



Economic pathways to women's empowerment and active citizenship: what does the evidence from Bangladesh tell us?

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4 **Economic pathways to women’s empowerment and active citizenship: what does the**
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6 **evidence from Bangladesh tell us?**
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13 **Introduction**
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17 The aim of this paper is to explore the economic pathways to women’s empowerment in
18 Bangladesh, a context where the denial of economic resources to women, and their resulting
19 dependence on male provision, has long been seen as a key structural underpinning to their
20 subordinate status (Cain et al., 1979). The paper will draw on the existing literature on
21 Bangladesh, and particularly my own on-going research into these issues, in order to explore how
22 access to these resources play out in women’s lives and what the findings tell us about how
23 change happens – or fails to happen. While the main focus of the paper will be on women’s
24 access to paid work of various kinds, I will also touch briefly on the empowerment potential of
25 women’s access to other kinds of material resources also considered to have an empowerment
26 potential.
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41 **Some conceptual clarifications**
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46 The concept of women’s empowerment was once the domain of grassroots women’s
47 organizations in South Asia (Sen and Grown, 1987). Its adoption by a diverse range of actors,
48 including microfinance organizations, has given rise to plethora of definitions that have served to
49 gradually neutralise its original political edge (Cornwall and Brock, 2005). It is therefore
50 important to always clarify what we mean when we talk about women’s empowerment and how
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3 we propose to use the concept to reflect the specificities of pathways to empowerment in
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5 particular contexts.
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10 There are two broad ways in which the concept can be interpreted. One would be to evaluate
11 changes in women's lives from their own perspectives and priorities. The other would be to use
12 externally determined criteria to evaluate these changes, criteria based on a theoretical
13 understanding of how patriarchal relations work in particular contexts. The first approach has an
14 intuitive appeal since we are asking women to provide their own accounts of what constitutes
15 positive change in their lives. But it runs into a problem. If both men and women acquire their
16 ideas about their own identity and the justice of their position in society through norms,
17 relationships and experiences that are premised on women's inferior status and restricted
18 opportunities, then these will shape in important ways their interpretations of their experiences
19 and their visions for social change. This is the predicament posed by the phenomenon of what
20 Sen (1990) calls 'adaptive preferences'.
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35 The second approach would evaluate changes in women's lives in terms of their impact on the
36 unequal relations of power between men and women in society. This approach may be
37 considered controversial since it appears to discount women's own views about their situation
38 and to privilege outsider perspectives. And yet, as Jackson (2012) has argued, as social scientists,
39 we are aware that we cannot take such direct testimonies at face value, precisely for the reason
40 outlined earlier. Power relations are exercised not only through the ability to make choices but
41 also through their influence on the kind of choices perceived as possible.
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55 In this paper, I would like to draw on my own earlier work to propose a conceptualization of
56 empowerment that can accommodate both approaches (XXXXXX). It will allow me to draw on
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3 women's own accounts and interpretations of change in their lives because these provide an
4 insider perspective on the meaning and processes of change. And it will also allow me to explore
5 what theoretically derived criteria for assessing social change tell us about their implications for
6 women's position within society – and how and why these might differ from more subjective
7 evaluations.
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16 Let me begin with what I understand by power since it is clearly provides the root concept for
17 empowerment. I draw on a standard sociological definition that sees power very simply as the
18 ability to make choices. People who exercise a great deal of choice in their lives – to the extent of
19 imposing their choices on others - are generally regarded as *powerful* (Dahl, 1957). However, they
20 are not *empowered* in the sense in which I will be using the term because they were not
21 disempowered in the first place. Empowerment relates to processes of change. In particular, it
22 refers to the processes by which those who have been denied the capacity for choice gain this
23 capacity.
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36 However, we must qualify 'choice' in a number of ways in order to make it relevant to the
37 analysis of women's empowerment. Each of these qualifications takes us from a reliance on
38 subjective evaluations of what constitutes empowerment to a more normative stance. The first
39 qualification relates to the conditions in which choice is made. For choice to be meaningful, it
40 should have been possible to choose otherwise. In the absence of alternatives, we cannot talk
41 about meaningful choice. There are well-recognized material dimensions to this qualification
42 because the economic resources at our disposal shape the range of alternatives available to us.
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51 But there are also important cognitive dimensions which relate to the point about adaptive
52 preferences alluded to earlier. If we are in a position that we cannot imagine behaving or
53 thinking in ways other than those that are prescribed by social norms - or if the costs of
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3 dissenting from these norms are punitively high - then we are likely to be in the realm of
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5 conformity rather than choice.
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9 A second qualification refers to the consequences of choice. We must distinguish between the
10
11 myriad and very often trivial choices that we all make in the course of our everyday lives and the
12
13 more *strategic* choices which signify a degree of control over one's own life and have important
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15 consequences for the kinds of lives we are able to lead. There is, for instance, a clear distinction
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17 between being able to choose between one or other brand of soap and being able to choose who
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19 we marry. .
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25 My third qualification also focuses on the consequences of choice and asks about the
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27 implications of choice for the larger structures of inequality. Women do not exist in isolation
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29 from the rest of society and their actions have consequences both for their own position in the
30
31 social hierarchy and for the ways in which these hierarchies are reproduced or transformed over
32
33 time. It is perfectly possible for women to make choices that appear both meaningful and
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35 strategic as we have defined these criteria but that nevertheless not only fail to challenge their
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37 own subordinate position within society but may also infringe the rights of others. So for
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39 instance, women who choose to engage in female-selective abortion, not out of passive
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41 compliance with patriarchal norms but out of a cost-benefit calculation about their own material
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43 interests can be said to be exercising strategic and meaningful choice but their beliefs and actions
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45 serve to reproduce the wider culture of daughter devaluation.
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50 Similarly, women may become politically active through involvement in racist or communalist
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52 organizations without ever questioning the consequences of their involvement on the rights of
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54 those men and women from religious or racial minorities who are at the receiving end of such
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56 politics (Batliwala and Dhanraj, 2004). Empowerment may not necessarily require that women
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3 go out and seek to change the world, although it would certainly encompass such action, but it
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5 does require that their beliefs and behavior do not perpetuate or exacerbate social injustice.
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8 Empowerment then refers to the expansion in the capacity to make strategic and meaningful
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10 choices by those who have previously been denied this capacity but in ways that do not
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12 reproduce, and may actively challenge, the structures of inequality in their society. It touches on
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14 many different aspects of change in women's lives, each important in itself but also in its inter-
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16 relationships with other aspects. It touches on women's sense of self-worth and social identity;
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18 their capacity to question the subordinate status assigned to them; their capacity to exercise
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20 strategic control over their own lives and to renegotiate their relationships with others who
21
22 matter to them; and their ability to participate on equal terms with men in reshaping their
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24 societies in ways that expand the options available to all women, that contribute to a more
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26 democratic distribution of power and possibilities. It extends, in other words, from changes in
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28 women's subjectivity to their ability to think and act like citizens.
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35 Turning to studies of women's economic empowerment in the context of Bangladesh, a number
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37 of preliminary comments are in order. Most of these studies have tended to define
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39 empowerment in terms of a limited range of changes at the level of individuals and households.
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41 The most frequently used are changes in intra-household decision-making and mobility in the
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43 public domain. The first acknowledges the generally male dominated nature of household
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45 decision-making, while the second recognizes that constraints on women's ability to move freely
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47 in the public domain also constrains their ability to participate more fully in the public life of
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49 their community. A smaller number of studies have also focused on domestic violence, seen as a
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51 particularly naked manifestation of unequal power relations within the household.
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3 There has been far less attention to women's ability to exercise agency with respect to other
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5 aspects of their lives, to their position within their communities and to their ability to challenge
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7 social injustice. In a context in which women have learnt from childhood to internalise the
8
9 inferior status ascribed to them by their society, it is clearly important that we pay attention to
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11 changes at the level of individual consciousness and inter-personal relations. At the same time,
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13 we need to also attend to forms of change that have consequences not only for individual
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15 women but for the wider structures of inequality in society.
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22 **The empowerment impacts of microfinance**

