

PAID WORK, WOMEN'S EMPOWERMENT AND INCLUSIVE GROWTH

Transforming the structures of constraint



United Nations Entity for Gender Equality
and the Empowerment of Women

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**PAID WORK, WOMEN'S EMPOWERMENT
AND INCLUSIVE GROWTH: TRANSFORMING
THE STRUCTURES OF CONSTRAINT**

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* Detailed analyses of the logistical regression results for Egypt, Ghana and Bangladesh are available on the UN Women website.

EXECUTIVE SUMMARY



UN WOMEN/ANINDIT ROY-CHOWDHURY

A woman works alongside men in her West Bengal fishing community.

1. Objective of the report

A recent review of econometric studies into the relationships between gender equality and economic growth distinguished between those that explored the impact of gender equality on economic growth and those that explored the impact of economic growth on gender equality. It concluded that there was persuasive evidence to suggest that gender equality in education and employment contributed to economic growth. This effect appeared to work through a combination of the impact of gender equality on overall labour productivity in the economy and its impact on children's health and well-being within the family, and hence the productivity and well-being of the next generation of workers.

The evidence for the reverse relationship—the impact of economic growth on gender equality—was weaker and less consistent. However, a tentative finding worth noting from this latter set of studies was that the impacts of economic

growth on different aspects of women's lives were most likely to be positive in contexts where economic growth was accompanied by rising levels of female education and employment. The enhancement of women's agency associated with education and employment appeared to be pivotal in helping to translate changes in the broader structure of opportunities into positive changes in women's survival chances, well-being and rights.

Such findings suggest a dual rationale for promoting women's access to economic opportunities: it has transformative implications for different aspects of women's lives and it contributes to the pace and inclusiveness of growth. However, given the high levels of aggregation at which the econometric studies were carried out, they provide little insight into factors such as the kinds of employment or levels of education that are most likely to be conducive to women's empowerment in different contexts. Nor do the studies describe what kinds of policy regimes and patterns of growth are most likely to generate these enabling opportunity structures.

This report seeks to address this knowledge gap by drawing on household survey data collected in Egypt, Ghana and Bangladesh as part of the Pathways of Women's Empowerment Research Partners' Consortium. The Pathways surveys were not designed to explore the linkages between economic growth and women's economic activity, both paid and unpaid, but rather took women's empowerment as a valued goal in its own right and set out to investigate the circumstances under which women's access to valued economic resources were likely to be empowering. Nevertheless, in the light of the macro-level finding regarding the likely impact of women's economic activity and education on growth, the Pathways analysis can provide more detailed micro-level insights into the 'resource' pathways that enhance women's agency and thereby contribute to the inclusiveness of the growth process. This report brings the Pathways household survey data together within a unified comparative framework in order to carry out a historically grounded and contextually located analysis into the extent to which the structure of economic opportunities generated by a country's growth strategies translated into positive impacts on women's lives in three very different contexts.

An all-female Bangladeshi police contingent arrives in Port au Prince to help with the reconstruction in quake-devastated Haiti.



UN PHOTO/MARCO DORMINO

The Pathways analysis can provide more detailed micro-level insights into the ‘resource’ pathways that enhance women’s agency and thereby contribute to the inclusiveness of growth.

2. Conceptual framework

The conceptual framework adopted for the research took the capacity for choice and agency as central to its understanding of women’s empowerment, but recognized that this capacity was exercised within the ‘gendered structures of constraint’: the limits imposed by the structural distribution of rules, norms, resources and responsibilities that served to position different groups of women and men within the broader social hierarchies of their societies. This conceptualization of women’s empowerment not only encompassed women’s choice and agency as individuals, but also extended to their capacity to undertake action to challenge the gendered structures of constraint that curtail the life choices and life chances of different groups of women.

It is recognized that these gendered structures varied considerably by context. For example, the predominantly patrilineal-patriarchal-patrilocal structures of family and kinship in Egypt and Bangladesh, together with strict restrictions on women’s mobility in the public domain leading to historically low levels of female labour-force participation in both countries, meant that they shared important features of their gender relations. In Ghana, by contrast, matrilineal kinship systems coexisted alongside patrilineal ones, but both ascribed an important role to women in the productive sphere. Indeed, Ghana has been described in the literature as a region of female farming. While this description oversimplifies the considerable variations in women’s productive roles that exist in Ghana, it does serve to capture the prominent contributions that women make to the household economy.

At the same time, there is no reason to believe that family and kinship systems, and the gender relations to which they give rise, are impervious to change. They are constantly acted on, modified and transformed by a variety of forces. Some reflect purposive action on the part of different actors within the institutions of state, markets, civil society and within families themselves. Others may be the unintended consequences of such action as well as reflecting larger changes occurring at local, national and international levels.



UN WOMEN / FATMA ELZAHRAA YASSIN

A woman holds up her new National ID card in the Banha District, Qalyoubia governorate of Egypt.

The three country case studies provide a useful comparative framework for examining the interactions between pre-existing structures of constraint in different contexts and these broader forces of socioeconomic change. Each of the three countries began its post-colonial history committed to a nation-building project based on import-substituting industrialization combined with a socialistic policy discourse and commitment to redistributive welfare policies. Each abandoned these policies in favour of a broadly neo-liberal policy package along the familiar lines laid down by the Bretton Woods institutions, including public-sector cutbacks, state-owned enterprise privatization, trade and finance liberalization, exchange rate reform and labour market deregulation. However, each country started from very different initial conditions, undertook the transition to market-oriented policies at a varying pace and achieved varying degrees of structural transformation.

This report provides a brief account of each case study country's policy regimes prior to liberalization and explores how these mediated the implementation of the neo-liberal policy package and the structure of opportunities that they generated for women and men. The report then draws on the survey data collected for the pathways research to examine the implications of these opportunity structures for different aspects of women's lives: their economic agency within the household, their participation in community affairs and politics and their attitudes and perceptions in relation to issues that have a bearing on women's empowerment. Along with different kinds of employment opportunities—formal and informal, work within and outside the home/farm, self-employment and wage employment—the impact of women's education, access to residential land/housing and participation in associations of various kinds was also explored.

3. Empirical findings

EGYPT

Egypt started out and has remained wealthier than Ghana and Bangladesh, although in recent years its growth rates have declined and its poverty levels have risen. Since the 1970s, the oil economy has played an important role in shaping Egypt's growth trajectory, partly through domestic production but more importantly through employment opportunities in oil-rich countries in the region. Not only did these opportunities largely benefit the male labour force, but also the accompanying appreciation of exchange rates served to curtail investment in the more labour-intensive manufacturing and agricultural sectors that might have generated jobs for women. Where women did benefit was through the state's use of its considerable rental income to finance a massive expansion of social services and public-sector employment. Generous and gender-aware provisions in public-sector employment made the state the primary source of employment for middle class women in Egypt and created a strong incentive for female secondary and higher education. However, the successive military regimes that held power in Egypt since the 1970s remained highly authoritarian, discouraging the growth of an independent civil society and an active women's movement. While the Egyptian Revolution in 2011 ended this phase of the country's history, the extent to which it signals the end of authoritarian rule is as yet unclear.

The collapse in oil prices in the mid-1980s forced a period of efforts, led by the International Monetary Fund (IMF), of economic reform, including retrenchment of the public sector. As a result, women lost out on one of the few sources of decent employment available to them. At the same time, social constraints on women's geographical mobility combined with private-sector employers' discriminatory attitudes such that economic privatization largely benefited men. There has been a gradual increase in rural women's labour-force participation in recent decades, but it remains largely confined to home-based self-employment or unpaid family labour.

Analysis of the Egypt Pathways survey found a positive correlation between both women's education and public-sector employment and a range of empowerment indicators. Somewhat weaker, but still positive, correlations were reported between women's informal self-employment outside the home and many of the dimensions of empowerment included in the survey. While a positive correlation was also reported between women's membership in organizations and their voting behaviour, the results were confined to women who worked in the public sector and whose voting behaviour could be seen as indicative of the state's influence rather than of an enhanced political agency.

GHANA

Ghana started its post-colonial history with a brief and successful period of import-substituting growth strategies. It then went through a period of major turmoil, which nearly precipitated its economic collapse. It was forced to turn to the World Bank/IMF for assistance in the mid-1980s. The ensuing

A store clerk accepts delivery in Ghana.



structural adjustment policy package helped to put the country back on track, instituting a period of steady growth accompanied by a gradual reduction in poverty. The political environment also improved considerably, and there was a proliferation of civil society organizations, including women's organizations.

Despite their high rates of economic activity, women in Ghana do not appear to have been major beneficiaries in the country's growth strategies. They were largely excluded from industrial growth during the import-substituting industrialization period. Further, women that did find steady, public-sector jobs were laid off in disproportionate numbers during the structural adjustment period. The layoffs occurred without offsetting gains in the sectors that were prioritized in the shift to market-led, export-oriented growth. The minerals and timber industries were almost entirely male-dominated sectors, and while female labour is critical in cocoa cultivation, women in Ghana work largely as unpaid family labour in what is regarded as a 'male' crop. Within agriculture, women are largely self-employed in food crop cultivation, where earnings are lowest. However, a sizeable percentage of working women in Ghana have diversified into non-agricultural self-employment, largely in the informal economy. They appear to have fared better here than in other occupational categories, with higher earnings and lower gender differentials in earnings than in most other occupations open to them in the informal economy.

