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Research Article

Economic Empowerment and Health Challenges Facing Women: Access To Care and Holistic Well-Being

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ABSTRACT

Economic empowerment is important role in shaping women's challenges, influencing their ability to access quality healthcare and make informed decisions about their health. Women with economic independence are better positioned to access healthcare services, improve nutrition, and prioritize their physical and mental health. However, numerous socio-economic barriers such as poverty, limited education, and restricted employment opportunities prevent many women, especially in marginalized communities, from accessing essential healthcare, leading to poor health outcomes. Holistic care, which addresses physical, mental, emotional, and social well-being, is vital to meeting the diverse health needs of women. By considering all dimensions of health, holistic care provides a comprehensive approach that better supports women's overall well-being. Economic empowerment is a key enabler in improving access to such care, as women with financial independence are more likely to navigate healthcare systems effectively and seek out necessary services. This research explores the relationship between economic empowerment and women's health challenges by analyzing primary and secondary data. It examines the barriers to healthcare access, particularly within low-income and underserved populations, and the impact of economic independence on improving healthcare outcomes. Economic empowerment of women to reduce health disparities, and integrated policies and also promote healthcare access are essential for breaking the cycle of poor health outcomes. Such policies can significantly improve women's quality of life. Addressing both economic and health-related challenges enables the development of a more inclusive and sustainable care model that supports women's holistic health and overall wellbeing.

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1. INTRODUCTION

Economic empowerment is a key factor influencing women's health and well-being, as it determines their ability to access healthcare services, make informed health decisions, and improve overall quality of life. However, despite progress in

some areas, many women, particularly in marginalized communities, continue to face significant barriers restricting their financial freedom and healthcare access. In the view of NFHS-5, only 24.8% of women in India participate in the

workforce, with many being economically dependent on male family members. This dependency significantly hinders their ability to make independent healthcare decisions and seek necessary medical care.

NFHS-5 data shows that around 21% of women do not receive adequate antenatal care, and nearly 30% of women in rural areas face difficulties in getting and accessing healthcare services. Socio-economic factors like poverty, inadequate transportation, and limited healthcare infrastructure exacerbate these barriers. Moreover, women's health needs ranging from reproductive health to mental health are often neglected, further compounding the issue. Holistic well-being, which integrates physical, mental, and emotional health, is essential to addressing these health challenges. Government initiatives like the Pradhan Mantri Jan Arogya Yojana (PMJAY), aim to provide free healthcare services to economically disadvantaged families, yet gaps remain, especially in addressing mental health issues and ensuring comprehensive care for women.

Economic empowerment can improve women's ability to access holistic healthcare by providing the resources needed to navigate healthcare systems effectively. This paper examines the connection between economic empowerment and the health challenges women face, focusing on government policies and initiatives aimed to improve access to care and promoting women's well-being. Through an analysis of government data, the study aims to identify strategies for reducing health disparities and improving women's health outcomes.

2. REVIEW OF LITERATURE

Women's empowerment, economic development, and healthcare access are deeply interconnected, with significant challenges like gender inequality, educational and healthcare disparities, and maternal health. Various studies highlight the importance of targeted policies, innovative financing models, and intersectional approaches to address these issues, aiming for sustainable improvements in women's rights and well-being. This paper is reviewed on the based on a few literatures.

3. METHODOLOGY

The study utilized both published and unpublished sources, including reports from the National Family Health Survey and other relevant publications.

4. OBJECTIVES

- Analyze how economic empowerment influences women's ability to access healthcare services.
- Explore the role of government measures and policies to improving women's challenges
- Revels the impact of economic independence on women's struggles
- Provide recommendations for enhancing the economic empowerment of Women

5. Economic Empowerment of Women

This is the methods that will help women run businesses and decision-making, fostering their capacity to shape their own lives. Key aspects include access to education, gainful employment, income generation, and financial independence. Employment ensures financial stability, and control over income empowers women to make decisions impacting their lives and families. Economic independence transforms women's societal roles, enhancing their decision-making power and improving their overall well-being. Empowered women contribute to economic growth, as seen in India's expanding female workforce, although challenges such as gender pay gaps and underrepresentation persist. Addressing these barriers is critical for achieving gender equity in economic participation.

