

## Breaking Barriers: Empowering Women's Economic Security in South Asia

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**Note:** This commentary is being published as a part of collaboration with BIPSS's partner organisation, the Institute of National Security Studies (INSS), a Think Tank under the Ministry of Defence, Sri Lanka. The author of this paper is Ms. Kalpani Gunathilaka Danangalage who is a Research Assistant at the INSS. She completed her Bachelor of Arts (Special) in Economics from the Sabaragamuwa University of Sri Lanka.

Expanding economic opportunities for women has a domino effect. These opportunities not only improve the own lives of women but also cause a series of positive outcomes that affect families, communities, countries, and the global economy. Women face many barriers compared to men in areas such as education, employment, health, and security, especially in



South Asia. As a significant contributor to the economy, ensuring women's economic security is vital for strengthening communities, building resilient economies, and promoting peaceful nations.

Source: Wikipedia

### Interpreting the Economic Security of Women

*“The condition of individuals, households or communities to be able to cover their essential needs and unavoidable expenditures in a sustainable and dignified manner, given*

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*physiological requirements, the environment, and prevailing cultural standards*” – Economic Security

- International Committee of the Red Cross, 2020<sup>2</sup> -

Here, the essential needs encompass food, clothing, shelter, education, health care, livelihoods, and social protection. Activities related to economic security assist in minimizing people’s exposure to the risks generated by conflict or other forms of violence. Economic insecurity influences the marginalized, vulnerable, and less advantaged communities around the globe in different ways, who face significant obstacles in achieving financial and economic stability. The absence of economic security causes individuals, households, and communities to fall into devastating poverty and increase social instability.

In some aspects, women are one of the vulnerable groups in the community. Comparatively, their ability to cover basic necessities is lower than that of men. This is due to many factors, primarily because they engage in jobs with lower wages, have to sacrifice a significant amount of their salary for their family members, and have fewer hours to work compared with men due to family commitments. Therefore, addressing this issue is imperative for future women’s empowerment while enhancing their economic security.

## **South Asian Context**

In 2021, the Asian Development Bank (ADB) Institute revealed that the widest gender gap in economic participation and opportunity is in South Asia, at 33.8%<sup>3</sup>. Women in South Asia particularly have a low level of participation in formal employment and top-level positions. Additionally, they have a low level of financial ability to start their own businesses compared to men. Most women in the region engage in domestic work, and their cultural system may hinder their path to employment, as South Asian culture is very different from European and other Western cultures. A fundamental feature of South Asian culture is its patriarchal structure. According to this culture, men are viewed as the main earners and women are always seen as the homemakers and primary caregivers. Even though this is changing slowly with globalization, cultural barriers still limit women’s participation in employment.

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<sup>2</sup> International Committee of the Red Cross. “Economic Security Strategy 2020-2023.” International Committee of the Red Cross. International Committee of the Red Cross, January 2020. Accessed July 17, 2024. [https://www.icrc.org/sites/default/files/document/file\\_list/ecosec\\_strategy\\_2020-2023.pdf](https://www.icrc.org/sites/default/files/document/file_list/ecosec_strategy_2020-2023.pdf).

<sup>3</sup> Asian Development Bank Institute. “Women’s Economic Empowerment in Asia.” Asian Development Bank Institute. Asian Development Bank Institute, 2021. Accessed July 15, 2024. <https://www.adb.org/sites/default/files/publication/758581/adbi-brief-women-economic-empowerment.pdf>.

There is a higher gender gap in Labour Force Participation (LFP) in South Asian countries compared with other regions. Figure 1 shows male and female participation in the labour force in South Asian countries in 2023. Among these countries, Afghanistan and Pakistan have the highest gender gap in LFP, primarily due to their cultural and social barriers. However, all the data reveals that women’s participation in the labour force in South Asia is significantly lower compared with other regions.

