them to acquire secure legal rights to such property (Dohrn, 2006). In other words, while women may have land use rights, that may not necessarily mean ownership or property control rights (Namubiru-Mwaura, 2014). The study, citing Duncan and Ping (2001), identifies three facets to a complete definition of legal rights, namely, that the rights are legally recognizable, socially recognizable and enforceable by external authorities. Formalized legal titles reduce the risk of land expropriation for women (Dohrn, 2006), and lowers the risk of losing the resource at times of economic or political turmoil (Namubiru-Mwaura, 2014).

In order for access to land and other productive resources to propel women's economic empowerment, it has to be complemented with factors that encourage women to generate and expand income earned from these resources. Women are often at a disadvantage in obtaining credit from formal financial institutions due to their limited mobility compared to men (if the financial institution is located far away), lower education or illiteracy which complicates documentation procedures for them, and lack of ownership in traditional collateral such as land (Saito, Mekonnen, & Spurling, 1994), minimum loan sizes and sectoral priorities of formal lending in manufacturing and services, where female participation is limited (King & Mason, 2001). Sometimes, the perception of women farmers as being too high-risk may deter formal financial institutions and cooperatives from providing finances to them (ActionAid, 2015). Thus, in developing countries, female-run enterprises are relatively undercapitalized with lower access to credit, extension information, machinery and fertilizer compared to male-run enterprises (King & Mason, 2001).

Although legal ownership of land may encourage women to use it as collateral that financial intermediaries often require when granting loans, Dohrn (2006) writes that the legal title has no effect on land owners' access to credit, because titles alone

cannot facilitate investment in the absence of basic infrastructure and public utilities. On the other hand, mere ownership of land may not make a strong business case for credit facilities, if women lack the complementary education, skills and access to information and technology to improve the productivity and thereby income from such resources. This has led to many women seeking informal financing from family, friends and relatives, which create two limitations in their capacity to enhance their income – firstly the loan amount tends to be small, and secondly the interest rates are high in such informal borrowing arrangements (Saito et al., 1994).

However, the development of microfinance programmes has allowed women to access credit on more favourable terms. Such programmes usually tend to have the added benefit of improving participants' social capital through the development of women's networks (ILO, 2008). Nonetheless, microfinance must not be misunderstood as having inbuilt female empowerment properties (Vonderlack & Schreiner, 2002), or the ability to correct the power imbalances that result from gender inequalities engrained in society (Johnson, 1999). For example, women may have no control over their loan, with male members of household making decisions regarding the utilization of the loan (Islam, Nguyen, & Smyth, 2015; ILO, 2008). Moreover, inequitable access to property rights, differences in literacy rates and social attitudes towards women may limit the positive impact of microfinance facilities on women's economic empowerment (ILO, 2008).

#### **4.4 Conflict**

An armed conflict has been referred to as 'development in reverse' as it incurs economic and social costs in the process, contributing to or intensifying a significant part of global poverty (Collier et al., 2003). The study identified a variety of economic and social costs incurred by a conflict. Firstly, a war diverts resources from production to destruction, both by the government and rebel groups, reducing economic growth. Secondly, the violence of war destructs the existing resources of the economy, including infrastructure, housing, schools and health facilities. Thirdly, fear induced by war leads to flight of people, giving up their assets, submission to subsistence level activities where investments are not required and a

disintegration of social capital. Social costs include fatalities and casualties as well displacement and forced migration that are intricately linked with the aforementioned economic costs.

The social norms that define gender roles cause people to experience war in a 'gendered' way (Lindsey, 2001). Although at face value, it is the men who are directly impacted by war because combatants are predominantly male (International IDEA, 2003, Plümper & Neumayer, 2006; ESCWA, 2007), oftentimes, women and children tend to become the long-term victims of a civil war (Ormhaug, Meier, & Hernes, 2009). In fact, Plümper and Neumayer (2006) show in their study that looks at a sample of 145 countries to evaluate the impact of war on the gender gap of life expectancy, that on average, women are more negatively affected by conflict than men, overall. The authors explain that these results indicate that the indirect effects of war are much stronger than the direct and more obvious effects.

