

# **An Assessment of Effective Factors on Economic Empowerment (Case Study: Vulnerable Women in Tehran)**

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**Abstract:** Empowerment is a process in which an individual will be aware of his needs, internal demands, capabilities, and acquire necessary abilities aiming to achieve requests. Native notion of socio-economic empowerment, effective factors on growth and its barriers were studied by two qualitative (grounded theory) and quantitative (correlation analysis) in this research. Depth interview techniques, focus group discussions, participatory and direct observation were used for qualitative data collection, Scott and GYF questionnaire was used for 111 samples for quantitative data collection in order to examine the obstacles of women's empowerment based on three factors: attitude and the amount of experience, training, and women's socio-economic status (employment) in the form of 33 items. The qualitative results show that employment, balancing income and expenses, savings and entrepreneurship have influential and determining role in continuation and sustainability of people's economic empowerment. The overall results of qualitative research show that some relatives who live together, family-orientation, social capital, cooperation, social correlation, and supporting each other are some effective factors on empowerment growth. Also, the results of quantitative research indicate that two factors: training and employment are the most important effective factors on vulnerable women's empowerment in empowerment staff of Tehran Municipality.

**Keywords:** empowerment, vulnerable women, grounded theory, empowerment staff of Tehran Municipality

**JEL Classification:** L32, J18, J08, J10

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## 1- Introduction

The main purpose of development is expanding human choices. Three basic components fall within this concept: equality of opportunity for all members of society, stability and durability of these opportunities from one generation to another and empowering people to participate in development processes and to be beneficiary of this process. Many fundamental and comprehensive social issues of different societies associated with women are different in nature and instances compared to men. According to the definition of Adger (2006), vulnerability is the state of susceptibility to harm from exposure to stresses associated with environmental and social change and from the absence of capacity to adapt. This issue is so clear that women experience more complicated situation in this field. Therefore, proper understanding of factors and consequences of this process requires visiting women and theorizing based on their experiences and perceptions about the situation and condition of their lives. Thus, the main goal of this research is designing and assessing a model for empowerment of susceptible vulnerable and affected women in Tehran. Looking into statistics and figures of susceptible vulnerable and affected women considered in this research indicates the importance and necessity of discussing such issue. Mentioned groups include female-headed households imprisoned women, and women with families in crisis (affected). According to official figures of Statistical Center of Iran (2013), the number of female-headed households was about 2.5

million in 2011 containing 12.1% of total Iranian households. Also, investigating the provided partial statistics show that the number and proportion of female-headed households in the older age ranges has an upward trend. According to the International Centre for Prison Studies (ICPS), affiliated with the University of Essex, the number of Iranian prisoners was nearly 204 thousand that 3.5 of them, nearly 7200 people, were women. Even though this number is insignificant compared to men, increasing figure of women prisoners, in addition to being below the poverty line and also their dependence on irresponsible families or their role as householder, marks special conditions for them that requires special knowledge and care. In addition, two other groups who were in families in crisis have been considered in this study. Violence, addiction, divorce, running away from home, and mental problems were main part of crisis issues. Although legal measures, supportive services, and different cares should be considered in each of mentioned issues, what should not be neglected is people who are whether as a part of the problem and more or less passive victims or as a specific and potential part of existing solutions are involved in these issues. To prevent women from falling into endless poverty and suffer, it will be necessary to do research about explaining the people's current situation and designing efficient and effective models in order to empower and improve current and their quality of life.

The main questions of this study are:

- How much is the level of vulnerable women's empowerment supported by Teheran Municipality?

- What are the effective factors on empowerment of vulnerable women supported by Tehran Municipality?

- How much is the degree of effectiveness of each factor on the level of vulnerable women's empowerment?

- What are the barriers in the process of economic empowerment growth of Iranian women particularly women live in Tehran?

At first, the concept of empowerment and effective factors on economic empowerment growth was discussed in this research, and then native indexes of women's economic empowerment were developed based on above findings and were combined with foreign researchers' intended indexes. In the second step, special questions were developed based on mentioned indexes. In addition to people's current situation in terms of empowerment, their obstacles of economic empowerment growth were investigated in particular.

## 2- Literature Review

Many researches have been done in the field of empowerment. The most important of them are: about empowerment in the organizations: (Bird & Gandz, 1996), (Ives, 1995), (Spreitzer, 1995), (Seibert, Silver & Randolph, 2004), (Onyishi, Ugwu & 2012), (PURrehman, 2010), effective factors on empowerment growth: (Alsoup et al., 2006),

empowerment measurement: (Brown, 2005), (Grootaert, 2005), the impact of non-governmental organizations on women's empowerment growth: (Sperandio, 2011), (Nikkhah, Redzuan, Abu-Samah & 2012), Measuring empowerment relationship with other phenomena: (Malik & Courtney, 2011; Alloli, 2010; Malik and Corteni, 2011; Affridi, 2010; Schuler and Ratach 2010;) the impact of small credit plans on empowerment: (Dei and Sarcker, 2011; Ekes and Eudin, 2010, Chuddhari, 2011; Holland and Wang, 2011).