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27 Microfinance has probably generated the greatest number of studies of women's empowerment
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29 in Bangladesh. Given the modalities through which microfinance services are organised in the
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31 country, these studies can be seen as evaluations of the impact of a composite resource: access to
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33 credit, of course, but also membership of purposively formed groups and, very often, access to
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35 training of various kinds. The literature on the empowerment potential of microfinance has
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37 generated very contradictory findings and hence considerable controversy. I have discussed
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39 elsewhere some of the reasons for these contradictory findings (XXX). They include differences
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41 in methodology, in measures of impact, in organisational practice and finally, in the
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43 interpretation of often very similar findings¹.
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49 What I would like to do here is draw out a number of more general analytical insights from this
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51 literature. Let me start with a widely cited study by Hashemi et al (1996) who explored the
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53 impact of BRAC and Grameen Bank on various indicators of empowerment. These included
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55 mobility in the public domain, women's asset ownership, ability to make small and large
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3 purchases, involvement in major family decisions, freedom from coercion within the family,
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5 political awareness and political participation.
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9 There are a number of important points to draw out from this study. First of all, the findings
10 were generally positive. Second, while some of the impacts studied appeared to be generic to the
11 two organisations, others were organization-specific. Members of both organizations reported
12 higher levels of asset ownership, greater ability to make large and small purchases and higher
13 political awareness than non-members. In addition, length of membership had a further impact
14 on their ability to make small purchases, their involvement in major family decisions and political
15 participation – although this was generally confined to voting². However, only Grameen
16 membership had an impact on involvement in major decisions while only BRAC membership
17 had an impact on female mobility in the public domain. In other words, variations in
18 organizational practice had implications for impacts achieved.
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33 Thirdly, these changes impacts appeared to operate, at least in part, through their impact on the
34 magnitude of women's economic contributions, presumably in various forms of micro-
35 enterprise. When women's economic contributions were included in the estimation procedure, it
36 reduced but did not eliminate the effect of programme membership.
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44 And finally, there was an important exception to the above generalisation which related to
45 domestic violence. Here it was membership of a programme alone, rather than women's
46 economic contributions, which appeared to be significant. The authors concluded that it was
47 women's participation in an expanded set of social relationships embodied in their membership
48 of credit programme groups rather than increases in their economic activity that led to
49 diminution of violence. As one of the women in their study reported:
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3 *In the past my father-in-law would never stop my husband from beating me. But after I joined Grameen*
4 *Bank he said to my husband, 'You had better stop beating and scolding your wife. Now she has contact with*
5 *many people in society. She brings you loans from Grameen Bank. (p. 649).*
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11 The finding that women's economic contribution did not have much impact on domestic
12 violence was at odds with the findings reported by the qualitative component of the study
13 (Schuler et al., 1998) as well as the findings from my own study (XXX) that women's economic
14 contributions helped to reduce the poverty-related stress of breadwinning for men. One reason
15 why this effect may not have been captured statistically is that it was most likely to come into
16 effect when women's contribution had reached a certain magnitude. In addition, a study by
17 Ahmed (2005) found that while domestic violence was higher among BRAC members than non-
18 members, it diminished over time, particularly for those women who had participated in BRAC
19 training programmes.
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33 A later study of BRAC focused primarily on impacts in the wider community (Kabeer and Matin,
34 2005). It found that duration of BRAC membership was more closely associated with some of
35 these impacts than others. It was associated with increased access to government programs,
36 greater likelihood of voting in national and local elections and greater ability to name the locally
37 elected woman representative. However, there was no evidence that it led to greater involvement
38 in politics beyond voting, for instance, in campaigning during elections, in participation in village
39 level committees or in collective action against injustice.
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51 The study also provided indirect evidence of the relevance of organisational practice. Many
52 BRAC members also belonged to other microfinance organisations but controls for this
53 suggested that these impacts could be mainly attributed to membership of BRAC. Since these
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3 others tended to be far more minimalist microfinance organisations than BRAC, most frequently
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5 ASA and Grameen, this absence of impact was not unexpected.
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9 The findings from these studies suggest a number of generalizations. First, while credit can lead to
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11 positive change in certain aspects of women's lives, these changes tend to be confined to the individual
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13 and household level. Second, these impacts are likely to be magnified when financial services translate
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15 into the enhancement of women's economic contribution. And thirdly, these impacts may vary
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17 according to organisational practice. Rather than talking about 'the microfinance sector' in general in
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19 discussions about women's empowerment, it may be necessary to focus on variations in organizational
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21 practice within the sector.
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27 **Comparing the impact of paid versus unpaid work**