Vulnerability of women and girls during an armed conflict typically originates from the socially constructed perception of their roles. This is why sexual abuse and victimization of women is often used as a deliberate strategy in warfare (USAID, 2007). In many countries, the honour of a community heavily depends on the control of sexual activity of women and girls. Such ideologies on the one hand allow the use of rape and sexual abuse as a means of humiliating the enemy (Pratt et al., 2004; Ward & Marsh, 2006; Bastick, Grimm, & Kunz, 2007; Brown, 2012) and on the other hand have instilled in women and girls a notion that their bodies could be violated and mutilated against their will (Amnesty International, 2004b). Notably, sexual violence is the only crime for which the community's reaction is to stigmatize the victim instead of prosecuting the perpetrator (Jefferson, 2004). The abduction of women during times of conflict for the forced roles of 'wives' to carry out household chores and provide sexual services to combatants is also another example for ways in which a conflict mimics peacetime gender roles (Ibid).

An armed conflict intensifies the burden of unpaid work of women in less direct and atrocious ways too. The caretaker role of women limits their mobility during conflict

and thus puts their own security in the back seat, while the damage to infrastructure renders household activities much more laborious (Rehn & Sirleaf, 2002). The limited access to resources compared to their male counterparts, the disruption of services and the loss of income from the male head of household all accentuate women's vulnerability during conflict (Jansen, 2006).

The collapse in primary healthcare caused by an armed conflict has a disproportionately larger impact on women than men, given their distinct healthcare needs (Amnesty International, 2004a). Yet, women have often been lumped together with children as 'vulnerable groups' (Rehn & Sirleaf, 2002). However, women should be distinguished from this large group for several reasons. Firstly, as women are the primary care givers for children, their physical and psychosocial well-being is critical for the well-being of their children (McKay, 1998). Secondly, gender-based sexual violence and resultant pregnancies, sexually transmitted diseases and trauma often generate additional healthcare needs for women (El Jack, 2003). Thirdly, biological differences of women and girls makes healthcare a particularly pressing concern for women (Rehn & Sirleaf, 2002).

Dislocation and displacement following an armed conflict may also aggravate women's disempowerment. Although technically displacement is a temporary phenomenon, in reality the period of displacement could be much longer, and is often a war strategy to break down social networks (El Jack, 2003). Traditional gender inequalities in terms of access to resources, information or basic services, and income are likely to be compounded by displacement (Birkeland, 2009). Even where women benefit from displacement – in the form of training and development programmes in health, education and income-generating activities – such benefits do not necessarily help create more equitable gender relationships (El Jack, 2003).

Empirical studies show that prolonged exposure to conflict increases domestic violence faced by women at the hands of her partner. Sometimes, weapons used in the war are used to abuse women and children once combatants return home (Kudakwashe & Richard, 2015). Post-traumatic stress disorder also turns the very victims of a conflict into perpetrators of violence in a household (Justino, Leone, &

Salardi, 2015). Gallegos and Gutierrez (2011) note that women who are exposed to conflict tend to believe that it is reasonable for a husband to beat a wife, and are tolerant of violence, making them victims of violence, long after war. Even if a war empowers a woman economically, as discussed next, she may not escape abuse from her intimate partner as the husband may resort to abuse to ascertain his sense of power in the household (Calderón, Gáfaró, & Ibáñez, 2011). This negates any economic empowerment women may have achieved as a consequence of war.