Studied subjects in the field of empowerment in Iran are: empowerment measurement (Baqeri Khalili, 2005), designing a model for empowerment (Dehbozorgiyan, 2011; Oskouyi & Hosseini, 2011), empowering informal settlements (Tavangar, 2011; Ziyari, 2011), measuring empowerment relationship with other phenomena (Ayat & Azimiyan, 2011; Rouhani, 2011, Hahmohammadkhan Zanjani, 2012).

Wee & Shahid (2006) in an article entitled "women's empowerment in Muslim contexts; gender poverty and democratization from the inside out) said: the process of empowerment occurs necessarily in a condition that: 1. Women live in a condition free from violence 2. Have access on power resources 3. Deny the legitimacy of systems and existing structures against institutions 4. Have access to decision-making mechanisms.

They have also detected four key issues of power struggle (table1):

**Table1. Four key issues of power struggle**

<b>Empowering strategies for women to achieve their rights</b>	<b>Controlling ways that unable forces apply them</b>
Women's resistance and avoidance from gender-based violence and attempt to stop them	Different appearance of violence based on gender
More access to facilities including power resources	Unequal distribution of resources including: limiting women in access and controlling resources
Women's interoperation of gender equity from cultural and religious resources	Ways of legitimizing unable women such as anti-woman interpretation from culture and religion
Access and use mentioned assemblies for achieving their rights and participation in decision-making process	Depriving and rejecting women from access to power and decision-making assemblies

**Source: (Wee and Shahid, 2006)**

Regarding women's access to constructive power resources, they mentioned two important types of resources: subsistence resources including access to employment and controlling resources, income and capital 2. Training opportunities (it means access to formal education system), access to information and knowledge (such as books, journals, and general meetings), and cultural and social resources (such as religion knowledge). They categorized and studied these issues in three fields of employment and sources of livelihood, health and welfare, and training. (Wee & Shahid, 2006).

Pradhan (1995) criticized common development indexes supervising the measurement of women's empowerment in different societies, emphasized on style weakness and traditional measurement scale, and suggested particular techniques for identifying essential variables in order to measure empowerment measurement.

Mayoux (2005), suggested many ideas about the effects of micro credits on women's empowerment. Women's equal access to micro credits is a consequence regard to human rights. Small projects of loaning influence greatly on women's individual life.

According to such domestic and foreign researches and comparing them with this research, it should be said that almost the process of this study did not accomplished in any mentioned researches so that the study of native notion of empowerment in society and localization of empowerment indexes particularly at urban institution level like municipality have not been into the consideration. Mostly quantitative approach and some specific, limited, and pre-determined indexes were used in foreign studies while integrated approach (quantitative and qualitative) considering local indexes of empowerment has been used in this research.

### **3- Theoretical Principles**

#### **Women's Empowerment**

Various definitions have been provided for empowerment. Wide range of concepts such as right to choose, control and access to resources, sense of independence, and more confidence have been mentioned for defining this concept. For example, Keler and Mbwewe (1999) defined women's empowerment by which women are empowered to organize themselves and increase their self-confidence and defend their rights for independent

choose and controlling resources. Aghbumei defined empowerment as more access of women to resources and controlling their lives that leads to sense of independence and more self-confidence in them (Ketabi et.al., 2005).

From another perspective, empowering a woman means that she finds collective ability to do some things. This leads to remove the discrimination between men and women or they affect dealing with gender discrimination in society (Presidential Office for Women's Affairs, 1993). The study of mentioned definitions shows that empowerment includes three elements of joint concept in the form of definitions and concepts. The first element is resources including training and employment variables and as Kabeer (2002) said they are facilitating factors of empowerment. The second factor is functionality; it means that women should not be only considered as receivers of services, but they should be regarded as main actors in the process of change particularly in developing important choices of life and controlling resources and decisions affecting greatly in their lives. The third one is findings, results, or consequences creating by empowerment process. Findings may include from meeting fundamental needs to more complicated findings such as: having self-esteem, participation in social and political life etc. (Ketabi et.al, 2005). Five steps have been specified for theoretical framework:

a) Welfare: primary facilities and shortages in this fields are considered in this step; such as providing training

b) Access: access to resources and facilities are for improving living conditions

c) Awareness: a step that women become sensitive to problems and their reasons

d) Participation: a step that the ground for women's active participation has been prepared and there is a readiness for voluntary participation

e) Controlling: a step that women acquire decision-making power. Not only they think about the problem, they suggest the best solution and they dominate on implementing the solution (Ashtari, 2003)

Fetterman introduced five levels for empowerment assessment:

a) Training: assessing the manner of showing people's capabilities so that a person both participates in plans and projects and implements it too

b) Facilitation: it is tried to help players to implement a plan in this model

c) Support: protecting people in implementation of development projects is emphasized. Therefore, trainers give people confidence for achieving to goals and progress

d) Revelation: an enabler person shares her experiences with the public and directs people in order to understand, propose, and implement the issues

e) Liberalization: an enabler (trainer) prepares the ground for showing people's decision making in this model in order to try to use facilities and resources, find useful solutions for participation and new opportunities (Sheydayi Ashtiyani, 2009).

