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# Contextualising the Economic Pathways of Women's Empowerment

Findings from a Multi-Country Research  
Programme

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Pathways works with a network of more than 60 researchers in 15 countries, through regional hubs in Latin America, the Middle East, South Asia and West Africa. For more information about the programme see [www.pathways-of-empowerment.org](http://www.pathways-of-empowerment.org)

The views expressed in this document are not necessarily those of our funders.

Photos: Page 3: Mona, following in the footsteps of her father, became a mechanic to provide for her family. photo: Amanda Kerdahi Matt. Page 9: A fruit seller in Salvador, Brazil, photo: Sheila Rodriguez.



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# Contextualising the Economic Pathways of Women's Empowerment: Findings from a Multi-Country Research Programme

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## **Introduction: why we researched economic pathways of women's empowerment**

Women's paid work has featured in the development literature for two main reasons. The instrumental reason relates to its potential to contribute to make a variety of development goals, from poverty reduction to human development to economic growth. The intrinsic reason is its potential to transform the lives of women and girls by addressing gender inequalities on a wide variety of fronts. However in both cases, paid work is most likely to achieve this potential if it empowers women; since it is women's capacity to exercise voice and influence in the key arenas of their lives that provides the impetus for change. It was this rationale that provided the point of departure for Pathways research into the empowerment potential of paid work for women.

The conceptual framework which guided our research incorporated two inter-twined dimensions of positive social change in women's lives. The first was at the individual level: women's sense of self-worth as persons in their own right, their ability to make strategic life choices and to exercise voice and influence in their interpersonal relations. The second related to a more collective form of empowerment, women's agency as citizens: the capacity to act collectively to protest injustice, to claim their rights and to work on equal terms with men to shape the society in which they lived. This was spelt out in the agenda-setting paper published as the start of the programme.

Our approach to the question of women's economic empowerment was thus not confined to the economic aspects of women's lives. Rather, we were interested in the extent to which improvements in women's economic position, particularly in relation to work, income, education and assets, were associated with changes in other aspects of their lives, economic, social as well as political. In other words, the research focused on the significance of economic pathways in what are essentially multidimensional processes of change encompassing different spheres of women's lives.

### **Empowerment as multidimensional processes of change**

...the conceptualisation of empowerment that informs this (research) touches on many different aspects of change in women's lives, each important in themselves, but also in their inter-relationships with other aspects. It touches on women's sense of self-worth and social identity; their willingness and ability to question their subordinate status and identity; their capacity to exercise strategic control over their own lives and to renegotiate their relationships with others who matter to them; and their ability to participate on equal terms with men in reshaping the societies in which they live in ways that contribute to a more just and democratic distribution of power and possibilities (Kabeer 2008: 27)

## Mixed methodologies

The research was carried out through a number of different methodological approaches. One strand of the research was organised around purposively designed quantitative surveys of women and their households, incorporating a common core of empowerment indicators and explanatory variables but also variables of interest in the different research contexts. In line with our conceptual approach, our indicators of empowerment encompassed different kinds of change: in women's role in household decision-

making, in their inter-personal relations, in community participation and in individual and collective forms of political agency.

The surveys were carried out in Egypt, Ghana and Bangladesh. (A survey was also carried out in Brazil but was motivated by a different set of research questions). The survey in Bangladesh was carried out with 5,000 women aged 15-59 in 8 different locations in Bangladesh, both urban and rural. The sample for the survey in Egypt was made up for 925 women aged 16+ selected from the Egypt Labour Market Panel Survey,

### Summary of key messages: research and policy implications

1. An understanding of women's work in its various forms remains a major gap in our knowledge. Policymakers should not take findings from conventional surveys at face value, but invest in a range of methods and approaches to ascertain how best to measure women's work.
2. What is considered to be women's empowerment can vary considerably by country context. The research challenge is to identify commonalities while remaining sensitive to differences.
3. Men play a critical role in shaping trajectories of women's empowerment. Future research on women's empowerment in the context of livelihoods and labour market concerns should have an explicit focus on both men and women.
4. There is considerable variation in patterns of women's empowerment even within a given context. We need a better understanding of how community-level variables influence women's ability to exercise voice and agency.
5. Policies that provide more and better jobs for women will promote an enabling environment for women's empowerment.
6. A gradualist and 'joined up' approach may be necessary in contexts where informality is the norm and intersecting constraints on women's labour market participation tend to reinforce each other.
7. The impact of paid work on women's political participation and collective action has been uneven. Women workers need to build and mobilise a constituency to put pressure on the state to support their efforts. Collective action is vital and needs to be supported.
8. Training and communication are critical for expanding women's knowledge base and their ability to improve their lives. Policy makers should support training for women to develop a range of skills and acknowledge and harness the power of popular media such as television and radio.
9. Law is an important resource for working women to improve working conditions and their position in the economy.