The Pathways survey in Ghana suggested that both formal employment and non-agricultural self-employment had stronger correlations with the various indicators of women's empowerment than women in informal waged employment, farm-based self-employment and the economically inactive. Education, particularly secondary education, was the other variable to have consistent positive correlations with the empowerment indicators, while women's ownership of residential land/housing and membership of organizations proved less consistently significant. As far as membership of organizations was concerned, while women have greater freedom of association in Ghana than Egypt, the majority of women who reported such membership in Ghana belonged to a religious organization. Given that many empowerment indicators relate to forms of change unlikely to be of primary interest to religious organizations (and in the case of reproductive choice, may actually go against the teachings of some religions), it is not surprising that membership in religious organizations did not appear to have a significant relationship with empowerment.

The case studies of Egypt, Ghana and Bangladesh provide a useful comparative framework for examining the interactions between pre-existing structures of constraint in different contexts and the broader forces of socioeconomic change.



KATHRYN CARDNER



KATHRYN CARDNER

BANGLADESH

Shortly after its independence from Pakistan in 1971, Bangladesh abandoned its import-substituting industrialization strategy in favour of a market-led growth strategy. However, its growth rates did not begin to rise until over a decade later, partly assisted by declining rates of population growth. This was accompanied by a gradual but steady decline in poverty. Though the country made the transition from an extended period under military rule to a multi-party democracy in the early 1990s (followed by political decentralization in the late 1990s), its thriving development non-governmental organization (NGO) sector dated back to the early years of independence and had played an active role in the grass-roots provision of services, particularly microfinance.

Female labour-force rates were low and had remained stagnant for much of the import-substituting industrialization period. Despite quotas for women in public-sector employment, they never accounted for more than a small fraction of such employment. However, women were visible beneficiaries of the shift to market-led growth because they made up the dominant labour force in the newly established export-oriented garment industry. They also benefited, though less visibly, from expanded state and NGO activity in community-based service provision, including health and education, while their preferred status as microfinance beneficiaries explains their rising involvement in unpaid family labour/self-employment.

Analysis of the Bangladesh Pathways survey found that, as elsewhere, women's formal/semi-formal employment had the most significant associations with empowerment indicators. However, in the Bangladesh context, women's involvement in informal paid work outside the home was also positively associated with a range of these indicators. Educated women in the survey, particularly those with secondary and higher education, also reported positively on the various empowerment indicators, while membership of organizations (almost invariably development NGOs) also appeared to matter in the Bangladesh context. Since the impact of the microfinance function of these organizations on women's economic activities has been controlled for, it is likely that the positive impact of organizational membership reflects its associational and educational aspects. In addition, ownership of residential land and housing also proved to have a positive correlation with a number of empowerment indicators.

Bangladeshi women are often employed in the garment industry, with jobs ranging from hand-dyeing textiles to operating knitting and sewing machines.

4. Economic growth and gender equality: insights from the study

While the findings from the Pathways analysis varied between the three countries, in part given the differences in their gendered structures of constraint, there were a number of commonalities in their initial economic conditions and subsequent development trajectories. In all three countries, formal employment has had the most transformative impact on women's lives, with the state playing the most important role in providing this form of employment. Throughout the period under study, Egypt experienced higher rates of economic growth than Ghana and Bangladesh. Employment in the high growth sectors, mainly associated with the oil economy, largely favoured male employment. State investment in public-sector employment did help to overcome some of the constraints on women's mobility in the public domain, but the private sector remained largely inhospitable to women.

Ghana's growth rates were much lower than Egypt's, and were spearheaded by forms of production (minerals and timber) from which women were largely excluded, and from export crops in which women participated as unpaid family labour. Women in Ghana did benefit from public-sector employment, but the size of the public sector and the share of women's employment in the sector were much smaller than in Egypt. However, in as much as women were able to find lucrative forms of off-farm self-employment, they were able to exercise a greater degree of agency over their own lives and within their communities than those in farm-based self-employment.

In Bangladesh, the size of the public sector was not particularly large, and women there constituted a minority of its employees. More women benefited from jobs that were made available as a result of the country's shift to export-led growth strategies as a result of the leading role played by labour-intensive, export-oriented garment manufacturing. Technological change in agriculture and the spread of microfinance also generated informal employment opportunities. When these opportunities drew women into the public domain, women did experience some degree of transformation in their lives.

In all three countries, the state has been a major provider of the forms of employment most likely to empower women, although to a greater extent in Egypt than in Bangladesh or Ghana.

In all three countries, therefore, the state has been a major provider of the forms of employment most likely to empower women, although to a greater extent in Egypt than in Bangladesh or Ghana. It has also helped to redistribute the benefits of economic growth in other ways that have proved empowering for women, most prominently in the field of education. In Egypt, this was done by guaranteeing public-sector employment to those with secondary education regardless of gender. In Ghana and Bangladesh, this was done through concerted policy measures that in some cases were specifically directed to girls.

The findings in this report suggest that economic growth alone does not promote gender equality. Unless patterns of growth generate reasonable quality jobs for women, the extent to which greater gender equality is achieved will depend on the actions of the state and civil society. Greater gender equality does have the potential to contribute to inclusive growth when it is achieved in education, employment and other valued resources. In particular, women's access to valued resources can have positive distributional implications for growth. For example, women who have access to better quality employment, to higher levels of education, and in some contexts, to assets and independent associational life are more likely to decide how to spend their income and make decisions about their own health. In addition, they tend to gain respect within the community, participate in politics, express support for gender-egalitarian attitudes (including a more egalitarian distribution of unpaid workloads) and, in cultures characterized by a preference for sons, express less discriminatory attitudes towards daughters.

5. Policy implications

It is clear that the kind of formal employment that contributes most consistently to empowering women to exercise greater voice and agency within their households and communities has been on the decline in the shift to market-oriented strategies. Women were in the minority in formal public-sector employment, and have lost out disproportionately as these jobs were retrenched without making compensatory gains in formal private-sector employment. The high percentage of educated women among the economically inactive group in all three countries suggests that the dearth of jobs suited to their qualifications may be keeping many women out of the labour market. It is unlikely that in the near future the three countries will be able to provide sufficient formal employment opportunities to absorb all those, men as well as women, seeking such work. What may be a more realistic way forward is a two-pronged approach: (1) replicate some of the more desirable aspects of formal employment in the informal economy, and (2) extend the regulatory framework to bring increasing numbers of workers into the formal economy.

Current discussions about inclusive growth give employment generation a central place in the policy agenda and envisage a greater role for the state, not simply as a passive partner to the private sector, but proactively creating conditions that will allow countries to embark on more dynamic growth trajectories. The expansion of economic opportunities through greater attention to the employment potential of growth strategies would clearly create more hospitable macroeconomic conditions for achieving women's economic empowerment.

UN PHOTO/MARTINE PERRET



Dili, Timor-Leste woman collects fish at sunset.

Some of the sector-specific strategies discussed by inclusive growth economists would need to go a step further towards addressing locations and sectors in which women were at a particular disadvantage, or in which there was potential for generating female-intensive opportunities. In all cases, however, targeted interventions are needed to transform the gender-specific constraints that keep women out of the market or trapped in poorly paid activities. Three broad areas of intervention are highlighted. While they will need to be adapted to specific contexts, all three are likely to be relevant across a range of different contexts.

CREATE AN ENABLING REGULATORY ENVIRONMENT

Creating a more enabling regulatory environment will require action on a number of different fronts. One front is addressing discriminatory legislation, in particular legislation that requires women to seek permission from their husbands to open bank accounts or own businesses. Inheritance and property laws are another example of discriminatory legislation. Laws governing these issues, both customary and statutory laws, should be gradually aligned in order to ensure more egalitarian rights to property. A second front is apparently gender-neutral legislation that may have gender-biased impacts. For example, the complex bureaucratic procedures necessary to register enterprises not only discriminate against small enterprises they also discriminate against female entrepreneurs who are less likely than their male counterparts to have the knowledge, time and money to negotiate the barriers they represent. Similarly, the design of value-added taxes may unintentionally discriminate against goods and services provided by women. A third front is promoting legislation that seeks to level the economic playing field for women and men: state support for maternity leave and benefits to lessen the financial burden on private employers; legislation promoting equal pay for work of equal value; and progressive extension of basic labour standards throughout the economy.

A nurse listens to the heartbeat of a foetus at a local dispensary in western Kenya.



UNDP/ALLAN GICHIG

Social protection assists women and men to cope with, and recover from, the various kinds of risks and insecurities associated with globalization. In addition, social protection measures can be designed to address the risks and insecurities that are endemic to livelihoods in the informal economy where a disproportionate percentage of working women are concentrated.

