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“SUSTAINABLE DEVELOPMENT FORWOMEN'S FINANCIAL INDEPENDENCE & EMPOWERMENT: OPPORTUNITIES AND CHALLENGES”

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Abstract-

The Sustainable Development Goals (SDGs) are a new, universal set of goals, targets and indicators that UN member states will be expected to use to frame their agendas and political policies over the next 15 years. The Sustainable Development Goals (SDGs) follow and expand on the millennium development goals (MDGs). This paper addresses them in Six Parts in which MDG 3 – its targets, achievements, best practices and gaps and SDG 5 and its proposed targets and indicators, implementation framework for the Indian State, financing, technical architecture for monitoring targets, indicators, evidence and lessons emerging from best practices, where possible, are sought to be addressed. This paper is organized as: Section second gives achievements under MDG 3 and the identified gaps that still remain. Section third discusses designing and adoption of SDGs. Section fourth discusses SDG 5 and targets and proposed indicators while the architecture for development and monitoring of SDGs, particularly SDG 5 is presented in Section fifth. Finally, the way ahead and suggestions for action at India level are given in Section sixth.

Introduction-

In September 2015 the world's governments signed an historic agreement to eradicate poverty, improve the living standards and well-being of all people, promote peace and more inclusive societies and reverse the trend of environmental degradation. The 2030 Agenda for Sustainable Development commits to promoting development in a balanced way—economically, socially and environmentally—in all countries of the world, leaving no one behind and paying special attention to those people who are poorest or most excluded. The Sustainable Development Goals (SDGs) follow and expand on the millennium development goals (MDGs), which are due to expire at the end of 2015. The Sustainable Development Goals seek to change the course of the 21st century, addressing key challenges such as poverty, inequality, and violence against women and girls. It contains 17 Sustainable Development Goals (SDGs) with associated targets to assess progress-

Major (17) Sustainable Development Goals -

1. End poverty in all its forms everywhere
2. End hunger, achieve food security and improved nutrition and promote sustainable agriculture
3. Ensure healthy lives and promote well-being for all at all ages
4. Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all
5. Achieve gender equality and empower all women and girls
6. Ensure availability and sustainable management of water and sanitation for all
7. Ensure access to affordable, reliable, sustainable and modern energy for all
8. Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all
9. Build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation.

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10. Reduce inequality within and among countries
11. Make cities and human settlements inclusive, safe, resilient and sustainable
12. Ensure sustainable consumption and production patterns
13. Take urgent action to combat climate change and its impacts
14. Conserve and sustainably use the oceans, seas and marine resources for sustainable development
15. Protect, restore and promote sustainable use of terrestrial ecosystems, sustainably manage forests, combat desertification, and halt and reverse land degradation and halt biodiversity loss
16. Promote peaceful and inclusive societies for sustainable development, provide access to justice for all and build effective, accountable and inclusive institutions at all levels
17. Strengthen the means of implementation and revitalize the global partnership for sustainable development

Goal 5 - Achieve gender equality and empower all women and girls in India –

Goal 5 aims to eliminate all forms of discrimination and violence against women in the public and private spheres and to undertake reforms to give women equal rights to economic resources and access to ownership of property. While there was a unanimous recognition that great strides have been made in ensuring women's right and empowering women, many speakers agreed that such progress is uneven across countries. *Women's empowerment is a pre-condition for this*. Gender equality is not only a fundamental human right, but a necessary foundation for a peaceful, prosperous and sustainable world. Providing women and girls with equal access to education, health care, decent work, and representation in political and economic decision-making processes will fuel sustainable economies and benefit societies and humanity at large. This included the following Targets:

