Women's Economic Engagement

Key Insights from the GENDER Project at the Center on Gender Equity and Health, UC San Diego

Based at the Center on Gender Equity and Health (GEH) at UC San Diego, the GENDER Project worked to understand the causes, relationships, and consequences of complex gender inequities, particularly how agency and norms influence women's reproductive health and their economic wellbeing in India.

The GENDER Project Research on Women's Economic Engagement

Women's economic engagement is a global priority and a fundamental human right. Yet, women's economic lives are shaped by a complex set of barriers that limit access to education, skills, assets, and opportunities. These include:

- Gender norms that restrict women's professional aspirations
- Disproportionate unpaid care and domestic work
- Workplace discrimination and harassment
- Gender-based violence

To better understand **women's economic engagement**, the GENDER Project closely studied two key areas across three Indian states: **financial inclusion** and **economic opportunity.**

Financial Inclusion

Women's access to and use of financial resources, including bank accounts, microcredit, and health insurance

What We Saw:

- Financial inclusion is associated with improved reproductive, maternal, neonatal, and child health, and lower intimate partner violence, particularly in underserved areas
- Women with access to financial resources are more likely to access healthcare and information
- Participation in microcredit programs is associated with increased use of maternal and reproductive health services
- Levels of women's financial inclusion vary significantly across and within Indian states
- Financial inclusion alone is not sufficient to reduce intimate partner violence. In some contexts, particularly those with inequitable gender norms and limited legal protections, financial inclusion may be associated with increased risk

Key Takeaway: Financial inclusion can improve women's health and economic outcomes, but on its own, it is not enough. Its impact depends heavily on context, especially gender norms, agency, and structural inequalities.

Economic Opportunity

Women's ability to participate in work, earn income, and engage in economic activities

What We Saw

- Women's work patterns vary widely across regions and are closely linked to levels of patriarchy
- Contraceptive use is positively associated with women's work, but effects vary by method and type of work
- Women's agency, particularly work-related decision-making, is a key driver of employment and control over income
- Freedom of movement is strongly associated with women's ability to engage in paid work
- Social norms and sanctions are important drivers of women's entrepreneurship

Key Takeaway: Women's economic opportunities are shaped not only by access to resources, but by agency, freedom of movement, social norms, and intra-household and community dynamics.

What the Evidence Shows

Indian states have introduced financial inclusion and economic programs aimed at expanding opportunities for women. However, evidence shows that:

- **Access to financial resources alone is not enough.** Economic programs may fail to deliver their intended benefits if women do not have agency over resources
- **Context matters.** The effectiveness of interventions depends on social norms, household dynamics, and local conditions



Programs should **go beyond access** to financial resources and address structural barriers to economic agency



Interventions should **address social norms and intra-household dynamics** that shape women's ability to participate in work and economic activities



Policies to increase women's economic engagement should prioritize women's **freedom of movement** through social protection, safety and transport, and norm-shifting initiatives



Approaches should be **targeted and context-specific**, reflecting geographic variation and differences in social and economic environments



Women's economic engagement depends not only on access to financial resources and opportunities, but on women's agency and the social and structural factors that shape their ability to participate in work.

THE GENDER PROJECT
THE GENDER EQUITY AND DEMOGRAPHIC RESEARCH PROJECT

UC San Diego
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About This Research: This brief draws on multiple studies from the GENDER Project based on survey data collected across states in India, including Bihar, Uttar Pradesh, and Maharashtra. The studies utilized the National Family Health Survey as well as other nationally and sub-nationally representative data in India and applied innovative, interdisciplinary research methods. For more information, please visit geh.ucsd.edu/the-gender-project or visit our resources page.