Mayoux considers empowerment as a multi-dimension and interwoven process

of change in power relations and describes a three-paradigm plan in this regard:

- a. Financial sustainable self-sufficiency paradigm
- b. Poverty decline paradigm
- c. Feminist empowerment paradigm

He emphasizes on women's self-employment activities in financial sustainable self-sufficiency paradigm, income at the household level and using credits in poverty decline paradigm, and people's economic dependency and continuity, and social and political empowerment in feminist empowerment paradigm (Mayoux, 2005).

Empowerment is a wide range for analysis and there is no general consensus about its definition (Chowdhury, 2011). It is not easy to define concisely (Malik & Corteny, 2011). As Billy said, defining empowerment precisely in our plans depends on people and special context that they are implemented in it (Naz & U-R Rehman, 2011).

Mehra (2007) believes that empowerment definitions are very different and it should be studied based on special condition and context. It should include the extension of choices for women and their ability increase for implementation and enforcement of choices. For example, the improvement of women's access to economic opportunities such as credit and employment leads to the extension of choices while health and training services improve women's capabilities to use mentioned advantages of choices.

Following the research done by the World Bank, this research considers

empowerment depending on the relationship between functionality and opportunity structure. This analytical framework is based on dynamic and repetitive relationships between functionality and structure. It was the theoretical foundation for five researches in five countries that the World Bank had done it. Even though the mentioned framework is under the influence of sociological theory, theoretical insights of interdisciplinary approaches have helped to expand different aspects of relationship between functionality and structure in empowerment approach (Alsoup et. al, 2006).

Empowerment is a process in which women become capable of organizing themselves, improve their self-confidence, and use their rights to choose freely and control on resources. Women improve dare to achieve goal and benefit necessary abilities to fulfill their demands. Women's empowerment is a dynamic process that it includes women's ability to change structures and ideologies that kept them in low dependence situation (Malhatra et.al (2002).

Kumar (2012) believes that women's empowerment assume adverse, dynamic, and democratic change in understanding of women's performance and expectations from them in the society. Looking into the above definitions specifies three fundamental points as Shakouri et.al (2007) approve it: the first factor is women's access to resources including training and employment and it is a facilitator factor in woman's empowerment (Kenila, 2004). The second one is women's functionality;

i.e. look from the bottom up against from top to bottom. It means that women should have a fundamental role in important and landmark choices as particular players. The third factor is dependent on the results and consequences that they are created by empowerment and lead to provide basic needs to complex findings such as satisfaction, self-esteem increase, and social participations (Freeman, 2004).

#### **Indicators of Women's Empowerment**

The main purpose of human development is serving human beings and developing capabilities, abilities, and talents. Life skills training in order to achieve the improvement of the quality of life, having healthy life, efficiency training in order to achieve creativity and innovation for obtaining revenue increase are empowerment indicators that after reaching theoretical saturation they were studied and extracted as categorized issues and sub-issues in a group in this research:

1. Life skills training (providing consulting services):

- improving behavioral and emotional intelligence (studies show strengthening behavioral intelligence has between 8 to 10 times the economic value)

- improving interpersonal communication skills

- improving self-confidence (feeling valued and valuable)

- Ways to reduce anxiety, stress and mental disorders

- Educational classes and workshops
- Attention to health (physical and mental health)

- Physical health (Proper nutrition, exercise, recreation, and relaxation)

- Mental health: to live better and cope with life problems. In other words a person would be able to do daily activities logically, try to solve the problems wisely, and have interactive and useful interaction with the environment

2. Productivity training: it means rationalize the activities. One of the fundamental principles of productivity development program is using the facilities optimally. Productivity is an intellectual point of view trying to improve current condition, i.e. using the facilities optimally and reducing costs to avoid useless tasks. Behavioral psychologists believe productivity leads to success, motivation, further work, and consent.

3. Creativity and innovation: it changes the problem to opportunity. Creativity is a condition for survival of life in the world that changes rapidly i.e. accompanying time and place.

- Creativity of new ideas
- Innovation of using new thoughts
- strengthening faith and religious beliefs (internalization of values)

- training the management of family economy (the growth of saving rate and productivity)

Therefore, the results of training and empowerment are correct training, changing attitude, behavior and results.

## **4- Research Method**

### **Qualitative Research Method**

In terms of goal, this research is developmental-practical. In terms of paradigm, it is qualitative research and took advantage GT; on the other hand it

discusses effective factors on vulnerable women's empowerment through correlation coefficient by using Scott and Jif Questionnaire in quantitative paradigm in order to investigate the barriers of women's empowerment.

Required data in qualitative approach were collected mainly through focused group discussions and semi-structured individual interviews with beneficiary forces in the organization such as managers, experts, etc. After taking three coding steps according to the model proposed by Strauss and Corbin (1998), main issues of the research as an organizational approach were detected and a corresponding paradigm model was developed for it. The results show that vocational and technical skills, access to financial-credit resources and access to occupational opportunities are the most effective casual conditions on the issues. Meanwhile, three main consequences of mentioned issue are financial independence, the improvement of quality of life, and sustainable livelihoods.