Gender-specific barriers-

Gender inequalities are multidimensional and the goals of 'gender equality' and 'women's empowerment' cannot be reduced to some single and universally agreed upon set of priorities. The issue of gender equality and empowerment was clearly stated in MDG3. But the MDGs were in fact too narrow and hence resulted in the obvious neglect of many other gender specific risks and vulnerabilities, roles and responsibilities, and power relations. (Jhamb and Sinha, 2010). Gender parity in education, the share of women in wage employment and the proportion of seats held by women in national legislatures will be significant contributors for the achievement of gender equality and women's empowerment with each having the potential to bring about positive changes in women's lives. But there is no seamless correlation between these indicators and gender equality/women's empowerment. For instance, formal education alone may not automatically result in gender equality and empowerment. There are gender-specific barriers to school attendance of girls and adolescents besides barriers they share with other groups in general. The socially ascribed burdens on women and socio-cultural dynamics limit female education and opportunities. There are institutional and implementation related impediments and also cultural norms and traditions which shape behaviour and stand in the way of attaining education levels and gender equality in ownership and control of resources. **Prevailing attitudes and discriminatory laws and institutions act as barriers here.**

The issues of Gender Equality and Women's Empowerment as included in MDG 3 and its targets and indicators and the relatively more comprehensive goal in SDG 5 and its targets and indicators, the still missing relevant crucial factors and gaps, lessons and challenges in the next 15 years are to be discussed against this background. We also take note of the performance of key Development Indicators in general and particularly its Human Development Index, Educational Index, Inequality adjusted Educational Index and Gender Inequality Index during 1999-2014 in different regions of the world and in India (Table 1).

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Table 1: Region-wise Performance on Key Development Indicators (1999-2014)

Regions	Human Development Index		Educationa l Index 1999	Inequality adjusted Educational Index 2014	Gender Inequality Index
	In Year 2014	In Year 2014			
Arab States	0.64	0.68	0.62	0.33	0.53
East Asia and the Pacific	0.71	0.71	0.81	0.49	0.32
Europe and Central Asia	0.77	0.74	0.91	0.65	0.30
Latin America and Caribbean	0.76	0.74	0.83	0.52	0.41
South Asia	0.56	0.60	0.54	0.28	0.53
Sub-Saharan Africa	0.46	0.51	0.54	0.28	0.57
World	0.71	0.71	0.74	0.44	0.44
India	0.50	0.60	-	0.29	0.56

(Source: Human Development Reports 2001 and 2015, UNDP).

Framework and Adoption of SDGs –

The SDGs share a universal common global vision of progress towards a safe, just and sustainable space for all human beings to thrive on the planet. A process to agree on a new development agenda beyond 2015 involved two interconnected tracts – a ‘Sustainable Development Goals’ process and a post2015 development agenda process. The two processes – the political – typically resulting in the goals and the technical – typically resulting in targets and indicators, leading to the formation of frameworks for internationally agreed development goals are different but inter-dependent. UN member states are expected to use the SDGs, universal set of 17 proposed goals, with 169 specific targets and indicators to frame their agendas and political policies over the next 15 years.

Table 2: Gender Disaggregated Data on Education in India, 2001 and 2011 (School and Tertiary Education)

	Year	Males	Females
Percentage of population attending schools (Aged 6-14 yrs.)	2001	74.73	67.13
	2011	82.51	80.70
Percentage of population attending schools (Aged 15-19 yrs.)	2001	42.15	32.18
	2011	51.15	46.82
Percentage of population attending college (Aged 20-24 yrs.)	2001	11.12	5.95
	2011	57.99	59.98

(Source: Census 2001 and 2011).

Table 3: Member of Indian Parliament by Gender, 2000-201

	In Year 2000			In year 2014		
	Male	Female	Total	Male	Female	Total
LokSabha	498 (91.89%)	44 (8.11%)	542 (100%)	477 (88.01%)	65 (11.99%)	542 (100%)
RajyaSabha	230 (92.00%)	20 (8.00%)	250 (100%)	224 (89.60%)	26 (10.40%)	250 (100%)

(Source: LokSabha (www.loksabha.nic.in) and RajyaSabha (www.rajyasabha.nic.in))

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Table 4: Participation of Women in Wage Employment in the Non-agricultural Sector, 1999-2000 and 2004-05

Share of women in wage employment in the non agricultural sector	(in percentage)					
	1999-2000			2004-05		
	Rural	Urban	All India	Rural	Urban	All India
	15.09	16.61	16	21.39	19	20.23

(Source: NSSO).

