

WOMEN'S ECONOMIC INCLUSION – A CALL FOR COLLECTIVE EFFORTS

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ABSTRACT

Being half of the population, there is no doubt that women significantly contribute to civilization. For centuries, men and women have been complementary to each other as we try to fulfill the expected gender roles constructed and assigned by the community. In many cultures, patriarchy has been the one dominant ideology that has shaped how the community perceived and constructed stereotyped gender roles, to the extent that this gender role covers areas that should have been equally shared by both genders. As men thrived to be leaders of the pack, designed with masculine themes and expected to be the protectors of women, the other gender has been living with a prescription of domestic values with less powerful attributes.

This imbalanced role then translated into many areas of social function, and was disadvantageous to women. In a strongly incorporated patriarchal culture, women struggled to be able to break the perceived glass ceilings that were defined by patriarchy and believed in by both genders.

This paper focuses on how the gender role plays part in women's capacity to contribute in the economic growth, one of the areas that is traditionally not assigned to the gender role and yet has experienced shifting. This paper will employ a literature review approach to examine the contributing factors that promote or hinder women's economic inclusion. The review echoes findings on how patriarchy, education and government policies play an important part to ensure the

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sustainability of women's economic inclusion. To conclude, some recommendations are provided on how policies should be reviewed to address existing women's economic contribution, both in the labor force and in care-work in the household.

Keywords: Gender, women, economic inclusion.

INTRODUCTION

“The hand that rocks the cradle is the hand that rules the world” as William Ross Wallace reminded us in one of his poems about the power of women to define changes in the world. The same power that often experience oppressions, be it obvious or subtle, due to patriarchal culture that is clipping women's wings and yet blaming them for not being able to fly.

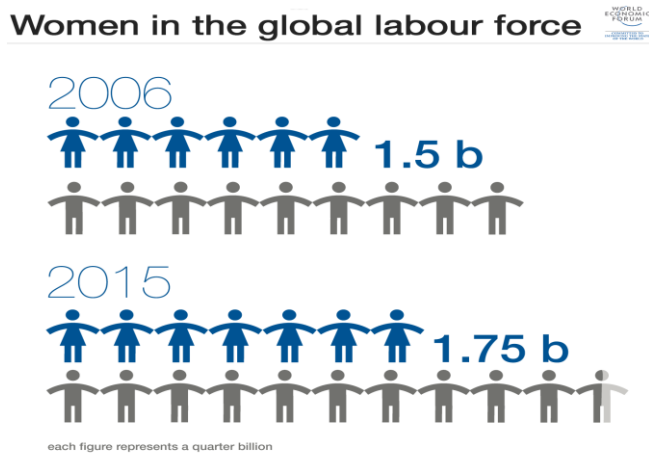
Too often women must subjugate themselves to traditional gender roles constructed and assigned by the community. With the gender disadvantages that follow, women experience limitations and restrictions to greater economic opportunities.

It is 2018 and the future is female. Women are no longer yielding to the traditional stereotypes and are redefining the sky as the new limit. UN Women (2018) stated that when more women work, economies grow. Devoting to women's economic empowerment enables gender equality implementation, poverty eradication and the growth of an inclusive economy. Minimum attention has been paid to women's massive contributions to economies through business, as entrepreneurs and/or employees, or participating in cost-efficiency in the household management by doing unpaid chores at home.

This lack of recognition implies that women often land non-steady, low-paid jobs and struggle to climb to senior positions. This will also restrict their access to financial aid and eligibility for property ownership. With less power and recognition, women will face difficulties to participate in the shaping of economic and social policies. To add to the limitations, women perform most household chores which prevents them from pursuing greater economic opportunities.

In their 2018 report, the World Bank concurred that 65 governments took steps to improve women's economic inclusion by implementing policies that provide better support to women's involvement in employment sectors.

This resulted in an increasing number of women in the labor force as stated by the World Economic Forum's 'The Global Gender Report 2015'.



Source: The Global Gender Gap Report 2015

Figure 1. Women in the Global Labour Force

The Global Gender Report 2015 stated that since 2006, the addition of an extra quarter of a billion women were counted in the workforce followed by a promising increased number of female politicians in many countries. However, on the downside, the report also shows the significant amount of collective effort required to achieve gender equality.

