Volume 07 Issue 07, July 2020 ISSN: 2349-705X Impact Factor: 5.486

Journal Homepage: http://ijmr.net.in, Email: irjmss@gmail.com

Double-Blind Peer Reviewed Refereed Open Access International Journal



# Women's Economic Empowerment: Road to Sustainable Development

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Freedomcannot beachieved unless women have been emancipated from all forms of oppression...they have been empowered in all spheres of life as equals. Nelson Mandela

Abstract:A nation's progress depends not only on protecting women's fundamental human rights, but on ensuring that women have access to what we call the tools of opportunity. The empowerment of women through equal opportunities is a basic requirement for sustainable development is conceded both by policy makers and society. There has been underestimation of women's work in the economy. Without the inclusion of women in policy-making bodies, economic independence and self–sufficiency, there cannot be true democracy. In 21<sup>st</sup> century, there is need to advance economic empowerment of women as a matter of moral prerogative as well as practical necessity. We simply can no longer afford to deny the full potential of one-half of the population. The world needs to tap into the talent and wisdom of women. Whether the issue is food security, economic recovery, health, or peace and security, the participation of women is needed now more than ever.

**Key words:** Economic empowerment, invisible, domestic, feminization of poverty, gender mainstreaming, globalization, self help groups.

# I. Introduction

Gender equality and women's empowerment are central to enable women to reach their full potential, live a life of dignity, and be productive citizens. In the quest for justice and women empowerment, the equality principle is the foundation upon which all other rights are built (UNIFEM:2005). While gender equality is an important goal in itself, an issue of human rights and social justice, steps toward greater gender equality can enhance productivity, improve development outcomes for the next generation and make institutions more representative (World Bank;2012). Empowered women contribute to the health and productivity of whole families, communities, societies, and nations. Dr. Abdul Kalam, the former President of India, addressing on the theme: Women Empowerment leads to Society with Stability and Peace, at Tiruchi emphasized:

Empowering women is a prerequisite for creating a good nation, when women are empowered, society with stability is assured. Empowerment of

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# women is essential as their value systems lead to the development of a good family, good society and ultimately good nation (Kalam: 2011).

Hillary Rodham Clinton expressed her views that "There cannot be true democracy unless women's voices are heard. There cannot be true democracy unless women are given the opportunity to take responsibility for their own lives. There cannot be true democracy unless all citizens are able to participate fully in the lives of their country" (Clinton: 1999). Economicand Social Survey of Asia & the Pacific (ESCAP) has estimated that the Asia-Pacific region alone is losing more than \$40 billion per year because of women's limited access to employment, and \$16-\$30 billion because of gender gaps in education - figures that far exceed the \$13 billion global cost estimate for gender equality measures (ESCAP: 2007). UNDP in its Report 'Gender Equality:Practice Note' declared that 'gender inequality is an obstacle to progress, a roadblock on the path of human development. When development is not "en-gendered" it is "endangered" (UNDP:2002).

#### II. India: Invisible Domestic Work

The term "feminization of poverty" is often used to illustrate the fact that the majority of the 1.5 billion people living on US\$ 1 a day or less are women and the gap between women and men, caught in the cycle of poverty, have widened in the past decade. (Women Watch: 2000). In a 1980 UN Report, it was reported that:

Women constitute half of the world's population, perform nearly two – thirds of its work hours, and receive one- tenth of the world's income and less than one-hundredth of the world's property.

There has been underestimation of women's work in the economy. Most of the work women do – the collection of water, fuel and fodder, cooking, cleaning and care of the children and elderly, unpaid work on family land or in family enterprises, is made invisible and removed from national estimates and GDP. Women and girls doing domestic work in their own homes continue to be invisible in the 2001 census. Only a small number of Indian women workers are officially recognised as workers and wage earners. Of these, the majority is concentrated in the unorganised primary sector in agriculture and animal husbandry, mainly as wage workers.