SDG 5: Targets with Proposed Indicators –

The following architecture for the development and monitoring of a global indicator framework was endorsed by the UNSC at its session in 2015.

- An Inter-Agency Expert Group on Sustainable Development Goal indicators (IAEG-SDG), comprising 28 representatives of NSOs and, as observers, regional and international organizations. The group was tasked with fully developing a proposal for a global indicator framework in an inclusive and transparent process.
- A High-level Group for Partnership, Coordination and Capacity-Building for Post-2015 Monitoring (HLG), comprising 15 to 20 NSO representatives and, as observers, regional and international organizations. The HLG will establish a global partnership for sustainable development data and provide strategic leadership for the SDG implementation process.

The 17 SDGs include SDG 5 to achieve gender equality and empower all women and girls. SDG 5 is both a cross cutting issue as well as a goal in its own right. The Sustainable Development Goals (SDGs) formulation has been a more open and more inclusive process than the formulation of the MDGs driven by United Nations Member States, and generating intense and wide debate. **SDG 5** calls to “**Achieve gender equality and empower all women and girls**”. SDG 5 proposes a range of targets to end discrimination, violence and harmful practices, recognize and value unpaid care work, participation and leadership in decision-making, and universal access to sexual and reproductive health and reproductive rights. Each SDG (as enunciated in the OWG's report) has its attached targets and means of implementation. The challenge of funding SDG 5 seems therefore to be a major stumbling block unless it becomes central to its means of implementation which does not appear to be the case so far.

There are six targets under SDG 5 as we discuss below with total 16 indicators (5+3+2+2+1+3). Besides, three 5a, b and c which reflect means of implementation – legal reforms and technology. Although the focus of SDG 5 is ideal and essential for development, its operationalization leaves something to be desired. Many of the targets are of crucial importance (e.g. “eliminate all forms of violence against all women and girls”). These have long been agreed upon and can easily be captured by appropriate indicators. They are well-suited to have considerable impact, but they do not have a timeframe to make them binding especially for action and reporting.

So much for the commitments of the national and international community to gender equality and women's empowerment. The inclusion of time bound targets is indispensable if we want to track the progress of societies regarding such an important goal as the elimination of gender disparities.

Proactive measures, efforts and Comprehensive approach-

National and International environment has to be more supportive of women's voice and agency. Promoting the ability of women to articulate their views in a meaningful way (voice) and to become the agents of their own empowerment (agency) is essential in any initiative to help them to overcome engrained sociocultural conditioning and the gendered

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division of labour. Empowerment requires a more comprehensive approach. This includes efforts to improve women's access to resources (e.g. credit, training, and inheritance and land rights) and their capacity to use them (e.g. through anti-discrimination and gender-based violence legislation, gender-aware justice systems, and government mechanisms to improve gender equality). Proactive measures are needed to combat policy evaporation – the dilution of gender equality commitments during policy implementation – and to ensure that a gender lens is used by all sectors. New modalities are also needed to give civil society groups working on gender equality, adequate resources and capacity strengthening support to facilitate their representation in policy dialogues. Innovative approaches are also needed to raise the awareness of the private sector on gender issues. **Szekely (2008)** has identified three underlying elements which lead to the outcome of gender disparities:

- Cultural norms by which women are relegated to fulfilling certain roles within the household and in society, and through which they are excluded from a variety of activities and opportunities for human development and are reproduced generation after generation and become part of the 'normal' operation of societies.
- The rules of society – for instance, legislation (labour) may explicitly exclude women from or limit their access to certain activities.
- The mechanisms through which final outcomes are determined. Even in societies in which cultural norms provide equal opportunities for women and the 'rules of the game' do not explicitly inhibit women's development, market mechanisms, such as the low returns to specific types of labour, including housework and other activities predominantly performed by women, undermine their development potential.

