Empowering Women through Increased Access to Productive Resources: A Key to Gender Equality—Reflections from a Gender Institute Alumna

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Introduction

Women's equal access to and control over productive resources is critical for the achievement of gender equality, empowerment of women and for equitable and sustainable economic growth and development. Gender equality is when women and men have equal conditions for realising their full human rights and for contributing to and benefiting from economic, social, cultural and political development. It is the equal valuing by society of the similarities and differences between men and women, boys and girls and the roles they play (World Bank 2012). Gender equality in the distribution of economic and productive resources has positive multiplier effects for a range of key development goals, including poverty reduction and the welfare of children.

The World Bank defines gender equality in terms of 'rights, resources and voices' – equality under the law, equality of opportunities (including access to human capital and other productive resources) and equality of rewards for work and equality of voice (Mason and King 2001). However, equal opportunities in various domains of life lag. For instance, women's representation in positions of power and decision-making remains below parity. Only 47 per cent of the data required to track progress on SDG 5 is currently available, rendering women and girls effectively invisible. Extreme poverty is projected to deepen for women and girls globally. Statistics show that by the end of 2022 around 383 million women and girls lived in extreme poverty compared to 368 million men and boys (UN DESA 2022). More than eight in ten are in sub-Saharan Africa (62.8 per cent), with 21.4 per cent in

Central Asia and Southern Asia. If current trends continue, by 2030, more women and girls will live in extreme poverty in sub-Saharan Africa than today (UN DESA 2022). Without deliberate efforts to provide for women's economic empowerment and improve their access to productive resources, gender equality will continue to be illusory.

Development rationales for enhancing women's access to productive resources and, ultimately, women's economic empowerment include women's role as the informal safety net and carers during economic downturns and crises (World Bank 2009; Mushunje 2014). These include crises such as conflict and disease – the most recent being the Covid-19 pandemic. Covid-19 amplified the role that women play as caregivers to the sick in which they subsidise the state's function as the primary provider of social protection. Women and men experience and cope with risk, insecurity and crises differently, with women often risking their safety in untenable, exploitative and abusive relationships for fear of loss of support (UN Women 2021).

The neoliberal restructuring of social policy has inadvertently transferred previous state responsibilities of social reproduction to women, thereby increasing women's unpaid work. The emerging role of women as household head and breadwinner, and the intensification of discriminatory practices based on gender in the labour market, further amplify the clarion call for women's economic empowerment.

The legacy of colonial urban laws and practices in Africa is such that urban women's employment options are limited and offer the poorest of working conditions: they work long hours, with poor pay and stability, long periods of separation from their families (Swedish International Development Cooperation Agency (Sida 2012) and often without social security. Women consequently dominate the informal sector, where they are mostly concentrated in precarious and time-consuming trades, though some are moving to non-traditional informal economies, such as manufacturing, mining and trading building materials.

A United Nations report postulates that it will take close to 300 years to achieve gender equality if the current rate of progress continues (UN DESA 2022). The report highlights the importance of investing in women to reclaim and accelerate progress. One of the key critical investments is in increasing women's access to productive resources, as defined by the World Bank (2018), which will result in women's economic empowerment and a step towards gender equality. Growing evidence suggests that if women are economically empowered and invested in, the gains accrue to the entire household because women tend to be concerned about translating benefits to their entire households (World Bank 2012; Food and Agriculture Organization [FAO] 2011). Unfortunately, women's economic empowerment is often entangled with social norms that frown upon women's ownership of resources such as land.

The international community has made strong, comprehensive commitments to gender equality and women's rights in access to and control over economic and financial resources. Human rights treaties, mechanisms and instruments have also addressed the issues of women's access to and control over resources. Governments have the primary responsibility for implementing these commitments. On the African continent, the most prominent is the Maputo Protocol, the twentieth anniversary of which was commemorated in 2023. Globally, the Convention on the Elimination of All forms of Discrimination Against Women (CEDAW) mandates the recognition of women's rights across different areas, ranging from health and education to political participation, among many other important rights. Sustainable Development Goal 5 also addresses gender equality. Unfortunately, the actual realisation of women's rights and gender equality remains a remote reality, which impedes the achievement of women's economic empowerment and access to finance. Addressing gender inequality and securing women's economic empowerment is a basic human rights issue. Under neoliberal globalisation, women's poverty and the deepening of women's oppression and exploitation has been exacerbated (Sewpaul 2013) and their economic empowerment is a moral imperative.

Women's Economic Empowerment

Kabeer (2012) defined empowerment as the 'expansion of people's ability to make strategic life choices, particularly in contexts where this ability has been denied them' (Kabeer 2012: 4). The Women's Economic Empowerment (WEE) framework drawn up by the UN Development Programme (UNDP), the UN Population Fund (UNFPA) and the International Labour Organization (ILO) defines WEE in terms of four components to which women need access:

1) full employment and decent work;

2) financial resources;

3) social protection; and 4) land, housing and other productive resources (UN Development Fund for Women [UNIFEM] 2010).