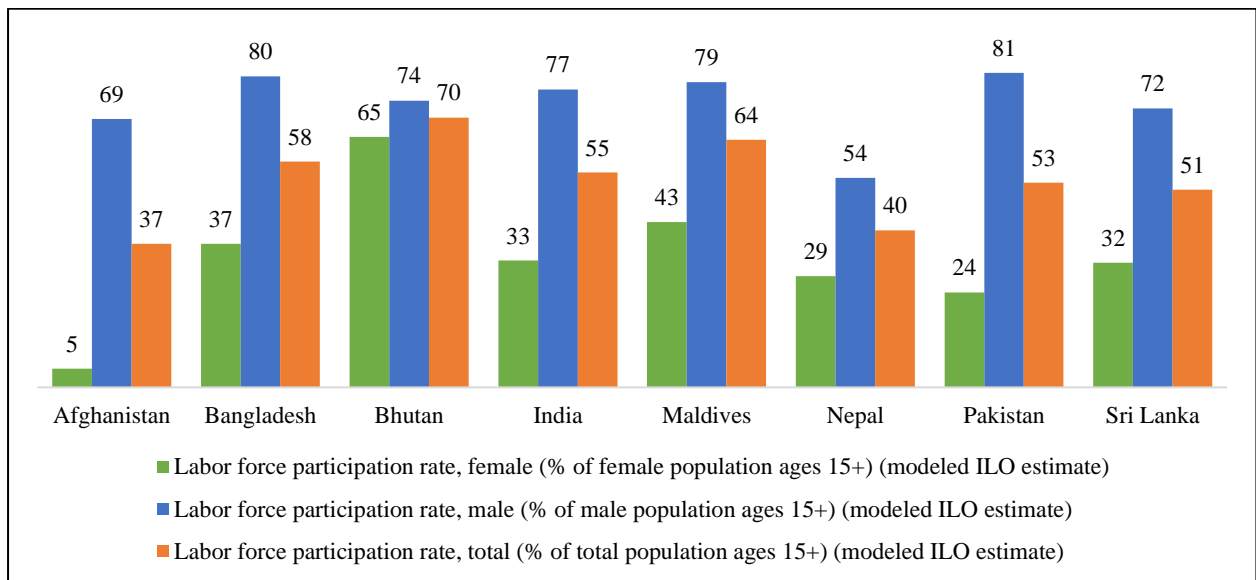


Figure 1: Labour Force Participation (LFP) in South Asia (World Bank Group)<sup>4</sup>

Furthermore, according to the United Nations International Children's Emergency Fund (UNICEF) recent data, 46.5% of young women are not engaged in any form of employment, education, or training opportunities<sup>5</sup>. This will be one of the significant factor for reducing women’s economic security. Without proper education, and training opportunities women face many barriers to entering employment. Without a permanent job, they are always economically insecure and encounter numerous difficulties during economic, social and political changes. Considering all the data, we can truly say that South Asian women are in an economically insecure position, lacking the ability to consistently meet their fundamental needs.

The COVID-19 pandemic also adversely affected women’s economic participation, leading to many leaving their employment. During this period, most women had to spend their time on domestic work and caring for their family members. South Asian women, in particular, often

<sup>4</sup> World Bank Group. “Labor force participation rate (% of population).” World Bank Group / Gender Data Portal, 2023. Accessed July 15, 2024. <https://genderdata.worldbank.org/en/indicator/sl-tlf-acti-zs?view=bar&groups=SAS>.

<sup>5</sup> United Nations International Children's Emergency Fund. “Gender Equality.” Unicef, n.d. <https://www.unicef.org/rosa/gender-equality>.

bear the responsibility of caring for and feeding their family members. During the pandemic, they had to dedicate more time to these roles, resulting in many being unable to focus on their career and professional development. Therefore, the pandemic led to an increased burden of unpaid care work, emotional distress, gender-based violence, and vulnerable and unstable financial conditions for women. It also reduced their access to financial aid and social protection.

## **Challenges and Barriers to Economic Security of Women**

The prevalence of jobs with lower wages and fewer benefits is one of the potential reasons for low female participation in South Asia. Paying lower wages to women than to men for similar jobs with similar skills is commonly referred to as the gender pay gap. This discourages women from entering the labour force. On the other hand, cultural norms dictate that women cannot keep their earnings and must sacrifice them for their husbands and other family members, further reducing their motivation to work. Some survey studies have revealed that even though women have a higher intention to work, they are reluctant to do so due to a lack of consent from a man, usually their father or husband, to work outside the home instead of carrying out domestic responsibilities.