SOCIAL PROTECTION IS INCREASINGLY RECOGNIZED AS A CENTRAL DIMENSION OF INCLUSIVE GROWTH

In an era characterized by growing global market competition, social protection is central to promoting inclusive growth. Social protection assists women and men to cope with, and recover from, the various kinds of risks and insecurities associated with globalization. In addition, social protection measures can be designed to address the risks and insecurities that are endemic to livelihoods in the informal economy where a disproportionate percentage of working women are concentrated. The gender-responsive design of such measures can go a long way towards addressing some of the gender-specific constraints that have been discussed in both this report and in the wider literature—particularly if the designs bear in mind women’s location at the crossroads of production and reproduction and paid and unpaid work. For example, public works programmes can generate jobs for both women and men, but their gender transformative potential could be enhanced if:

- Provision is made for childcare for women participating in these programmes;
- Minimum quotas are put in place to ensure women’s participation;
- Travel time to work is not long;
- Infrastructure projects are promoted that reduce women’s work burden (e.g. provide year round supply of potable water and woodlots close to homes);
- Social infrastructure, such as schools and clinics, is constructed; and
- Women’s access to markets and services is improved and the dissemination of ideas through improvements in roads and transport is promoted.

Similarly, the empowerment potential of cash transfers could be enhanced if they are untied from women’s reproductive responsibilities and combined with improved access to markets and the banking sector through, for example, smart cards, livelihoods training, information dissemination and business skills development to enhance their longer term employment prospects.

SUPPORT WOMEN'S ORGANIZATIONAL CAPACITY

This can give women a greater voice and influence in advancing their own needs, interests and priorities with powerful state and market actors whose actions may have created barriers to women's progress in the past, but who can be pressured from the bottom up to become agents for social transformation. Trade unions have historically played this role for workers, but with the growing informality of working relations other kinds of organizations more explicitly geared towards addressing women's gender-specific constraints have come to the forefront. While there was evidence of associational activity among the women in the Pathways surveys, there was very little evidence of independent associations and social movements that set out to actively represent women's strategic gender interests. Yet the organizational capacity of women, whether they are in wage- or self-employment, may be the missing ingredient that helps transform women's access to paid work into an economic pathway to collective empowerment and active citizenship.

INTRODUCTION



UN PHOTO/MARTINE PERRET

A woman sorts coffee beans in a Dili, Timor-Leste factory.

1. Rationale and objectives

The growing emphasis on **inclusive** growth as a key development goal signals the international development community's recognition that, on its own, the pace of growth is rarely sufficient to reduce poverty and promote human well-being—the **pattern** of growth also matters. While the literature includes various definitions of inclusive growth, these share a common concern with generating economic opportunities for all sections of the population, with a special emphasis on the poor, particularly women and young people, who have often been marginalized in previous growth strategies.¹ Central to many of these definitions is an emphasis on employment-centred or job-rich growth. In particular, it is assumed that since labour is the most abundant resource at the disposal of poor and marginalized groups, patterns of growth that allow them to participate in, and contribute to, economic growth processes are the most likely to ensure a broad-based distribution of the benefits of growth.

A second emerging theme in the policy literature is a concern for women's economic empowerment. Here again, while there are variations in the way that this concern has been articulated, there is a shared focus on promoting women's access to key economic assets and opportunities, with a particular focus on paid work.² This distinguishes paid work from unpaid productive work, which is included in the International Labour Organization's definition of economic activity, and unpaid reproductive work within the domestic domain, which is not.

The empowerment potential of paid work for women has, of course, been a matter of considerable debate within feminist literature. There is a long-standing body of work, influenced by both Marxist and liberal theory, that has emphasized the material dimensions of women's subordination and the extent to which women's economic dependence on a male breadwinner serves to curtail their capacity to exercise control over key aspects of their own lives. The apparent feminization of labour markets that has accompanied the opening up of economies to global competition, including in countries where women have traditionally been excluded from paid work, would appear to signal a positive trend in women's empowerment.

However, as a number of scholars have pointed out, not all forms of paid work are equally empowering. In addition to remuneration, what is also likely to matter is the social visibility of the work, the regularity and reliability of remuneration, the extent to which it is controlled by women and the conditions in which it is earned, including access to labour rights and social protection (Sen, 1990a; Whitehead, 1985; Agarwal, 1986; Kabeer, 2000; Pearson, 2004). Given that most women continue to be concentrated in poorly paid and informal forms of work with little or no social or legal protection, access to market opportunities may be exploitative rather than empowering. Their ability to take up more empowering forms of paid work is frequently curtailed by the fact that in most regions, women (and often girls) continue to bear primary responsibility for unpaid domestic work, whether or not they are economically active.

The apparent feminization of labour markets that has accompanied the opening up of economies to global competition, including in countries where women have traditionally been excluded from paid work, would appear to signal a positive trend in women's empowerment. However, as a number of scholars have pointed out, not all forms of paid work are equally empowering.

It is this continuing debate that led the authors of this report to select the theme of ‘Empowering Work’ as the focus of their research in Egypt, Ghana and Bangladesh as part of a broader programme of work on Pathways of Women’s Empowerment.³ There were additional policy considerations for selecting this theme. An analytical review of the literature on the relationship between gender equality and growth studies carried out as part of the theme of ‘Empowering Work’ found fairly robust empirical support for the hypothesis that gender equality in education and employment contributed to economic growth (Kabeer and Natali, 2012). This effect appeared to operate both directly through its impacts on overall labour productivity in the economy as well as indirectly through its positive impacts on children’s health and well-being within the family and hence the labour productivity of subsequent generations of workers. Such findings suggest that improving women’s access to economic resources and opportunities can contribute to the inclusive character of growth, not only through the obvious route of extending the benefits of growth to women (who constitute half of the potential work force in any society), but also by improving the distributional dynamics of the growth process.

The evidence from the studies into the reverse relationship—the impact of economic growth on gender equality—was less consistent and indeed sometimes negative. Nevertheless, one striking finding that came out of this latter set of studies was that improvements in a range of different gender equality indicators were most likely to be reported in contexts in which economic growth was accompanied by rising levels of female education and employment. Despite the questions raised about the empowerment potential of paid work in the wider literature, this finding suggests that the enhancement of women’s agency associated with increasing levels of employment and education may be a pivotal factor in helping to translate changes in the broader structure of opportunities into positive changes in women’s rights and capabilities.

Such findings suggest that promoting women’s access to economic opportunities has an intrinsic rationale (transformative implications for various aspects of women’s lives) and an instrumental rationale (contribution to the pace and inclusiveness of growth). However, given the high levels of aggregation at which studies on the relationships between gender equality and economic growth are carried out—most rely on the use of cross-country regression analysis, with the attendant problems (Rodriguez and Rodrik, 2001)—they provide very little insight into the kinds of employment and levels of education that are most likely to be conducive to women’s empowerment in different contexts. Further, they cannot tell us what kinds of policy regimes and patterns of growth are most likely to generate these enabling opportunity structures for women.

This report draws on survey data collected as part of the ‘Empowering Work’ theme of the Pathways programme in order to address this knowledge gap. The Pathways surveys were not designed to explore linkages between women’s work and economic growth, but rather took women’s empowerment as a valued goal in its own right and set out to investigate the circumstances under which women’s access to paid work was likely to be empowering. This report takes the analysis a step further by bringing the survey data together within a comparative framework. This will allow us to carry out a more detailed, historically grounded and contextually located analysis into the extent to which the structure of economic opportunities generated by a country’s growth strategies translated into positive impacts on women’s lives in three different contexts: Egypt, Ghana and Bangladesh.



A woman prepares snacks to be sold at the roadside in San Pedro, Côte d’Ivoire.

2. Setting the stage: conceptual issues and research questions

The agenda-setting paper for the ‘Empowering Work’ research theme spelled out some of the concepts, themes and research questions that informed the research strategy taken by the country teams (Kabeer, 2008a). Three key points from the paper will help to set the stage for the analysis in this report: the central place assigned to women’s capacity for choice and agency in our conceptualization of empowerment; the importance of contextual differences in the gendered structures of constraint in shaping the pathways of empowerment; and the fact that long-standing, deeply entrenched gendered patterns of kinship and family organization are not immutable

A young woman checks her name in the elections list at a voting station in Cairo, Egypt.



UN WOMEN/FATMA ELZAHRAA YASSIN

THE CENTRALITY OF WOMEN’S CAPACITY FOR CHOICE AND AGENCY TO THE CONCEPT OF EMPOWERMENT

The conceptualization 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 interrelationships 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, 2008a, p. 27).

As the above quote from the agenda-setting paper suggests, women’s capacity for choice and agency was central to our conceptualization of empowerment. However, we recognized that this capacity was exercised within the limits imposed by the structural distribution of rules, norms, resources and responsibilities that served to locate different groups of women and men within broader social hierarchies of their societies. The conceptualization of women’s empowerment therefore encompassed both women’s capacity to exercise personal and interpersonal agency but also extended to their capacity to undertake collective action to challenge—and perhaps transform—the gendered ‘structures of constraint’ (Folbre, 1994a). Our focus on collective action reflects the point widely made in the feminist and social movement literature on social change: it is not the political protests of isolated individuals but the collective struggles of marginalized groups that have the potential to transform structures.