# **Survey of invisible work**

A report commissioned by the United Nations system, which is among the first initiative of the United Nations Development Assistance Framework, has revealed the following facts:

- Women sleep on the average 2 hours less than men.
- Women spent ten times more time on household work than men. This is true even in families where women work full time.

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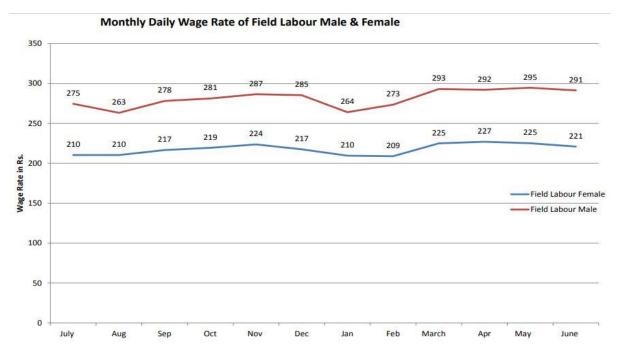
- Men had over two hours a day for leisure, while women had only five minutes.
- Men spent less than one hour per week on cooking, while women spent 15 hours per week (UNDAF: 2001).

#### Feminization of the workforce in rural areas

There is no infrastructure for implementation of the Minimum Wages Act in sectors like agriculture and home based work where women workers are concentrated. The women's work is generally categorized as light work or "unskilled work". A survey by NCW 2004 has revealed that

- 1. More than 80% of female workers are engaged in rural sector in India constituting the backbone of the agriculture.
- 2. Agricultural wages for women are on an average 30-50 percent less than those for men.
- 3. In the urban areas, women workers are primarily employed in unorganised sectors such as household industries, petty trades and other services such as building and construction (NCW: 2004).

There has been actualization and feminization of the workforce in rural areas. The changes in the last 5-7 years show that in agricultural field men workers usually migrate in search of better paid work. Women are filling this vacuum. (NCW:January, 2005) Women agricultural workers continue to receive lower wages than men because it is assumed that the efficiency of women's labour is poor compared to that of men (Sinha:2005).



Source: Ministry of Agriculture & Farmers Welfare, 2015-16

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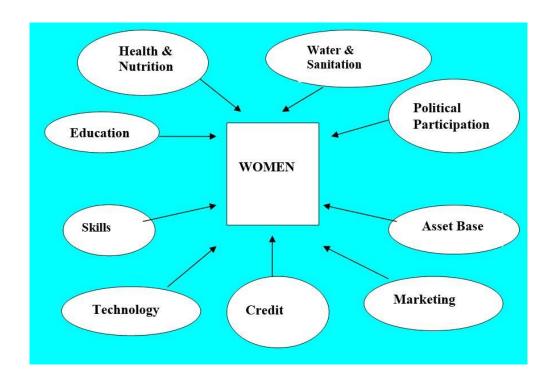


A survey in Andhra Pradesh by an Agricultural Workers Union has found that farmers preferred to employ women because they were more industrious, worked without breaks and could be hired at 30-50 percent lower wages than men. Women in home based work earn the lowest. For instance, SEWA in one of its study of 14 trades found that 85% of women were earning only 50% of the official poverty level income. They don't have access to social security benefits such as child care, health insurance and old age pensions (NCW:January, 2005). The manufacturing sector is the most discriminatory towards women. In 1988, women's wages in this sector were less than half of men's wages. One factor for this is the segregation of work in this sector, where wages are below minimum.

# III. Gender Mainstreaming the new mantra

Justice J.S.Verma, former Chief Justice of India, observed that the greatest challenge to mankind in the twenty – century is poverty which is also the major impediment in development that is sustainable. According to him most effective strategies and approach for supporting gender equality are:

- i. Women's empowerment
- ii. Gender mainstreaming, and
- iii. Institutional capacity building to enable them to incorporate the genderequality perspective in their work.