Progress towards gender equality and women's empowerment in the development agenda requires support for the women's movement to activate and energise the agenda. Empowerment requires agency along multiple dimensions in general progress in expanding women's opportunities has been less than in expanding women's capabilities. Efforts are needed for women to use their increasing capabilities in the economy and society. Better indicators are needed to measure progress towards gender equality, especially in economic participation.

- Gender equality requires changing underlying social norms in addition to observable outcome.
- One particularly promising approach to use financial incentives to change the behaviour of families towards girls and women provided these are adequate and sustained. Conditional cash transfer programmes are one of the most interesting recent developments in demand side programmes to promote better educational and health outcomes – they function by using financial incentives to change the behaviour of families towards girl children and behaviour change often precedes and determines attitudinal or cultural change. But incentives should be adequate and sustained.
- Changes in laws, institutions and policies matter for scaling up gender equality objectives.

Gender equality and women's empowerment are not synonymous and therefore cannot be tracked using a single indicator. Equality indicators measure women's status relatively to men's status and measures of equality can sometimes indicate equality of deprivation rather than equality of opportunity. Empowerment indicators measure changes in absolute levels of women's well being. These will include indicators of capabilities

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(education and health) and of opportunities (employment and political participation). The Indian Republic introduced policies and programmes for universalisation of elementary education, enhancing higher level education and also starting with the Constitutional provision of directive principle of State Policy in Article 45, Constitutional Amendment 2002 to make education as a Fundamental Right and enactment of RTE (Right to Education) Act. Although India has achieved gender parity at the primary education level and is on track to achieve parity at all education levels, as of August 2015, the proportion of seats in Parliament held by women had only reached 12% against the target of 50%. India is also confronting the challenge of violence against women. As an example, a baseline study revealed that in New Delhi, 92% of women had experienced some form of sexual violence in public spaces during their lifetime. The Government of India has identified ending violence against women as a key national priority, which resonates with the Sustainable Development targets of the United Nations on gender equality. A number of initiatives were taken as we discuss here.

SarvaShikshaAbhiyan (SSA)-

The principal programme of universalisation of primary education, has been implemented, as a centrally sponsored scheme in partnership with States/Union Territories (UTs) since 2000-01. Its overall goals are: (i) all children in school, (ii) bridge all gender and social category gaps at primary and upper primary stages of education, (iii) universal retention, and (iv) elementary education of satisfactory quality. It includes key programmatic thrusts for promoting girls' education.

In addition to programmatic interventions to promote girls' education within the mainstream elementary education system, girls' education is pursued through two special schemes, supported under SSA. These are:

(i) The National Programme for Education of Girls at Elementary Level (NPEGEL): The programme was launched in 2003 and was implemented in educationally backward blocks (EBBs), addressing the needs of girls who are 'in' and 'out' of school. Since many girls become vulnerable to leaving school when they are not able to cope with the pace of learning in the class or feel neglected by teachers/peers in class, the NPEGEL emphasizes the responsibility of teachers to recognize such girls and pay special attention to bring them out of their state of vulnerability and prevent them from dropping out. By the end of 2012-13, 41.2 million girls have been covered in 3,353 EBBs in 442 districts, 41,779 Model School Clusters have been established. At the cluster level, one school is developed into a resource hub for schools within the cluster.