THE IMPORTANCE OF CONTEXTUAL DIFFERENCES IN THE GENDERED STRUCTURES OF CONSTRAINT IN SHAPING PATHWAYS OF EMPOWERMENT

We recognized the importance of taking account of contextual differences in the gendered structures of constraint in analysing the pathways of women’s empowerment. These differences, which reflect differences in the political, social and economic conditions that prevail across the world, give rise to a ‘geography of gender’ in the distribution of resources and opportunities in different contexts, including both availability and acceptability of different kinds of work for women

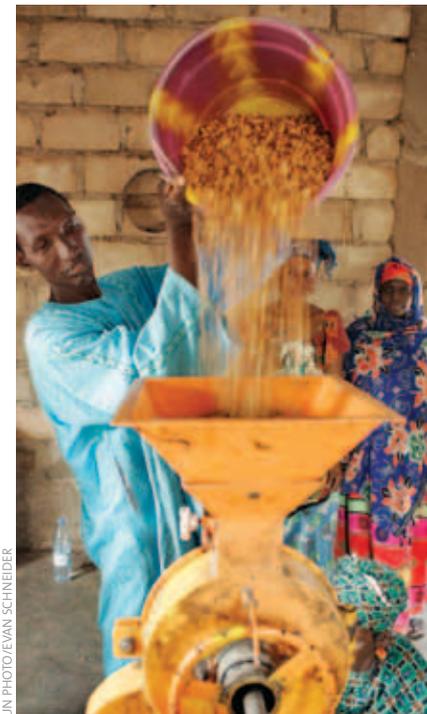
and men. The organization of kinship and family relations is a central aspect of the gendered structures of constraint in most societies, and the geography of gender is evident in some of the similarities and contrasts in the organization of these relations in the three country case studies. It would be useful to spell out some key aspects of these structures of constraint in the three countries in the study.

Egypt and Bangladesh share certain aspects of their kinship and gender relations. As Caldwell (1978) has pointed out, the description of the families of the Middle East as ‘extended, patrilineal, patrilocal, patriarchal, endogamous and occasionally polygynous’ can be applied, with some variation, across what Kandiyoti (1988) has termed a regional belt of ‘classic patriarchy’, which stretches from Northern Africa across the Middle East to the northern plains of South Asia, including Bangladesh.⁴ These are societies characterized by a highly corporate organization of family and kinship relations. Property and descent is traced through the patrilineage. Control over household labour and resources are vested in a senior patriarchal figure that is responsible for the welfare of family members, as well as its honour and status within the community (both of which are closely bound up with the virtue of women in the family). Women are generally secluded within the domestic domain and confined to reproductive tasks. These societies are consequently characterized by extremely low levels of labour-force participation by women—Boserup (1970) described them as ‘male farming systems’—and women’s dependence on male provision and protection for much of their lives. Such societies also tend to be characterized by strong cultures of son preference and excess levels of female mortality, contributing a disproportionate share of the world’s ‘missing women’ (Sen, 1990b).

Although the belt of classic patriarchy cuts across cultural, ethnic and religious boundaries, religion, ethnicity and culture give rise to variations in the ideal-typical description outlined above. For example, marital endogamy in the form of cross-cousin marriage is far more prevalent in the Middle East than it is in Bangladesh and India where women generally marry outside their lineage. This means women are more likely to retain connections with their natal family after marriage in Egypt whereas in Bangladesh, marriage disrupts women’s ties with their family of birth and the support it might provide to them. The practice of dowry, more closely associated with Hinduism in the South Asian context and previously unknown among Muslims, has emerged in Bangladesh in the past half century but is largely absent in Egypt. There are also variations within these countries by class, ethnicity and geographical location. For example, Upper Egypt is not only poorer than the rest of the country, but it is also considered far more socially conservative. In Bangladesh as well, religious conservatism appears to be far stronger in certain districts than others.

The West African region, where Ghana is located, exemplifies what Boserup described as ‘female farming systems’, a description that serves to stress women’s significant contributions to agriculture in the region. Women in Ghana have a long history of independent farming. They also play a major role in agro-processing and trade, manage their own budgets and are considered to exercise considerable economic autonomy. Indeed, as Darkwah and Tsikata (2011) note, Ghanaian women featured in Boserup’s writing as exemplars of female autonomy. At the same time, they point out that because the high rate of economic activity by women is taken for granted in much of the Ghanaian literature, its impact on their lives tends to be assumed rather than investigated.

Members of the Sourouyel Women’s Group bring peanuts to the miller for grinding before making peanut paste to be sold in the women’s Senegal village and local markets.



UN PHOTO/EVAN SCHNEIDER



A woman waters a field in Ghana.

Moreover, as with all ideal-typical descriptions, the reality is more varied and complex. There are a variety of agro-ecological conditions in Ghana, from arid savannah in the north to forest and coastal environments in the southern regions. It has over 60 different ethnic groups, although the Akan (44 per cent), Mole-Dagbani (16 per cent) Ewe (13 per cent) and Ga-Adangbe (8 per cent) make up the bulk of the population. Different groups are characterized by different kinship systems with different implications for access to resources and decision-making power by gender. The result is considerable diversity in household arrangements, with varying incidence of polygyny, non-coresident marriage, kin fostering and consensual unions.

The Akan, located mainly in the southern part of the country, are organized along matrilineal lines so that descent and property rights are traced through the mother's kinship group. Under this system, women's individual right to lineage land is not dependent on her marital status but can be exercised on non-marriage, during marriage and upon divorce and widowhood (Manuh, 1989). The matrilineage group, most often under the authority of the maternal uncle, retains considerable influence over a woman even after her marriage. While matrilineal systems may give women greater access to resources outside marriage, they are characterized by weaker nuclear structures and offer less economic security for women (Baden et al., 1994). Households tend to be characterized by non-pooling of resources: women and men manage separate income streams with convention dictating their separate responsibilities to the household.

Most ethnic groups in the north and east of the country are patrilineal so that descent as well as property rights are traced through the father's side of the family. Women's rights to claim land from their fathers is weaker than that of their brothers, and they cannot pass inherited land on to their children (Manuh, 1989). They also stand to lose their land and property on the death of their husbands. The influence of the natal family over women is far more limited after marriage among patrilineal groups.

LONG-STANDING, DEEPLY ENTRENCHED GENDERED PATTERNS OF KINSHIP AND FAMILY ORGANIZATION ARE NOT IMMUTABLE

The third key point made by the agenda-setting paper was that while it recognized that these gendered patterns of kinship and family organization have evolved over considerable periods of time and have become deeply entrenched in the wider structures of different societies, it also recognized that they were not immutable. They are constantly acted on by a variety of forces that served to reinforce, modify or transform them. Such forces may reflect purposive action on the part of different actors within the institutions of state, markets, civil society and households or the unintended consequences of such action, or they may reflect larger changes taking place at the local, national or global level. These forces do not necessarily eradicate the influence of the past on gender relations, but give them a 'path-dependence' so that apparently similar strategies for economic growth may be associated with very different pathways of change in the lives of women and men in different contexts.

The three country case studies provide a useful framework within which to compare the interaction between pre-existing structures of constraint in the different contexts and the broader forces of socioeconomic change. Each of these countries began its post-colonial history committed to a nation-building project based on

import-substituting industrialization combined with socialist policy discourse and efforts at redistributive welfare policies. Each abandoned these policies in favour of a broadly neo-liberal policy package along the familiar lines laid down by the World Bank/IMF, generally including some or all of the following elements: cutbacks in the public sector and privatization of state-owned enterprises, liberalization of trade and finance, exchange rate reform and deregulation of labour markets.

However, as Table A1 (see Annex 2) shows, the three countries started out from very different initial conditions and achieved varying degrees of transformation in their transition to market-oriented policies. For example, Egypt started out with higher per capita GDP in 1980 and continued to be considerably wealthier than the other two countries in 2010; both Bangladesh and Ghana reported a rise in their growth rates during this period while Egypt reported a decline. In fact, Egypt has reported a rise in the incidence of poverty in recent years while both Ghana and Bangladesh have been experiencing declines. Agriculture accounted for a much lower percentage of value-added to the GDP in Egypt in 1980, and there was little change in 2010. In both Ghana and Bangladesh, the contribution of agriculture to GDP declined considerably over this period, but while Bangladesh saw a rise in the share of manufacturing, in Ghana, growth in share of value added was concentrated in services.

The statistics in Table A1 suggest that similar-seeming policy packages started from very different initial conditions in the three countries and had very different impacts on their economic structures. In the next sections of the report, we will be exploring the implications of the pace and pattern of policy change in each country for the ground level reality of women's lives and livelihoods. We follow the same analytical structure for each of the country case studies. For each, we provide a brief account of the policy regimes of the three countries, how these mediated the adoption and implementation of the neo-liberal policy package and a description of the structure of opportunities that this generated for women and men. We will then draw on primary data collected for the Pathways 'Empowering Work' theme to examine the implications of these opportunities structures for different aspects of women's lives.

The three case-study countries began their post-colonial periods committed to a nation-building project based on import-substituting industrialization combined with socialist policy discourse and efforts at redistributive welfare policies. Each country abandoned these policies in favour of a broadly neo-liberal policy package along the familiar lines laid down by the World Bank/IMF. However, each country started out from very different initial conditions and achieved varying degrees of transformation in the transition to market-oriented policies.