#### **Sampling Method and the Number of Cases**

The case of study is vulnerable or affected women attending in the research environment. The participants should be Iranian (or with the knowledge of Persian language). Sampling method is theoretical.

Glaser and Strauss explain theoretical sampling method in this way: the process of data collection for theorizing that through this an analyst collects, encodes, analyses and decides about data simultaneously in order to find that which of them should be collected in next stages for developing his theory while forming

it. Generally, the number of participants is not pre-determined in qualitative research like GT and the issue is studied after theoretical saturation in data collection and analysis step (Filk, 2008). To achieve theoretical saturation of qualitative research, 59 vulnerable women were interviewed supported by empowerment staff of Tehran Municipality.

#### **Tools and Methods of Data Collection**

Data collection tool, as a developed guide, would be semi-structured interviews prepared based on research goals and experts' ideas. The main method is semi-structured depth interviews planned based on guidelines related to the subject questions and the target population. Observation, field notes, documents, and available files were used. Data collection would be theoretical sampling.

#### **The Process of Qualitative Research**

Step1: Research Design: What are the influential factors on vulnerable women's empowerment? And what is the extent of each factor's impact on their ability level?

Step2: Data Collection: data were collected by field research. Targeted sampling was done at this stage. Interviews of key individuals who were selected by snowball method continued until the responses were repeated. When answering the questions reached theoretical saturation, the interview finished. Part of the accuracy of Information was verified and weaknesses and strengths of the activity were investigated again by interviewing with vulnerable women supported by Tehran Municipality.

Various techniques for data collection are one of the aspects of data triangulation which leads to internal validity of the research. The results of used techniques were plenty of information in the form of audio and video and directed the researcher into the next step. Depth interviews were done with experts, managers, and personnel dealing with vulnerable women at centers for vulnerable women affairs under the guise Tehran Municipality.

Data collection and data analysis are done simultaneously in GT. For this purpose, accomplishment of each step is possible in theoretical sampling, unlike statistical sampling done based on predetermined and inflexible design. The future, required information and people that should be studied will be specified (Papzan, 2003).

Field work and data collection process have continued since the comments regarding subject and the purpose of the research were repeated called as theoretical saturation. This aspect is one of the differences of qualitative and quantitative methods since the researcher determines whether he continues or not and has a close interaction in all research process with data while this is not considered in quantitative researches.

Step3: Data Setting: the researcher wrote the text of audio and visual cassettes and notes from field operations. While listening and looking at pictures, the researcher paid attention to cases such as tone of voice and the respondent states according to place and situation and

rewrite his interpretation. Recording the main points was the result of this step.

Step4: Data Analysis: The main process of grounded theory is data analysis as a center of qualitative researches. It is accomplished in three encoding forms: open coding, axial coding, and selective coding (Papzan, 2003).

Field notes were reviewed for open coding in this research. Similar and significant elements of issues were recorded as codes after extracting their main sentences that they were totally 43 cases. A code was selected for each of the main and key points. Therefore, the main points of obtained interviews with vulnerable women supported by Tehran Municipality reached to 59 cases and the main comments obtained from the interview with experts and personnel reached to 18 ones.

Formed issues develop in axial coding. Each category includes subcategories and their relationship is specified. The necessity of this step is constant comparison of data. The researcher compares codified data with each other, changes to clusters that fit together, and puts similar codes in one category (Goulding, 2000). The researcher combines codes and primary clusters created in open coding with similar cases. The relationship between subcategories is specified and categories with new concepts of women's ability and women's activity barriers are formed in this research.

Step5: Selective Coding: pre-encoded sentences are combined together in this step to understand their relations and join other categories or concepts to each other

and then related graph is plotted that should include overlapping topics (Derw & Arch, 2008). Conceptual framework of the research is formed gradually. In this regard, researchers found that:

- Meeting fundamental needs is the primary rights of people and each person should use all his/her capacities and creativities. Therefore, it is necessary for non-governmental organizations inform and train the public along with governmental organizations.

- Short-term goals are: short-term training in formal and informal sectors and participation in social events to be considered.

- Civil law reform, property rights systems, right to control, labor laws, and some others are strategic goals that are followed for the realization of women's empowerment and social justice.

Generally, women's empowerment methods are achieved in two ways:

1. Removing barriers to women's activities

2. Increasing abilities and capabilities such as: increasing levels of education, access to financial resources, improvement of health condition, legal property rights, eliminating discrimination in the labor market, and removing traditional notions in empowerment.

Step5: Design and validity of the model: central classification is the first thing that should be done in this step. It shows the research theme. This category communicates among different data, but it is not among them (Goulding, 2000). Therefore, the results of the analysis were focused on the main goal according to the researchers' understanding from final

stage of GT in this research. Conceptual model of the research was designed by linking codes (open coding), concepts (axial coding), and issues (selective coding). Experts' confirmation validated the model (Alsop et al., 2006).