(ii) Kasturba Gandhi Balika Vidyalaya (KGBV) Scheme: These are residential upper primary schools for girls from Scheduled Caste (SC), Scheduled Tribe (ST), Other Backward Classes (OBC) and Muslim communities and are set up in educationally backward blocks where schools are at great distances and are a challenge to the security of girls and often compel them to discontinue their education. The KGBVs reach out to adolescent girls who are unable to go to regular schools, out-of-school girls in the 10+ age group who are unable to complete primary school, and younger girls of migratory populations in difficult areas of scattered populations who do not qualify for primary/ upper primary schools. It is implemented in 27 States/UTs. Up to the year 2012-13, 3,609 KGBVs have been sanctioned and 366,500 girls were enrolled in these KGBVs as against the targeted enrolment of 373,000 girls.

The Rashtriya Madhyamik Shiksha Abhiyan-

It is a flagship programme of Government of India, launched in March 2009, to enhance access to secondary education and improve its quality. The implementation of the scheme started from 2009-10 to generate human capital and provide sufficient conditions for accelerating growth and development and equity and also quality of life for everyone in India.

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The Rashtriya Madhyamik Shiksha Abhiyan (RMSA)-

It is revised in 2013, has integrated among others, the Girls Hostel Scheme and National Incentive to Girls, especially to encourage girls in secondary level of education. A sum of Rs.3, 000 is deposited in the name of eligible girls as fixed deposit. The girls are entitled to withdraw the sum along with interest thereon on reaching 18 years of age and on passing 10th class examination.

Mahila Samakhya (MS) Programme-

The National Policy on Education (NPE) 1986, recognized that the empowerment of women is possibly the most critical pre-condition for the participation of girls and women in the educational process. The Mahila Samakhya programme was launched in 1988 to pursue the objectives of the National Policy on Education, 1986. It recognized that education can be an effective tool for women's empowerment. The main focus of the programmatic interventions under the MS programme has been on developing capacities of poor women to address gender and social barriers to education and for the realization of women's rights at the family and community levels. The MS programme also involves setting up of Nari Adalats (women's courts) for addressing issues such as violence against women, among others. The evaluation of the MS programme has acknowledged Mahila Samakhya as a unique process-oriented programme which has demonstrated ways of empowering rural poor and marginalized women and thereby enabling their effective participation in the public domain and in educational and learning processes.

Saakshar Bharat Scheme-

It was launched in 2009 and has been extended up to 31 March 2017. By end of September 2014, 388 districts in 26 States and one in UT were covered. About 3.92 crore learners appeared for biannual basic literacy assessment tests conducted so far. About 2.86 crore learners (including 2.05 crore females), comprising 0.67 crore SCs, 0.36 crore STs and 0.23 crore minorities have successfully passed the assessment tests under basic literacy conducted by National Institute of Open Schooling (NIOS), upto March 2014. In addition, about 41 lakh learners have taken up the assessment test held in August, 2014 and 1.53 lakh Adult Education Centres are functioning as of now. 2.5 million persons have been mobilised as Voluntary Teachers; 35 million primers in 13 Indian languages and 26 local dialects have been produced and distributed. Around 29 lakh learners have been benefitted under Vocational Training programme through Jan Shikshan Sansthan between 2009 to 2014 out of which the women beneficiaries were 25.02 lakhs.

Kishori Shakti Yojna and Rajiv Gandhi Scheme for Empowerment of Adolescent Girls (RGSEAG) – 'SABLA'

The Ministry of Women and Child Development, Government of India, started in 2000 a scheme called "Kishori Shakti Yojna" (KSY) using the infrastructure of Integrated Child Development Services (ICDS). Kishori Shakti Yojana (KSY) seeks to empower adolescent girls, so as to enable them to keep charge of their lives. Thereafter, Nutrition Programme for Adolescent Girls (NPAG) was initiated as a pilot project in the year 2002-03 in 51 identified districts across the country to address the problem of under-nutrition among adolescent girls. Under the programme, 6 kg of free food grains per beneficiary per month are given to underweight adolescent girls. The two schemes have influenced the lives of Adolescent Girls (AGs) to some extent, but have not shown the desired impact.