3. Methodology

The primary data used in this report is drawn from purposively designed surveys carried out as part of the pathways research in the three countries. Details of the methodology used to gather the data are to be found in Annex 1. The surveys explored the empowerment potential of women's access to paid work and other economic resources, using the broad ranging definition of empowerment outlined earlier. This definition gave rise to clusters of indicators, measuring different dimensions of change: values, perceptions and attitudes, role in decision-making within the household, quality of relations within and beyond the family, participation in local and national-level politics and collective action to protest injustice or claim rights.

The valued resources in question can be taken to represent potential pathways of women's empowerment. The primary concern was with women's economic activity. In all three countries, we distinguished between formal employment, various forms of informal paid work, within and outside the home/farm and what the International Labour Organization calls 'contributing family labour', in other words, productive but unpaid work in family farms or enterprises. We were also interested in exploring the likely impact of three other categories of resources that feature prominently in the literature on women's empowerment. The first was education, which is seen in the literature not only to expand women's access to work opportunities but also to promote their cognitive capabilities and self-confidence (Jejeebhoy, 1995).⁵ The second was women's access to residential land and housing: this reflects a substantial body of literature arguing the transformative implications of women's access to property, primarily because it reduces women's dependency status (Agarwal, 1994; Deere and Leon, 2001). Finally, we were interested in women's access to associational resources beyond family and kin relations, as women's collective capabilities have been a distinct theme of recent feminist discourse (Kabeer, 1994; Batliwala, 1994; Rowland, 1998).

Government social worker visits women pottery makers in a small town of Ghana.



UNPHOTO/KAY MULDON

The Pathways surveys explored the empowerment potential of women's access to paid work and other economic resources, measuring different dimensions of change: values, perceptions and attitudes, role in decision-making within the household, quality of relations within and beyond the family, participation in local and national-level politics and collective action to protest injustice or claim rights.

Each country team designed its own survey, drawing on a common core of explanatory variables and indicators of empowerment, adding or dropping some according to perceived relevance to local context. Thus all three teams included empowerment indicators that sought to capture different aspects of women's economic agency and status within the family, their participation in community affairs and politics and their perceptions and attitudes in relation to various issues, which had a bearing on women's economic empowerment. In addition, given the strong culture of son preference and norms of female seclusion that had prevailed in Egypt and Bangladesh, the surveys in these countries included indicators to measure sex preference with regard to children and women's mobility in the public domain. And while all three teams included a question about the 'internal locus of control' from the World Values Survey, the Ghana team also included an explicit question about empowerment.⁶

As far as explanatory variables were concerned, along with the pathways variables, all three surveys included the following:

- A cluster of demographic variables (such as age and marital status) to control for the fact that in most cultures, women's status within the family and capacity for agency varies across the life course.
- Characteristics of the head of household to allow for the fact the dominant household members are likely to influence on women's attitudes and agency.
- Household wealth scores to capture possible variations in the impact of economic class. This was constructed by using factor analysis for a variety of assets owned or accessed by the household.
- A dummy for different locations to capture unobserved geographical variations in possible influences on women's empowerment.

In addition, Egypt and Bangladesh included routine television watching to capture exposure to new ideas, while both Ghana and Bangladesh factored in the influence of religion and religiosity on women's empowerment.

It was evident from preliminary data analysis that women in different work categories in each country varied considerably in terms of their individual attributes (e.g. age, marital status and education levels), household characteristics (e.g. household wealth, household head's occupation and education) and location. Some of these differences are likely to exercise a direct or indirect influence on the empowerment indicators. We therefore carried out the quantitative analysis in a number of stages.

The first stage examines the bivariate relationship between women's work status and our indicators of empowerment. This provides preliminary insights into the strength of the association between the two. The second stage of the analysis uses multivariate analysis to control for other possible influences on the indicators of empowerment. Because the empowerment indicators are expressed as dichotomous variables, logistic regression techniques are used. Here too the analysis proceeds by stages. The first step included only the four pathways variables along with age and marital status as control variables, given the importance of women's life course to their capacity for agency. The next stage adds the location variable, as this proved to be consistently significant in explaining variations in women's empowerment. We then added other variables associated with the respondent and her household—whether or not she was the household head, the number of children under five, household wealth, household size and whether or not she watched television regularly. Finally, we added the occupation and education of the household head.

EGYPT: ECONOMY, POLITICS AND THE GENDERED STRUCTURES OF CONSTRAINT



WORLD BANK / DANA SMILJIC

An Egyptian business woman received a loan that enabled her to start two business.

1. From import-substituting industrialization to market-led growth: the policy transition in Egypt

Though Egypt achieved independence from its status as British protectorate in 1922, it was the 1952 Revolution that marked the major break with its past, replacing a society ruled by a monarchy and marked by sharp political, economic and social disparities with a nationalistic military regime that sought to promote 'Arab socialism' (Bayat, 2006). Under the strong leadership of Nasser, it embarked on far-reaching programme that combined an import-substituting industrialization strategy and the nationalization of major banks and industries with major redistributive measures, including land reform in the countryside, free education, guaranteed public-sector employment for university and high school graduates,

The 1980s saw the emergence and growth of highly professional civil society organizations as part of the global explosion of NGOs financed by donors to take on a greater share of the service delivery functions of the state. In addition, a large number of religious associations engaged in welfare provision. However, despite this proliferation, the state continued to restrict independent political mobilization.

employment security and health insurance. These gave rise to a large public sector, accounting for about 40 per cent of GDP and a welfare state that provided around 60 per cent of the population with benefits, subsidized or free services and goods, which they otherwise would not have had (Waterbury, 1983 cited in Bayat, 2006: p. 136). Politically, however, the regime was a repressive one. While it encouraged the formation of a corporatist labour movement, largely within the public sector, it monitored all political activity, restricting social mobilization and formation of associations outside the purview of the state.

Economic bottlenecks of the late 1960s led to declining productivity and rising inflation. This combined with increased defence expenditures in response to military conflicts, becoming a major drain on public savings. Under Sadat, the country embarked on an 'open door' policy in 1974, with significant liberalization of the trade regime, encouragement of foreign investment and a greater role for the private sector. This coincided with the dramatic increase in oil prices in 1973. While Egypt benefited as a modest oil exporter, a much larger impact came from remittances sent home by Egyptian migrants to nearby oil-rich countries and the increased aid flows provided by these newly wealthy countries. Egypt grew rapidly in the 1970s, but during that period it also fell prey to the 'Dutch Disease' (Assad, 2005a). Rapid appreciation in real exchange rates led to a boom in non-tradable industries such as construction and services, but undermined the competitiveness of tradable sectors such as manufacturing and agriculture. In addition, oil and remittance rents allowed the government to continue to increase public-sector employment and resist the privatization of state-owned enterprises.

The decline and collapse in oil prices by the mid-1980s forced a period of IMF-led efforts at stabilization culminating in the 1991 Economic Reform and Structural Adjustment Programme. There were renewed efforts to cut back the role of the state, including its role as dominant employer, and to promote privatization. Growth recovered in the mid-1990s and stayed steady at around 5 to 6 per cent per annum until recent years. The impact on poverty was less clear-cut. Between 1995 and 2000, poverty declined by 14 per cent at the national level, but in rural Upper Egypt (where 37 per cent of the population reside) it actually increased by 17 per cent. More recently, by 2004, poverty increased up to 20 per cent nationwide, and in rural Upper Egypt, the poverty rate is as high as 41 per cent.⁷

The Nasser legacy of authoritarian rule combined with social redistribution continued to influence the military regimes that succeeded him. They shored up their political support by retaining consumption subsidies: bread subsidies in particular came to be seen as the most visible and enduring component of the old Egyptian social contract (Bayat, 2006). This was combined with periodic ‘political giveaways’ to stave off popular resistance to austerity measures. Despite reductions in public expenditures, government employment continued to grow at nearly double the rate of overall employment growth between 1988 and 1998 so that share of government in total waged employment increased from 21 per cent to 31 per cent (Assaad and Arntz, 2005). And despite significant legal reforms during this period, workers in formal employment continued to enjoy strong social security provision and lifetime job security.

Formal private-sector employment also increased during this period, but at a much slower pace and with growing informality as private employers routinely flouted legal requirements with impunity. As a result, the percentage of new entrants into the labour market who took up informal employment as their first job increased from 57 per cent in 1998 to 75 per cent in 2006 (Assaad, 2007).

While the state had been sponsoring its own community development associations at the village level since the Nasser regime, the 1980s saw the emergence and growth of highly professional civil society organizations as part of the global explosion of NGOs financed by donors to take on a greater share of the service delivery functions of the state. In addition, a large number of religious associations motivated by both religious obligations and religio-political factors engaged in welfare provision. However, despite this proliferation, the state continued to restrict independent political mobilization. As Bayat (2000) commented: ‘the advent of neo-liberal economies in the Middle East has not been sufficiently accompanied by a democratic polity. Simply put, most governments in the region are still apprehensive about losing political space and so tend to restrict independent collective mobilization’ (p.12).