#### **The Assessment of Qualitative Data**

Reliability in qualitative researches means accuracy and adequacy of the approach. Researchers judge about possible reliability through credibility, dependability, conformability, and transferability (Holloway & Wheeler, 2002). It has been tried to verify the validity of findings as much as possible by criticizing and assessing research findings in different steps done by experts and professors in empowerment field in addition to comparison between obtained encoded data and available theoretical and experimental literature.

#### **Quantitative Research Method**

Empowerment level of 111 vulnerable women supported by Tehran Municipality was defined based on three indicators or training issue of life skills, efficiency training, and creativity and innovation in quantitative approach of the research and it was measured by using 13 items in the four-point Likert scale. Scott and Jiff questionnaire was used in order to investigate effective factors on women's empowerment to identify women's empowerment barriers based on three factors of attitude and the amount of experience, training, and socio-economic situation (occupation) of women in the form of 33 items. The features of vulnerable women supported by Tehran Municipality who answered the questionnaires are shown in table2:

**Table2. The features of respondent women**

marital status	age				marital status	
	20-30	31-40	41-50	More than 50	single	married
Frequency	17	38	46	10	43	68
Percentage	15.3	34.2	41.4	9	38.7	61.3

Source: (Researchers' findings)

To answer the first question of the research, statistical hypothesizes are:

Women's empowerment level is average or less; in other words:  $H_0: \mu \leq 2.5$

Women's empowerment level is more than average. In other words:  $H_1: \mu > 2.5$

**Table3.**

Standard Deviation	Average	Value of test- 2.5		
		Significance level	Degree of Freedom	T
0.417	2.49	0.168	110	2.16

Source: (Researchers' calculations)

Null hypothesis cannot be rejected in the confidence interval of 0.095 according to the observed significant level in table2. In other words, obtained average (2.49) shows the reality that women's empowerment level supported by Tehran Municipality is average which it indicates implicitly the existence of preventing factors of women's empowerment supported by Tehran Municipality.

### 5- Research Findings

Economic poverty is expressed in most theoretical resources and approaches as the first point of vulnerability. Although people have different understanding of poverty, generally the concept of poverty about vulnerable groups indicates lack of providing

minimum and basic living needs. One of the other issues of great importance in the field of economic condition is the role of employment in healthy work environment regarding the relationships between workers and employers in improving their other individual, family and social aspects. On the other hand, economic problems affect other life fields easily and fast.

Effective factors on women's empowerment can be divided into two groups of strategic and operational factors shown in table3. Strategic components include: developing coordinated strategies for women's empowerment culturally, socially, economically, politically, and technologically, developing appropriate and comprehensive rules and policies for stabilizing women's position and their

role-making in different social, economic, and cultural arenas, and changing attitudes and social beliefs in women and men regarding women's role. Functional components are: reviewing laws and institutions related to the women's participation, reviewing civil laws, reviewing laws related to education and employment for women, reviewing laws and policies systematically to promote women's career, reviewing laws and policies related to financial resources, developing competency models for women to learn skills required by the

labor market, changing attitudes toward competencies and capabilities of women, the empowerment of women in the economic, social, political, and psychological dimensions, reforming property system, skill training for activities in the economic, social, and political sectors, and creating the right to control for women. Knowing these factors, the empowerment of women can be achieved in two ways: removing barriers to women's activity and increasing women's capabilities.