Economic empowerment seeks to ensure that people have the appropriate skills, capabilities and resources, and access to secure and sustainable incomes and livelihoods. Related to this, some organisations focus heavily on the importance of access to assets and resources (Luttrell et al. 2009). Empowerment is when women have access to the means of production, and it relates to increased agency and the ability to exercise this agency. Sewpaul, Osthus and Mhone (2014) have argued that 'empowerment through consciousness-raising contributes to liberation, heightened feelings of self-esteem, efficacy and control and supports the view that people have the capacity to reflect and to act' (Sewpaul et al. 2014: 56). Although there are many different theories of change for women's economic empowerment, most of them revolve around broad elements, such as access to income and assets, control of and benefit from economic gains, and the power to make decisions.

Longwe identified five levels at which women are empowered (March, Smyth and Mukhopadhyay 1999). These levels consist of the following:

1. *Control* – this is the highest form of empowerment. It refers to a balance between women and men and ensures that neither dominates nor enjoys an advantage over the other. Kabeer (2001) noted that this is usually operationalised in terms of having a say in relation to the resources in question.
2. *Participation* – this refers to equal participation in decision-making at all levels by women and men.
3. *Conscientisation* – this is having awareness of and understanding the social basis of gender roles and the sexual division of labour, and recognising the fact that these are cultural and can be changed.
4. *Access* – this comprises ensuring that women have equal access to the means of production, such as land, labour, credit, education, training, marketing and all public services and benefits.
5. *Welfare* – this is the basic level of empowerment that seeks to meet women's material basic needs relative to those of men. It is concerned with women's access to health, food, income and shelter.

The following discussion focuses on the productive resources, namely assets, income, decision-making and control, as being key for women's economic empowerment.

Access to Finance and Assets

Assets give individuals the capability to be and to act (Bebbington and Perrault 1999). They increase women's agency. They also give meaning to people's lives. Assets can be used as collateral for the purchase of productive resources, such as agricultural inputs and implements, especially in the context of Africa where most women are subsistence farmers. Within a household there are assets that are held by women or men, or jointly, and how these are distributed also determines and influences household decision-making. With access to productive resources and assets such as land, women can apply for loans to start or grow their businesses because they can use the land as collateral.

Access to finance through grants is also a pathway towards women's economic empowerment. There is persuasive evidence which shows that access to cash social transfers and grants can immediately improve income and reduce overall inequality, including gender inequality, and contribute to household food security. In all African countries where social pensions have been introduced (for example, South Africa, Namibia, Botswana, Lesotho and Swaziland), a consistent finding is that some pension income is spent on purchasing inputs (fertiliser, seeds) and hiring agricultural labour (Devereux 2009). This is particularly important in Africa, where the bulk of women are in the agricultural sector. Thus, even small grants can have an impact on gender inequality and increase women's economic empowerment and choices of how to spend money, which in most instances is for the benefit of the household.

Investing in women therefore has gains and can contribute to overall economic development. Yet, assets are still generally unequally distributed between women and men in households (Quisumbing 2009). It will take a change in the stereotypes that confine women to certain spaces, such as reproductive and related unpaid care work, to balance the distribution. Social norms exert a powerful influence over the roles women are expected to play in society.

Even though most people working in agriculture are women, their access to and ownership of productive resources and assets remains low (Quisumbing 2003). The FAO (2011) also notes that in order for women to be productive at the same levels as men they need to be supported to access productive resources, including financing and technology. This would lead to an increase of 20–30 per cent more food and contribute more significantly to the GDP. Access to finance is key for successful rural development strategies. Without adequate access to loans, women may not be able to engage in businesses or exercise self-agency, and economic empowerment may continue to be out of reach.

Rural finance programmes are largely crafted for men as the heads of households, ignoring the fact that women are active and productive (Fletschner, Anderson and Cullen 2010). Formal credit institutions normally insist on security or collateral to provide credit. This is especially in the form of land or property. However, in Africa very few women own land. As a result, women are excluded from credit due to lack of collateral. Bank procedures are also very cumbersome. There is rampant discrimination in banks against female borrowers, and before they can negotiate they may be asked to have the husband co-sign any agreement. Lending institutions are also biased against women. Women tend to have limited control over resources that are accepted as collateral, as studies in Malawi, Bangladesh and Paraguay have shown (Fletschner et al. 2010).