The World Economic Forum's Global Gender Gap Report 2014 showed that Scandinavian countries ranked top of countries promoting gender equality as shown in the graphic below.

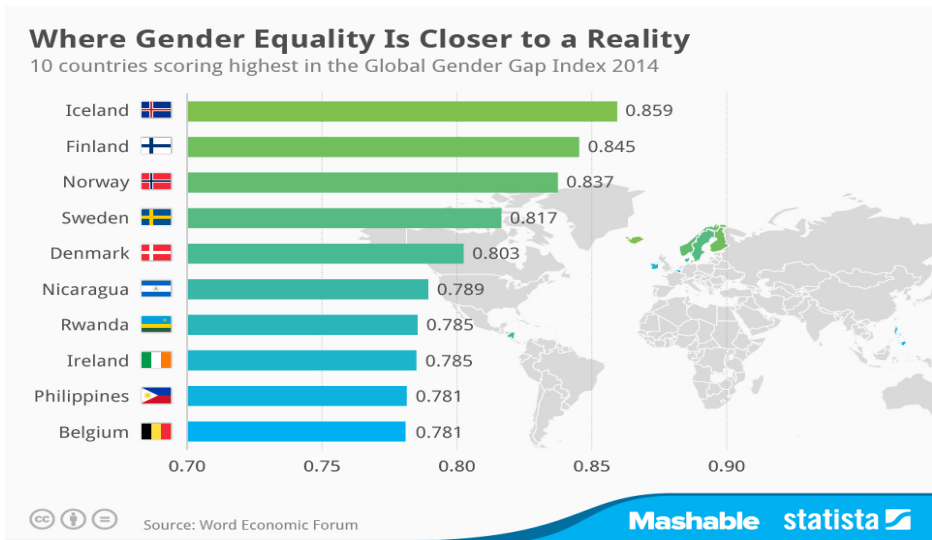


Figure 2. Global Gender Gap Index 2014

On the contrary, the following figure displays the challenges in the increase of women in the labor force. Despite the measures governments took to ensure better access to women's economic inclusion, some grassroots contexts continue to restrict women.

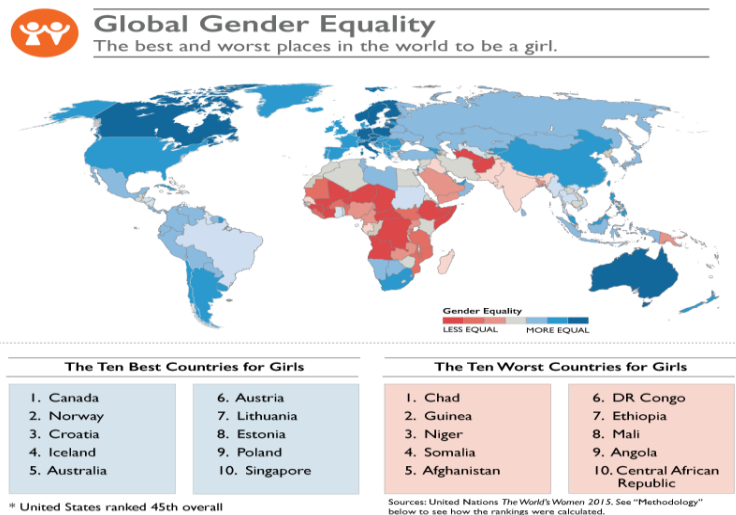


Figure 3. The Best and Worst Countries of Gender Equality

It is imperative to support the increasing number of women's financial and economic inclusion since in many countries women experience poverty excessively. This situation is deeply rooted in the patriarchal culture where inequality of labor and minimum authority or power over economic resources exists.

There is a significant trend of how women continue to be dependent upon their husbands and with very limited access to - or no control over – the decision-making process of major household spending (United Nations, 2015). To emphasize the lack of control, about one in 10 women are not consulted about the way their own earnings are spent (United Nations, 2015).

In addition, women often face challenges to be able to attain education, get employment outside of the household, and participate in asset and land ownership. They have less proportion to none in terms of the inheritance of assets, and limited control over their financial futures in general.

