

Economic Empowerment of Rural Women in India: An Exclusive Approach for Retail Textile industry

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ABSTRACTT

The substantial attention on women's contributions to and challenges within the global apparel sector over the last decade has spurred many initiatives seeking to improve working conditions, build skills, and promote well-being for women workers. These initiatives are led by individual brands, industry coalitions, NGOs, and international organizations. While there have been improvements as a result of these initiatives, there is still progress to be made. Apparel sector supply chains—and the demographics and everyday realities of workers within them—are changing, and initiatives need to be ready to adapt and move forward. Government initiatives and international development work remain important, but there is both an opportunity and a responsibility for business to be the main driver of lasting, meaningful improvements. These gains will enable female workers to fulfill their potential and maximize the returns of their participation in the global apparel sector. In addition to opportunities to further bolster the success of existing initiatives, this paper proposes three critical areas for global apparel sector investment—in collaboration with other sectors—to boost the economic empowerment of women workers. These areas, emerging from the analysis of overarching trends and insights from ICRW's research, do not operate in silos, but are indeed interconnected. Work to advance one area can boost efforts in another and, on the flip side, unaddressed needs in one area may negatively impact the outcomes of efforts in another. The report strongly encourages collaboration across the whole value chain and beyond in order to tackle root causes and help improvements take hold for the long term. Globally, the apparel sector is among the largest employers of women workers. The sector holds great power and potential to impact the lives of millions of women in low-income countries and, by extension, their families and communities. Making sure that impact is positive is critical. Companies can, and do, take individual action to promote women's empowerment within their value chains and are often participants in cross-sector or industry initiatives as well. However, there is an even larger opportunity for these companies to use their collective influence to champion the partnerships, programs, and policies that can create lasting, meaningful improvements in the lives of garment workers. This

paper explores three areas where apparel sector companies can drive outcomes that meaningfully enhance women's economic empowerment.

I. EMPOWERING WOMEN THROUGH EQUITABLE EMPLOYMENT

Women's economic empowerment is about women's ability to choose whether to work, how much to work, and how to spend or save their incomes.³ Employment in the apparel sector provides numerous opportunities to support women's empowerment; however, it also poses risks that can restrict women's empowerment. Companies that strive to prevent negative impacts, while supporting opportunities to enhance the empowerment potential of apparel sector jobs, will deliver the greatest benefits to women workers. Women's economic empowerment is multifaceted and, as identified by ICRW's eight building blocks framework, requires the convergence of economic and noneconomic factors, including safety, freedom from violence, and the opportunity to be heard at work and in society.⁴ Thus, effective approaches should be holistic, integrated, and strategic, such that they consider and incorporate the full spectrum of factors involved. Every company can act to benefit women in owned operations and throughout their value chain. Companies can also enable and influence women's empowerment across the market by incentivizing, collaborating, and communicating clearly with other companies, partners, individuals, and policymakers across the sector and supply chains. This report presents recommendations for actions that recognize the different levers and roles companies play in gender equality and women's empowerment, and their ability to act, enable, and influence women's economic empowerment. Currently, most apparel sector company activities fall in the "act" category—they seek to address barriers or issues within direct operations and Tier 1 suppliers. Expanding efforts to include strategic opportunities to enable other stakeholders and to influence the issues and actors that affect women's empowerment on a larger scale could significantly increase positive impacts and meaningfully enact change. This paper will provide a snapshot of women in the global apparel sector and the potential of the sector for economic empowerment. It will then focus on three critical areas where we see the greatest need and potential for the sector to take action: informality, gender-based violence, and women's unpaid and care work.