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31 While the economic activities promoted by microfinance are most likely to be in various forms
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33 of self-employment, the microfinance literature on women's empowerment does not generally
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35 distinguish between various forms of self-employment, such as self-employment outside the
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37 home, in home-based enterprise and in unpaid family labour in household/male enterprise.
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39 Yet a review of the general literature on the impact of paid work on women's empowerment
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41 suggests that variations in patterns of economic activity have a bearing on the kinds of impact
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43 they give rise to (Kabeer, 2008). Let me therefore turn to studies which explore this possibility in
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45 the context of Bangladesh, starting with those that broadly distinguish between paid and unpaid
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52 Anderson and Eswaran (2009) used rural household data to compare women who earned an
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54 income of their own, primarily through home-based poultry rearing, with both those who
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56 worked as unpaid family labour on their husband's farm or were economically inactive³. They
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3 defined empowerment⁴ as ‘the ability of women to make choices/decisions within households
4 relative to their husbands’ (p. 179) but did not distinguish between the different kinds of choices
5 they might make. Their measures of empowerment related to whether or not women had some
6 say in household decisions to purchase cooking oil, coconut oil, ice cream, betel leaf, the daily
7 bazaar, children’s clothes and own clothes.
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16 The study found that women in own-account enterprises were more likely to have some say in all
17 the decisions studied than those who worked as unpaid labour on the family farm or the
18 economically inactive. The value of women’s assets increased their say in the purchase of betel
19 leaf and own clothes while their education levels had no impact. It is worth asking here how we
20 are to interpret these findings. We would be setting the bar for women’s empowerment very low
21 indeed if any evidence of ‘choice’ is seen as empowering. While the fact that many women have
22 no say at all in some of the more mundane everyday decisions included in the study is a reminder
23 of the extent of their marginalization in household decision-making, is having a greater say in
24 these decisions indicative of a shift in intra-household power relations? We might, for instance,
25 consider certain decisions (children’s clothing? own clothing?) to have greater strategic
26 significance than others (cooking oil? coconut oil? ice cream?).
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42 We find examples of more strategic forms of agency in a study by Salway et al (2005) of an urban
43 slum neighbourhood in Bangladesh. They compared currently working women, mainly in waged
44 work (domestic service, garment factory work and construction work) with those who had never
45 worked (around a third of their sample). They found that working women were more likely than
46 those who had never worked to be involved in managing money within the household, to have
47 their own savings, to believe that they had freedom of movement and to be able to move in the
48 public domain on their own. They also reported lower levels of physical violence from their
49 husbands, but little difference in verbal abuse. This last finding suggests that while levels of
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3 domestic conflict did not vary a great deal between working and non-working women, it was less
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5 likely to take a violent form among working women.
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9 Heath (2014) also examined the impact of women's paid work on domestic violence in an urban
10 context. Once again, most of the women in her sample were waged workers, the overwhelming
11 majority in the garment industry. She found that domestic violence was higher in households
12 where women were in paid work compared to the rest, but that the relationship between paid
13 work and domestic violence declined with the increase in women's age and education levels. So,
14 for instance, while garment workers in her study reported lower levels of domestic violence than
15 women working within the home, this appeared to be because they had higher levels of
16 education rather than their involvement in garment work.
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29 One possible reason for the differences in the association between paid work and the incidence
30 of violence reported by the two studies lies in their measure of violence. Heath measured
31 violence in cumulative terms (had women ever been beaten by husbands) while Salway et al used
32 a current measure (whether women had experienced violence in the past year). An interpretation
33 that would reconcile the two findings is that a high percentage of the women who had been
34 beaten in the past in Heath's study had taken up paid work, hence the positive association
35 between paid work and cumulative domestic violence. The negative association between paid
36 work and current incidence of physical violence in Salway et al. suggests violence may go down
37 after women take up paid work.
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53 **Comparing the impact of waged and self-employment: programme interventions**
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3 We next turn to studies that compared the impact of different kinds of paid work, distinguishing
4 in particular between waged and self-employment. In this section, we focus on employment
5 generated by anti-poverty development programmes targeted to women. Ahmed and others
6 (2009) compared four different program interventions targeted at women in extreme poverty, all
7 for a limited period of time: the Food for Asset programme (FFA) which provided wages in
8 cash or food to women participating in labour intensive public works programmes; the Rural
9 Maintenance Programme (RMP) which gave women cash wages for participation in maintaining
10 rural roads, keeping a portion back in the form of mandatory savings; the Income Generation
11 Vulnerable Group Development programme (IG-VGD) which provided a combination of food
12 rations and access to credit; and the Food Security Vulnerable Group Development programme
13 (FSVGD) which simply provides a combination of food and cash transfers.
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29 The indicators of empowerment included in the study were whether women had a say in
30 decisions about whether they worked, whether they worked outside the home, how they
31 disposed of their income, whether they took loans, whether they used birth control as well as
32 decisions with regard to various expenditures (housing, food, health care, clothing). The
33 indicators also included the incidence of various forms of domestic abuse as well as mobility
34 with regard to visiting friends and relatives, the market, health provider and NGO training.
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44 The study found that the wage labour opportunities generated by the two public works
45 programs, the RMP and the FFA, were more likely to have positive and significant impacts on a
46 range of empowerment indicators than the self-employment provided through the IGVD and
47 the cash/food transfer associated with the Food-Security VGD. They found little difference in
48 the impacts associated with the two VGD programmes but a comparison of the two public