Although in many ways armed conflict magnifies already existing gender inequalities, and intensifies a woman's disempowerment, a conflict may also create opportunities to challenge traditional gender roles, and promote women's economic empowerment. One obvious way is by positioning women as the sole providers for their families (ESCWA, 2007). Changes and transformations brought on the household by an armed conflict make women take up non-traditional roles (UNDP, 2001) such as earning income, making household decisions and controlling assets. As primary breadwinners of the family, women often resort to entrepreneurship in the informal sector rather than paid employment, such opportunities often created by the conflict – selling supplies to the rebels or food to the displaced (Hudock, Sherman, & Williamson, 2016). This is important because an armed conflict makes it dangerous for people to engage in traditional income-generating activities such as agriculture in the open (Petesche, 2011).

Although armed conflicts do change gender roles, the question remains (1) if such changes tend to persist in the long term and (2) if these roles actually amount to an expansion of women's agency. The cessation of an armed conflict introduces a new layer of challenges to women. Men returning from war may in fact be 'shocked' by women's empowerment (Handrahan, 2004). Therefore, as mentioned earlier, they may harbour a grudge against wives, leading to the use of violence to reassert their dominance. Overall, upon return of the husband from war, the woman may go unrecognized for her own heroic acts to keep the household intact during war, because she has not fought the war (Handrahan, 2004). On the other hand, if the war claims the lives of the male head of the households, or disables them, women

are burdened with the household financing responsibilities, precisely when income-generating opportunities are on the decline (Hudock et al., 2016).

The disintegration of stereotyped gender roles during war times, and its positive consequences for women are likely to be short-lived post-conflict for many other reasons as well. The many factors discussed earlier that hinder a woman's economic empowerment are not likely to be changed by conflict, unless a concerted effort is made in the direction. For example, Kumar (2000) explained in his paper that in post-conflict Cambodia, El Salvador, Mozambique and Rwanda, widows had challenges in obtaining legal ownership of their husbands' land. Even where they had land, they lacked the finances to purchase seeds, fertilizer or livestock. Such challenges then push women into working as casual labourers for meagre pay (Kumar, 2000; Sørensen, 1998).

A case study in six conflict-affected countries – Bosnia and Herzegovina, Cambodia, El Salvador, Georgia, Guatemala, and Rwanda – showed that most women worked in the informal sector selling cooked food, vegetables, fruit and household items. A notable observation was the increase in the number of women in the informal sector in the post conflict transition period, which the study called a 'feminization of the informal sector' (Kumar, 2001). This could be because unlike the formal sector, that needs investments that will kick in only when political stability is restored, the informal sector of an economy resumes almost immediately after the cession of a conflict (Bouta & Frerks, 2002).

Thus, conflicts create situations and opportunities that make women acquire skills that can contribute to an economy's productivity and growth. Yet, because women tend to earn income in the shadow economy during conflict, and even afterwards, women's economic participation goes unmeasured and ignored in post-conflict reconstruction initiatives (Hudock et al., 2016). Therefore, when post-conflict reconstruction programmes focus only on training and employing men who have returned from war, it indirectly causes an economic loss to the country, by displacing women from the labour market (Zuckerman, Dennis, & Greenberg, 2007).

Nevertheless, there is empirical evidence that show how conflicts have positively influenced women's agency. A study of the impact of 1996–2001 civil conflict in Nepal shows that women's likelihood of employment was strongly and positively related to the conflict while an economic shock such as the loss of job for a man at home had no impact on a woman's employment decision (Menon & Van der Meulen Rodgers, 2015). In Somalia, women who were essentially treated as second-class citizens before its socio-political upheaval in 1991, have made significant progress in social, political and economic spheres, against the backdrop of the civil conflict (Ingiriis & Hoehne, 2013).

But, to a larger extent, evidence of women's empowerment in the long-run post-conflict remain mixed and is limited by a lack of longitudinal studies (Herbert, 2014). While most empirical research discusses increased economic participation of women during an armed conflict, and even in its aftermath, the question is if such changes actually constitute women's economic empowerment. Even the Somali civil war, that tangibly advanced women's status is described as 'not a revolution but at best an incidental reform' (Ingiriis & Hoehne, 2013, p. 314). This is because the fundamental challenge to women's empowerment is embedded in gender ideologies, which may not necessarily be transformed by an armed conflict.