2006. The Pathways survey was carried out with these women in 2009. In Ghana, the survey was carried out with 600 women from urban and rural communities in three regions of Ghana. While Egypt and Bangladesh drew their sample from different categories of work, Ghana drew its sample from three generations of women in order to capture inter-generational change.<sup>1</sup> The survey findings were analysed through a combination of bi-variate and multivariate methods.

The second strand of the economic pathways research was based on qualitative methods using semi-structured interviews and case studies: in the survey locations in Ghana and Bangladesh and in a low-income urban neighbourhood in Egypt. In addition, a workshop was organised in Delhi with research partners as well as participants from UK, Thailand, South Africa and India in order to explore forms of collective action around women's work in different contexts. Further interactions with participants at the workshop has led to an edited volume on this topic (Kabeer et al. forthcoming).

### Key findings

The three countries that were the focus of the survey work presented a number of interesting contrasts. Women in Ghana have had a long history of mobility in the public domain and of engagement in work outside the home. In both Egypt and Bangladesh, by contrast, there have historically been far more restrictions on women's public mobility and engagement in paid work outside the home. While the state has been an important source of formal employment for

women in all three contexts, formal employment made up a small percentage of jobs for women. In the Bangladesh sample, formally employed women made up just 4 per cent of the sample compared to over 10 per cent at the national level. While many of these women were employed by the state, others held jobs with non-governmental organisations. In Ghana, formally employed women appear to have been over-represented in the sample, making up 13 per cent compared to 8 per cent at the national level. The Egyptian sample had around 30 per cent of women in formal employment, mirroring national patterns. This greater presence reflects the role of the Egyptian state in guaranteeing public sector jobs to those men and women who had completed university education. In all three contexts, there has been a declining presence of women in public sector employment, a product of economic liberalisation policies.<sup>2</sup>

A number of key findings emerged from our research. While our surveys confirmed the overall importance of women's access to paid work for improvements in different aspects of their lives in the very differing contexts under study, they also stressed the importance of the quality of paid work in achieving these improvements. In all three locations, women in formal/semi-formal paid work were generally more likely than economically inactive women to report positive outcomes in relation to a range of indicators measuring decision-making roles, political participation and attitudes. They were also more mobile outside the home in Egypt and Bangladesh, contexts where, as we noted, there are restrictions on women's public mobility.



The extent to which informal activities also mattered relative to economic inactivity varied considerably across the three contexts. In both Ghana and Bangladesh, it appeared that paid work that took women out of the home and into the public domain had a more positive impact than work that kept them within a familial sphere of production. So, for instance, in Bangladesh, women in outside informal employment generally reported more positive outcomes relative to women who were either in home-based informal employment, engaged in unpaid productive activity or economically inactive. In Ghana, self-employed women in off-farm enterprises were generally more likely to report positive outcomes relative to inactive women, women in farm-based self-employment and in informal wage labour.

The survey findings from Ghana and Bangladesh suggested that those with more regular incomes - formal employment as well as off-farm enterprises in the Ghana context - were able to contribute to the asset base of their households - through the purchase of land and housing and through savings and pensions. However, percentages with immovable assets of their own were very small. Only 3 per cent of women in the Ghana sample owned homes while 7 per cent of women in Bangladesh owned a home which they had purchased with their earnings. This question was not included in the Egypt survey. The Bangladesh study also explored the extent to which women's ownership (sole or joint) of land or housing was associated with greater empowerment; it found the association to be generally positive and significant. This relationship was not explored in the Ghana case.

The findings from Egypt were somewhat different from the other two contexts in that women working in outside informal activity were not systematically more empowered than those in informal activity within the home. Indeed those within the home appeared to exercise greater decision-making power. Unlike the other studies, the Egyptian study also measured the impact of different kinds of paid work on a composite empowerment variable: only formal outside work proved significant in this exercise.

These context-specific variations in the transformative potential of different kinds of paid work are important and merit more detailed study in the future but a number of points can be made on the basis of the evidence we collected. As noted, women have had much greater involvement in formal paid work in the Egyptian context than in Ghana or Bangladesh. The Egyptian public sector is described as the 'only truly gender-blind employer' offering a complex package of benefits, including day care, one year (renewable) maternity leave, guaranteed return to pre-leave position with acknowledgement of time on leave as working time, annual holidays, access to credit and subsidised goods, membership in unions and collective action committees, combined with legal resources and due process where this was conflict or need for compensation.

