

# Relevant Analysis of the Impact of Economic Policy Reforms on Women's of Human Rights

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The recent developments have witnessed a changing environment and perception on how we view various aspects surrounding gender and other people with special needs in the society. Governments across the world have been implementing measures to ensure that women are not discriminated when it comes to financial and economic empowerment. Economic needs have become so intense that all individuals, both genders, are required to contribute towards the growth and development of the family. Due to the growing demands on women to contribute to the economic developments of the family and society in general, the government has developed policies, which ensure that such women are empowered enough.

The category of women and other people, female, with special needs who require the development of specific policies to enhance the growth of the potential of women and their ability to be economically powerful while at the same time contributing to the family. Some of the classes of women who need policy formulation and implementation include women with disabilities, migrant women, refugee, and asylum seeking women, religious and linguistic minority women, and indigenous women. This paper will be focused on explaining the policies implemented to help these women, the lessons learned during implementation, challenges being experienced, and the necessary remedies that can be implemented to prevent or solve the prevailing challenges.

## **1. Access to Land, Housing, and Inheritance**

Economic pillars of an individual are usually measured in terms of the assets owned. Owning a house and land has become one of the important assets in the life of an individual, which is one of the means of establishing economic supremacy in the life of an individual. Traditionally, men have been known to be the supreme owners of the house and land due to their economic masculinity. However, current trends indicate a shift in the ownership of these fixed assets. Many of the real estate's companies are recording a significant number of women buying land and houses. This clearly indicates that even women have the capacity to own the fixed assets, which have been assumed the measure of wealth among men.

One of the policies developed by the insurance companies and the real estate entities is ensuring that women have the capacity to own properties as a way of ensuring equity between men and women. For example, mortgage companies have a policy of ensuring that women can access properties at a cheaper price than their fellow men (Kurushima, 2004). The interest rates charged on women who have acquired loans to purchase their houses. The policy has been attracting a large number of women to acquire land and houses, which was originally viewed as only capable of the rich men in the society. It has been reported that women hence ensuring that women are bridging the gap between their empowered counterparts own more than 40% of mortgage owners in major insurance companies in the United States.

Inheritance is another social and economic aspect that has for a long period discriminated women. It has been viewed that inheritance is a right for the male children in the family hence reinforcing the negative perception towards women by ensuring that they cannot access

inheritance, which subjects them to poverty in life (Oni, 2014). However, it is important to highlight that the issue of inheritance has been a preserve of African traditional societies, which believe that women cannot inherit their parents. The western countries allowed inheritance to be accorded to women. This explains why women in the western countries have been inheriting properties with much ease as compared to the colored women of the indigenous African societies.

However, recent trends show that the discrimination of women in the African societies, especially on matters concerning inheritance, is tremendously changing. Several women rights groups and other activists have championed policies and advocacy campaigns to ensure that women can inherit properties from their parents. Women have also complained to the government about the inheritance issue where some governments in the sub-Sahara region have already implemented policies, which will help women access inheritance from their parents (Oni, 2014). For example, the government of the Republic of Kenya has formulated an affirmative act of parliament that requires women to inherit properties, which include land, houses, and finances from their parents.

## **2. Access to Credit and Productive Sources or Property**

Access to credit, especially for start-ups has been deemed as the easiest way of acquiring properties in these tough economic times that are characterized by inflation, recession, and government shutdowns. Originally, some of the policies developed by lending institutions had a gender bias where they were not offering financial credit to women because they had a perception that women do not have the capacity to repay their loans back (Yogendrarajah and Semasinghe, 2013). This was a great way increasing the wealth gap between women and men who could access loans and other credit services with ease. Denying women, the opportunity to access loans is not just discrimination but is significant method acting against the rights of individuals.

Apparently, things seem to have changed for the better as the government and other private investors have developed policies, which ensure that women can access loans without much difficulty. The strategies are implemented such that women of color and other religious and linguistic minorities can access loans without providing collaterals, which are sometimes hard to get. The government loan is available to all women without regard to age group, ethnicity, color, and religious affiliations. The government loans are affordable because they are required to be paid back with very little interests.