Although necessity may expand women's agency during a conflict, as combatants, sole providers of a household, or even peace negotiators, the end of a conflict often restores pre-conflict gender norms, pushing women back to a state of disempowerment. Even where post-conflict reforms incorporate gender equality, gender biases continue to persist against women in how such reforms are actioned, as the underlying institutional gender inequality remains unchanged despite the conflict experience (Zuckerman et al., 2007). Moreover, even where women have managed to attain some level of economic empowerment, their political participation remains strikingly limited (Sow, 2012). To summarize, 'Once the "war" is over and the implementation phase is activated' the gains women have realized from the collapse of order 'are easily lost as conventional conceptions of masculinity, femininity, and gender roles reassert themselves with vigor' (Aolain, Haynes, & Cahn, 2011, p. 41).

## **5. Women's Economic Empowerment in the Sri Lankan Context**

In Sri Lanka, the term empowerment is used in a wide array of literature ranging from academic papers and reports to development strategies and plans. However, an engagement with the definition of women's empowerment is missing, and appears to be taken for granted (CENWOR, 2015; ADB, 2008). Overall, women's empowerment is perceived as a desirable goal in areas ranging from the economic and social to the political spheres. In fact, Sri Lanka has committed itself to achieving gender equality long before it became a state party to UN Convention on the Elimination of All Forms of Discrimination Against Women (ADB, 2008) (CEDAW).

In 1931, both women and men were granted universal suffrage. In 1947, universal free education from Kindergarten to University was made available. Health reforms from the 1930s culminated in the abolishment of charging user fees at government hospitals in 1951, creating universal access to healthcare. Propelled by such rapid growth in social welfare, Sri Lanka has achieved a lot in terms of women's status compared to many other developing countries (Malhotra & Mather, 1997). For example, women's literacy rate of 94.6 per cent is only marginally below the men's literacy rate of 96.9 per cent. Moreover, women's educational attainments tend to be higher or at least on par with the educational attainments of men at higher levels of education. For example, in 2012, 13.7 per cent of female students passed the General Certificate of Education Advanced Level examination compared to 10.9 per cent of male students. Similarly 2.7 per cent women obtained degrees in 2012, compared to 2.6 per cent of men (DCS (Department of Census and Statistics), 2015). On the health front, female life expectancy at 78.6 years is higher than 72 years for men. The maternal mortality rate per 100,000 births has dropped from 61 in 1995 to 32 by 2014, among the lowest ratios globally (Medical Statistics Unit, Ministry of Health, Nutrition and Indigenous Medicine, 2016).

Such macro level achievements in narrowing the gender gap is reflected in a Gender Inequality Index of only 0.307 for Sri Lanka (UNDP, 2015), a value that is stronger

than in many other developing countries. However, a ranking of 72 at this index value shows that there is more to be done for women's empowerment.

Blatant manifestations of gender discrimination in the form of female feticide or infanticide, dowry deaths or widow immolations are not reported in Sri Lanka (Jayaweera, Wijemanna, Wanasundera, & Vitarana, 2007). But glaring disparities do exist between women's social welfare and their economic participation.

Despite commendable health and educational attainments, women's labour force participation rates have remained consistently low, hovering around 35 per cent over the last decade (Gunatilaka, 2013; Gunewardena, 2015; DCS, 2015). This could be, on the one hand, because the growth in Sri Lanka's economy has lagged behind the achievements in terms of social welfare (Malhotra & Mather, 1997). On the other hand, the lower economic participation among women indicates the persistence of gender norms towards work.