However, for the 70 per cent of women unable to secure formal employment, the picture is bleak and getting bleaker as many more join in the informal economy in the face of a shrinking public sector. Women are at a greater disadvantage because they continue to face greater constraints on their capacity to participate in informal labour markets and, unlike Bangladesh, where women face similar restrictions, their disadvantages are not partly offset by widespread access to microfinance services. Women outside the formal sector do work in Egypt but they do so with almost no assistance from the state nor is there the scale of NGO developmental activity that we see in Bangladesh.

By contrast, qualitative interviews with women in both Ghana and Bangladesh revealed that for these women themselves, the very fact of working was important, although survey findings suggested that, depending on the particular context, the kind of work they did, the assets they owned, their ability to save, their age, marital status, the strength of religious beliefs, where they lived and so on were likely to mediate the impact of paid work (Kabeer et al. 2011; Tsikata and Darkwah 2009). In the Ghana study, most women believed that women's economic activity had a positive impact on their relationship with their partners; 'Simply being able to go out to work and contribute some money, not matter how small, to daily household expenditure was seen as crucial to a healthy relationship'. In Bangladesh,

there was a greater emphasis was on having some purchasing power of one's own, a degree of economic independence. As one woman in the Bangladesh sample said, 'You can tell as soon as you see a working woman. If women work and earn an income of their own, there is a different sense about them. They have mental strength.'

Education, and secondary education in particular, emerged as a major force for change in women's lives in all three contexts, appearing to be significant for both attitudes and agency reported by women. In all three contexts, female education has risen over time. Education obviously enabled access to formal employment but with the shrinking of formal employment opportunities, commented on in both the Ghana and Egypt studies, this aspect of it has become less important. However, our survey findings suggest that it had various direct positive effects on other aspects of women's lives - political participation, attitudes and decision-making power - in all three contexts. The transformative power of education, in other words, does not only operate through the employment structure.

In Egypt and Bangladesh, both countries traditionally characterised by son preference, there appears to have been a shift to greater indifference to the sex of the children. There is considerable variation in expressions of son

The fabled low levels of female labour force participation do not mean that women do not work. Many observers know that all women work all the time. They work in informal markets, they work for their families, they work on and off, they work without pay, and they very often work with no social insurance except the good will of those who employ them or who use their labour. The kind of flexible production systems that generate such income generating opportunities for women in the short term extend no social benefits or security in the long term (Sholkamy and Assad n.d.)

preference by women's occupation in Egypt: it was strongest among rural women who did unpaid productive work within the family (62 per cent expressed son preference) and weakest for those in informal income earning activities in rural areas (19 per cent). In Bangladesh there was less variation in son preference by occupation, ranging from 43 per cent among women in inside paid work to 34 per cent among women in formal paid work. However, women whose work was valued by their family in the Bangladesh context (this was not included as a variable in the Egyptian survey) did report lower levels of son preference.

In both studies, location contributed to variations in son preference but there was far greater geographical variation in Bangladesh with the strongest son preference reported in the most religiously conservative district and the weakest in the poorest district with higher than average levels of female labour force participation. That religion played a role in shaping son preference was evident in the Bangladesh study: Hindus generally expressed stronger son preference than Muslims and, among Muslims, those who were more conservative expressed stronger son preference than the rest.

The Ghana study highlighted the importance of location to inter-generational changes in female education (Darkwah 2010). It found particularly striking evidence of change in Northern Ghana where the older generation of women, both grandmothers and mothers, who had been denied formal education to a greater extent than elsewhere in the country ensured that the younger generation of women, both daughters and granddaughters, received the education that they had been denied. It appeared to be partly related to the relative dearth of economic options compared to elsewhere in the country.

There were also a number of less positive findings from our surveys. Paid work certainly brought benefits but also carried costs of various kinds, particularly if the work was insecure and returns were low. In Ghana, women in informal wage work reported higher levels of domestic violence than any other group, including economically inactive women. In Bangladesh, women in outside paid work were more likely to experience harassment and, particularly women in informal

outside work, to report feeling under pressure and adverse effects on their health. While most believed that husbands should share in unpaid domestic responsibilities if their wives went out to work, there was little evidence of change in the domestic division of labour. In Egypt, informal outside work was strongly associated with lower levels of mental well being while those in paid work inside the home reported lower levels of self-confidence than economically inactive women. A survey of small and medium enterprises in Egypt found that women were less favoured than men in terms of pay and social security. They were also more like to experience their physical work environment as threatening and to report greater difficulties in reconciling their work roles with domestic responsibilities.