49 works programmes suggested that the empowerment impacts were stronger for the RMP than
50 the FFA.
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5 These results could partly reflect the size of the transfers involved, with the two public works
6 programmes offering larger transfers in exchange for work. But, as the authors suggest, they
7 could also partly reflect programme design. The public works programmes required women to
8 earn the transfers they received which may have given them a greater sense of ownership of the
9 income they earned and greater appreciation from the family. Certainly several evaluations of the
10 RMP have emphasised the importance that women attached to having regular employment for
11 which they receive clear-cut remuneration.
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22 For instance, a review carried out in 2003 found that “wage employment remains a vital
23 dimension of RMP. In spite of the demands of daily physical work, the women value this more
24 than any other aspect of the RMP experience. It is the real signifier of their shift from
25 dependence and destitution. Informal responses indicate that many would continue with the
26 road work, if that were an option. The wage employment is the platform on which they would
27 build a better life” Postgate et al. (2003: p. 7.). A later review carried out by CARE
28 International (2005) suggested that it was probably the combination of regular wages *with* other
29 aspects of the RMP which explain its empowerment potential: ‘RMP, probably more than any
30 other programme working with destitute women such as VGD or microcredit schemes
31 institutionally encourages women to be mobile within their union, having to go and work in
32 villages besides their own. They attend meetings, workshops and trainings’ (p.19). The review
33 also notes a number of knock-on effects on women’s lives in terms of enabling their
34 participation in shalish⁵, invitation to social functions such as marriages and so on (p. 16)
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53 Further questions about the empowerment potential of self-employment versus wage
54 employment were picked up in a series of studies of BRAC’s Targeting the Ultra Poor (TUP)
55 programme. This focuses on those women who failed to benefit from the credit facilities offered
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3 by the IGVGD programme. TUP seeks to promote enterprise development among women in
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5 extreme poverty through a combination of asset transfers, consumption support and training.
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7 Program participation has been accompanied by a sizeable reduction in women's engagement in
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9 wage employment, a sizeable increase in their participation in self-employment, most often
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11 home-based and a small increase in women combining the two. Studies have generally found
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13 positive economic impacts in terms of average household incomes, food security and household
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15 asset accumulation (Rabbani et al., 2006; Bandiera et al. 2013). . In addition, Bandiera et al found
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17 that participants reported an increase in satisfaction with their current life since they had joined
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19 the program.
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25 One reason for this increase in life satisfaction suggested by the study is that the program
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27 allowed women to withdraw from wage labor and take up home-based self-employment. Wage
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29 employment for women in rural Bangladesh is primarily agricultural wage employment or
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31 domestic labor, both among the most poorly paid and least desirable of occupations. They tend
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33 to be shunned by women from better-off households in favor of home-based self-employment
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35 which conforms to purdah norms. For poorer women to be able to emulate these choices was,
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37 according to Bandiera et al a 'story ..of aspirations realized' (p. 27).
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43 Less positive findings are reported by a study of the intra-household gender dynamics associated
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45 with the program. Das et al (2013) found that while the transferred assets remained under
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47 women's control, the accumulation of other assets made possible by the program, including
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49 land, productive assets and consumer durables, passed into sole male ownership, thus increasing
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51 intra-household gender inequalities in asset ownership. Women in TUP households appeared to
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53 have less of a say in decisions relating to income, saving and spending decisions than women
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55 from the comparison households: they were less likely to have a say about income generated by
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57 household assets, about the disposal of their own earnings (or even to keep them) and about
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3 purchases for themselves. They were also more likely to report joint or sole male decision-
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5 making and less likely to exercise sole decision-making power themselves. Qualitative interviews
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7 provided evidence of more positive impacts largely as a result of the decrease in extreme poverty:
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9 family relationships were less conflictual with the reduction of poverty-related stress, the women
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11 felt that they had gained self-confidence and social status in their communities and that ‘they
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13 now had enough confidence to participate in a local *shalish*’. To say you have the confidence to
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15 participate in shalish is, of course, a somewhat weaker impact than actual participation noted in
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17 relation to the RMP program.
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22 The findings from these studies thus suggest a divergence between ‘insider’ and ‘outsider’
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24 evaluations of change. On the one hand, improvements in the economic situation of women in
25
26 extreme poverty appears to have reduced stress within their households and increased women’s
27
28 life satisfaction, self-confidence and status within the community. On the other hand, withdrawal
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30 into home-based self-employment encouraged by some development interventions appears to
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32 have been accompanied by a reduction in women’s mobility and their role in strategic aspects of
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34 household decision-making, including control over their own earnings. We will return to this
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36 point in the concluding section.
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44 **Comparing the impact of different categories of economic activity: market-generated** 45 **activity** 46 47