Gender Mainstreaming Vision of Holistic Empowerment of Women

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Government has initiated gender-mainstreaming measures at the union and state levels to ensure that gender concerns are brought to the center stage in all aspects of public expenditure and policy. United Nations Report 2003 states gender mainstreaming is essential to the implementation and monitoring of the Millennium Development Goal. It means assessing the implications of policies and programmes for women and men taking into account their different roles, needs and perspectives, so that inequalities are not perpetuated and both may benefit.

Gender Budgeting is now widely accepted as a powerful tool for empowerment of women. Detailed guidelines for gender budgeting have been given to all ministries/departments as to guide gender positive allocation of resources, review of policy and implementation of scheme. The gender budgeting analysis has to go hand in hand with gender mainstreaming. The gender perspective on public expenditure and policy is no longer restricted to the field of social sector departments like education, health and rural development etc. All areas of public expenditure, revenue, monetary policies covering impact of indicators like inflation, interest rates and taxation exercise etc. has a direct impact on the wellbeing of women. The analysis had to cover every rupee of public expenditure.

Achieving gender equality and women empowerment is now deemed critical to reducing poverty and improving governance. AmartyaSen, noble laureate, has argued that nothing is more important for development today than the economic, political and social participation of women. Increasingly, women, who were long treated as passive recipients of aid, are now regarded as active promoters of change who can help society at large. Various studies specifically show that the benefits of promoting women are greatest when assistance focuses on increasing their education, their control over resources, and their political vote. VinaMazumdar, social activist and founder of Center for Women Development Studies (CWDS), emphasized that the empowerment process strengthens women individually and collectively and gives them the confidence to learn and to take charge of their lives. The empowerment process crosses the frontiers of the family and household-which restrict and confine women to the 'private sphere' – and use capacity building methodologies to help women recognize 'other' identities-as workers, as vital members of the community and as individuals with rights and responsibilities in the 'public' sphere (Mazumdar: 2009).

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# IV. Access to Credit: Self-help groups

India has effectively put in place the largest micro- finance programme in the world. Women in the remote villages are coming together to form self-help groups (SGHs) to access credit and start income generation ventures (UNIFEM: 2005). The approach of the Government has been to encourage the self-help groups (SHGs) by channelising resources to these groups by recognizing that women can leverage their strength, increase bargaining power and enhance capacities and skills through joint action. Women SHGs are now implementing a large number of developmental initiatives including watershed development, social forestry and employment oriented initiatives. They have become the main vehicle for providing women with access to savings and credit mechanism and institutions through micro-credit schemes. Various micro-finance initiatives have gathered momentum in recent years. RashtriyaMahilaKosh (RMK – National Credit Fund for Women), provides credit for livelihood and related activities to poor women. 7,41,163women are beneficiaries of the up to 15/07/2019. (MWCD: 2019)

The success of the SHG movement has varied from state to state. Andhra Pradesh alone has about half the SHGs existing in the country. Apart from enabling access to credit, the groups meet to discuss a range of social issues; and also motivate members to access immunization services. The outcome and impact of the SHG movement is reflected in the increased levels of awareness, self esteem, and confidence, and have led to a large number of SHG members being elected to local bodies (DWCD:2005).

Self-Employed Women's Association (SEWA) founded in 1972, is a trade union of women in the unorganised, informal and self-employed sector. The goal was to organize women in order to increase their income and ownership of assets by linking them to already existing Government infrastructure markets and credit facilities. The priorities of SEWA's membership are full-employment and self-reliance:

Full-Employment for Women: defined as	Self-Reliance for women defined as
Employment	Organizing
Income	Leadership
Food security	Self-reliance
Health care	
Child care	
Shelter	
Assets, necessary for full-employment and	
for sustaining it	