The other negative finding from our surveys was that not only were most of the women in our study locations in casual, poorly-paid jobs with little or no access to reliable forms of social security, but they also fell outside the purview of normal trade union activity. They therefore had little organisational bargaining power to negotiate for fairer returns to their labour, for better conditions or for greater recognition of their rights as citizens. The survey findings from all three countries attest to the very minimal impact that access to paid work on its own had in promoting women's citizenship and collective action.

However, in Ghana and Bangladesh, some form of associational activity was associated with positive change in women's lives. The impact was stronger and more consistent in Bangladesh, where the main associations in question were development NGOs. While most of these NGOs were associated with microfinance, the fact that this effect persisted after controls had been introduced for women's economic activity rates, suggested that the effect reflected factors other than the more obvious economic ones. An empowerment impact was also evident in Ghana where the associations in question were all religious. As Darkwah and Tsikata (2009) pointed out, these religious associations did play a role that was not purely religious in the lives of their members. In this case, the impact of church associations may have worked through economic routes. Indeed, the qualitative interviews noted cases where association with the Church provided women

with an avenue into formal employment as well as opportunities for vocational training.

These findings of the limited impact of paid work on women's capacity to bargain for better terms and conditions or to demand their rights as citizens led us to explore to what extent the purposive efforts of external actors, whether NGOs, women's organisations, political parties, trade unions, social movements or governments, could provide a catalyst for such action. Pathways researchers worked with practitioners and activists with first-hand experience of working with women workers in the informal economy in order to explore some of the approaches through which they organised some of the hardest-to-reach of this workforce (Kabeer et al. forthcoming).

These approaches highlight the resort to 'soft power' by workers who lack the collective bargaining capacity of the traditional male dominated trade unions. 'Soft power' is exercised through a variety of strategies including cultural symbolism, discursive politics, informational strategies and legal activism: the use of information to educate workers about their rights, to make the public aware of economic injustices and as a form of moral and political pressure on employers; the subversive use of cultural symbols to challenge established ways of thinking, the framing of demands in ways that will resonate with larger agendas around the environment, social justice, economic growth and so on and the use of the law to negotiate demands rather than resorting to confrontational tactics. While not all the organisations studied were equally effective in their strategies – there was an enormous contrast between the success of struggles by domestic

Church was the constant for both young and old and several extolled its advantages – it allowed for self expression, you could become a leader; you could learn several things including public speaking; you could even take a loan from your church group, they provided financial support in times of sickness and calamity, and if all else failed, they gave you a good burial.



workers in Brazil and India, for example – a number of them were able to achieve important gains, from law reform to social security provision to alliances with other more powerful associations.

## Key research and policy messages

### Key Message One

**An understanding of women's paid and unpaid activity in their various forms remains a major gap in our knowledge. Policymakers should not take findings from conventional surveys at face value, but invest in a range of methods and approaches to ascertain how best to measure women's work.**

Attempts to understand the relationships between women's paid work, gender equality and economic growth continue to be based on very imperfect measures of women's work. Efforts to make generalisations about the impact of women's work on economic growth have to always be qualified by a caveat about the reliability of the measure (Heintz 2006; Klasen 1999). As Sholkamy points out, Egypt's 'fabled' low rates of female labour force participation appear far less low once account is taken of the diversity of income earning and expenditure saving work undertaken by women outside the formal economy. The Pathways experience has drawn home to the Egyptian partners the inadequacy of conventional survey tools in capturing women's work. A great deal of women's work within the home may be 'productive' in nature but it is informal, seasonal and often geared to family consumption. Women's trading related activities are also difficult to capture through conventional surveys.

As findings from elsewhere also show, it is necessary for surveys to pay attention to definitions of what constitutes productive work, what forms of work are remunerated, the reference period and the range of activities allowed for (Oya 2010). At the same time, a great deal also depends on the knowledge and attitudes of those collecting the data and interpreting them. While many labour force surveys now incorporate the 'extended' definition of economic activity suggested by the ILO, measures still fall short of actual rates. The Bangladesh team interrogated the

The Pakistan study of the impact of the Lady Health Workers programme on the lives of the women health workers themselves saw little evidence of collective identity or action among these workers at the start of the research. By the end of the research, there appeared to be an emerging campaign among the workers, based on issues like delayed and token salaries, reimbursement of travel expenses, perceived exploitation, cases of harassment and greater recognition of their work. As the president of the All Pakistan Lady Health Workers Employees Association told the press: 'Whatever success Pakistan has achieved towards bringing down infant and maternal mortality rates or in meeting the targets for MDGs 4 and 5 would not have been possible had the Lady Health Workers not been going door to door' (Khan 2011)

adequacy of getting definitions right (Mahmud and Tasneem 2011).