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50 We now turn to a comparison of the empowerment potential of different categories of economic
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52 activity: paid and unpaid, wage employment and self-employment, formal and informal (XXXX).
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54 This was based on a survey of 5000 women in 8 districts of Bangladesh which was carried out in
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56 2008 as part of larger DFID-funded research programme on Pathways of Women’s
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3 Empowerment in which I was involved. Women's work was classified in our study according to
4 location (within or outside the home) and remuneration (paid or unpaid). This led to five
5 categories of work: formal/semi- formal waged employment; informal paid work outside the
6 home; informal paid work within the home; unpaid subsistence work; and economic inactivity
7 (XXXX) although a second study subdivided informal paid work outside the home into
8 informal wage labour and informal self-employment (XXX). We also included a number of
9 other resources, such as women's ownership of land/housing; education levels, membership of
10 NGOs and access to loans, which are considered to have empowerment potential.
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22 The indicators of empowerment for this study reflected the multidimensional conceptualisation
23 outlined in the introductory section. In terms of individual level change, women were asked
24 about the value they attached to their own productive contributions to their households. They
25 were also asked whether they felt under constant pressure, whether they were optimistic about
26 the future and finally, whether they felt that they had some control over what happened in their
27 lives⁶, a question intended to capture their 'sense of agency'.
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38 A second set of questions related to their relationships within the family. Women were asked
39 what value their families attached to their productive contributions; whether they played a major
40 role in decisions regarding their own health care treatment, whether they had purchased new
41 assets with their income and whether they had a savings account in their own name.
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48 A final set of questions sought to capture changing attitudes and behaviour within the context of
49 the community, changes likely to extend the social limits on women's choices. Here they were
50 asked about their mobility in terms of how comfortable they felt about visiting certain places on
51 their own: health clinics, local markets and rural committees. In terms of their position within
52 the community, they were asked whether they had been approached by others in the community
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3 for advice and information, an indicator of the respect they enjoyed within the community, and
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5 whether they knew about labour laws and relevant social protection programmes, an indicator of
6
7 their awareness of their entitlements. To capture possible political dimensions of change, they
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9 were asked whether they had voted in recent elections, and, of those who voted, whether they
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11 had voted according to their own judgement or in compliance with the wishes of others. They
12
13 were also asked whether they had campaigned in the local and national elections; whether they
14
15 had participated in the *shalish*; and finally, to capture willingness to tackle the wider structures of
16
17 patriarchy, whether they had participated in any form of collective action to protest injustice or
18
19 claim their rights.
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25 We found that women in formal/semi-formal work reported the most consistent positive results
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27 in terms of our measures of empowerment but they constituted a very small minority of women
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29 (4%) in our sample . Of the rest, women in some form of paid work, whether within or outside
30
31 the home were more likely to report positive results compared to women in unpaid subsistence
32
33 work and the economically inactive but there were some differentials in the kinds of impacts
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35 reported by women in paid work within and outside the home. Those working in informal
36
37 outside work were more likely to know about the labour laws and to feel comfortable about
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39 going to the market on their own but, unlike women in paid work within the home, they felt
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41 under constant pressure and did not feel much control over their own lives (XXX).. A
42
43 disaggregation of the informal outside category suggested that it was mainly women in outside
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45 waged work who did not feel much control over their own lives unlike women in self-
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47 employment, both within and outside the home (XXX et al). The demeaning nature of the
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49 waged work available to poorer women in Bangladesh, noted earlier, is unlikely to engender
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51 much sense of control over their own lives.
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3 Among the other resources which appeared promote positive change in women's lives,
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5 education proved to be the most consistent. Also positive but less consistently was women's
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7 ownership of land/housing and membership of NGOs (overwhelmingly microfinance
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9 organizations). Once NGO membership had been controlled for, access to credit proved
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11 insignificant, although it is possible that it was captured by women's involved in various forms of
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13 self-employment.
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18 A general point coming out of the study was that there was stronger evidence of positive change
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20 at the level of individuals and families than at community level. Aside from impacts on mobility
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22 in the public domain associated with outside work, the greater likelihood that women in formal
23
24 employment would be consulted by other members of the community and were more likely to
25
26 vote, there was little evidence of impacts on women's participation in politics or the affairs of the
27
28 community. The resilience of community norms and their impact on the kinds of agency that
29
30 women are able to exercise in the public domain was evident in the fact that while 92% of the
31
32 women in our sample had voted in the local elections, only 56% had voted according to their
33
34 own decision. Only 5% of the sample had participated in shalish and less than 1% of the women
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36 in the survey had participated in any form collective action, such as petitions, campaigns and
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38 protests against injustice or in pursuit of right. Yet, as we have argued, such activity is indicative
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40 of the willingness and ability of women to take part as active citizens within their community.
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46 **What leads to active citizenship in Bangladesh?**