6. Health Challenges Faced by Women

Women face a spectrum of health challenges, including reproductive health issues, maternal complications, chronic diseases, and mental health problems. Reproductive health and safe motherhood remain significant concerns in many regions. Chronic conditions such as diabetes and cardiovascular diseases increasingly affect women, compounded by limited health literacy's-cultural factors like gender bias, societal expectations, and unequal resource allocation exacerbate health disparities. Economic dependency and stigmas around women's health issues further restrict their access to necessary care. Financial constraints, coupled with gaps in healthcare availability and quality, create significant barriers, particularly for women in rural areas.

7. Access To Care

Healthcare accessibility for women is influenced by geographic, economic, cultural, and informational factors. Limited availability of nearby facilities, high out-of-pocket expenses, and cultural stigmas hinder timely medical attention. Informational barriers, including a lack of awareness about health services, widen the gap. Government initiatives such as Ayushman Bharat and Pradhan Mantri Surakshit Matritva Abhiyan focus on affordable healthcare and specialized services. However, effective implementation remains a challenge. Bridging these gaps requires a multi-pronged approach to addressing systemic inefficiencies and ensuring inclusive healthcare systems.

8. Holistic Well-Being of Women

Holistic well-being integrates physical, emotional, social, and economic dimensions. Economic empowerment directly influences mental and physical health, enabling access to better nutrition, healthcare, and living conditions. Financial stability reduces stress and improves selfesteem, fostering emotional and social well-being. Enhanced access to healthcare and social resources plays a transformative role in advancing women's holistic wellbeing. Policy frameworks and community initiatives focusing on health, education, and empowerment must be synchronized to create sustainable

impacts. A society that invests in women's overall wellbeing fosters inclusivity, equity, and progress.

9. Economic Participation

In 2022, women's participation labor force in India was considerably lower than that of men, with only 19% of women aged 15 years and older being part of the labor market. This statistic highlights the persistent gender gap in workforce involvement (**Labour Force Participation**) A significant proportion of women in India around 78% were engaged in vulnerable forms of employment in 2022. This figure is higher compared to 72.6% for men, reflecting the greater prevalence of informal and insecure work conditions among women. (**Vulnerable Employment**)

10. Educational Attainment

NFHS-5 (2019-2021) stated that literacy rate among women aged 15–49 years was approximately 13% lower than that of men. This underscores the ongoing disparities in educational access and attainment between genders (**Literacy Rates**).

11. HEALTH INDICATORS

The adolescent birth rate in India increased slightly from 10.6 per 1,000 women aged 15–19 in 2019 to 11.3 per 1,000 in 2020. This trend indicates the continued need for targeted interventions in adolescent health (**Adolescent Birth Rate**). By 2015, In India, Modern contraceptive methods are used by 72.8% of women aged 15 to 49 to fulfil their family planning needs. This reflects progress in the availability and adoption of reproductive health services. (Family planning)

12. Government Initiatives

12.1. National Level Initiatives

12.1.1. One Stop Centres (OSCs) & Women Helplines (WHL): Provide integrated support for women facing violence, including medical, legal, psycho-social, and emergency services.

12.1.2. Swadhar Greh Scheme: Supports women in distress through institutional rehabilitation.

12.1.3. Ujjawala Scheme: Aims to prevent trafficking and rehabilitate victims of sexual exploitation.

12.1.4. Working Women Hostel: Hostels for working women offer secure housing and childcare services close to their workplaces.

12.1.5. Beti Bachao Beti Padhao (BBBP): Addresses declining sex ratios, promotes girl child education, and combats gender-based discrimination.

12.1.6. Mahila Shakti Kendra (MSK): Empowers rural women by converging various women centric schemes and encouraging community participation.

