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ಸಾಮಾನ್ಯಜ್ಞಾನ ಪ್ರಸರಣೆಯಲ್ಲಿ ಶೈಕ್ಷಣಿಕ ಸಾಧನವಾಗಿ ಕನ್ನಡ ದಿನಪತ್ರಿಕೆಗಳ ಪಾತ್ರ: ಒಂದು ಪ್ರಾಯೋಗಿಕ ಅಧ್ಯಯನ
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Economic empowerment of businesswomen in fragile and conflict affected states: a case study of Yemen

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***Abstract:** In patriarchal societies, women are particularly vulnerable and targeted in many ways during armed conflict. This is mainly due to persistent gender inequality. However, conflict can also be a time to empower women due to changes in their traditional roles and new responsibilities that they must shoulder in the absence of men fighting far away in conflicts. The role of businesswomen in conflict and affected state cannot be denied, so this research is intended to highlight on the noticeable participation of businesswomen in the economic development and need for suitable interventions that would lead to economic empowerment of Yemeni businesswomen during the conflict period, by looking at the major obstacles.*

Keywords: Businesswomen, economic empowerment, Women Economic Empowerment, fragile and conflict affected states (FCS)

Introduction

Globally, women still face significant obstacles to meaningful economic participation. Despite the progress made in closing the gender gaps over the past two decades, gender inequalities remain important in various sectors, including the economic sphere. The Gender

Gap Index (GGI) at the World Economic Forum (WEF) shows that no country has completely closed gender gaps and that the gender gaps in accessing economic opportunities are greater than in other areas such as health and education. Only 62 percent of the economic outcomes gap was filled, compared to 97 percent and 95 percent of health and education gaps, respectively (Ganguli et al, 2008). In general, low levels of education and literacy, limited work skills, limited mobility, and discrimination drive women to low-paying work in the informal sector. And for this reason, at the time of business restructuring, women are more likely to become redundant (Mehra & Gupta, 2005).

In patriarchal societies, challenges are manifold for women who live in or come from fragile and conflict-affected states. A survey discusses how businesswomen have suffered more than their male counterparts during this current conflict, with nearly half of women-owned businesses being closed. Women-owned businesses were less resilient with 42% closing due to the war (Hudock, & Williamson, 2016). Yemen's business climate survey carried out during November, 2015 has captured stories from businesswomen about their struggle to access their dollar bank in comparison with their male counterparts (Young, 2017).

Economic life does not die down during the conflict, but it assumes a different form. The gender norms that hinders women's economic participation become laxer in times of turmoil. When men take up arms, women fill in economic roles that they do not have taken up otherwise. In some cases, women engage more deeply in informal income-generating activities, either in pre-war arenas or in new avenues created by violence. For instance, during World War II, in United States women had entered new sectors of the formal economy, replacing male workers who took part in the conflict.

We know that women's economic empowerment enhances women's rights, gives them more control on their lives, allows them to contribute more for their families, thereby contributing to the progress of their societies. When women are empowered economically, they are safer and less likely to fall victim to domestic violence, their children are more likely to go to school and stay in school for a longer period, their daughters get married at a later age, and their families are healthier, more sustainable and more stable. Increasing women's participation in the economy gives global benefits as in the fifth goal of SDG. However, failure to analyze

and understand how businesswomen uniquely contribute to achieving economic development during a conflict situation and not identifying the obstacles of this businesswomen empowerment will hinder the sustainability of their business activities.

Some influential questions arose regarding the situation of Yemeni businesswomen who have undergone internal changes due to the radical external changes around them. For better or worse, many women, such as these Yemeni women, have been pushed to take on new roles and responsibilities and start shaping new social identities. The primary question raised here is that what support that must be provided to such businesswomen to ensure the sustainability of their economic activity by being more resilient and stronger in front of the conflict waves. This study is based on extensive reviews of the literature in the field of economic empowerment of businesswomen in conflict because the relationship between them has been generalized globally (Ruiz Abril, 2009). As the study is concerned with presenting previous studies that dealt with mentioning the role of businesswomen in countries that suffer from conflict and fragility. Challenges and obstacles, they faced and supports that have been contributed for reducing or at least alleviating their suffering.