**Table4. effective factors on women's empowerment**

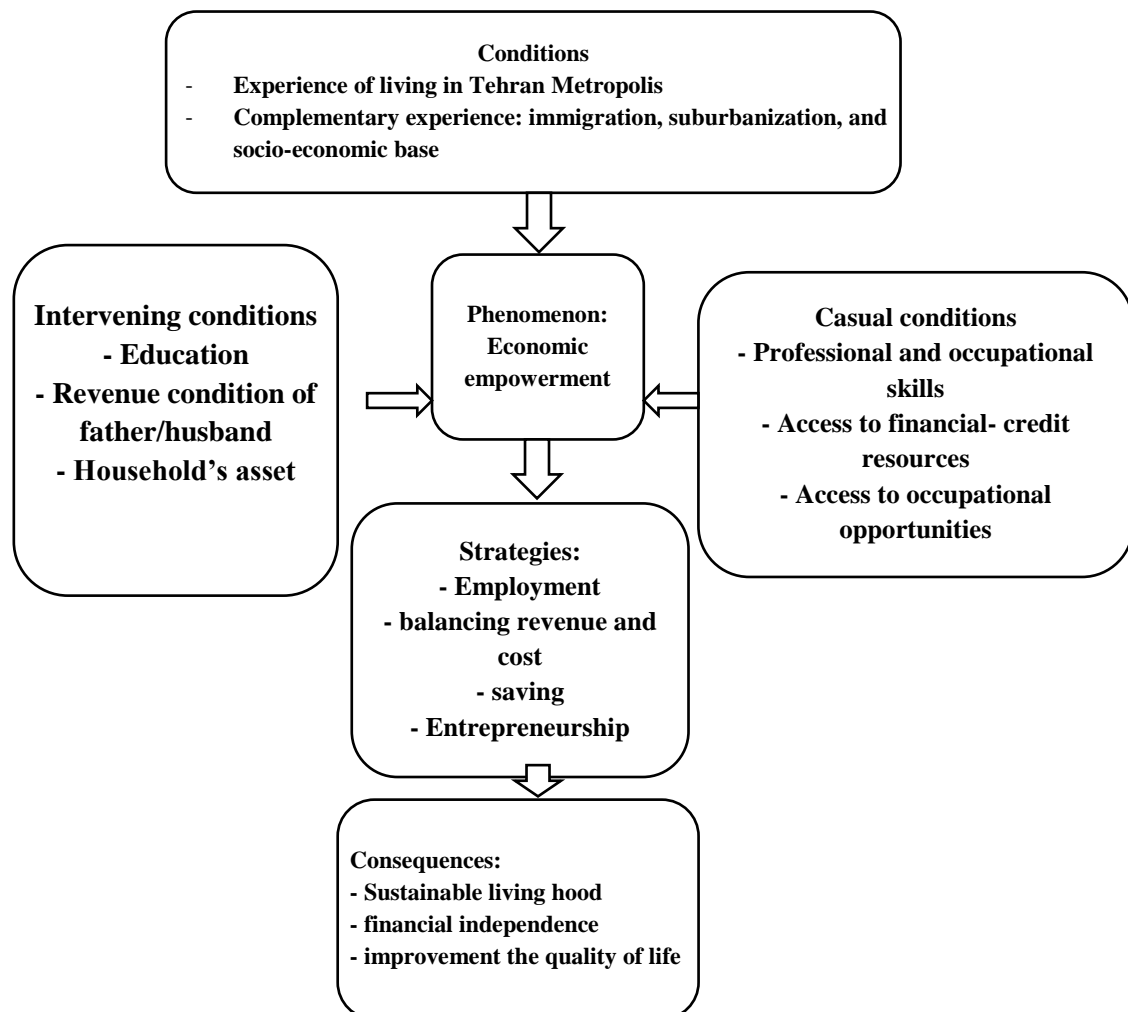
components	Indexes
<b>Strategic</b>	Developing coordinated strategies for women empowerment culturally, socially, economically, politically, and technologically
	Developing appropriate and comprehensive rules and policies for stabilizing women's position in different such as social and economic arenas
	changing attitude and social belief of women and society
<b>Operational</b>	Revising laws and associated organizations with women participation
	Reviewing civil laws
	Reviewing laws related to women's training
	Systematic revising of laws about women's participation
	Reviewing laws and policies associated with obtaining financial resources
	Developing women's competency models for obtaining required skills
	Changing women's attitude toward competencies and capabilities
	Empowering women in economic, social, political, and psychological dimensions
	Reforming property systems
	Training skills for activity in economic and social sectors and so on
Creating control right for women	

**Source: (research findings)**

#### **The proposed paradigmatic model of women's economic empowerment**

Figure 1 shows proposed paradigmatic model of women's economic empowerment.

Central issue of this model is economic empowerment. What follows is a description about the circumstances on the occurrence of this phenomenon.

**Figure1. Proposed paradigmatic model of women's economic empowerment**

Source: (researchers' findings)

### Casual Conditions

In addition to projects that have been accomplished in line with improving economic empowerment level, generally, three main factors can be mentioned that were included as main content of plans: the first instance is the amount of mastery in technical- professional skills; In fact, this factor can be considered as basic requirements for achieving economic empowerment in terms of tool. As the level of these skills and their appropriateness with labor market needs

are higher, it can be expected that its determining share in economic capability will increase. Basically, technical-professional skills, aside from its talent aspect that can be environmental greatly, if a person acquires such skills in the earlier stages of life, it may be considered as a potential capital that can change it into an instrument for improving and promoting economic empowerment level in certain conditions. The second and another important factor is access to occupational opportunities appropriate

with individual's technical-professional skills and in terms of intervening variables. The rate of acquisition of career opportunities depends on people's psychological and personal characteristics even in a dynamic and thriving economy. The third effective factor on vulnerable women's economic empowerment is the access to financial and credit resources. The effectiveness of this factor can be studied in two ways: on one hand, if vulnerable women, particularly female-headed families or those who are responsible for most duties informally confront one or more costly problem, they may not pass such difficulties without access to micro-loans. If there is no systematic and fair access, they inevitably may proceed to finance mentioned costs through risky ways and with negative intensifying consequences that finally leads to decline in their current economic capabilities. Moreover, access to micro-credits is of great importance in the course of creating career opportunities for target society. This issue could prepare the ground for creating work condition and gainfully economic activities at home particularly when the women do not have the opportunity to work out. On the other hand, there are people in the case study who had successful training and employment experience in controlled conditions and entered in the labor market. Accessing to micro-credits, they followed and implemented their entrepreneurial projects.