They took advantage of the survey data to compare their estimates of women's economic activity with those arrived at by the Bangladesh Bureau of Statistics, using the same ILO extended definition of work. The Pathways estimates were over twice those of the BBS. Central to this discrepancy was the practice by BBS staff of reinterpreting the ILO definition so as to 'adapt' it to local socio-economic realities. The result was to incorporate the same local biases that have hampered collection of data in the past. In other words, the accurate measurement of women's paid work does not only require getting definitions right but also ensuring that those responsible for collecting, processing and analysing the data are aware of what the definitions are intended to capture.

## Key Message Two

What is considered to be women's empowerment can vary considerably by country context. The research challenge is to capture commonalities while remaining sensitive to differences.

We were aware from the outset that empowerment is likely to vary considerably by context as are the processes which lead to it. Discussions about survey methodologies were particularly useful in highlighting this. Women's mobility in the public domain and the extent to which they expressed a systematic preference for sons were relevant to capturing empowering forms of change in Egypt and Bangladesh but not in Ghana and Brazil. Context did not only influence how empowerment was to be measured but also what questions could be asked. The frankness about sexual preferences and practices that characterised the Brazilian survey could not be replicated through a survey format in the more sexually conservative cultures of Bangladesh or Egypt –although it was certainly more possible in the more relaxed format of qualitative research. In future comparative research of the kind we attempt, a balance needs to be struck between what is context-specific and what is more general in relation to the questions asked. The teams collectively discussed various empowerment indicators and likely explanatory variables, drawing on the body of theoretical and empirical literature on women's empowerment but it was left to each team to determine which variables they would include. Each team sought to tailor their survey to local context and as a result tended to drop variables that did not appear relevant or significant. The explanations for these decisions are an important contribution to the analysis: what is not significant in a particular context is as important to understand as what is. For instance, while the Egypt survey dropped questions relating to women's purchase or ownership of land because it did not prove significant, the reason for its insignificance may reflect the fact that so few women had purchased or owned land or it may reflect the possibility that land ownership does not contribute to women's empowerment in Egypt.

## Key Message Three

Men play a critical role in shaping trajectories of women's empowerment. Future research on women's empowerment in the context of livelihoods and labour market concerns should have an explicit focus on both men and women.

Women occupied centre stage in our research but men appeared in a variety of different roles in the processes of empowerment that we documented. Synthesising the various insights provided by this aspect of our work, it is increasingly clear that future research on women's empowerment in the context of livelihoods and labour market concerns should have an explicit focus on both men and women. First of all, in the context of Bangladesh, where most households are now organised around nuclear lines, the finding that the value given to women's work by family members was associated with positive outcomes can be seen as indicative of the importance of male support within the family. Thus our findings highlighted the other side of the coin to the more frequently reported finding that male resistance serves to curtail the transformative aspects of women's paid work: they suggest that male support can enhance the transformative potential of such work.

Household head's education and occupation had very little impact on women's empowerment outcomes in the Egyptian case but in Bangladesh, women in households with heads in skilled occupations did report a number of more positive outcomes than those where heads were unemployed or in casual labour. A cohort analysis of the determinants of son preference in Bangladesh found that male education among the younger generation was an important predictor of the shift away from son preference, suggesting that education may have a more progressive impact on men today than it did in previous generations.

All those women who have families that they support partially or fully are changing an aspect of gender dynamics in the patriarchal family. There is a major lacuna in our understanding of how men and boys are viewing the gradual feminisation of employment opportunities, particularly those who are confined by their own disadvantages to poorly paid jobs in the informal economy (although see Kabeer 2007 for a review of secondary literature). By virtue of earning

an income or of supporting the family through their productive work these women are affecting the men in their lives. In some cases, men have welcomed women sharing the breadwinner role. We found that a great deal of the anger and violence experienced by women in Afghan households reflected the frustrations of men seeking to support their families on their own. In such contexts, access to microfinance, although channelled through women, was welcomed by men because it allowed them to better discharge their roles as breadwinners. But there were also examples from our research of men's refusal to acknowledge the demands that paid work made on women's time and, in some cases, seeking to prevent them from working.