Banks sometimes refuse to give loans to women on the grounds that women's requests are small and therefore costly in administrative costs. According to bankers, they are therefore unprofitable. Such attitudes have given rise to the growth of micro finance institutions (MFIs). This industry is growing rapidly because of the promise of reaching the poor and marginalised and ultimately improving their lives. Women have generally found alternative means of raising finance, such as income savings and lending schemes. Gugerty (2007) hypothesised that one of the reasons women were active in rotating credit and savings associations (ROSCAs) was that this was a socially accepted strategy to save. ROSCAs allowed women to protect their savings from their husband and create credit and finance for themselves.

It is worth noting that, whether because of innate psychological characteristics or attitudes influenced by social conditions, men and women tend to exhibit systematic differences in their behaviour with regards to loans. Men take risks and borrow bigger sums of money, yet their repayment rates are lower, whereas women borrow smaller sums of money but their repayment rates are higher (Fletschner et al. 2010). How money is spent in a household is dependent on the bargaining power that women have. Women's access to credit improves self-agency (International Finance Corporation [IFC] 2017).

Women's access to financial resources can be improved by building their capacity to transact through digital platforms. The digital economy is becoming a bigger part of all our lives. To take advantage of economic opportunities in the digital economy, women need to be able to make and receive payments. The financial inclusion community tends to focus on the gender gap for accounts, but there is also a significant gap around phone ownership. Laws and social norms deeply affect women's ability to use financial services to improve their lives. A lack of property rights prevents women from obtaining loans in many markets. And a lack of ID makes it difficult for women to access accounts. According to the World Bank, women still face legal barriers to obtaining an identity document, a basic requirement for opening an account.

Many female entrepreneurs do not apply for loans because of low financial literacy, risk aversion or fear of failure (IFC 2017). Digital financial services can help bridge the gender gap in account ownership and access to credit by decreasing the cost of access to financial services and bypassing constraints imposed by social norms and limited mobility. Digital financial services can also contribute to women's empowerment and autonomy by increasing their control over their financial resources.

Control and Benefit from Income Gains

Long-standing inequalities in the gender distribution of economic and financial resources have placed women at a disadvantage relative to men in their capability to participate in, contribute to and benefit from broader processes of development. Economic empowerment provides a pathway for addressing women's structural poverty. The main economic activity for women in rural areas is still subsistence agriculture, but they are restricted to tasks that do not derive added value (reserved for men) so they have little control over income. Most women also have limited access to land and no decision-making power on land use (Mushunje 2002, 2017; UN 2009). With the rise in unemployment and consequent male migration away from rural areas, women-headed households are becoming increasingly common but they still face limited decision-making over productive resources.

The Importance of Women's Economic Empowerment

Women are generally adversely affected by strong, negative, cultural and religious beliefs that perpetuate inequalities in terms of access, control and ownership of resources in all sectors of the economy (Ministry of Economic Planning & Investment Promotion [MEPIP] 2011). Their poverty and economic reliance on men subject rural and urban women to abuse and, in some circumstances, GBV, transactional sex and HIV and AIDS. Early marriage of girls to much older men, largely practised in poor households, undermines girls' economic empowerment, access to services and ability to prevent GBV and abuse (Sida 2012; Quisumbing 2003).

Challenges in Securing Women's Economic Empowerment

Gaps in legislation and policies also hinder women's full participation in economic activities (Beremauro, Madzivire and Chitsike 2021), and as a result the realisation of their economic empowerment is compromised. S*trong cultural and religious beliefs perpetuate inequalities in terms of access, control and ownership of resources in all sectors of the economy, undermining women's economic empowerment. Opportunities for formal employment for women are few, so most engage in agriculture and the informal sector and, in particular, cross-border trade – all unregulated and discriminatory income-generating environments. Women's lack of access to resources, their economic dependence on men, and their care roles coupled with the applicability of customary law to land and domestic issues, conspire to keep women in situations that undermine their empowerment. For instance, in* Zimbabwe women still lag behind men in terms of access to formal financial institution accounts (37.12 per cent versus 42.55 per cent men) as per the World Bank's 2012 Global Financial Inclusion (Global Findex) database.

Conclusion

Neoliberal globalisation has increased the burden for women. The traditional roles that women undertook in the pre-modern phase have continued, but in addition women have taken on more duties, which has been necessitated by the changes in lifestyles as a result of migration, the effects of HIV and AIDS, global economic integration and economic hardships, among other factors. Access to financial resources, assets and decision-making power is essential to allow women to benefit fully from economic opportunities. Legal, institutional and sociocultural barriers often, however, limit women's access to these services. Economic growth strategies should therefore include women's economic empowerment, with a focus on creating a gender-sensitive macroeconomic environment, full employment and decent work, access to land, property and other productive resources as well as financial services, and full coverage of social protection measures. Closing the gender gap is a key component that contributes to women's empowerment. Gender equality and women's economic empowerment are requisites for holistic development. A woman who is empowered can make effective household decisions and her household is better off socially and economically. This can also influence the type of assets she acquires. Access to and control over assets is a key determinant of individual empowerment.

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