The main purpose of the government loan is to ensure that all parties can access loans and other financial services, which they cannot access in the private sector, which is highly skewed towards men and people with enough resources so that they have the capacity to pay (Kubaison, Charles, & Makena, 2014). Women have been empowered by the government loans and they are therefore becoming empowered with the capacity to compete with their male counterparts in financial realms. It is important to highlight that the policies developed to offer women with cheap loans from the government ministry of youth and gender equality has been realized through affirmative policies.

## **3. Eradication of Gender-Based Violence against Women**

Gender-based violence against women stands out to be one of the paramount levels of mistreatment of women in the society. Women have been treated as second-class citizens for several decades. There is a notion passed from one generation to the other that has a perception that women are subjects of their male counterparts and that they are answerable to men irrespective of their social status (Awwad, 2011). The issue of mistreating women as early as in young age

creates a perception that woman does not have space to prosper in the world and can only achieve well-being after they have received support from men. Apparently, even women have grown to believe that they cannot achieve success without the support of men hence making them vulnerable.

In addition, young women are not offered opportunities, which are equivalent to those of men, which includes; right to education, right to own property, and the right to choose what they want in life. This shows the greatest level of discrimination and lack of equity championed by societies and passed from one generation to the other (Sanjel, 2013). It is unfortunate that the low-income communities are the ones found to be discriminating women and preventing them to have careers, which is a great violation of human rights. Moreover, current statistics indicate that women of color are more prone to domestic violence as compared to the other category. Additionally, religious minorities are prone to domestic violence shielding them to the cult-religion that purports to advocate for the punishment of women.

Contrastingly, the current decade has witnessed an overhaul of the whole system that advocates for discrimination of women and violation of human rights done through women battering. Affirmative actions and advocacy policies have been developed to ensure that all women are treated equally to their male counterparts in the society (Awwad, 2011). The society has also changed significantly and people believe that women can as well choose what they want in life including choosing their career directions. Different governments have developed policies that support female education to ensure that there is equity between the two genders. Moreover, affirmative policies have been formulated through acts of parliament to ensure that any person involved in domestic violence are subjected to rules and regulations that are offering punishment to the offenders.

#### **4. Lessons Learnt about Designing, Implementing, and Monitoring these Policies**

Designing of these policies and implementing them is a learning process that ensures that all individuals keep on learning to ensure that they design and implement the most appropriate policies that ensure individuals develop policies that can be implemented and evaluated. It is important to highlight that policy formulation is an important aspect that requires critical knowledge about policy formulation. Therefore, there are several lessons that have been acquired in the process of designing and implementing these policies.

One of the main lessons learned is that formulating policies that focus on reducing the level of human rights violations, especially towards the negative treatment of women in the society is that designing, implementing, and monitoring policies is a difficult task. This is because people do not have prior experience in developing these policies, which leads to the risk of formulating low-quality policies that are likely to be ignored. In addition, the policies developed might lack the evaluation mechanism hence ensuring that it is difficult to determine whether the policy developed is bearing fruits. The second lesson learned is that different stakeholders should join hands to so that they can develop policies, which are acceptable to different members of the society. Involving different stakeholders in policy formulation has the probability of bringing in skills and experience, which will ensure that the policies designed, implemented, and developed have the capacity to be effective and efficient in ensuring equity among women and men in the society. It is also important to highlight that, once all the stakeholders in the society are involved, the policies are likely to be supported by other individuals hence ensuring that women are not discriminated and they are accorded with equal rights and opportunities to their counterparts.

## **5. Impact Assessment on Economic Reforms from Women Perspective**

The development of economic policies and reforms to ensure that human right violations for human have been reduced has had some significant impacts on the women. It is clear that the policies have been developed to ensure that equity is achieved and thus allowing women to compete at equal platforms with other men in the society. After formulation of the necessary policies and reforms, a woman can highlight the impact that the policies have had in the development of life. There are various scenarios where women can attest the significant impact of the policies from their perspective.