A study on why Sri Lankan women do not translate their relatively high educational gains into labour force advantages (Gunewardena, 2015) indicates that while women and men have similar skill sets, these are not rewarded equally by the labour market, and that cultural norms in relation to the gender division of household work constrain women from entering the workforce. This is especially true for married women (Gunatilaka, 2013). Even among employed women, the majority are concentrated in what is deemed to be 'feminine' areas of employment – as garment and textile workers, plantation workers and overseas migrant workers (Jayaweera et al., 2007), emphasizing the influence of gender norms in the labour market. At the other extreme, a study that estimates the earnings function for Sri Lanka from a gendered and ethnic perspective shows that even where women had superior labour market attributes, male average earnings are higher, entirely due to gender discrimination in favour of men (Arun & Borooah, 2011). This evidence clearly brings out the influence of gender ideologies in displacing the benefits of education in catalysing women's economic empowerment.

Although Sri Lanka has produced the first female Prime Minister as early as in 1960, and has had a female Executive President, the overall political participation of women in Sri Lanka is insignificant, and where women hold office, portfolios offered to them tend to be low-key (ADB, 1999; H. M. A. Herath, 2015). Iwanaga (2008) makes two observations on women's political participation in Sri Lanka. On the one hand, they are active voters, fundraisers and campaigners during times of election, but on the other hand, they are hardly present at the decision-making levels of the party structures. Thus, universal suffrage has in fact done little to change the status of the critical mass of women, beyond allowing them to vote (Ibid). The paucity of female representation at decision-making levels limits opportunities to address interests of women, and to instigate socio-economic transformations required to close gender inequalities.

Samarasinghe's (1998) study of the feminization of Sri Lanka's foreign exchange income provides a compelling example of how the absence of women at decision-making levels leads to gender discriminations against women. The garment and textile sector, the tea industry and migrant labour, particularly to the Middle East, are predominantly female-labour driven. Yet, these women do not enjoy effective worker rights, suffer from long drawn hours, low wages, and minimal benefits. On the other hand, 'the state, by omission or by commission, seems to take the role of a bystander, rather than that of an active agent looking after the interests of its important foreign currency earning labour force-perhaps because employment in the FTZs and in domestic service is deemed to be temporary' (Samarasinghe, 1998 p.321).

Access to resources, another key ingredient in women's economic empowerment, also shows gender biases in practice. Although, in theory, most customary laws in Sri Lanka allow women to enjoy equal inheritance rights with men over land, this may not necessarily be put into practice (ADB, 2008). The Land Development Ordinance (LDO) of 1935 that has been commended for its pro-poor approach for facilitating the allocation of rural lands for settlement and expansion to the landless has contributed to women's unequal access to land. Specifically, the inheritance schedules of the LDO had stipulated that if the allottee died intestate, only the eldest

son could inherit the land holding (Alailima, 2000). The civil conflict has added another layer of complexity for women's land ownership in Sri Lanka. The application of the 'head of the household' concept, often understood as the male member of the family has resulted in discrimination against women in issues related to property and land ownership (Rai, 2014). Although empirical evidence on gender biases in Sri Lanka's formal credit market and access to other productive resources is limited, there are studies on the role of microfinance in women's economic empowerment. For example, Herath et al. (2016) found in their analysis that participating in microfinance programmes had a strong positive impact on a woman's ability to make decisions about the use of credit, income generated from it as well as how it would be used.

The thirty-year long armed conflict that Sri Lanka experienced until May 2009 has also had significant consequences for gender relations in Sri Lanka. The loss of over 70,000 lives in the conflict, displacement of over 1 million people, sometimes many times over due to both the conflict and the Tsunami disaster, disability, widespread destruction of property and assets, damages to infrastructure and losses of cultivable land (Arunatilake, Jayasuriya, & Kelegama, 2001; Ofstad, 2002) are some of the many negative consequences women in the North and East of Sri Lanka have had to deal with during and in the aftermath of the conflict.