2. Gender, politics and economy

The period before Nasser took power had been a phase of active feminist mobilization, but this receded in the face of the regime’s restrictions on civil society activity. Independent women’s organizations were displaced by the state, which sought to reformulate gender issues in social welfare terms under the aegis of the Ministry of Social Affairs (Al-Ali, 2002). At the same time, the egalitarian thrust of Nasser’s policies had a number of positive implications for women. The constitution declared that all Egyptians were equal, regardless of gender, and granted women the right to vote and run for political office. Women’s entry into the labour force was encouraged: indeed Nasser declared it to be women’s duty to contribute to building the national economy (Hoodfar, 1997). Labour laws were changed to guarantee state-sector jobs for all holders of high school diplomas and college degrees, irrespective of gender, and to give women equal rights and equal wages with men, with special provisions for married women and mothers. The educational system was reformed to increase enrolment, both for primary and secondary education. Given the opportunities offered in the public sector, this had a particularly strong effect on female participation in higher education (Ahmed, 1992).



Egyptian women line up in Cairo to vote in Egypt’s first free and fair parliamentary elections of November 2011.

Other positive changes took place under Sadat. The reform of personal law curtailed men's right to divorce and polygamy and recognized married women's right to work outside the home if household circumstances required it. Further provisions were made to allow married women to reconcile paid work with their childcare responsibilities. The holding of the 1994 International Conference on Population and Development in Cairo, a conference in which the international feminist movement played a very active role, also created an important opportunity for women's organizations within Egypt (which often worked in isolation from each other), to come together around shared concerns (Al-Ali, 2002). On its part, the Egyptian government, anxious for the good opinion of the international community, made a public display of its commitment to democratic values and gender equality and allowed considerable freedom for these groups to mobilize. This renewed feminist activity came to end in 1999 when a new bill was passed that placed further and more severe restrictions on the political activities of civil society organizations.



IRIN/AMR EMMAM

Women buy and sell bread on a busy Cairo street.

As noted, the Middle East and North Africa region, along with South Asia, has long had the lowest female labour-force participation rates in the world. Rates have risen gradually over time. According to International Labour Organization figures cited by Moghadam (2003), female labour-force participation rates were 4 per cent in 1966, compared to male rates of 51 per cent. This remained remarkably stable over the next two decades so that they had risen to just 6 per cent in 1986. They subsequently began to rise more rapidly, so that they reached 21 per cent by the mid-1990s and 27 per cent by 2006. Using the extended labour-force definition, which brings in a range of productive but unpaid activities oriented to household consumption rather than sales, serves to nearly double the 2006 female labour-force participation rates, particularly in rural areas. However, this leaves male rates unchanged, because men are rarely involved in this form of activity (Assaad, 2007).

While there was little scope for female employment in the capital-intensive, import-substituting growth strategies of the Nasser period, women also failed to benefit from jobs generated by the subsequent opening up of the economy to global competition. According to Assaad (2005), this failure reflected the macroeconomic impact of oil and remittance income on the structure of labour demand in the economy. The appreciation of the real exchange rate that occurred as a result of Egypt's oil exports and remittances led to a reduction in its traditional non-oil export sectors, such as agriculture and manufacturing, and an expansion in the non-traded, largely male-dominated sectors, such as construction, transportation and services. The reduced potential for labour-intensive manufacturing and agricultural exports served to foreclose on what had been a major source of female employment when other countries had opened up to global trade.

Where women in Egypt did benefit was through the expansion of public-sector employment, an important route through which women in other developing countries had gained access to formal employment (Chen et al., 2005). The public sector accounts for a much larger share of female than male employment in Egypt. For example, it made up 52 per cent of female and 27 per cent of male employment in 1998. It also accounted for 90 per cent of formal female employment compared to 67 per cent of male formal employment (Chen et al. 2005).⁸ In other words, women found very few jobs in the formal private sector in Egypt.

Women from largely urban-based middle and higher income households who could afford university or secondary vocational degrees were the main beneficiaries of the government's employment guarantee policy. Such employment offered women access to formal credit and other subsidized goods as well as membership to unions and collective action committees. Women also benefited from shorter working hours, lower effort requirements, day care and generous provision for maternity leave, all of which made public-sector employment compatible with their domestic work burdens and allowed them to continue working after marriage. The other appeal of the state sector lay in its gender egalitarian hiring policies and pay practices (Sholkamy, 2012).

The government's education-based employment guarantee meant that access to paid employment for Egyptian women was strongly conditioned by educational attainment, leading to a sharp dichotomy in employment patterns between those with little or no education and those with secondary or higher education. Forty-five per cent of working women with secondary or higher education were in public-sector employment; another 12 per cent were in formal private employment (Assad and Arntz, 2005). In contrast, less than 5 per cent of women with lower levels of education were employed in either urban or rural areas, and those that were largely concentrated in self-employment or unpaid family labour: "In essence, the labour market is closed for women who have not attained an upper second degree" (p. 440).

With the suspension of guaranteed state employment in the 1990s, the effects of which began to be evident in the 1998 labour-force survey but become more marked in the 2006 data, it has become clear that women are facing bleak employment prospects. There has been a steady de-feminization of the nine occupational categories in the private sector,⁹ which together account for 95 per cent of female private-sector employment. Moreover, a study by El-Hamid and Said (2008) found that gender wage gaps, when adjusted for education, were increasing over this period, with the largest gaps to be found in the private sector.

As public-sector job opportunities begin to dry up, the constraints on women's geographical mobility have emerged as a major gender-specific constraint in the search for new opportunities,¹⁰ confining them to a small subset of jobs in their local community (Assad and Arntz, 2005, p. 433). These constraints had been less relevant in relation to public-sector employment, because such employment was available locally and did not discriminate against women.

Labour laws were changed to guarantee state-sector jobs for all holders of high school diplomas and college degrees, irrespective of gender, and to give women equal rights and equal wages with men, with special provisions for married women and mothers.

3. Findings from the Pathways survey in Egypt

KEY CHARACTERISTICS OF WOMEN AND WORK IN PATHWAYS SURVEY

Employment opportunities for women in Egypt have been deteriorating over the past decade. The current scenario is one of absolute and relative decline in women's access to formal paid work because the overall decline in public-sector employment, in which women had a disproportionate share, has not been partly offset for women—as it has for men—by increased opportunities in the formal private sector. Those in state employment are staying on longer in their jobs, younger educated women who fail to find such employment are dropping out of the labour force, and while more rural women are entering it, it is largely in an informal, self-employed capacity or as an unpaid family labourer. In this section, we draw on our survey data to explore what this emerging structure of opportunities implies for women's empowerment in Egypt.

The 925 respondents in the Pathways survey in Egypt were classified into five categories, depending on their employment status, and distinguishing between employment within and outside the home, a distinction relevant in countries with norms of female seclusion. The five categories were:

- Formal employment (17 per cent of sample) mainly working for the public sector;
- Informal wage work (6 per cent), usually family-based workshops and enterprise;
- Informal self-employment outside the home (23 per cent), trading of agricultural products, food, handicrafts and so on;
- Informal home-based work (12 per cent) raising poultry and livestock, food processing; and
- Economically inactive (42 per cent, of whom around 4 per cent were looking for work).



A young business owner greets customers outside her salon in Cairo, Egypt.

While the Pathways sample highlights the importance of formal employment for the female workforce in Egypt, it does not mirror the distribution of the female labour force in the 2006 Labour Force Survey in which just 9 per cent of the female labour force (aged 15 years and older) were in formal employment while 60 per cent were economically inactive.¹¹

Table A5 provides a statistical summary of the individual and household characteristics of women in the different employment categories. Women in informal waged work appeared to constitute a particular demographic group: they were more likely to be unmarried, widowed, divorced and separated than women in other categories. They were also somewhat younger and more likely to be heading their own households. Women in formal employment were somewhat older than other women—a reflection of the fact that increasing percentages of women were staying on in their jobs after marriage. They also belonged to smaller households than the women in informal waged work. Women in both informal and formal waged employment had fewer children on average.

“What is an empowered woman? A woman who is able to work and able to fulfil the needs that she has identified for herself. As long as she has the strength to work, she can solve all her problems. Empowered women can manage their own lives, no matter what the circumstances.”

Egypt Pathways fieldwork, 2009

Given the link between educational attainment and public-sector employment, it is not surprising that 95 per cent of those in formal employment had secondary or higher education. The next most educated group were the economically inactive. It is possible that this group included many of the younger educated women who had the necessary qualifications for public-sector employment and were either looking for such work or had dropped out of the labour force as a result of their failure to find work. The percentage of women with secondary and higher education was much lower in the other work categories, varying between just 26 and 29 per cent.

Women in formal employment came from the wealthier households: 80 per cent came from the upper asset tercile while only 4 per cent came from the lowest asset tercile. Economically inactive women were the next most affluent group, with 31 per cent coming from the upper tercile and 32 per cent coming from the lowest tercile. The poorest category was women in informal home-based employment: 53 per cent of these women came from the lowest wealth tercile. Very few women in this category reported having bought any land/housing with their income.

While a high percentage of households in Egypt owned televisions (a proxy for access to information),¹² there was some variation in the percentages of women who reported watching television on a regular basis: 94 per cent of those in formal employment followed by 83 per cent of those in home-based paid work and the economically inactive. Women in outside informal employment were least likely to watch television on a regular basis. Organizational membership was low for this group—only 2 per cent of the sample reported such membership. In contrast, almost all women in formal-sector employment either belonged to the ruling political party or to one of its women’s organizations.