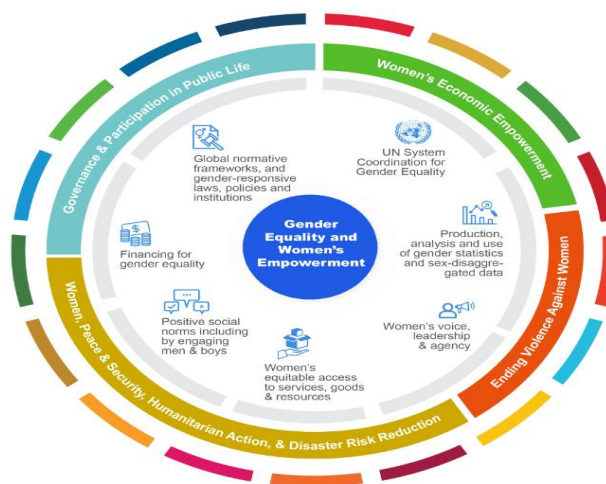


Fig:1 :- Seven systemic outcomes to achieve impact at scale

Targeted interventions to build chronically poor women's assets: Neither universal policies nor general enabling policies will succeed in building the assets of chronically poor women. However, targeting remains a challenge. Identifying chronically poor women and girls demands data quality and institutional effectiveness and is costly per woman reached. These high costs impose scale and sustainability issues.

Microfinance to build chronically poor women's asset bases: Microfinance can help women build an asset base (Dunford, 2012). High interest rates common in microfinance mean restrictions on the activities providing a sufficiently high internal rate of return. What these are in practice will differ by remoteness and the nature of local markets, but may include growing and selling high-value horticultural crops, petty trading, services (e.g. hairdressing, IT services), micro-dairy units (e.g. zero grazing), raising and selling broiler chickens and selling eggs. High-value agro-processing and manufacturing enterprises are commonly out of reach of chronically poor women, owing to higher barriers to entry, discrimination and market distortions. As a result, rural women often use microfinance loans to purchase livestock. This is a high-risk strategy for chronically poor women, who have little to draw on in the face of shocks and can easily be pushed into indebtedness by something as simple as the illness or death of the livestock they have purchased or by market price fluctuations.

Social protection to build chronically poor women's asset bases: Social protection measures, when well designed and implemented, can allow even the poorest and most marginalised women to manage their income and expenditure in new ways, perhaps even enabling saving and asset accumulation.

Livestock (small stock and large livestock). Livestock is an important store of value for rural households and can be sold to meet contingencies. Breeding flocks gain value and animals play a substantial role in rural livelihoods. Very poor women and girls can save and build wealth by starting low on the 'livestock ladder,' keeping a small number of chickens or ducks and moving up through sheep, goats or pigs to cattle. In some societies, gender norms mean women are permitted to keep small stock (chickens, ducks, pigs, goats and sheep) but large livestock cannot be owned autonomously, and the head of household may take these for his independent sale or use at any time. In some way, it is below men's dignity to interfere in chicken ownership and so, in even the most unequal households in the most unequal patriarchal societies, women and girls can keep, breed and sell chicken and eggs. Increasing women's ownership of livestock can be supported by targeted interventions. For example, a goatlending scheme in Uganda gives a pair of goats to a family. They keep the goats but give the first three kids back to the scheme to on lend to another family (Lis, 2012). It can also be supported by widely directed interventions that seek to counter patriarchal norms around livestock ownership and livestock markets, complemented by others that increase the income women earn and control, so they can save and invest independently in livestock and other assets.

II. CONCLUSION

The barriers to women's economic empowerment are varied and complex, and interact with everything from policies and regulation to development agendas, societal norms, and cultural expectations. The business case for women's economic empowerment is clear—particularly in emerging economies where much of the apparel supply chain is located. The apparel sector has made significant investments and gained valuable

insights. Now, it is time to deepen and expand that work to better address the specific needs of women workers in the global value chain in collaboration with suppliers, NGOs, international development agencies, and governments. Every company can take action to benefit women's economic empowerment in the areas where they have direct control, such as owned operations and Tier 1 suppliers. Beyond these actions, companies can also use their size and scale to amplify positive impacts and enable other value chain actors through partnership, incentives, and public communications. Beyond individual company action, the apparel sector has the opportunity to come together and, through research, advocacy, and communications, create an environment that supports and advances women's economic empowerment. The apparel sector has invested significantly—perhaps more than any other sector in the world—in supporting women. By taking on the three challenges identified in this paper— addressing informality, going further to end violence, and addressing care needs and responsibilities—the apparel sector has a real opportunity to drive the agenda and inspire others to follow suit on behalf of women workers.

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