Objective of the study

To give an overview about economic empowerment of businesswomen in fragile conflict affected state of Yemen to overcome the obstacles that limits their role.

Research Design

This is a descriptive research which tries to describe the empowerment of businesswomen economically in fragile and conflict affected states by using a qualitative method based on a literary review on various concepts related to economic empowerment and conflict. These concepts will be analysed by examining the complex causal relationship between businesswomen and economic empowerment with regard to the conflict affected areas.

Significance of the Study:

Businesswomen in fragile conflict state handle more pressure on them to survive their families and their business, too. Although some of them become the main source of income to their families, they still face multiple obstacles at the social, financial and technical level.

Conflict is a big contributor on changing the social role of women in general that they become suddenly in economic position which they do not used to be, so this study is useful for all those who are always have been called for achieving the fifth goal of SDG, Gender Equality, in developing countries such as UN agencies, local communities to get used of the current change and makes the occurred empowerment to be sustainable by looking for the different obstacles that threatening their business.

As there are not enough studies that support and describe the sufferings of businesswomen in Yemen, this study will be useful for the academic researchers to highlight on the obstacles that they are facing and to try to find out the suitable intervention to them.

Review of Literature

The current conflict has destroyed the Yemeni economy, leaving millions of Yemenis unable to provide basic needs and the economic collapse has led to a humanitarian catastrophe that the Yemeni economy has shrunk by an estimated 50%. (Coppi, 2018). A drop in oil exports, a decrease in the value of the Yemeni Riyal, and the coalition siege the military-led by Saudi Arabia to the ports under the control of the Houthis, and the physical damage to companies and infrastructure (Bajner, 2019). The conflict has also reduced employment opportunities dramatically, while most public sector workers have not been paid regularly or in full since August 2016 (World Bank, 2018). About 55% of workers in the private sector have lost their jobs, while the agriculture and fishing sectors have been severely restricted, although they are the two main sectors of employment in the countryside (Mohamed, & Althobiani, 2017).

The challenges of conflict-driven labor market have multifaceted effects on women, and research indicates that initially, the war-affected women were in the workforce more than men, in 2015, male employment decreased by 11%, while female employment decreased by 28% (Springer Nature Limited, 2020). These figures vary at the local level, while the employment of women in Sana'a decreased by 43%, due to the severely affected private sector, the number of working women in Aden actually increased by 11%. In 2015, female-owned companies were more affected than male-owned companies, although the number of

companies actually affected was much smaller as they represented only 4% of all companies before the conflict (Mayombe, 2018). While 26% of companies in the trade, services and industry sectors were closed by 2015, this rate rose to 42% among companies owned by women. It is usually due to material damage, in addition to the loss of capital and the lack of electricity and fuel (Dowd, & McAdam, 2017). Female entrepreneurs found it more difficult than their male counterparts to access bank accounts in dollars, according to a study done by the United Nations Development Program (Young, 2017). As the war continues, the protracted conflict has led to some increases in women's employment, and the fighting has led to a significant increase in the number of families headed by women. Many men have lost their income due to the conflict, and in some cases, women have become the breadwinners (Rohwerder, 2017). The financial need also led an increasing number of women to start new projects, often housework such as producing food at home to sell, or selling clothes and accessories via the Internet and social media (Cai *at el*, 2020).