According to recent data from UNICEF, almost half (45%) of South Asian girls marry before their 18th birthday<sup>6</sup>. In addition, their access to education is at a relatively lower level. These two factors, early marriage and lack of education, reduce the women's intention to seek employment, leading to a reduction in their economic security. According to the World Economic Forum, South Asia claims the second lowest female LFP in the world, reporting a significant level of workplace harassment. Approximately 30-40% of South Asian women are suffering from sexual harassment in their workstations<sup>7</sup>. Workplace harassment causes harm to its victims and discourages them from pursuing career and education opportunities. Therefore, it presents itself another major challenge for women entering employment and results in reducing their financial ability to meet their basic needs. The world is rapidly digitalizing, and like European countries, South Asian countries are also increasingly integrating technology into their economic activities. However, in the South Asian context,

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<sup>6</sup> United Nations International Children's Emergency Fund. "Gender Equality."

<sup>7</sup> World Economic Forum. "Workplace harassment in South Asia restricts female progress: here's how to make workspaces safer," February 13, 2024. Accessed July 15, 2024.

<https://www.weforum.org/agenda/2024/02/workplace-harassment-south-asia-safer-workspaces/#:~:text=create%20safer%20workplaces.->

,South%20Asia%20has%20the%20second%20lowest%20female%20labour%20force%20participation,form%20of%20gender%2Dbased%20violence.

there is a significant gender-based digital divide, particularly among poor and less-educated women. As a result, they have limited opportunities to enter the labour force without adequate digital literacy skills. These factors reduce the ability of women to consistently fulfill their fundamental needs compared to men, thereby reducing their economic security.

### **Impact of Women's Economic Insecurity**

If women are unable to sustainably cover their essential needs, it will directly affect them, their families and the country. When women face economic insecurity, they cannot access better health facilities and may suffer from stress and other mental health issues, as they are unable to fulfill their basic needs. Additionally, their education and professional development, especially through higher studies, as well as other training and professional courses, may be limited. Considering the impacts of women's economic insecurity on their families, reduced access to quality childcare facilities, limited access to nutritious foods for children and elders in the family, and restricted opportunities for education and extra-curricular activities of children are prominent. At a national level, women's economic insecurity reduces their contribution to the economy, leading to decreased economic growth and productivity. It negatively affects sustainable development and increases gender inequality in the country. Furthermore, prolonged economic insecurity among women imposes additional costs on governments to provide social protection schemes, supportive programs, and allowances.

### **A way forward**

Women are considered the main contributors to the economy. However, women in Western countries tend to work more, whereas South Asian women face numerous barriers such as cultural and other forms of discrimination, resulting in lower participation in the labor force. Consequently, women in South Asian countries experience economic insecurity and struggle to consistently fulfill their basic needs. The onset of the COVID-19 pandemic exacerbated these challenges, necessitating proactive and urgent measures to empower women's economic security for regional development.

To achieve this, it is vital to narrow the gender-based digital divide and enhance women's economic opportunities through increasing access to digital devices and improving affordability, promoting online safety and security, conducting training programs to enhance digital literacy and skills, and investing in gender-disaggregated data and research. Working from home (WFH) is another potential solution for enhancing women's participation in

economic activities. Women often seek a more flexible working environment, and with the burden of domestic responsibilities, they can effectively balance their work and family lives through WFH initiatives. Particularly, women with children and elderly parents face these challenges. Implementing this solution in workplaces may pose several challenges, but overcoming them could increase women's workforce participation and thereby enhance their economic security.

Another practical policy response is to offer more accessible and affordable care to decrease the domestic workloads and responsibilities of women, thereby enabling greater engagement in the labor force. This can be achieved through the provision of safe nursing home facilities for adults, high-quality daycare facilities for preschool children, and reskilling programs for women who lost their jobs during the COVID-19 pandemic. Finally, another essential factor in empowering women's economic security is international commitment. To enhance the economic security of South Asian women and empower them to meet their needs, obtaining support from international organizations such as the International Labour Organization (ILO), the United Nations, the Asian Development Bank (ADB), and the Asia-Pacific Economic Cooperation forum is crucial through agreements, guidelines, and initiatives developed by these organizations.