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SEWA makes the cooperatives accessible to poor landless and small landholding women through loans and training. In 1981, the first cooperative began to produce milk. SEWA organized intensive training for the dairy organizers and took steps to provide support services such as staff, funds to women in dairying. SEWA organized vegetable vendors' cooperatives. These women were unlicensed and had no designated space in city, they faced constant police harassment including beatings. SEWA took their case to the Supreme Court and argued that municipality violated the vender's fundamental right to trade by denying them to license. The Court ordered SEWA and municipality to find a mutually-acceptable location for the vendors to sit in the ManekChowk market and issued a stay order shifting the women. SEWA vegetable vendors formed a cooperative, gained confidence, achieved solidarity and strength in numbers, and were able to articulate and fight for their rights. SEWA General Secretary Ela Bhatt says:

It takes ten years of consistent effort to build an organization and twenty years of work to make it into a movement. SEWA is now at the stage where it is changing from an organization to a movement (Chen:1995)

# V. Using ICT for poverty alleviation

Beijing Platform for Action called for the empowerment of women through enhancing their skills, knowledge, access to and use of Information Communication Technology. There is growing evidence on the benefits of ICT for women's empowerment through increasing their access to health, nutrition, education and other human development opportunities, such as political participation (DFAW:2005). In the last couple of years, several efforts for poverty alleviation through the use of Information Communication Technology have been initiated. These range from information concerning agronomic practices and farming methods, information on how to access and use new technologies, market news and agricultural commodity prices, weather predictions and rainfall patterns, crops for the season and information on meeting and workshops on relevant issues.

Under the theme of community-based pro-poor initiative, a sub-programme has been located in the Gulf of Mannar biosphere reserve in TamilNadu, which is one of the richest bio-diversity regions of India. The main thrust of this sub-programme is the support to SHGs at the grass root level with the aim of integrating livelihood security with conservation and management of the reserve. It plans to empower women groups and assetless families with IT skills and capacity for knowledge creation in area marketing, use of production technologies and early warning systems for plants/ animals, health or natural events. (DWCD:2005)

# VI. Women's Workforce Participation Rate Lowest in the World

In India, women's workforce participation rate is amongst the lowest in the world and has declined from 34.1 per cent in 1999-00 to 27.2 per cent in 2011-12. Furthermore, in segments

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like manufacturing, operations, and engineering services, the participation is lower with estimates suggesting that the composition of women in manufacturing is between 3% (core engineering) -12% (other engineering streams), compared to 27% - 40% employment in the services sector.

A study conducted by the Confederation of India Industry (CII), namely, "Understanding the levels of women empowerment in the workplace" has revealed that women constitute only six per cent of the total workforce in corporate houses and this percentage decreases in larger organisations, while in medium organizations it stands at 18 per cent. It has stated that new opportunities have been opened up for qualified women to occupy lower and middle-level management posts. Yet, inherent discrimination exists in the organizational structures and process of enterprises, which prevent them from reaching the top positions. The study points out that the nature of women's career paths is a major factor blocking their progress, as well as lack of access to the necessary networks and the need to harmonize career and family responsibilities. There was a healthier ratio of women managers at the junior management levels, this ratio declines in the senior management positions, coming down to almost universal level of male leadership in the topmost positions.

The study conducted by Consulate General of Sweden reveals that in India, women are underrepresented in manufacturing sector with participation ranging from only three to 12%. The study also found a lack of women in senior positions, with just over half of the companies having female leaders at the vice-president level. The baseline study, based on interviews in 25 companies across sectors, found women were better represented in the service sector, with participation ranging from 27 to 40%. It has been observed that women were not aware about the job opportunities in manufacturing sector, and we need to bridge that gap (TOI: 2018).

# VII. Legislative Measures to Protect Working Women

A number of legislations have been passed by our parliament for ensuring due social dignity to all workers/ employees including women workers pursuant to the Directive Principles contained in Article 38 of the Constitution of India which makes it the obligation of the state to ensure justice, "social, economic and political." Under articles 39,42 and 43 state shall make provisions to secure equal pay for equal work, just and humane conditions of work, maternity relief, a living wage and conditions of work ensuring a decent standard of life. These enactments are enumerated below:

# i). The Equal Remuneration Act, 1976

The Act provides for the payment of equal remuneration to men and women workers and for prevention of discrimination on the grounds of sex against women in the matter of employment and for matters connected therewith and incidental thereto. There cannot be any discrimination

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against them in the matter of promotions, training, transfers, etc. after recruitment. The law was amended in 1987 for making penalties for violation of the provisions more stringent.