#### **Ground Conditions**

Tehran Metropolis is a ground that economic empowerment occurs in it. Tehran's economy has exclusive important

conditions and features in addition to general similarities with the country's current economic trends that forms existing context for occurring studied phenomenon in general. Great diversity in the labor market, career opportunities, wide urban transport network, long distance from the north to the south of the city (or from suburb to the city center) in terms of economic-living conditions in this city, and high rate of migration of job seekers to Tehran are some of these conditions. In addition to the mentioned issues, extensive informal labor market has granted special conditions to Tehran's economy. As far as it is related to the target society, above issues have both opportunity and threat.

#### **Intervening Conditions**

Public and academic education level among studied people has a verifiable and not necessarily direct relationship with their economic empowerment. Education creates career opportunities in labor market. On the other hand, raising the level of individual utility curve makes distance from current situation and individual's desirable state. As a result, it results in decreasing perceived and experienced economic empowerment by her. Also, education can be influential in individual's understanding and performance than issues such as revenue, cost, saving, prioritizing material needs and so on. One of the other intervening conditions relevant to people's economic empowerment has been income status and household's properties and father or husband in particular.

### Strategies

Strategies applied by vulnerable women regarding economic empowerment can be summarized into four main cases:

The most important and probably the most fundamental strategy in this field is women's employment. Having a job is of significant importance both for revenue and psychological capability. Many women in the study showed more influential performance than full-time presence at their homes in case of facing severe crisis such as addicted husbands. Another important strategy is balancing revenue and cost. People who tried to get essential advice or created a logical balance between living costs and their revenues based on personal experiences have been successful in achieving economic empowerment greatly. Saving has been another key strategy in association with economic empowerment. Vulnerable women have expressed their highest economic weakness in facing with a solvable material problem because of insufficient saving. Many respondents consider saving as a fundamental evolution in their Financial situation and economic empowerment. In fact, the strategy of saving has had a determining and influential role in stabilizing people's economic empowerment. Entrepreneurship is the other important solution. Even though it has a complex combination of economic empowerment and psychological and personal capability conceptually, it has been proposed generally as an attractive strategy for economic empowerment. This strategy may be helpful for vulnerable women, particularly those who had successful

experience of mental and personal ability, along with fulfillment of mentioned casual conditions for economic empowerment. Practically, observed cases were few for applying this strategy. If we examine minimal instances instead of maximum definitions, flexible examples may increase substantially. Women in the study could achieve to different degrees and independent business after recognizing their abilities and talents and acquiring necessary professional skills in such cases.

### Consequences

The first observable consequence for economic empowerment is the ability of vulnerable women to provide sustainable living for themselves individuals under their supervision. Not only it guarantees providing vital financial needs continually, it may decrease stress and psychological anxieties arising from deficiencies in the process of providing these needs. This can greatly foil the attractiveness of issues such as: false jobs or unconventional mechanisms for providing necessities of life. Financial independence is one of the other consequences of economic empowerment of vulnerable women. Basically, one of the main reasons for studied women in dominated positions in power relationships within the family is lack of their control and authority in connection with the financial resources of the family. Improving vulnerable women's quality of life is achieved by economic empowerment whether in subjective or in objective aspect. Physical health care, improvement the quality of free time, improvement the performance in the field

of training and education of children, improvement of feeding pattern improvement family relationships, decrease in stressors on mental health, , and such issues were stated by interviewers as instances of improving their quality of life. Studying obtained data from all interviews and theoretical approaches, it seems that the second ring chain of women's vulnerability devotes to the relationship between women's empowerment and sustainable development.

There are two important and worthy points beside women's empowerment as center, indicator, and achievement of sustainable development that ignoring them is impossible:

- The first notable point is localizing empowerment patterns in each society. As sustainable development is based on cultural, sociological, biological and ecological features, women's empowerment should be defined and promoted in a context appropriate for conditions and capacities of each society. Planning, policies, and functional strategies that are proposed for women's growth and promotion and their empowerment globally can determine the evolution of women in society, but they cannot specify the contents of programs exactly. This content is defined by cultural, ideological, national and ethnic factors as well as spiritual and material resources and capacities of each community (Rahnavard, 2008). Determining the situation and current conditions of women in a society correctly with all

merits and demerits is more than the content of plans that differs from one society to another.

- Systematic attitude toward women's empowerment is one of the important issues in this regard i.e. as women have coherent and dynamic relationship with their society; women's empowerment should be considered and defined in a social system. Set of factors associated with women and their personal, familial, and social conditions should be coordinated and aligned in order to empower them. Women's empowerment may not be achieved if beliefs and attitudes are not compatible toward women with their capabilities in a society and planners, policy-makers, and administrative managers do not believe influential role of women in the process of development (Naz, 2011).

Studying obtained data from interviews and theoretical approaches, the third ring of this chain is devoted to the relationship between poverty and empowerment. The phenomenon of poverty is not necessarily about revenue poverty, but it means deprivation of the right to choose and to be chosen, and opportunity to have honorable life (Shaditalab et.al, 2005). In the meantime, women's poverty is beyond financial poverty and facilities to sustain life. It includes deprivation of right to choose, access to opportunities, self-reliance, self-confidence, ability to participate in social, political, and economic activities of a society (Shaditalab et.al, 2005).