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51 The willingness and ability of women and men to think and act like citizens is not absent in
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53 Bangladesh but it has to be built up gradually and purposively over time, particularly for the
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55 poorer sections of society. It does not generally happen spontaneously. This was the finding that
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57 emerged from a number of studies which explored the impact of different kinds of development
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3 organisations working with the poor on the political capabilities and collective action of their
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5 constituencies. The indicators of impact here included knowledge of programmes and political
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7 parties, perception of self and others, consultation by government officials, elected
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9 representatives and community members, participation in village committees and collective
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11 action to protest injustice or claim rights.
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16 One of these studies compared the impact of six organisations: compared specialist microfinance
17
18 organisations (Grameen Bank and ASA); organisations that combined microfinance with social
19
20 programs (BRAC and Proshika); and organisations that focused on social mobilization rather
21
22 than service provision (Nijera Kori and Samata). It found evidence of generic as well as
23
24 organisation-specific impacts (XXX). In terms of generic impacts, NGO members were more
25
26 likely than non-members to think of themselves as citizens, to trust people from other religions
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28 (particularly members of BRAC and Nijera Kori) and to be consulted by others in the
29
30 community for advice. In terms of organization-specific impacts, it was, not surprisingly, the
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32 members of the social mobilization organisations that were most likely to be politically active
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34 (campaigning in the last elections, engaged with elected officials) and to have engaged in
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36 collective actions to claims rights or protest injustice.
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42 The second study was based on a survey of NK members with a control group drawn from the
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44 same locations and socio-economic backgrounds (XXX). The fact that it was carried out in a
45
46 very different geographical area to the first survey and reported similar findings increases
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48 confidence in the results. This study found that NK members were more likely than non-
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50 members to participate in shalish and other forms of village-level governance, to have taken part
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52 in collective action within the past five years, to know their constitutional rights, to have
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54 campaign in local elections, to have interacted with government and elected officials and to have
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56 taken action to ensure the proper distribution of government anti-poverty programmes.
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5 One caveat to note is that social mobilisation organisations work with both landless men as well
6 as women, while microfinance organisations tend to work with only women. Samples drawn
7 from the social mobilization organisations were equally divided between men and women.
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11 Controlling for gender, women were found to report somewhat weaker impacts than men but
12 women members of social mobilisation organisations still reported stronger impacts than those
13 from other organisations as well as those from comparison groups⁷. So for instance, in the 6
14 NGO study, 57% of women and 66% of men in Samata and 56% of women and 74% of men in
15 Nijera Kori had engaged in collective action compared to just 4% of women in Grameen and
16 1% of women in ASA. In the survey of NK, 71% of male members and 70% of female had
17 participated in some form of collective action compared to 4% and 1% respectively of non-
18 members. It is also important to note that the collective actions undertaken by men and women
19 in these organisations do not follow gender-stratified patterns. Men are active around questions
20 of rape and other forms of violence against women just as women are active in mobilising
21 around land rights and wages.
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40 A separate study of Saptagram, a women-only social mobilisation organisation, offers additional
41 evidence that such organisations serve to build women's participation as active citizens (XXX).
42 The study compared recently recruited members with longer standing ones. It found that while
43 recently recruited members of Saptagram performed better on such indicators as knowing how
44 to use a mobile phone, how to make oral rehydration solutions and how to recognize a risky
45 pregnancy, the longer-standing and far less educated members were more like to have voted and
46 campaigned in the last local elections and to have encouraged others to vote, to have assisted
47 others in getting access to government programmes, to enjoy respect from their community and
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3 from elected officials. They were also considerably more likely to have participated in collective
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5 action, primarily around women's rights and violence against women⁸.
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9 **The contradictory processes of women's empowerment: what the findings tell us**