# ii). Maternity Benefit Act, 1961

This Act applies to women in organisations (mines, plantations, factories) employing 10 or more persons where she is entitled for 12 weeks leave, 6 weeks leave with full pay before delivery and 6 weeks leave with full pay after delivery or she may take the entire 12 weeks leave after delivery. Daily wage workers are entitled to benefits of maternity leave, pay and allowances. To get these benefits a worker must have worked in that employment for a minimum of 80 days in the 12 months before her delivery.

# iii). Minimum Wages Act, 1948

The Act was enacted to protect the workers in those industries where the level of wages was substantially low and the labour was vulnerable to exploitation. The central Government is responsible for fixation and revision of minimum wages for unskilled workers covered by the Schedule to the Act.

# iv). The Factories Act, 1948:Protection at Work Place

The provisions of *the Factories Act*, 1948 indicate the extent of protection given to women at their place of work. The main purpose of the Act is to improve the working conditions in factories and to provide for effective steps and welfare of the workers. It deals with the working hours, leave and wages and employment of young persons in great detail. Sec 48 provides for the establishment of crecheswith clean, well-lit and well ventilated rooms, if the factory employs more than 30 women. This Act empowers state Government to prohibit employment of women in dangerous operations.

- v). The National Policy for Empowerment of Women 2001, outlines three policy approaches:
- 1. <u>Judicial/legal empowerment</u> by making the legal system more responsive and gender sensitive for women's needs.
- 2. <u>Economic empowerment</u> by mainstreaming gender perspectives in the development process, enhancing women's capacities and access to economic opportunities.
- 3. **Social empowerment** through focused efforts on education, health and nutrition.

In terms of operational strategies, the National Policy has called for gender development indices, gender disaggregated data, gender budgeting, Women's Component Plan in the Five Year Plans so that not less than 30% of benefits/funds flow to women, and gender sensitization.

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Right of enjoyment of just and healthy conditions of work

The Supreme Court has recognised the right of every woman for the enjoyment of just and healthy conditions of work, equal pay for equal work and right to live with human dignity in number of judgements. The Supreme Court, in *Randhir Singh v Union of India (1982)* almost historic in spirit and import, delivered by Justice O.Chainnapa Reedy, declared the Directive Principles declaring 'equal pay for equal work' as having the force of fundamental right. The Court held that though equal pay for equal work was not a fundamental right, it undoubtedly was a constitutional goal and, as such, the principle could be read into the fundamental rights while interpreting law. Hence the equal pay principle in Art. 39(d) can be read along with the fundamental right to equality contained in Art.14 & 16. The Court observed:

To the vast majority of people, the equality clauses of the Constitution would mean nothing if they are unconcerned with the work they do and the pay they get. To them equality clauses will have some substance if equal work means equal pay. 15/ (ibid, p.881)

The Court referred to the principle laid down in the preamble of the Constitution of the International LabourOrganisation which recognizes the principle of 'equal remuneration for work of equal value' as constituting one of the means of achieving the improvement of conditions 'involving such injustice, hardship and privation to large number of people so as to produce unrest so great that the peace and harmony of the world are imperiled" (ibid,p.882).