A World Bank study found a correlation between secondary school education and an 18 percent increase in a girl's future earning power. Research shows as well that investing in girls' education delivers a multiplier effect. Women with better education are healthier, contribute more to the economy, earn more, have fewer children, marry at a mature age, and are able to provide health care and education to their children (Kim, 2018).



Figure 4. The Gender Gap in Financial Inclusion
 (Source: World Bank, Global Findex: <https://www.worldbank.org/globalfindex>)

The figure from The World Bank Global Findex indicates that there is a significant discrepancy in terms of financial inclusion between the genders. As the figure shows, the number is even more alarming in developing countries where men are significantly more privileged to have access to financial aid and their own bank account than women.

LITERATURE REVIEW

Patriarchy

By the definition introduced by the Oxford (2018) dictionary, patriarchy is recognized as a system of society or government in which men hold the power and women are largely excluded from it. Merriam-Webster (2018) added that there is an element of legal dependence of wives and children, and the reckoning of descent and inheritance in the male line; control by men of a disproportionately large share of power.

Napikoski (2017) stated how power is privilege in which men possess more than women. Patriarchy, derived from the ancient Greek *patriarches*, was a term to describe a society where power was held by and passed down through the line of the elder males. This is the concept

that modern historians and sociologists describe a "patriarchal society," a social structure where men hold the positions of power and are given more privileges such as, head of the family, leaders of social groups, boss in the workplace and head of government or political leaders.

The concept of patriarchy stems from the division of roles within a household whereby men take responsibility as breadwinner and dominant figure who controls a woman's reproductive capacities (Barnard, Burgess, & Kirby, 2004). In a macro perspective, patriarchy is a social construct deemed to be dominated by males and recognizes men's fear and lack of confidence to be another man's motivating force. Patriarchy acknowledges dominance and control as the two core ideas, since one's ability to dominate and exercise control will guarantee a man's masculinity and position in a patriarchal society (Becker, n.d.).

Gender Perspective - the fixed and traditional role

Planned Parenthood (2018) defines gender roles as society's expectation on how individuals act, speak, dress, groom, and conduct manners based on the assigned sex. Common examples to these traditional roles are when women are expected to have nurturing and feminine attributes while men are expected to demonstrate strength and courage.

The gender division of labor a phenomenon that exists throughout the process of economic growth and development. Countries show the segregation of women into certain industrial sectors with lower pay and security.

UN Women Facts and Figures: Economic Empowerment (2017) collected data on the disproportionate responsibility women bear for unpaid care work. According to the factsheet, women dedicate 1 to 3 hours more to housework than man in a day. Up to 2 to 10 times the amount of time a day to care for other family members (children, elderly, and the sick), and fewer than 4 hours a day for marketable activities. Having this reported similarly by women from different countries shows how the traditional gender roles directly and negatively impact women's participation in the labor force.

Feminist Approach to the Economy

Brunell & Burkett (2018) defined feminism from a sociological perspective as the belief in the social, economic, and political equality of the sexes. Despite the origins of its development in the West, feminism is welcomed and demonstrated worldwide in an effort to establish equality and promote women's rights and interests. Feminism developed to respond to patriarchy as the dominant ideology and reacts to the fact that as recently as the early 20th century in Europe, women could not exercise their political rights to vote or hold political positions and had limited access to conduct business without a male relative patron. Married women possessed minimum authority over their own children and were not allowed to make decisions without their husbands' consent. In addition, women were restricted from education and most professions, a restriction that still exists in some parts of the world today.

Marxist feminism highlights that patriarchy is intertwined with capitalism and the labor force (Chafetz, as cited in O'Toole, 2016). Working class men claim the advantage both in the labor force and the household. While better-paid jobs with more definitive career paths are secured for men, women are limited to low-paid, unsteady jobs and still need to deliver domestic services as well. As a result, women's dependency upon their husbands is inevitable; hence ultimately reducing their control and power over choices and decision-making processes.

Advocates of feminist economics share a belief that women are under-represented in the field of economic science (The Economist Explains, 2017). In Marilyn Waring's book *If Women Counted*, published in 1988, she reasoned about how the GDP measurement system was designed to keep women "in their place". In terms of defining public policy, feminist economists consider gender equality as the principal goal and carefully assess the effects of public policy on women.