**Table5. Studied centers of empowerment staff for vulnerable women and effective factors on**

<b>Empowerment</b>	<b>Affective factors on women's empowerment</b>	<b>Center</b>
2.17	Developing coordinated strategies for women empowerment economically	<b>Policy-making center of vulnerable women's empowerment</b>
2.33	Developing appropriate and comprehensive rules and policies for stabilizing women's position in economic arenas	
2.66	changing attitude and social belief of women and society	
2.75	Revising laws and associated organizations with women participation	
2.21	Reviewing civil laws	
2.78	Reviewing laws related to women's training	<b>Training office of women's empowerment staff</b>
2.55	Developing women's competency models for obtaining required skills	
2.48	Training skills for activity in economic sector	
2.17	Systematic revising of laws about women's participation	<b>Employment office of women's empowerment staff</b>
2.88	Reviewing laws and policies associated with obtaining financial resources	
2.62	Changing women's attitude toward competencies and capabilities	
2.22	Reforming property systems	
2.13	Creating control right for women	

**women's empowerment****Source: (researchers' findings)**

However, after determining the indexes of studied centers of empowerment staff for vulnerable women supported by Tehran Municipality (policy-making center, and training and employment office, they weights were measured in order to specify their priorities according to their importance and regarding the data in table 4. Organizations should notice that selected indexes show functional expectations for ranking and consider the importance of each index that is in line with organizational and personal goals at higher level with accurate weighting.

Therefore, it can be said that the indexes of policies associated with obtaining financial resources with the highest weigh (2.88) is for employment office of women's empowerment staff, reviewing laws associated with women's training with the weight of (2.78) belongs to training office of women's empowerment staff, indexes of reviewing laws and institutions relevant with women's participation weighs 2.75, attitude change and social beliefs of women and society with 2.26 for policy-making center of women's empowerment staff, the index of reviewing laws and

women's attitude change toward competencies and capabilities weighing (2.62) belongs to employment office of women's empowerment staff, and finally the index of developing women's competency models to acquire necessary skills weighting 2.55 belongs to training office of women's empowerment staff devote more weight to themselves in line with empowerment management of vulnerable women. Thus, these indexes were detected as the most important ones in this research and empowerment center of vulnerable women supported by Tehran Municipality should pay more attention to the importance and specific position of mentioned indexes more than before.

### **6- Conclusion and Suggestion**

Economic empowerment is the ability of vulnerable women for providing sustainable livelihoods and individuals under their supervision. Not only it guarantees providing vital financial needs continually, it may decrease stress and psychological anxieties arising from deficiencies in the process of providing these needs. Financial independence is one of the other consequences of economic empowerment of vulnerable women. Basically, one of the main reasons for studied women in dominated positions in power relationships within the family is lack of their control and authority in connection with the financial resources of the family. Employment and consequently vulnerable women's revenue, particularly if they work out, even those with extreme conditions, lead to be taken

more serious and finally improvement of their position in the family.

Along with mentioned items, the improvement of vulnerable women's quality of life has been achieved both in subjective and objective dimensions in line with economic empowerment. Issues such as attention to physical health, improvement of spending free time, performance in educational affairs of children, and food pattern, decrease in stressing and influential factors on mental health, and improvement of family relationships have been stated so many times as instances of improved quality of life by interviewers.

The research indexes emphasize on women's empowerment. Women, as influential members in family, can be the biggest source of support and tranquility of family members; therefore, women's personal and social identities grow before other identities and they are more stable. This research shows that 63 percent of men and 80 percent of women do not agree with being housewives. Public attitude is positive toward women's employment. Increase in level of education has resulted in women's presence in the society.

Also, correct and efficient management in cultural and social domains can be effective in raising women's personal and social awareness and reducing mental and physical problems as well as society's health consequently. Generally, it can be said that empowerment is a type of strategic investment.

From another perspective and according to the research findings, it can be stated that women's progress and

empowerment will be achieved in the main flow of political, economic, social, and cultural development by institutionalizing women's participation. Considering gender factors in planning and administrative strategies are the other factors of women's empowerment that women's non-governmental organizations can be influential in this respect. The other important point in women's empowerment is that society and particularly women themselves should have clear model to be empowered. Obtainable capabilities and the arenas that they can participate should be defined and the ways to achieve to be specified. For developing a model global strategies and values, norms and beliefs of the society should be considered in women's empowerment. The reality is that women's growth and empowerment models would not be defined unless trajectory and general patterns in cultural-social development of the society should be determined explicitly and clearly. In fact, these two issues are strongly bonded together. Ultimately, these issues can be suggested in order to empower vulnerable women:

- developing strategy, plans, and long-term goals for effective participation of women nationally and internationally

- holding training courses to empower women's skills for broker women at management and expert levels

- developing women's professional competency models

- establishing women's union

- Participating women in scientific unions more than before

- providing cultural contexts for women's empowerment such as producing film, publishing books and journals, revising fundamentally in the content of textbooks at different educational levels, and introducing Iranian capable women

- NGOs not to be necessary for devoting part of management level to women regarding their capabilities and competencies

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