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13 Pulling together the findings from these various studies allows us to make some general
14
15 observations about the processes of women's empowerment in the context of Bangladesh and
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17 what they suggest about policy interventions. There have been many important social changes in
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19 Bangladesh, including changes relating to gender equality on the social front (Islam and Dogra,
20
21 2011) but change on the economic front has been slow, despite the visibility accorded in the
22
23 literature to microfinance and the export garment sector as sources of female-intensive
24
25 employment. While women's labour force participation rates have risen from around 4% in the
26
27 1970s to 36% according to the 2010 Labour Force Survey, the vast majority of these women are
28
29 either in unpaid family labour (56%) or in home-based self-employment (25%). Yet not only do
30
31 the findings from various studies, including some of those cited here, tell us that it is paid work,
32
33 particularly paid work outside the home, that carries the greater potential for transforming
34
35 women's lives and gender relations, but the value of paid work to women in different kinds of
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37 activities is also supported by qualitative interviews carried out as part of the Pathways study. As
38
39 one woman who was engaged in subsistence activities put it: *You can tell as soon as you see a working*
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41 *woman. If she works and earns an income of her own, then there is a different sense about them. They have mental*
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43 *strength.* (XXX).
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49 This divergence between women's positive subjective evaluations of the implications of paid
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51 work and their continued concentration in frequently unpaid, home-based activities appears to
52
53 reflect a number of factors. One is the resilience of community norms and its definitions of
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55 social status and female propriety. The ranking of different kinds of economic activities
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57 according to least and most preferred reported by the women in our Pathways survey reveals the
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3 influence of these norms in shaping preferences. The most preferred occupations were, in order
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5 of preference, rearing livestock and poultry, tailoring, teaching and sewing quilts/handicrafts.
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7 The common characteristics of these activities are that they conform to socially acceptable work
8
9 for women and that they can be carried out within the home (even teaching can be offered as
10
11 private tuition). The least desirable occupations were daily wage labour in agricultural and non-
12
13 agricultural activities, domestic service, begging and garment work. The key common
14
15 characteristic of these activities is that they have to be carried out outside the home (even if
16
17 domestic service is carried out within other people's homes) and may involve women working
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19 alongside men. These are also among the only forms of outside paid work available to women.
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21 It is therefore not surprising that the women in the TUP programme expressed satisfaction in
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23 withdrawing from waged work outside the home to the more respectable 'middle class' option of
24
25 work within the home.
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31 Social norms about female seclusion remain an important factor in shaping women's preferences
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33 through the internalization of what constitute propriety. They drive a wedge between work that
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35 meets with community approval and work that has transformative potential for women's lives
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37 and place in society. A male garment worker interviewed on his opinions about women joining
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39 joining the garment factories put the matter bluntly: *'Their value may have gone up but their status has*
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41 *gone down'* Kabeer, 2000, p.186).
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47 However, the internalization of social norms, while important, may not provide the full answer.
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49 We also need to factor in women's experiences of the limited option available to them outside
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51 the home. The Pathways survey found that women working outside the home, with the
52
53 exception of those in formal paid work, were more likely than those working within the home to
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55 express dissatisfaction with their work, to report harassment at work and to have experienced
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57 negative effects on their health. In any earlier study on the impact of microfinance, one of the
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3 women borrowers who had previously been engaged in agricultural wage labour explained what
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5 it had meant and why she valued the ability to give it up in favour of home-based work:
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9 *Before the loans, women used to work on other people's fields, cutting lentils, rice, wheat. They got 20/- to*
10 *30/- takas a day. That is happening less now because so many women are getting loans, they are raising*
11 *cows, goats, they can work for themselves so why should they work for someone else.... Before women used to*
12 *clear the irri blocks, they would stand in the water and get leeches on them. Now they don't. Now, with the*
13 *loans, they have some peace (XXX).*
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22 There is one other general point to draw out of the studies cited here. Many of the positive
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24 individual changes that women report in their lives could not have occurred without changes in
25
26 their family relationships, including their relationships with men. The greater decision-making
27
28 roles reported by educated women or women in paid work together with the value given to their
29
30 work by family members suggests there is a change underway in family relationships. One of the
31
32 women interviewed for the Pathways study volunteered this view: *'Perhaps men's mentality and*
33 *attitudes have also changed. I think perhaps they have changed along with the changing times'* (XXX). .
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42 **Concluding comments**