One of the main impacts of formulating policies is ensuring that women have the right to pursue their career choice. This has enabled women to exercise their passions of ensuring that they can achieve basic and tertiary education so that they can seek employment opportunities in well-paying jobs like their fellow men. This has enabled the society to appreciate the impact of women in various fields such as business, law, science, technology, and engineering among other fields that were predominantly men (Bradshaw, 2013). Women are currently proud because they have been given an opportunity to portray their skills and opportunity in various fields. Originally, the role of women was to handle house chores while at the same attending to men which was great of a disservice to the female gender.

The second impact that the economic policies have had on women is ensuring that the economic aspect of the women has been focused upon. Women can now access loans and other credit facilities, which enable them to have business opportunities, and other startup services that enable women to be empowered. Financial empowerment of women is an important aspect that enables who society to grow because men are combining with women to make their lives better (Kpelai, 2013). Originally, men were providing for the family without the assistance of women, however, financial empowerment of women have allowed them to play a significant role in the development of the family as responsibilities are shared between both husband and wife.

## **6. Positive and Negative Impacts of Policies on Women Rights**

One of the positive impacts of the economic policies on the rights of women is that women can now be approved to important contributors to the growth of the economy as they have been allowed to venture in every aspect of the society. Moreover, allowing women to have the right to choose what they want in life has enabled them to be very innovative hence becoming resourceful members of the society and playing vital roles in the development of the general society. Ensuring that women are not subjected to domestic violence has allowed them to live happy lives (Kabeer, 2012). Moreover, ensuring that the reproductive health of the women is observed ensures that they can give birth healthy kids hence contributing significantly to the growth of a healthy population in the country.

However, it is important to highlight that, allowing women to have their own rights, which allows them to have their own economic and social choices with an attempt to ensure equity in the society has some significant negative impacts. One of the negative impacts of the economic policies is that allowing women to have their own rights have enabled matriarchy to get access to the society. Empowered women are not submissive to their husbands and appear to be arrogant. There is also an increase in the number of single-mothers (Kawewe & Dibie, 2000). This means that women are not willing to be engaged to men but are choosing to run their own families. This explains why there is an increased number of fatherless children, which is becoming a social problem in the current settings of the modern world.

## **7. Challenges in Adopting Economic Policies**

It is worth noting that formulating, implementing, and designing economic policies that ensure women have equal rights with men has a significant number of challenges. One of the main challenges is the increased resistance from political leaders who are patriarchal in nature. It is important to highlight that economic policies geared towards empowering woman and adhering to their rights have lacked political goodwill (Phungwayo & Mogashoa, 2014). Some politicians are opposed to the development of women and championing of the human rights, which in turn cover the rights of women. Other leaders concerned with the process of ensuring that women have equal rights with their male counterparts do not support the advocacy and the affirmative policies implemented by the government.

Financial challenges are the next challenge that has been facing the formulation, implementation, and monitoring economic policies that ensure that the rights of women are observed. The government has not been offering enough money to support the advocacy policies formulated by the parliament. It appears that only women in the urban areas are in the position of accessing the financial support from the government (Duflo, 2012). Additionally, the non-governmental organizations supporting the economic policy implementation also experience both financial and technical challenges. However, with increased donations from well-wishers and other government agencies, the issue of the financial challenge will be addressed in the near future.

## **Recommendations for Overcoming Existing Obstacles**

One of the main recommendation of ensuring that the economic policies formulated and implemented by various entities in ensuring that women rights are observed include encouraging political goodwill among politicians supporting equity and women rights policies in the society. All leaders in the society should ensure that they support equity and women rights in the society. Heads of government parastatals and other agencies should ensure that they encourage women rights as a fundamental aspect of ensuring that women achieve their set goals and objectives. Community members who encourage patriarchy should also give women a chance so that they can have a stake in what is happening in the economy.

The second recommendation should involve financing of the policy design, formulation, and implementation. It is important to highlight that financing is one of the main obstacles to the growth of the women policies of equity and women rights. Governments should contribute a significant amount of money to allow women to access credit facilities and credit financing so that they can be able to start small businesses or engage in other entrepreneurship activities, which will increase their income in the community. Lastly, enough money should be channeled towards advocacy policies that increase reproductive health among women while at the same time reducing domestic violence directed to the women in the society.

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