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Sponsored

ONE DAY NATIONAL SEMINAR ON  
**NURTURING NARI SHAKTI: WOMEN AS  
LEADERS IN VIKSIT BHARAT@2047**

**Editors – in – Chief**

Dr N Prem Anand  
Dr D Divya

Organized by

**Department of MBA**

Sri Ramakrishna College of Arts & Science (Autonomous),  
Nava India, Coimbatore.

**03rd February 2025**

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Nava India, Coimbatore, Tamil Nadu, India

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## **ENSURING WOMEN'S FINANCIAL FREEDOM AND ACCESS TO HEALTH CARE**

**Ms.M.GAYATHRI**, Assistant professor, UG Department of commerce (CA) NGM College.

### **INTRODUCTION**

Women's financial freedom and access to healthcare are essential for achieving gender equality and improving societal well-being. Financial independence allows women to take control of their lives, make autonomous decisions, and contribute meaningfully to their households and communities. Access to quality healthcare ensures that women can lead healthy lives, free from preventable illnesses and barriers that impede their personal and professional development. Despite progress in recent years, many women worldwide still face significant challenges, including wage disparities, limited access to financial resources, and inadequate healthcare services. Addressing these issues is crucial for fostering women's empowerment and enhancing their contributions to society. This study explores the interconnectedness of financial independence and healthcare access in ensuring women's overall empowerment. It identifies the systemic barriers women face and provides actionable recommendations to bridge gaps in economic and healthcare opportunities. Through this research, we aim to highlight the importance of tailored policies and programs to ensure that women, irrespective of their socio-economic status, can achieve financial freedom and access essential healthcare services.

### **REVIEW OF LITERATURE**

**Parajuli and Doney (2017)** reported that even though telemedicine was inclined to reduce gender-based barriers for women and girls, we should take note that their capacity to benefit from telemedicine was limited, mainly in two ways. Firstly, women and girls who have no mobile phone found it difficult to call a remote doctor. Secondly, women with lower levels of education had to be assisted to utilize mobile phone-based telemedicine. Research by **Seguino (2000)** identifies wage disparities, cultural norms, and limited access to resources as major barriers to women's financial autonomy. These structural challenges perpetuate economic inequality and limit women's ability to make independent decisions about their health and well-being. According to **Bloom et al. (2001)**, access to healthcare not only improves physical well-being but also enhances women's participation in the workforce. Healthy women are more likely to engage in productive activities, thereby strengthening their financial autonomy. Evidence from

programs like India's *Self-Employed Women's Association (SEWA)* highlights the importance of integrated initiatives that combine financial services, healthcare, and education. These programs have successfully improved the socio-economic status and health outcomes of women in underserved communities. **Sheela Sundarasan et al (2023)** The outcome from the future research is anticipated to assist regulatory bodies, government agencies and non-profit organization in enhancing existing regulations (specifically for women) and provide the platform for a sustainable wealth management and well-being program for women.

### **OBJECTIVES OF THE STUDY**

- **To analyze the factors influencing women's financial independence**
- Identify socio-economic, cultural, and systemic factors limiting women's access to quality healthcare.
- Examine how financial independence enables women to prioritize and invest in their health and well-being.
- To propose strategies for empowering women economically and improving healthcare access

### **CHALLENGES IN ACHIEVING WOMEN'S FINANCIAL FREEDOM**

#### **Gender Pay Gap**

- Women often earn less than men for the same work, limiting their ability to accumulate wealth.
- Lack of equal opportunities in leadership roles exacerbates this gap.

#### **Access to Financial Resources**

- Limited access to credit, loans, and financial services disproportionately affects women, especially in rural or underserved areas.
- Financial literacy programs often overlook women, leading to lower awareness of investment opportunities.

#### **Societal and Cultural Norms**

- In many societies, women face restrictions on employment or control over family finances.
- Early marriages and unpaid domestic responsibilities hinder women's participation in the workforce.

#### **Workplace Discrimination**

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- Persistent discrimination in hiring, promotions, and workplace policies continues to limit women's economic potential.

### **Lack of Representation**

- Women are underrepresented in economic decision-making roles, which perpetuates policies that fail to address their needs.

## **WOMEN'S CHALLENGES**

### **Economic Barriers**

- High healthcare costs prevent many women, especially in low-income families, from accessing necessary medical services.
- Women are often the first to sacrifice their healthcare for the benefit of their families.

### **Geographical Barriers**

- Women in rural or remote areas face difficulties accessing healthcare facilities, which may be distant or poorly equipped.

### **Cultural Stigma**

- Taboos around certain health issues (e.g., reproductive health, mental health) often prevent women from seeking care.
- Misconceptions about women's health lead to neglect of their needs.

### **Lack of Female Healthcare Providers**

- In some regions, the absence of female doctors discourages women from seeking treatment for sensitive issues.

### **Education and Awareness**

- Low levels of education result in limited knowledge about preventive care, contraception, and nutrition.

### **Disparities in Research and Care**

- Healthcare systems often prioritize men's health, leading to inadequate research and understanding of women-specific health conditions.

## **WOMEN'S ISSUES**

### **Policy Interventions**

- Enact and enforce equal pay laws and anti-discrimination policies in the workplace.
- Introduce gender-specific financial schemes and incentives to promote entrepreneurship among women.

### Financial Literacy and Education

- Implement community-based programs to educate women about financial planning, saving, and investing.
- Encourage participation in women-centric cooperatives and self-help groups.

### Healthcare Accessibility

- Increase funding for public healthcare systems and establish clinics in underserved areas.
- Subsidize healthcare for women, particularly maternal and reproductive health services.

### Awareness Campaigns

- Educate communities about the importance of women's health and financial independence.
- Break stigmas around women's health issues through targeted outreach programs.

### Empowering Women Through Technology

- Leverage mobile banking, telemedicine, and digital literacy programs to connect women with resources.

### Legal and Institutional Support

- Strengthen laws protecting women from workplace harassment and ensure fair access to healthcare services.
- Promote women's representation in political and economic decision-making roles.

## CONCLUSION

Ensuring women's financial freedom and access to healthcare is essential for fostering gender equality and building a more inclusive society. Addressing the challenges of unequal economic opportunities, systemic discrimination, and healthcare disparities requires a multi-faceted approach involving policy reform, education, and community engagement. Empowering women economically allows them to make independent decisions, contribute meaningfully to their households, and drive economic growth. Similarly, ensuring access to quality healthcare enables women to lead healthier lives, reducing gender-based disparities in well-being and productivity. Key actions, such as promoting financial literacy, expanding access to credit and resources, investing in healthcare infrastructure, and breaking cultural stigmas, can create lasting

impacts. Governments, private organizations, and communities must work collaboratively to implement these solutions and uphold women's rights. By prioritizing women's financial independence and health, societies can unlock the potential of half their population, resulting in economic prosperity, improved family welfare, and greater social equity. The journey toward these goals is not only a matter of justice but a fundamental necessity for sustainable development.

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