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46 The research findings cited here suggests that, at least in terms of theoretically derived criteria,
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48 paid work has a greater empowerment potential than unpaid work, and that paid work outside
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50 the home has greater empowerment potential than paid work within the home. But
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52 empowerment through outside paid work comes at a price. The forms of such work available to
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54 women are extremely limited, and with the exception of the small minority of women who have
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56 found jobs in the public sector, poorly paid and socially demeaning. Not surprisingly, many
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3 women withdraw into home-based work whenever they can afford to. The expansion of
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5 employment options, particular employment outside the home, is essential not only for poorer
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7 women but also for the more educated middle class women whose behaviour they seek to
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9 emulate.
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13 But access to outside work does not appear sufficient on its own to promote citizenship and
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15 political agency - and with it the promise of societal change - among women. The analysis here
16
17 suggests that in a society with severe restrictions, both internalized and externally imposed, on
18
19 women's capacity to participate as active citizens of their society, taking their place alongside
20
21 men to shape the direction of social change, is unlikely to happen through microfinance
22
23 organisations that are increasingly driven by a financial sustainability imperative. It requires
24
25 instead dedicated and purposive efforts of the kind undertaken by social mobilization
26
27 organisations. These organisations dispense with a service provision role and concentrate on
28
29 building the political capabilities of men and women from landless households so that they are
30
31 able to question patriarchal norms and challenge social injustice. The experience of these
32
33 organisations highlights one other point to consider in relation to women's empowerment and
34
35 active citizenship. While the processes of individual empowerment that take place at household
36
37 level appears to have been made possible by, or facilitated, changes in the individual attitudes and
38
39 behaviour of male family members, social mobilization organisations have managed to build
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41 active support among their male membership for a collective gender justice agenda.
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22 ¹ As an example of the latter, we might note the finding that women borrowers were more likely to report
23 'joint' rather than 'male-dominated' decision-making as was the case with non-borrowing women was
24 interpreted in one study as 'male-dominated decision-making in disguise' (Montgomery et al 1996) and in
25 another as evidence of a move away from male dominated decision-making to giving women more of a
26 say in household matters (Kabeer, 2001).

27 ² Personal communication, Syed Hashemi

28 ³ According to the authors, there is no market for women's wage labour in their study location

29 ⁴ They use the concepts of autonomy and empowerment interchangeably

30 ⁵ Informal community based mediation forum

31 ⁶ This question was drawn from the World Values Survey.

32 ⁷ This is shown explicitly in Kabeer et al (2009) which compared the impact of NK membership in
33 women's role in household decision-making and mobility in the public domain. It found that NK women
34 members were far more likely than women in other organisations or who were non-members, to have
35 some say (sole or joint decision-making) in children's education and marriage, family planning, health
36 treatment, purchase of land and other large assets and income allocation. It also found that while women
37 NGO members were more likely than non-members to report mobility in the public domain, NK women
38 members were considerably more likely than other NGO members to report mobility in relation to
39 shalish.

40 ⁸ For a more detailed analysis of the processes of women's empowerment and active citizenship through
41 participation in these social mobilization organizations, see XXXX
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