Those who founded successful enterprises were able to support their relatives with their income, and some widows received the companies that were owned by their deceased husbands. During the conflict, women entered occupations that were closed to them due to cultural restrictions, such as working as a waitress or a retailer, despite regional differences in this, even within governorates. In Taiz, while some women entered the workforce for the first time during the conflict, some research has revealed that the presence of militant Islamist groups has limited the ability of women to move and has resulted in the loss of their jobs. (Ibrahimi 2020). The suspension of civil service salaries in September 2016 has affected the livelihoods of civil servants. There are cases of nurses and teachers who are now working on dressmaking and hairdressing.

Some research studies indicate that the increased participation of women in the workforce has had positive effects, such as an increase in the role of women in family decision-making, for example. Women reported that in some families where women began earning income and managing the family, men assumed traditional women's responsibilities such as cooking, caring for children and fetching water, which led to a reassessment of roles between men and women. While this indicates a major change in a highly male society, this has also led to an increase in domestic violence, including the verbal and physical abuse of women and

children. Moreover, information from women and men indicated that the conflict had negatively affected marital relations, due to the frustration of men because they lost the role of breadwinner in some cases, and in other cases because women were imprisoned at home due to the deteriorating security situation, which made them more dependent on their husbands. Maintaining positive changes in women's participation in the labor market after the conflict ends requires constant efforts to support women's employment and empower them to participate in decision-making roles (Cai *et al*, 2020).

From this standpoint, the Strategic Center study recommended enhancing the role that businesswomen play by restoring the infrastructure as much as possible and encouraging home businesses by providing a market for their products. They also discussed the importance of involving businesswomen in economic initiatives in order to address the social and economic structures and cultural stigmas that restricted women's participation. Also, the study recommends the necessity of providing training for businesswomen, and this training should be related to the requirements of the labor market. Traditionally, women were trained in technical and vocational education on traditional low-paid female occupations such as handicrafts, and instead, the training should focus on the skills for which there is demand in the market, which offers higher returns, and therefore better opportunities for economic independence (Cai *et al*, 2020).

Women in the conflict scenarios

As a result of the active involvement of men in the armed forces, women who often "stay-behind" become the backbone of the economy during the conflict. This applies to rural societies in sub-Saharan countries or industrial societies such as the United States during the World War II. Women are acquiring new skills and the traditional gender divides are reformulated to work in economic activities. Conflict is an opportunity to change the rules of gender discrimination in the past and post-conflict reconstruction provides a great opportunity for change, and to avoid mistakes of the past. It provides an opportunity to rebuild the old system in society rather than reproduce it. This represents an opportunity to include gender equality and women's economic empowerment issues in the new social system, government and legal system (Bouta *et al*, 2005).

According to the World Bank study on poverty relief for the lives of 125 women who lived in countries suffering from serious political conflict: Colombia, Indonesia, the Philippines and Sri Lanka. A very important result emerged as women who lived in the midst of conflict-affected societies were classified as more empowered than women without conflict (Petesch, 2011).

Businesswomen's role during conflict phases:

By reviewing the literature on the role of women in economic empowerment in fragile and conflict-affected states, we found that women's economic empowerment contributes to positive change and conflict represents an opportunity for women's economic empowerment (Ruiz Abril, 2009). On the positive side, conflict and displacement forced women to develop new skills and engage in new income-generating activities which can be considered as a chance of changes in gender roles. This new role enables women to gain economic empowerment which leads to improve their involvement in decision making and share authority.

In the case of Yemen, as a result of conflict women in business get increased despite the challenges and conflict contribute to the reduction of the impact of restrictive cultural norms and traditions around women employment which consider shameful such as butchers, barbers or chicken sellers and were associated only with marginalized groups. This has led to an increase in the participation of women in the management of family affairs and the contribution to family income as mentioned in the focus group discussion in the evaluation carried out in 2016. As a trend, female respondents reported more 'joint ownership' with their spouse and engagement in decision making at the household level (Gressmann, 2016).