# Maternity benefit to daily wage earners

In *Municipal Corporation of Delhi v. Female workers (Muster Roll)*(2000) the Supreme Court, permitting the entitlement of maternity leave even to the women engaged on daily wages or muster roll, observed that the Maternity Benefit Act, 1961 aims to provide all these facilities to a working woman in a dignified manner so that she may overcome the state of motherhood honourably, peacefully, undeterred by the fear of being victimised for forced absence during the pre-or post-natal period. The Supreme Court observed:

A just social order can be achieved only when inequalities are obliterated and everyone is provided what is legally due. Women who constitute almost half of the segment of our society have to be honoured and treated with dignity at places where they work to earn their livelihood. Whatever be the nature of their duties, their avocation and the place where they work, they must be provided all the facilities to which they are entitled. To become a mother is the most natural phenomenon in the life of a woman. Whatever is needed to facilitate the birth of a child to a woman who is in service, the employer has to be considerate and sympathetic towards her and must realize the physical difficulties which a working woman would face in performing here duties at the workplace while carrying a baby in the womb or while rearing up the child after birth."

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In this case, female workers (muster roll) engaged by the Municipal Corporation of Delhi raised a demand for grant of maternity leave which was made available only to regular female workers but was denied to them on the ground that their services were not regularized and, therefore, they are not entitled to any maternity leave. Their case was espoused by the Delhi Municipal Workers' Union. The court has ruled that the women (muster roll) employees of Municipal Corporations and Municipal Bodies, working on daily bases are also entitled to the maternity benefits.

# VIII. In United States: Title VII of the Civil Rights Act, 1964

In the nineteenth and early twentieth centuries, women in America faced blatant discrimination in wages, employment and received unequal treatment in several spheres (Sen: 1999). The rapidly increasing presence of women in the paid workforce during the 1960's spurred a greater demand for employment equality. In the mid 1960's Women's Rights Groups emerged to press for improving the status of women in the workplace by ending hiring and pay discrimination on bases of sex. Women's groups forced legislatures and courts to confront the traditional model of treating men as bread-winners and women as home makers which was out of date and damaging to women and their families.

By 1970, almost half of all US women were working for wages, either full or part-time (Woloch: 1994). Women still predominated in low-paying, secretarial, sales, and services jobs. They faced *ghettoization*. Women who sought jobs in higher level of management, faced wide spread discrimination. In the third quarter of the 20<sup>th</sup> century, women were also prevented from earning higher wages by protective laws that barred women from working at night, lifting heavy weights, or working in dangerous places like mines, supposedly because they were to vulnerable or week, but also to protect man jobs. These legislations harmed poor women who worked out of dire necessity.

The right of employees to be free from discrimination is protected under several federal laws. *Title VII of the Civil Rights Act, 1964* prohibits discrimination in employment based on race, color, religion, sex or national origin. **Equal Employment Opportunity Commission (EEOC)** was established to enforce its provisions. **Executive order 11246** passed under this Act and amended by **Executive Order 11375** in 1967 made it illegal to discriminate on the basis of sex etc. in federal employment and in employment by federal contractors and provided the initial legal basis for affirmative action for women in employment in the US. Title VII was further strengthened by the Equal Opportunity Act of 1972 which increased the enforcement powers of the Equal Employment Opportunity Commission.

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Wage Gap: Equal Pay Act, 1963

The Equal Pay Act (EPA), 1963, requires that men and women be given equal pay for equal work in the same establishment. The jobs need not be identical, but they must be substantially equal. It is job content, not job titles, that determines whether jobs are substantially equal. Pay differentials are permitted when they are based on seniority, merit, quantity or quality of production, or a factor other than sex. These are known as "affirmative defences" and it is the employer's burden to prove that they apply. Even as Women's rank in the paid workforce increased, their pay continued to leg well behind that of their male colleagues. In 1960 women earned on average 60 cent for every dollar earned by men. This wage gap was partly remedied by passage of the Equal Pay Act. But it did not reach the large number of segregated women jobs, which were typically low paying dead end positions. In 2014, the female-to-male earnings ratio stood at 0.79, indicating that the median earnings of women who worked full time, year-round was 79 percent of what their male counterparts earned. There is also a considerable gap when focusing on men and women living in the same household. Currently, the median earnings of wives is \$12,154, or 33 percent of the median earnings of husbands, \$37,363. (Lewis: 2015).