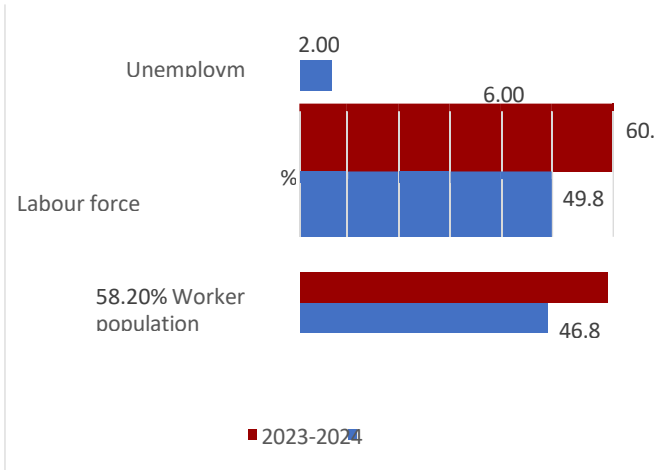
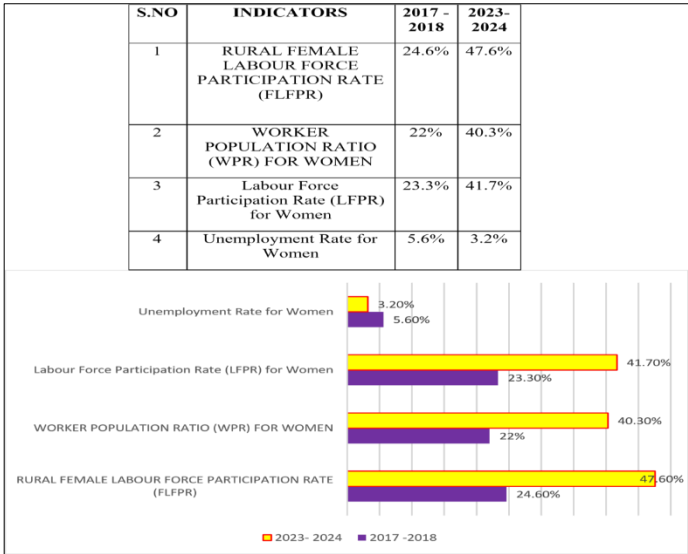
12.1.7. Pradhan Mantri Matru Vandana Yojana (PMMVY): It offers monetary support to pregnant and breastfeeding women to promote improved health during pregnancy.

13. Primary Health Care Through Ayushman Bharat

AB-HWCs centers provides comprehensive primary health care, including preventive, curative, and palliative services. Over 1.60 lakh centers were operational by July 2023. **Health Melas and Teleconsultations:** Programs designed to raise healthcare awareness and provide virtual consultations, improving access to healthcare. **Free Drugs and Diagnostics:** Ensure essential drugs and diagnostic services are available at no cost. **Emergency and Mobile Services:** Provide emergency care, particularly in remote areas.

13. Overall Employment Trends

S.NO	Indicator	2017- 2018	2023- 2024
1	Worker population ratio (WPR)	46.8%	58.2%
2	Labour force participation rate (LFPR)	49.8%	60.1%
3	Unemployment rate	6.0%	2.0%



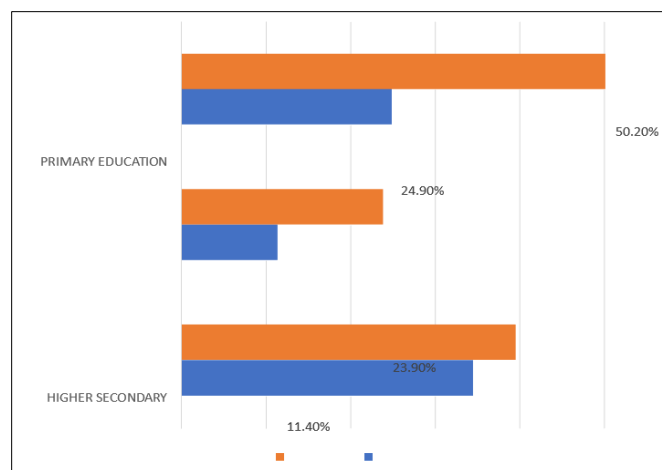
2017-2018 and 2023-2024, India experienced a rise in both the Worker Population Ratio (WPR), from 46.8% to 58.2%, and the Labour Force Participation Rate (LFPR), from 49.8% to 60.1%, showing increased engagement in economic activities. The Unemployment Rate decreased from 6.0% to 2.0%, indicating improved job availability. These trends reflect a strengthening labour market with better employment prospects.

15. Rural Female Labour Force

Above table shows that Rural women's involvement in the cooperative sector has grown substantially 2017-2018 and 2023-2024. 24.6% to 47.6%, and in WPR for Women from 22% to 40.3%, indicating more women, especially in rural areas, joined the workforce. LFPR for Women rose from 23.3% to 41.7%, Female unemployment rate drops from 5.6% to 3.2%, showing improved job opportunities and economic engagement for women.