The challenges that businesswomen face in conflict and fragile state

Women face the most severe economic exclusion in fragile and conflict-affected countries, so this report examines how women can continue to grow economically in conflict and fragility states. The report describes the state of women's economic participation worldwide. Only 4 out of 10 women are paid (compared to 7 out of 10 men) in 36 countries classified by the World Bank as fragile and conflict-affected countries. The situation is worse

in countries with a long conflict. In Afghanistan, there is a 60 percent gap between male and female employment rates. Syria and Yemen have gender gaps in excess of 50 percentage points (Klugman, & Quek, 2018).

According to the Global Gender Gap Report 2020, globally, gender parity is 68.6% in respect to the economic participation. The gender gap will take 257 years to close compared to 202 years in the 2019 report. As the case globally, only 55% of women (aged 15 to 64) work in the labor market versus 78% of men. There are still 72 countries where women are prohibited from opening bank accounts or obtaining credit (Duflo, 2019). According to Boston Consulting Group (BCG) if women and men participate on an equal footing as entrepreneurs, global GDP could rise by 3% to 6%, boosting the global economy by \$ 2.5 to \$ 5 trillion.

Discussion and Conclusion:

The main objective of the research is to find out how to empower businesswomen economically to overcome the obstacles that limit their role in fragile conflict-affected state by extensive reviewing of the literature and the previous studies in the same field in various countries that have been affected or still suffering from conflict and fragility.

The review gives a quick summary of the impact of conflict on economic development in fragile and conflict-affected states by looking for different indicators from the reports of The World Bank and national and international organizations. As the research hypothesis is businesswomen are not empowered economically in the fragile and conflict-affected state to overcome the obstacles that they are facing, the study directed to discuss the big role of businesswomen in the conflict situation by giving different examples on how they manage their family's needs with the absence of a male, how they do their business during the conflict although they used to be fragile, less skilled, have no financial support and have not been trained before. Then the study discussed in detail the barriers that limit the economic empowerment of those businesswomen and looking for the support that has been applied whether it was meaningful to businesswomen empowerment or not.

Yemeni women have been pushed into hard, informal and low-paid physical labor as housekeeping, others have been forced to beg. The role currently played by businesswomen is very important in terms of providing the necessities for their families and standing up to the ups and downs of war, but the obstacles that hinder this empowerment are serious. From the previous studies, the countries living in the same conditions of Yemen (conflict and fragility), it became clear that the obstacles fall into four main categories: social, legal, personal and economic.

Socially, in patriarchal societies, women's work is unacceptable to most householders, and men are the dominant family controllers. Moreover, the Yemeni countryside does not allow its daughters to continue their education, but rather marry them at an early age. As for the Yemeni businesswomen, they affirm that they face great social difficulties from the family and society in accepting the new role they play and also in facing the job market because they are less skilled in dealings and are not technically trained. Legally, although the articles of the Yemeni law support the right of women to work and exercise their economic activities, and ratify many human rights treaties, but the hegemony of the tribe controls the law. Personally, the personality of the majority of Yemeni women is fragile, and this may make them vulnerable to domestic violence. Many businesswomen believe that the domestic burden and responsibilities as housewives limit their activities in addition to the family violence that they may be exposed to because the man loses his identity as the breadwinner of the family and this is reflected in his marital relationship and appears as violence against women

Economically, Yemeni businesswomen do not have experience in financial and banking transactions so they face great difficulties and may get exploited. Beside the economical shacks that effect in the entire economy of the country like lack of cash, exchange rate fluctuation, and transferring the central bank from Sana'a to Aden.

Directions for Future Research

More studies are needed to confirm the extent of the changes that the conflict has driven in the female workforce, and to monitor and track new dynamics in the participation of women in the workforce in the various governorates at different demographic and educational levels. The impact of the conflict on women's employment has been completely different in Aden than in

Sanaa, for example. Interventions to enhance women's participation in the workforce should be directed with further studies, to improve understanding of the factors preventing women from entering the labor market, and this should include consulting with Yemeni women and men from all segments of Yemeni society.

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