The distribution of the education and employment of the household head reinforced the overall picture of the higher socioeconomic status of formally employed women. These women were more likely than the rest to belong to households whose heads were also in formal employment (65 per cent) and had at least secondary education (87 per cent). Women in informal waged work and home-based paid work were most likely to belong to households whose heads had no education (between 41 per cent to 47 per cent) and were least likely to be formally

“There are two types of women. There are those who sail through life, they focus on houses, clothes. The other type is serious, an empowered woman is serious, she has plans, she is like men in being able to look beyond day-to-day matters. An empowered woman is not an independent woman, she will support her husband.”

Egypt Pathways fieldwork, 2009

employed (13 per cent to 23 per cent). Most heads were in some form of informal self-employment.

Table A6 provides descriptive information on women’s paid and unpaid work. Those in formal employment were virtually the only workers to have received work-related training, to have taken maternity leave or to have had the right to paid leave (note that these provisions were also reported by a small percentage of informal wage workers). Women in formal and informal waged work were more likely than the rest to report getting paid for and working night shifts and overtime. Less than 1 per cent of the overall sample said that they faced sexual harassment in the workplace or experienced any adverse work-related health impacts: both were more likely to be reported by women working outside the home.

Table A6 also reports on the household chores for which women retained primary responsibility. While we found, as expected, that economically inactive women reported primary responsibility for a greater number of household chores than the rest, the results for other categories did not conform to expectations, with women in formal employment and outside self-employment reporting responsibility for more activities than those in inside paid work. While the data does not distinguish between supervisory responsibility and actually carrying out the work, this finding is worth further investigation, given the widespread assumption that women working within the home take greater responsibility for unpaid domestic responsibilities.

As far as help with childcare was concerned, however, the pattern of responses conformed more closely to expectations. Economically inactive women and men in home-based employment were less likely to report help from others than those in outside paid work. Women in formal paid employment were more likely than the rest to report assistance from others, mainly older children, but also in a few cases husbands, which perhaps represents some evidence of change.

There was a clear geographical pattern to the distribution of employment. Women in the large urban conglomerates of Cairo and Alexandria were most likely to report formal employment. In other governorates as well, formal employment was largely reported by women in urban locations. The highest percentage of economically inactive women was in Upper Egypt, known to be both the most conservative as well as the poorest region in Egypt.

WOMEN'S WORK AS PATHWAY OF EMPOWERMENT: BIVARIATE ANALYSIS

The next set of tables uses bivariate analysis to examine the correlation between different categories of work and indicators of empowerment, starting with different aspects of women's economic agency in Table 1. At least in terms of our indicators, women in formal employment appeared to exercise greater economic agency than the rest. Along with women in informal waged employment, they were more likely to decide how to use their own income, to use their income to purchase an asset or to make decisions regarding their own health. Formally employed women were more likely than the rest to have a formal savings account while similar percentages of women in formal employment and informal self-employment reported access to formal credit. Women in informal wage employment had no access to formal credit.

Given social norms constraining women's unaccompanied mobility outside the home in the Egyptian context, Table 2 explores the correlation between categories of work and the ease with which they moved on their own in different locations in the public domain. The table suggests that women working outside the home were

TABLE 1. EGYPT – ECONOMIC AGENCY BY WORK CATEGORY (PER CENT)

	FORMAL EMPLOYMENT	INFORMAL WAGED EMPLOYMENT (OUTSIDE)	INFORMAL SELF-EMPLOYMENT (OUTSIDE)	INFORMAL EMPLOYMENT (INSIDE)	ECONOMIC INACTIVITY	F-STAT
OWN-INCOME RELATED DECISIONS						
Decided on use of own income	57	49	18	22	-	28.51***
Bought new asset from own income	17	11	2	6	-	10.16***
MAJOR DECISION-MAKING ROLE						
Decision to take up paid work	63	53	57	56	-	0.85
Own health expenditure	71	72	46	49	43	12.63***
ACCESS TO FORMAL FINANCE						
Formal savings	7	2	1	0	1	8.20***
Formal credit	6	0	6	5	2	3.33**

Note: *, **, *** significant at <10%, <5% and <1% levels, respectively.

TABLE 2. EGYPT – MOBILITY IN PUBLIC DOMAIN BY WORK CATEGORY (PER CENT)

HAS NO PROBLEMS GOING UNACCOMPANIED TO	FORMAL EMPLOYMENT	INFORMAL WAGED EMPLOYMENT (OUTSIDE)	INFORMAL SELF-EMPLOYMENT (OUTSIDE)	INFORMAL EMPLOYMENT (INSIDE)	ECONOMIC INACTIVITY	F-STAT
Health facility	69	81	71	58	58	5.50***
Market	77	83	80	57	65	7.98***
Relatives' house	46	66	54	56	52	1.89

Note: *, **, *** significant at <10%, <5% and <1% levels, respectively.

TABLE 3. EGYPT – PARTICIPATION IN PUBLIC LIFE BY WORK CATEGORY (PER CENT)

	FORMAL EMPLOYMENT	INFORMAL WAGED EMPLOYMENT (OUTSIDE)	INFORMAL SELF-EMPLOYMENT (OUTSIDE)	INFORMAL EMPLOYMENT (INSIDE)	ECONOMIC INACTIVITY	F-STAT
Voted in the last local election ^a	29	26	28	26	17	3.35***
Voted in the last national election ^a	31	30	23	23	18	3.13**
Decided herself who to vote for ^b	85	63	64	71	56	3.02**
Can attend public meetings	27	2	0	0	1	57.37***
Participated in demonstration/protest	0	0	0	0	0	

Notes: ^a Among those who were eligible to vote; ^b Among those who voted; *** p<0.01, ** p<0.05.

far more comfortable visiting the market or a health facility than those working within the home, but this did not hold in relation to visiting homes of relatives. The lower levels of mobility in this regard, reported by women in formal employment, may reflect the difficulties of combining a more rigid work schedule with the more discretionary activity of visiting relatives. It could also reflect the urban location of these women, the likelihood of dispersed residential patterns and the associated difficulties of negotiating distances.

Table 3 examines the correlation between women's work activities and participation in the political domain. However, indicators of political participation have to be interpreted with caution because Egypt was under a military autocracy at the time of the survey and much of the reported political participation was state-managed. Bearing this in mind, there was some variation in voting behaviour: women in paid work were more likely to vote in national and local elections than the economically inactive. And of those who voted, women in paid work were more likely to decide for whom to vote. Women who were formally employed were most likely to report these results. While women in formal employment were almost the only group who reported attending public meetings, this was generally a requirement of their jobs in the public sector, rather than a decision on their part. None of the women in the sample reported having taken part in any demonstration or protest in the past five years.¹³

Table 4 explores women's attitudes and perceptions on a range of issues that have a bearing on their sense of agency, self and social worth. As a country with a long-standing culture of son preference, women's attitudes towards the desired sex of their children can be seen as an important indicator of continuity or change in the value given to women in the larger society. In fact, the majority of women expressed indifference to the sex of their children. That there has been a shift in attitudes over time is evident from age-specific variations in attitudes expressed (not shown): son preference was expressed by just 13 per cent of those below the age of 20; 18 per cent of those aged 20 to 59; and 25 per cent of those above the age of 60. As the table suggests, there was also considerable variation by work category. Women in formal employment were least likely to express son preference (7 per cent) followed by women in informal outside work (19 per cent) with higher levels of son preference expressed by those working at home or economically inactive (20 per cent to

24 per cent). As far as how their work was viewed by the rest of the family, we found that while most women in paid work believed that their family appreciated their work, this view was most frequently asserted by women in formal employment, followed closely by those in outside waged work. Women in inside paid work were least likely to express this view.

Women were then asked their views about a series of statements that sought to capture the extent to which they conformed to cultural norms about women's roles. While between 60 to 70 per cent of women in paid work outside the home agreed that working women were more content than non-working ones, the figures were 53 to 55 per cent for those in home-based work and the economically inactive. Around 54 per cent of the overall sample agreed that working mothers were as content as non-working mothers, but there was no consistent pattern by work category: it varied from a high of 66 per cent of women in informal self-employment outside the home to a low of 46 per cent of the economically inactive.

Between 60 and 70 per cent of women in different work categories believed that working women had better relations with their husbands, with no consistent relationship to work category. Over 70 per cent of the overall sample believed that husbands of working women should help with childcare, with women in outside paid work, particularly formal work, most likely to express this view. However, the highest level of consensus related to the importance for women to have their own income: 90 per cent of the overall sample agreed, with women in waged work more likely to express this view than women in home-based paid work.

TABLE 4. EGYPT – ATTITUDES AND PERCEPTIONS BY WORK CATEGORY (PER CENT)

	FORMAL EMPLOYMENT	INFORMAL WAGED EMPLOYMENT (OUTSIDE)	INFORMAL SELF-EMPLOYMENT (OUTSIDE)	INFORMAL EMPLOYMENT (INSIDE)	ECONOMIC INACTIVITY	F-STAT
Son preference	7	19	19	24	20	4.13***
Daughter preference	4	8	5	7	6	0.53
No sex preference	89	74	73	69	72	4.99***
Family values her work highly ^a	96	92	85	76	-	8.18***
Her income has improved treatment in family ^a	26	47	11	21	-	13.21***
Working women are more content than non-working women	61	70	74	55	53	7.16***
Working mothers are as content as non-working mothers	56	57	66	57	46	5.68***
Husbands of working women should help with raising children	76	77	73	66	70	1.22
Women with their own income are better off	94	94	89	84	89	2.13*
Always feeling under pressure	41	53	36	37	29	4.04***
Hopeful about future	93	87	89	81	84	3.01**
Considers she has considerable control over her life	55	38	35	28	34	6.78***
Considers herself a successful woman	93	89	90	85	91	1.30

Notes: ^a Only those who reported having income; *, **, *** significant at <10%, <5% and <1% level respectively.