Women's Economic & Financial Inclusion

In a 2010 OECD report, it was emphasized that stronger and sustainable economic growth are highly impacted on by the contributions of both genders. Formal education and skill-related training that promotes capacity-building are the best investments that governments can opt for in an effort to increase quality of life through better employment and

entrepreneurial opportunities. This will lead to greater chances for businesses to expand, innovate and compete, which will be followed by a higher return of investments, additional tax revenue and contributions to the community.

Exercising a scheme of greater involvement of women in the workforce and/or taking measures to minimize the gap between the genders number of participation results in boosting economic growth.

PROBLEM ANALYSIS

As the gender gap continues to exist in many parts of the world, greater engagement from governments is in demand to reduce the gap and empower more women in the workforce. Current existing problems include a low number of female access to education that leads to landing unsteady and low-paid jobs with limited opportunities to develop career paths. In addition to that, a patriarchal culture also plays an important part in defining gender-based job divisions. Some jobs are categorized as feminine and masculine jobs, hence limiting the options for women to contribute more in the economy.

Another challenge that women need to face is that the traditional gender roles that demand women also bear the household responsibilities while maintaining the ability to perform at work. This typical assignment is never recognized in men; therefore, men are in a position of having more power to choose a job that suits them.

With less income gained from their limited options, limited access to education and the extra, too often unshared household work, many women become highly dependent upon their husbands, lacking the power to be counted as equal contributors in the economy.

SOLUTION DESIGN

The complexity of the gender gap issue is not new. However, it was not until the last two decades that concern about women's economic

inclusion was raised. Hence, collective efforts must be taken in areas that promote women's economic inclusion and provides a direct path to gender equality.

Education

Investing in young people's education will improve their economic and social opportunities, and in the long run will result in the reduction of poverty. Sending girls to school will prevent them from being trapped in underage marriages, minimize the risk of unplanned teenage pregnancy, creating better health outcomes and individual skills to be able to contribute to economic growth. Women with education will have better knowledge, higher power to attain better jobs and more opportunities to grow. Looking at the context, providing access to education for women becomes crucial. As the OECD Report 2012 stated, the association between income and education will echo the positive investment impact on countries' economic growth.

However, it is also a concerning notion that public policies, along with social institutions and norms will also need to be attended to. Social issues such as underage marriage, traditional gender roles, etc., will need to be reviewed and adjusted on this global spirit of establishing gender equality. These policy-making efforts need to be directed towards promoting gender equality and facilitating greater access to economic inclusion for women.

Public Policy

Governments will need to commit to reviewing regulations and policies that are creating disadvantages for women. For instance, protection for women who experience domestic violence or sexual harassment at work still requires a lot of work. According to the World Bank Report 2018, 45 out of 189 countries still do not possess laws on domestic violence and 59 countries have no laws that regulate sexual harassment misconduct in the workplace.

Even though most of the monitored countries have laws for gender-based non-discriminatory work environments, only 76 countries exercise equal pay and 37 countries have no regulations to protect pregnant workers from being discharged. (World Bank, 2018)

Financial Inclusion

The lack of education and traditional gender roles creates barriers for women to be financially included. Traditional gender roles often restrict

women's opportunities to access education and better jobs. This situation will result in women's limited access to technology and financial literacy. With minimum to no financial literacy, women will be faced with other hardships while trying to progress with their lives. Recognizing this, according to The Consultative Group to Assist the Poor (CGAP) there are five challenges to women's economic inclusion.

1. Excluded women are harder to identify.
Many households are out of reach by the surveys, hence untraced and remain outside the banking system. Without financial access, it is difficult for banks to identify potential clients and review their financial history. This limitation directly disadvantages women with smaller and less diverse connections who will struggle getting referrals.
2. Women are more difficult to reach through a channel that targets men.
Without bank accounts and referrals, women cannot receive remuneration in accounts. Inability to claim a financial statement makes women vulnerable to being treated unfairly and with injustice.
3. Provider have less incentives to cater women.
With smaller margins and preference in informal products for savings, women are not favored customers. To be able to reach those with formal products will require more complex procedures by getting their male relatives to support and give consent. Some banks with a successful history of lending women-owned SMEs also facilitate capacity building such as leadership training.
4. Social norms constrain women's demand for financial services.
The unwritten law of patriarchy often discourages women to have financial independence. Mobility and the remote areas they reside in also prevent them from engaging with financial institutions. Some cultures even insist on having husbands' permission for wives to be able to commute outside their homes.
5. Women have less access to technology.
Mobile phones are a game-changer that could boost the rates of financial inclusion. To many women, it is a privilege they do not

possess. While digital finance trends are booming, women with a lack of access to technology remain untouched.