16. Educated Women in the Workforce

S.NO	EDUCATIONAL LEVEL	2017 - 2018	2023-2024
1	Postgraduate & above	34.5%	39.6%
2	Higher Secondary	11.4%	23.9%
3	Primary Education	24.9%	50.2%



2017-18 to 2023-24, the participation of educated women in the workforce increased across all education levels. Women with Postgraduate & Above qualifications rose from 34.5% to 39.6%, those with Higher Secondary from 11.4% to 23.9%, and women with Primary Education from 24.9% to 50.2%, reflecting the growing impact of education in empowering women to join the workforce.

17. Health Indicators Women India

Maternal mortality rate (MMR)	97% of 1,00,000 live births (2018-2020)
Infant Mortality Rate (IMR) for Females	37% of 1,000 live births (2015)
Life Expectancy of women at Birth	69 years (2021)
Contraceptive Prevalence Rate	67.6% of currently married women (2019- 2021)
Anemia Prevalence	57.2% of non-pregnant women, and 52.2% of pregnant women (2019-2021)
Access to Maternal Healthcare	89.8% received antenatal care from skilled providers, 88.6% delivered in health facilities (2019-2021)

SOURCE: (MoHFW)

India has made notable advancements in women's health, with a Maternal mortality rate of 97% for every 1,00,000 live births. (2018-2020) and a life expectancy of 69 years (2021). The Infant Mortality Rate (IMR) for females is 37 per 1,000 live births (2015), and the Contraceptive Prevalence Rate is 67.6% (2019-2021), indicating improvements in healthcare and family planning. Despite these positive developments, anemia continues to be a significant issue, affecting more than half of women. Although maternal healthcare access has improved, there is still a need for better outreach to remote and underserved areas. A sustained focus on nutrition, healthcare access, and targeted interventions remains essential for ongoing progress. 18.

18. Women Empowerment Schemes in Tamil Nadu:

- 18.1 **Financial Assistance Programs:** Chief Minister's Girl Child Protection Scheme and Annai Teresa Ninaivu Marriage Assistance Scheme offer financial support for education and marriage.
- 18.2 **Education and Financial Security:** Special Incentive Scheme for Girl Students and Fixed Deposit Scheme promote education and long-term financial security.

- 18.3 **Nutritional and Employment Support:** Nutritious Meal Programme and Noon Meal Programme aim to improve children's nutrition and provide employment opportunities for women.
- 18.4 **Social Protection Laws:** Implement laws to protect women's rights, including laws against child marriage, dowry, and domestic violence.
- 18.5 **Livelihood Support Programs:** DDU-GKY and TNSRLM/TNULM offer skill training and employment opportunities in rural and urban areas.

19. Health and Welfare Schemes for Women in Tamil Nadu

- 19.1.1 **Janani Shishu Suraksha Karyakram (JSSK):** Provides free medical services, including transportation, to pregnant women and infants.
- 19.1.2 **Dr. Muthulakshmi Maternity Benefit Scheme:** Offers financial support to pregnant and lactating women along with a nutrition kit.
- 19.1.3 **Integrated Child Development Services (ICDS):** Provides healthcare to pregnant and lactating women and ensures early childhood care for children.

19.1.4 **Family Counseling Centre:** Offers counseling and rehabilitation services for victims of domestic violence.

CONCLUSION

independence contributes to their overall well-being, yet barriers like gender pay gaps and limited healthcare access remain prevalent. Health challenges, including reproductive and mental health issues, further complicate progress. Integrating economic empowerment with better healthcare access creates a cycle of growth, enabling women to flourish. Government policies and NGO support play a vital role in gender equality. A holistic approach is necessary for fostering equitable, prosperous societies for all.

Suggestion

To promote women’s empowerment and health, it’s crucial to expand access to affordable healthcare, particularly in rural and underserved regions. Providing women entrepreneurs with financial support, mentorship, and training enhances their economic independence. Implementing gender-sensitive workplace policies, such as equal pay, paid leave, and flexible working hours, supports work-life balance. Strengthening mental health services, combating stigma, and fostering social support networks are vital for emotional well-being. Encouraging shared family responsibilities can further improve overall well-being. Enhancing to reproductive health services and supporting women-centered health research tackles gender specific health challenges. Lastly, prioritizing women’s needs in policies and ensuring their participation in decision-making are key to sustaining empowerment.

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