#### Key Message Four

*There is considerable variation in patterns of women's empowerment even within a given context. We need a better understanding of how community-level variables influence women's ability to exercise voice and agency.*

Along with the overarching structural constraints on women's capacity for voice and agency, an important finding that emerged was the significant impact of local contexts in shaping the trajectories of women's empowerment. Location-specific effects were not reported in the Ghana regression analysis because location was captured by a simple dummy variable distinguishing between urban and rural contexts – although elsewhere, there was evidence of some of the differences between the Northern Province of Ghana and elsewhere. The multi-variate analysis in both Egypt and Bangladesh controlled for the different regions in which the studies were conducted and found this to play a significant role in explaining variations in women's empowerment. Indeed, in the Egypt case, the effect of location generally dominated over the effect of individual and household characteristics, suggesting the greater influence of community in this context.

While explicit information was not collected on the likely community-level characteristics that might be leading to these results in Egypt and Bangladesh, our own knowledge of these



contexts as well as findings from other research suggests that the degree of religious or cultural conservatism, the dynamism of the rural economy, socio-economic connectivity (roads, transport, communications, electricity, media, particularly TV) as well as the quality of local level governance are among the factors that are likely to differentiate women's access to paid work as well as their capacity to translate paid work into empowering outcomes. More detailed research into these community-level constraints on women's empowerment hold out considerable policy potential if it could help to separate out those constraints that are more or less amenable to policy-influenced change.

#### Key Message Five

*Policies that provide more and better jobs for women will promote an enabling environment for women's empowerment.*

There are some strong policy messages coming out from our research. First and foremost, it suggests that women in paid activity outside the home, and the control of kinship and family

relations reported more positive outcomes than those who were economically inactive or engaged in unpaid productive work. This suggests the need to expand paid work opportunities for women more generally. While a general emphasis on employment-centred growth could potentially benefit women as well as men in an economy, it would have to be combined with greater attention to the gender-related constraints that prevent women from taking up these opportunities if this potential is to be realised. As our research suggests, understanding and addressing localised constraints might provide a useful starting point for such a strategy. It would draw attention to generic contextual factors such as infrastructure, market access, communications, information networks and so on as well as to support for women's reproductive responsibilities and unpaid work burdens.

Expanding women's paid work opportunities would strengthen their livelihood strategies and provide a cushion against market fluctuations. However, the transformative potential of formal paid work strongly underscores the need for better jobs for women. If we ask ourselves what it is that distinguishes formal work from other forms of economic activity that is likely to lead to these positive outcomes, it is likely to include some form of contract that recognises relationship between women workers and their employers, be they private contractors or the municipality, predictability of work, regularity of income, legal rights and some degree of basic security that is not entirely dependent on one's income earning capacity. There are also likely to be indirect benefits such as access to formal financial institutions, regulatory bodies and membership of work place organisations.

#### Key Message Six

**A gradualist and 'joined up' approach may be necessary in contexts where informality is the norm and intersecting constraints on women's labour market participation tend to reinforce each other.**

Given the extent of informality that characterises the labour markets in our study locations, it is highly unlikely that formal conditions of employment can be extended across the economy in the near future. Instead, policy attention could be given to improving the conditions in which

informal workers are currently employed in order to put in place some combination of gradualist and 'joined up' approaches to pushing back the boundaries of informality. The principle of gradualism recognises the need to have certain preconditions in place before other challenges can be tackled: the emphasis is on sequencing and incremental gains. The rationale for 'joined up approaches' is a response to the intersecting nature of many of the constraints that impede women's progress in the labour market so that efforts to address one set of constraints are unlikely to be effective if they leave other inter-related constraints intact. The emphasis here is on simultaneity, an integrated response. Policy aware analysis can help to determine the right balance between sequencing and simultaneity in the design of interventions and the circumstances in which one might be given priority over the other. A gradualist approach is essential in contexts where women do not have a long-established tradition of paid work in the public domain, respect, recognition and job satisfaction may be as important as pay itself in breaking down initial barriers. It was evident from our research that government-initiated community-based service provision has provided an important bridge into labour markets for women in contexts where there is little tradition of women's paid work in the public domain. Pakistan and Bangladesh can be seen as representing different points in the processes by which this happened. In Pakistan, where women's paid work in the public domain is still very low, the relatively new Lady Health Worker programme set up by the government has provided over 100,000 women the opportunity to earn money through work at the community level. In Bangladesh, similar initiatives were first undertaken three decades ago. Today, growth in community-based services of various kinds, but particularly health and education, remains the fastest growing source of job opportunities for women but women are also entering a range of other forms of paid activities in the public domain as well. While community health work in the two countries does not pay very high wages, the concept of service to the community has proved an important factor in overcoming family resistance to the idea of women working (Mahmud and Sultan; Khan).

In Afghanistan, conditions may still not be conducive to the promotion of women's



participation in such community-based work but the provision of microfinance does open up new opportunities for income earning that had not previously been available. The small number of women in our qualitative study who were able to access microfinance for their own business ventures valued their increased self-reliance but even those whose loans were used to finance their husbands' businesses reported increased voice in household matters and an expansion in their social networks, a precursor perhaps to developing a collective voice (Kabeer et al. 2011).