Beti Bachao Beti Padhao-

It has been launched on 22 January 2015 where the overall goal of the scheme is to celebrate the girl child and enable her education. In 2005 enrolment in primary and upper primary classes together had a Gender Parity Index of 0.89 in India. In classes I-V it was

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0.91 and in classes VI to VIII it was 0.83, this shows lower gender parity in higher classes. In 2014-15 it was 0.94 for all classes and 0.93 in Classes I-V and 0.95 in Classes VI-VIII which shows a definite improvement (DISE data for 2005 and 2014-15).

The prime minister's **Beti Bachao Beti Padhao** initiative aims at equal opportunity and education for girls in India. In addition, specific interventions on female employment, programmes on the empowerment of adolescent girls, the **Sukanya Samridha Yojana** on girl child prosperity and the **Janani Suraksha Yojana** for mothers advance India's commitment to gender equality, and the targets of Goal 5.

The SDG 5 has now reflected the value of care and care giving and women's assumed special responsibility. The visibility and value of care and care-giving has increased now and care across the life-cycle is recognized as the joint responsibility of society and the state, rather than women alone but it has still to be clearly supported by public policy and programmes. Programmes of cash transfers and targeting cash payments to care givers support women's empowerment by increasing their control of resources and decisions within the household, but these can also reinforce women's traditional caring role and underestimate their time constraints. Few programmes to date have answered the call for 'transformative' social protection that would address gender-specific risks and vulnerabilities, including discrimination and social exclusion, violence and time poverty

Conclusion

There is need of a re-focused social protection agenda recognizing intra-household inequalities, especially, decision-making power and the ownership of resources, the importance of social reproduction, including unpaid care-giving and household management, the diversity of family arrangements, and the distinct experiences of men and women in the labour market. Gender equality and the empowerment of women and girls is both a cross-cutting issue as well as a goal in its own right. In order to account for the overlap of SDG 5 with the majority of the other SDGs, the suggestion of the UN Secretary-General's synthesis report that each target should only be considered achieved if it is met for all relevant income and social groups, which includes women, must be followed.

Holistic approaches to women's and girls' education that meet the specific conditions of each country context, aimed at increasing access and enhancing relevance and quality, include-

1. removal of financial barriers to education, particularly direct and indirect costs of education and bringing schools closer to marginalized communities;
2. Provision of appropriate safety nets (school feeding options, cash transfers, etc);
3. Provision of gender-friendly basic services in teaching and learning environments (water, sanitation, safety);
4. Eradication of gender stereotypes in curricula and teaching practices and all aspects of education;
5. Recruitment of female teachers and educators and their deployment to rural areas as role models;
6. Provision and expansion of relevant non-formal education opportunities for women and girls throughout their life-cycle;
7. Development of equivalency frameworks that enable women and girls to take advantage of formal and non-formal opportunities;
8. Ensuring that women's and girls' education is responsive to individual needs and supports their ability to exercise their economic, social, cultural, civil and political rights; and
9. Increased national and international funding for education, and better targeting of resources towards the most vulnerable.

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Suggestive Points -

1. Financing women's and girls' education to minimize the impact of the financial crisis on education - successful policies/good practices and lessons learned from government, bi-lateral donors, private sector and private (household level) initiatives.
2. Different levels of education and their contribution to women's empowerment - implementing holistic approaches to women's and girls' empowerment.
3. Women's access and excellence in mathematics, science, technology and innovation for development.

However, significant obstacles remain. Poverty continues to be a major force for exclusion. ", As stated the Ambassador of Mauritius, "There is a direct correlation between the level of education in a country and the level of poverty. We must draw attention to gender stereotypes and cultural attitudes as among the greatest barriers to gender equality, and called for stronger efforts to engage community and religious leaders behind girls' education and, more broadly, elevate the value of the girl in society. Violence against girls, child labour and early child marriage were also mentioned as major challenges, as was the need for much greater action to protect women and girls in situations affected by conflict. Girls' education must be an international priority and thus, a joint commitment is required to link the macro and micro welfares of families.

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