The Civil Right Act of 1991 made major changes in the federal laws against employment discrimination enforced by EEOC. The Act authorizes compensatory and punitive damages in cases of intentional discrimination, and provides for obtaining attorneys' fees and the possibility of jury trials. It also directs the EEOC to expand its technical assistance and outreach activities.

By 1980 women gained a toehold in many traditionally male occupations, but now encountered a new problem of *glass-ceiling* that kept them out of highest level of management. Their responsibilities and family choices were cited as factors keeping women away from reaching the top level in their jobs. In **Price Waterhouse V. Hopkins** (1989) Ann Hopkins, a senior manager at Price Waterhouse, after serving for a number of 5 years as an employee considered to be admitted to ownership share / partnership of the Accounting Firm. At that time only seven of the total 662 firm partners were women and Hopkins was the lone woman among the 88 individuals under consideration for partnership. The partners decided not to offer or deny her partnership instead her candidacy was held under consideration for 1 year and in the following year refused to consider her candidacy. Hopkins challenged the Act on the basis of violation of title VII. In a six-three decision, the U.S. Supreme Court stated through Justice Brennan that the mere evidence of sex based remarks was not enough to show the violation of Title VII and the employee had to prove that employer made a discretion on the ground of sex, with that the case was remanded back to the district court where the employer could not prove that its decision was not based on sex and lost its case.

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Reacting to Price Water House and other decisions of the Supreme Court, Congress passed the Civil Rights Act, 1991 shifting the burden of plaintiffs/employee claiming discriminations to the employer to produce evidence of a business justification. This Act provided the basis for the formation of **Glass Ceiling Commission** to suggest ways and means so as to prevent discrimination from rising women and minorities to the highest levels echelons of Corporate America.

# IX. Globalization: Feminization of Poverty

The globalization process is beneficial to all countries, and inclusive and supportive of MDG commitments. John Markert observed that the desire to be part of the new global economy is prompting many countries to challenge long standing patriarchal assumptions and address the issue if gender inequality and women empowerment (Markert: 2005). Valentine M. Moghadam realized that Globalisation have provided women with increasing opportunities to intervene in the public sphere and to work in solidarity at national, regional, and international levels to demand their rights. (Moghadam: 2005). Income generating programmes targeting poverty reduction through micro-credit were deployed as part of the new social safety nets. Experiences from India and other parts of the world show steady changes in gender norms and gender relations in the public and private domains in response to women's mobilization.

# X. Women Empowerment through Micro Credit

Globalization has brought freedom and opportunity to rural women where the environment is not viable to improve their conditions. Women Empowerment through Micro Credit and self help groups provides a glimmer of hope in the midst of growing poverty and declining livelihood. Coleman reported that Micro finance has been lauded for alleviating poverty in a financially sustainable way. But its greatest long term benefit could be its impact on the social status of women. Women now account for 80 percent of the world's 70 million in micro borrowers. Women with access to micro-financing got more involved in family decision making, were more politically and legally aware, participated more in public affairs, and suffered less domestic violence (Coleman: 2004).

SEWA the world's largest union of women in informal work, in India, is organizing women in the unorganized, informal and self-employed sectors in order to increase their income and ownership of assets by linking them to already existing Government infrastructure markets and credit facilities. Under the leadership of General Secretary, Ela Bhatt SEWA is changing from an organization to a movement. With a membership of almost one million women, SEWA is now formally recognized as a trade union and is an affiliate of the International Trade Union Congress. In 1996, the International LabourOrganisation (ILO) adopted the Convention on Home Work as the result of a long campaign led by SEWA, it provides a platform to demand accountability for the world's estimated 300 million home workers.