A gradualist approach might seek to address some of the insecurities associated with informal activity, a major constraint on their capacity to take risks or bargain for a fairer deal in their market transactions. Social protection measures could play an important role here. In Brazil, the rural women's movements originally mobilised around the demand to incorporate women workers into rural trade unions as a means to gaining access to state provision of social security. It is only more recently that the rural women's movement has begun to lobby for more politically strategic demands, such as gender equality in land rights (Selwyn 2011).

The experiment with citizen-centred conditional cash transfer in Egypt discussed in Sholkamy (2011) is an example of a social protection measure that has been designed to address and transform some of the structural constraints that keep women in low income households in a state of perpetual dependence. In Pune, India, the KKP which is a waste-pickers union, has been able to set up a group life insurance scheme for its partners in collaboration with the Life Insurance Scheme of India. In Bangladesh, women's ability to purchase some assets of their own, in the form of housing or land, or to invest their income in savings and government deposit pension schemes was an important source of security for those who were able to do this (Kabeer et al. 2011).

At the same time, our research also threw up many examples where a more joined up approach might have enhanced women's economic agency. In Bangladesh, the phenomenon of the 'missing middle' whereby women entrepreneurs can either access very small loans through microfinance organisations or very large loans through banks means that there is no trajectory for women

micro-entrepreneurs to grow their business into small and medium enterprises. A number of women in our Afghan sample were not able to make use of their access to microfinance because they simply had no previous experience of running a business nor access to forms of training that might have compensated for this lack of experience. In Ghana, by contrast, women who had taken up apprenticeship training to break into new occupations had to return to more traditional activities because they did not have the capital necessary to start their new trades. The difficulties that women reported in reconciling the demands of paid work with their domestic responsibilities suggests the need for child care support for both women in waged work and self employment.

The fact that the districts/provinces in which women were located continued to differentiate the extent to which they were able to exercise voice and agency suggests the importance of addressing these community level constraints as a part of a more joined up approach. Improvements in roads, communications and other forms of infrastructure, ensuring the availability of services of various kinds, electricity and domestic water supplies, promotion of improved governance at the local level – all designed and promoted in consultation with men and women within the local community – can serve to expand women's access to economic opportunities and to enhance the transformative impact of their work. A more 'connected' approach to a range of decisions within the policy domain can contribute to a more unified and, in the longer run, level playing field as far as access to, and benefits from, economic opportunities are concerned.

#### Key Message Seven

**The impact of paid work on women's political participation and collective action has been uneven. Women workers need to build and mobilise a constituency to put pressure on the state to support their efforts. Collective action is vital and needs to be supported.**

Such changes are unlikely to occur without mobilising a constituency of women workers able to put pressure on public and private employers and on the state itself to support such efforts. As noted earlier, paid work of various kinds may have had a positive impact on women's lives, its impact



on women's political participation and collective action has been very uneven. Our surveys found a very restricted range of association in the lives of the women they covered, with religious organisations constituting the primary form of association in women's lives in Ghana, welfare organisations of various kinds in Egypt and primarily microfinance organisations in Bangladesh. The impact of these kinds of organisations is - with the partial exception of Bangladesh - very weak. Our case studies of organisations geared to organising women in the informal economy provided important lessons of the kinds of strategies that would promote women's capacity to bargain for better terms and conditions at work and to fight for rights and recognition as citizens beyond it.

There are no blue prints for the form that these organisations take. Our case studies covered formal and informal associations, trade unions and 'union-like' structures, NGOs of various kinds, including women's rights organisations, self help groups and co-operatives. The more successful of these organisations were those that started with the immediate concerns of women workers, often providing the practical support they needed in order to be able to consider more long term goals, sought to mobilise them at a pace that reflected their very real constraints rather than one imposed by outside agendas and combined strategies for change which straddled productive and reproductive domains, the world of family as well as work.

In addition, these organisational efforts take on an added effectiveness where they have been able to link up with other networks and associations with shared goals. In Brazil, the success of the rural women's movement in promoting participation of women workers in the rural trade unions has also helped to transform the gender politics of these largely male-dominated bodies. It has also brought women workers into the wider world of previously male-dominated politics and brought them into contact with the government officials who design and enforce the regulation of labour markets. In Thailand, the MAP Foundation has helped to federate its groups of migrant workers, male and female, into a membership-based Workers' Solidarity Association. They have begun to build links with Thai unions and labour groups and to form a joint committee of migrant and Thai workers. And as Thai unions are losing their

members to the informal economy, many are reaching out to organise migrant workers.