Although rape as a war strategy is less prominent in Sri Lanka's ethnic conflict, there is a possibility that rape by state armed forces, or any other armed groups will never be known (Bandarage, 2010). Although displacement due to conflict has been common to men, women and children of Tamil, Sinhala and Muslim ethnic origins, the majority of the victims happen to be Tamil women. Life in displacement has disintegrated traditional gender roles for women, yet the new economic responsibilities have not been accompanied by opportunities for women's long-term empowerment (Bandarage, 2010). The return to gender status quo and the absence of sustainability of women's empowerment during conflict could be possibly because there is no culturally appropriate idiom to articulate and support women's transformed gender roles during peacetimes (Rajasingham-Senanayake, 2004). Disability often compounds women's barriers to social, economic and

cultural empowerment. A study that looks at women with disabilities in the North Central and Eastern Provinces shows that women who had acquired disabilities due to the conflict were mostly confined to the home, and had no facilities or support to extend their agency beyond that (Samararatne & Soldatic, 2015).

The lacuna of a gender dimension to post-conflict livelihood interventions has in many ways contributed to the reinforcement of traditional gender norms. For example, in the former North Eastern Province, women who have survived the conflict and experienced its trauma have expressed displeasure in having been removed from the planning process of the rebuilding process (Wanasundera, 2006). Moreover, the exclusive focus on war widows and female headed households has caused intervention programmes and projects lose track of many other categories of women and their needs as well (Wanasundera, 2006).

Still, the community induced barriers such as institutional factors (Thesawalamai law that allows women to own land, but not to exercise command over it) and socio-cultural factors seem to play a more dominant role than any business (gender discriminations against women in business) or state-inflicted barriers (security phobia) in impeding women's economic empowerment (Sarvananthan, 2015). This shows once again that unless gender norms entrenched in a society are not transformed by conflict, there is little or no positive change a conflict brings about for women's overall agency.

## 6. Conclusion

This paper has reviewed a substantial extent of existing theoretical and empirical literature on women's economic empowerment. It has looked at the definition of empowerment, the rationale for women's economic empowerment, and a range of factors that shape women's economic empowerment globally, followed by a section on women's economic empowerment in Sri Lanka.

The literature points to the overarching nature of gender norms that influence the division of labour within the household which in turn have a strong bearing on many other factors that catalyse women's economic empowerment. Transforming gender norms, greater access to education and other resources such as land and finances are all important in driving women's economic empowerment. Conflicts on the one hand may lead to women's economic empowerment during and after conflict, due to the disintegration of traditional gender roles, but very often such developments are only short-lived.

The literature on women's economic empowerment in Sri Lanka shows an interesting mix of information. On the one hand, women enjoy educational and health attainments, on par with, if not better than, men. Yet, gender norms on women's roles tend to keep women away from the formal labour market. The armed conflict of thirty years has added a new dimension to women's roles by increasing the number of female-headed households. Like elsewhere in the world, Sri Lanka's conflict has generated short-lived opportunities for women outside their traditional roles. But many of them have been left out in the post-conflict rebuilding and development processes.

Although this literature review is by no means exhaustive, it provides sufficient context and depth to design the questionnaire for the quantitative survey of the research evaluating women's economic empowerment in the North of Sri Lanka. We expect that the research generated by the GROW project will build on and contribute to the existing body of knowledge on the subject.

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# WOMEN'S ECONOMIC EMPOWERMENT

## A Literature Review

A shift of focus from women as recipients of development aid to active agents of economic development has given increasing prominence to creating gender equality through women's empowerment. Although there are many definitions of empowerment, the essence of it all remains the same – an effective expansion of her agency. While there are many facets to women's empowerment, their economic empowerment is important both due to its positive impact on a country's economic development as well as the wellbeing of its next generation. Women's economic empowerment is the result of an interplay of a number of factors. Gender norms, women's education, their access to resources and even an armed conflict can play a role in shaping women's ability to make choices. This literature review is an examination of the current evidence on women's economic empowerment, both to better understand the definition and factors that influence women's empowerment.

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