SOLUTION IMPLEMENTATION AND EVALUATION

Bridging the gap of gender discrepancies in economic inclusion will require collective efforts and long-term commitment. The International Labour Organization (ILO) recommends the starting points as follows:

- Achieve equal pay, to be protected by laws and encouragement in practice, including ensuring equality through wage transparency and performance evaluation.
- Tackle occupational segregation by creating open opportunities to skill-based jobs regardless of the applicants' gender, encouraging all genders to reach out for vacant positions and introduce gender equality in the education system.
- Eliminate discrimination by not tolerating any conduct of discrimination and harassment at work, advocating non-discriminatory policies while promoting gender equality.
- Promote work-family balance through policies on maternity and parental leave.
- Create quality care jobs that are mostly dominated by women but too often lack protection and regulations.
- Guard against downturns whereby many women, especially those working in informal employment will least likely be able to survive an economic crisis.

These recommendations should get put into action by the countries concerned, steps towards better economic inclusion for women will improve beyond the current status quo.

RESULT FINDINGS AND DISCUSSION

Even though the gender gap continues to exist, the improvements are real and progressing. Barriers to women's economic inclusion are recognized and acknowledged, commitments to tackle the issues are

being made, policies adjusted, and many other steps have been taken. Many of the findings show how developing countries rank higher in the numbers of women who possess limited access to financial institutions, in addition to the challenges they face in the unequal context of workforce.

- Patriarchy as the social construct creates disadvantages for women.

Referring to the context, it is safe to concur that a patriarchal culture strongly influences the social construct. Not only does it assign the traditional gender roles that both genders were obliged to follow, but it also affects the professional sector.

Starting with social constructs within the family, where women are not prioritized to be able to attain education, to an extent where the imbalance relationship were designed for women to be dependent on their male relatives. The construct of male superiority has been implanted in many levels of the social structure and creates disadvantages for women.

- Education is key.

Not only does it provide women with opportunities to land better jobs with higher wages, but it also opens doors to networks and connections that might enable women to get referrals for bank accounts, access financial aid, start up their own business and results in greater contribution to economic growth. Building a better future is about investing in women and girls' education in an effort to provide them with better options and opportunities.

- Inclusive government policies.

Non-inclusive policies often limit women to be able access services and facilities. Governments' commitment and collective efforts will be constantly in demand to ensure regulations and policies that promote disadvantages for women to be reviewed. Focus can be directed at women who are excluded, uneducated, with restrict access to information and technology, and those living under social norms that perceive them as husbands' liabilities.

CONCLUSION AND RECOMMENDATIONS

Collective efforts need to continue and be sustained. Understanding how patriarchy works in the social constructs will provide perspective on how to tackle gender gap issues. Tapping into the areas where women are mostly neglected would be excellent starting points.

Goodman & Kaplan (2018) recommended some concrete steps that can be taken prominently by policymakers, as follows:

1. Pay attention to the barriers to women's economic inclusion.
Research findings stated that women who managed to access financial aid through microfinance platform often still face challenges to deliver results due to the overloaded responsibility of carrying out household work.
2. Examine how cultural practices can enable and not just constrain women's economic inclusion.
Understanding existing values, social systems, and practiced local wisdom will help set clearer paths and possible approaches to empower women.
3. Find and celebrate the parts of social systems that are already empowering.
Recognizing and encouraging the existing support system provided by family and/or community members provides a stronger foundation for sustainable empowerment.
4. Value care work as much as paid work.
GDP calculations do not take into account the economic contribution of women's unpaid work at home. A new calculative approach that includes the economic value of women's care work should be explored.

Taking the abovementioned into consideration, governments' commitment to review policies should start focusing on women's access to education, technology and information, and financial institutions.

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