### Key Message Eight

**Training and communication are critical for expanding women's knowledge base and their ability to improve their lives. Policymakers should support training for women to develop a range of skills and acknowledge and harness the power of popular media such as television and radio.**

Knowledge is clearly an important dimension of women's empowerment but it can take many different forms. Our survey data highlighted the importance of formal education in bringing about various positive changes in women's attitudes and agency. Our review of the strategies used by organisations seeking to promote the welfare and rights of women workers in the informal economy highlights the significance they attach to various forms of training to support those who lost out on the opportunity for formal education to improve their lives and livelihoods. Such training encompassed marketable skills of the kind promoted by development NGOs in Bangladesh and India. In Ghana, the Church emerged as an important route through which women obtained vocational training. It may be the training element that explains the empowerment impact of Church and NGO association in Ghana and Bangladesh respectively.

Training and communication of various kinds were also found to be critical in expanding women's knowledge base more generally: of the world around them, of alternative ways of organising relations between men and women and of their rights as women, as workers and as citizens but also training designed to promote women's awareness of their rights as workers, as women and as citizens. In Brazil, large numbers of domestic workers would go to night school after their work and this proved an important point of contact for activists seeking to organise them. One important gain of the Rural Workers' Union in Brazil was to write a clause into collective bargaining agreements that allowed workers who were also students to leave the farms by 5 pm so that they could attend classes.

A number of organisations had specifically designed legal training programmes as a key

aspect of their strategies: this was true of Farm Women's Project who organises women living and working on farms in South Africa, the Migrant Assistance Programme which worked with Burmese migrants in Thailand, Saptagram, BRAC, Nijera Kori and Samata who work with landless men and women in Bangladesh, the KKPKP which organises waste pickers in India and the domestic workers' rights movement in Brazil.

Our findings also suggest that the media is an important means through which the isolation in which many women work can be bridged. In Brazil, it was through the radio that one of its leading domestic worker activists learnt that there was a group of women domestics who were coming together regularly to fight for their rights. Women who watched TV routinely in Bangladesh reported far more positive outcomes than those in Egypt. The reasons for the positive impact in Bangladesh were explored in qualitative detail and suggest that, along with popular soaps and films, women were watching talk shows, an extremely popular format in Bangladesh, and one that covers many contemporary issues. TV also emerged as an important medium through which Afghan women learnt about how other societies organised relations between men and women as well as about new laws on gender equality within their own society. In Brazil, the national state sponsored professionalisation programme 'Citizen Domestic Work' has gained access to widespread media coverage, with announcements on radio and TV.

#### Key Message Nine

**Law is an important resource for working women to improve working conditions and their position in the economy.**

Finally, for women workers in the informal economy who do not have the confrontational power of traditional trade unions, the law proved to be an important resource in their struggles to improve their conditions of work and position in the economy. The Farm Workers Project in South Africa was able provide evidence to Tesco's shareholders that some of its supplying farms were violating workers labour rights to pressure the corporation to adopt social auditing of all its suppliers together with an action plan to address non-compliance. In Brazil, the domestic workers'

organisation has been very active in encouraging domestic workers to get a Workers' Card and ensure it was signed by employers as a means of formalising the relationship. In Thailand, MAP Foundation helped Burmese migrants workers to shift from going on strike to get their demands recognised by employers to taking employers to the labour courts. This has not only won them many gains but it has established their legal entitlements as workers in a country where their status as citizens remains tenuous.

#### Conclusion: future research

The value of the research on women's paid work that was carried out as part of the Pathways research programme is that it allowed us to explore the relationship between women's paid work and empowerment in a number of different socio-economic contexts. It yielded important findings with regard to the forms of paid work that were likely to be most empowering and it drew attention to the importance of as yet under-researched community level constraints to the transformative potential of such work. It also provided important lessons about the methodology of carrying out such comparative research if the gains from a comparative framework are to be maximised. The most important conclusion that comes out of our research is that formal work – or work with some of the features of formality – has the most consistent and most powerful impacts on women capacity for voice and agency. The obvious question this raises is what are the barriers that prevent women from gaining such work and what can be done to dismantle them? Our research went some way towards answering this question but it remains a major gap in our knowledge of the gendered nature of the economy and the springboard for future research into this question.

## Notes

1 More detailed accounts of sampling methodologies are contained in the papers themselves.

2 Sample and national estimates of women's informal work are not necessarily comparable. Sample estimates relate to all women in the sample whereas national estimates are generally calculated for the employed population only.

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