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# XI. Gender Inequality in the Global Age

Despite the optimistic readings of globalization from an equality perspective, there is now a growing consensus that it has increased the global –inequality level over the last quarter of a century (Charles Tilly/39). It has proved a 'frankenstein' for women human rights. The world has moved toward greater inequality within and among states as well as among women, even as women are achieving a degree of equality with men in some settings. Structural adjustment, privatization of state functions, and the expansion of market, economics contribute to widening the gap between North and South, rich and poor, and men and women. In this setting of increasing worldwide inequality, the path toward global gender equity is more difficult (Elliot: 2008). Globalization has incorporated some of the patriarchal features of subordination to intensify exploitation (Acharya: 2008).

UpendraBaxi, Eminent Constitutional expert has cautioned in his book 'Human Rights in a Posthuman World' that the human rights of multinational corporations and other business entities began toenjoy autonomy and priority over human rights and human beings. It has led to increasing violations of women's economic, political, and cultural rights in large measure due to the withering away of the welfare and development state, and the feminization of poverty. Vandana Shiva, Environmentalist and founder of *Navdanya*, an Indian national movement to promote the diversity and use of native seeds warned:

Patents and intellectual property rights are supposed to be granted for novel inventions. Basmati, neem, pepper, bitter gourd, turmeric, embodied in our indigenous food and medicine system are now being pirated and patented. It is time we recognize that we are no more ruled by Governments, nor by our congress, nor by our parliaments, nor by elected leaders—we are ruled globally by corporations.

The destruction of biological diversity undermines women's diverse contribution to agriculture by eroding biological sources of food, fodder, fertilizer, fuel and fire. Economic globalization is leading to a concentration of the seed industry, increased use of pesticides, and, finally, increased debt. The consequence is epidemics of suicides in both poor and rich countries. Gender inequality has proven to be much more intractable than anticipated. In several arenas women's capabilities and quality of life have worsened, not improved; legislative reform is not matched by changes in political and economic realities to enable women to use new laws (Cornwall/1).

# XII. Women leaders' initiative to break the gender barriers

According to "The Global Employment Trends for Women, 2008" Report "Increased labour force participation of women has great potential as a contribution to economic development, but only if the jobs in which women are engaged are decent". Women business leaders are

Volume 07 Issue 07, July 2020 ISSN: 2349-705X Impact Factor: 5.486

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comingforward to teach young women professionals and students about the business world. Ms. Michaela Walsh(USA) broke the gender barrier as the first woman manager of Merrill Lynch International and is one of the founding members of Women's World Banking (WWB), New York, which provides loans and other financial services support, advice, training and information to about 9 million poor entrepreneurs around the world, 70 per cent of them women.

To conclude, though sufficient progress has been made for empowerment of women and to overcome gender gap in last 20, yet there is persistent gender gap throughout the world. In India, women continue to suffer from unequal and inadequate share in country's resources and its governance. The Millennium Development Goals have chartered a new course of action for the 21<sup>st</sup> century, to repeal all legal, social and traditional barriersto achieve full equality so that sooner or later in this new millennium women and men will go forward in equality to make this world a better place for all. The political and business leaders have to be fully aware that there is a gender dimension of all the decisions they undertake. Women continue to be marginal in employment and in unorganised sector. Their contribution to their families is largely invisible and not counted in National GDP. In agricultural sector 80% of wage earners are women who are getting lesser pay in comparison to men.

In rural areas, most of the women are unaware of SHGs. The main difficulty in their way is the lack of leadership. They feel that no one is there to organize them so as to from SHGs and to take benefit of micro financing scheme The Government and NGO should come forward to organize camps to train village women to make them aware of SGHs and to inspire them to have resources to micro credit scheme.

In the twenty First century, there is an awareness and acceptance of the fact that women's equality is a human right. But hope for real change for women globally and nationally rests not just with women leaders but with the efforts of women at all levels of organization working together across both cultural and national borders.Dr. Justice Anand, former Chief Justice of India has aptly remarked that the legislation could help ensure equality and justice only in a favourable atmosphere. "Law cannot be self-applied. It needs to be accepted by society with the resolve for bringing about a change for the better".

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Volume 07 Issue 07, July 2020 ISSN: 2349-705X Impact Factor: 5.486

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