These statements suggest that while the vast majority of women in our sample valued having an income of their own, and a sizeable majority believed that working women were more content than non-working women and had better relations with their husbands, the question of childcare responsibilities clearly complicated matters. While most believed that the husbands of working mothers should help out with childcare, the fact that most husbands did not may explain why women were less confident about how working mothers fared relative to non-working mothers.

Working women, particularly those informally employed, suffer long hours of work for little pay. Despite this trouble, however, many of the women find contentment in having a job and report that they enjoy some aspects of the work. It seems that the women with the least control over cash are those who are working for family members or not working at all; neither of these groups have an independent source of income, little clarity as to how much money there is available, and how much they can ask for. (Sholkamy, 2012: p. 130).

A woman stands at her meat kiosk, holding her child, in a market area of southern Somalia's port city of Kismayo.



In addition, while a minority of women said they felt under constant pressure, this feeling was somewhat higher among women in paid work than unemployed and inactive women. This is likely to reflect some of the real stresses of combining income-earning activities with their socially sanctioned domestic responsibilities, particularly when such work has to be carried out outside the home. At the same time, a very high percentage of women appeared to be hopeful about their own future, with women in formal employment most likely to express such optimism and women in outside informal work least likely. Finally, women in formal employment were most likely to believe that they had considerable control over their own lives, while women in outside informal employment and the economically inactive were least likely to express this view.

WOMEN'S WORK AS PATHWAY OF EMPOWERMENT: MULTIVARIATE ANALYSIS

The preceding analysis suggests that women in formal employment more frequently reported positively on the indicators of empowerment than women in the other categories. This contrast is strongest in relation to economic agency indicators, political participation, son preference, sense of control over their own lives and value received for their work from the rest of the family. The differences are less marked in relation to mobility in the public domain and in views expressed about the impact of work on marital relations. According to our criteria, women in outside employment, particularly those in informal waged employment, appeared to be more empowered than those within the home, but the results are far less consistent.

Survey data illustrated that women's individual and household characteristics, as well as their geographic locations, vary considerably among work categories. It is possible that some of these characteristics contributed to the observed relationships between work categories and empowerment indicators. The next stage of analysis therefore carries out logistic regression analysis in stages, starting with the

four pathway variables as well as controls for women's life course status and adding other blocks of variables. The results show that adding additional blocks of variables to the base regression (four pathways of empowerment variables, marital status, age and location) did not alter their main findings. This suggests that while there may be some correlation between our independent variables, the results reported for our four pathways variables do not reflect the influence of these other variables but have an independent relationship with the empowerment indicators. Table 5 summarizes the sign and significance of the coefficients in the base equation (see also Annex 2, Tables A1–A10).

Summarizing across the findings, we find that regression analysis confirms our earlier conclusion: formal employment, compared to other explanatory variables, was most consistently associated with the empowerment indicators. For example, it was more likely than other forms of employment and other pathways variables to be positively and significantly associated with i) different dimensions of women's economic agency; ii) mobility in the public domain; iii) independence in voting; iv) indifference to the sex of the child; v) appreciation from the family; and vi) sense of control over her own life. While informal outside work was also positively correlated with a number of empowerment indicators, these positive correlations were

**TABLE 5. EGYPT – SUMMARY OF LOGISTIC REGRESSION RESULTS^a
(SIGN AND SIGNIFICANCE OF COEFFICIENTS)**

	PRIMARY EDUCATION	SECONDARY EDUCATION	HIGHER EDUCATION	FORMAL EMPLOYMENT (OUTSIDE)	INFORMAL WAGED EMPLOYMENT (OUTSIDE)	INFORMAL SELF- EMPLOYMENT (INSIDE)	INFORMAL EMPLOYMENT	MEMBER OF ASSOCIATION	LAND/ HOUSE OWNED	PSEUDO R ²
Decides use of income				+++		+				0.241
Purchase of new assets										0.249
Decisions own health	+++			+++	+	+++	+++			0.122
Formal savings	NI	+	+++		+++		NI			0.3
Formal credit			---	++	+++		NI	+++	NI	0.168
Mobility to health facility			-*	+		+		-**		0.108
Mobility to market										0.281
Mobility in visiting relatives			-*		-*					0.7
Voted local elections		+	+++							0.136
Voted national elections		++	+++					++		0.142
Own decision how to vote	+	++					+		NI	0.233
Prefers having son				-**						0.07
Community respect increased					-*		-*			0.094
Considers herself successful	++						-*			0.18
Contribution valued by family				+++	++	+++			NI	0.127
Control over own life	+	+++	+++	+	++					0.134

Note: ^a Detailed analyses of logistical regression results are available on the UN Women website. Abbreviation: NI – Not Included due to no variation.

found more frequently for outside self-employment than for outside waged work, once the influence of education and other factors are allowed for. In fact, women in outside self-employment, similar to women in formal employment, were the only other category to state that their families valued their work and that they felt a sense of control over their own lives.

Education proved to be the other pathway most frequently associated with the empowerment indicators. The level of education associated with the different indicators varied. For example, women with secondary and higher education were more likely to vote in local and national elections than those with primary or no education. However, of those who voted, women with primary and secondary education were most likely to decide for themselves for whom to vote. For some of the other indicators, such as family appreciation of their work and sense of control over their own lives, more women with primary, secondary and higher education reported positively on this than those without education.

The correlation with the other pathways variables was more limited. Since membership of organizations is largely associated with state-managed organizations, it is not surprising that the main effect of such membership was in relation to voting behaviour and access to formal credit (which, as noted earlier, is available to government employees) while women's ownership of land/housing was too negligible to be significant. Household wealth was generally associated with lower mobility on the part of women, but otherwise had a positive correlation with empowerment indicators, while routine television watching had little impact.

The consistently significant effect of location in predicting women's empowerment is worth noting. It suggests that societal forces for change have not eradicated the influence of local opportunity structures or local norms and practices. For example, Upper Egypt is known to be both poorer and more socially conservative than other regions. Women in this region were found to be less mobile than women from Cairo, except with regard to visiting relatives. They were more likely than women in Cairo to express son preference and less likely to report feeling a sense of control over their own lives. One unexpected finding was that women in Cairo were less likely than women in other locations to vote in local and national elections. However this can be explained by the fact that both women and men outside Cairo were more likely to be mobilized as block voters by elders in their kinship and community groups rather than to cast a vote based on their own opinion (Sholkamy, 2011). In contrast, and in support of this interpretation, women in Cairo who voted were more likely to state that they had voted according to their own decisions.

Formal employment, compared to other explanatory variables, was most consistently associated with empowerment indicators. Education proved to be the other pathway most frequently associated with women's empowerment.

4. Discussion of findings

Women and men experienced the transition to market-oriented growth strategies in Egypt through very different routes. Though the transition began in the early 1970s, rising oil prices and remittances from migrants in oil-rich countries enabled Egypt to delay taking serious measures to open up its economy and rationalize its massive public sector. The resulting appreciation in its exchange rate led to expansion in a number of non-traded sectors—such as construction, electricity and services—while foreclosing on growth in potential export sectors such as manufacturing and agriculture. As Karshenas and Moghadam (2001) have argued, the oil boom came at a crucial moment in Egypt’s development trajectory, interrupting the process through which it might have been transformed from a traditional agricultural economy to a large-scale urbanized one.

The oil industry and migration flows to other oil-producing countries were dominated by male labour, as were the non-traded sectors that expanded during this period. Resulting growth patterns generated very little demand for female labour (Assaad, 2005). Furthermore, Moghadam (2001) has argued that the high level of wages enjoyed by men during this period made women’s entry into the labour market less necessary, reinforcing the culturally dominant idea of the male breadwinner. Generous welfare provision, including bread subsidies, may have further reinforced this effect.

Where women did benefit from the transition was through the state’s use of its rental income to finance the expansion of social services and public-sector employment. Generous and gender-aware provisions in public-sector employment made the state the primary source of employment for women in Egypt and gave women a strong incentive to pursue secondary and higher education.

The positive correlation between women’s education and public-sector employment and a range of empowerment indicators reported by the Pathways research suggests that the state’s interventions on these issues were important for different aspects of women’s self confidence and agency; although the findings suggest that women who take up informal self-employment outside the home also reported positively on a number of empowerment indicators.

The positive associations between women’s organizational membership, access to formal credit and voting behaviour can be seen as indicative of the state’s influence on these organizations rather than evidence of enhanced agency on the part of members. At the time of the survey, organizations in Egypt were largely offshoots of the ruling regime.

The survey results indicate that the systematic influence of regional location to be more important than the urban-rural divide on gender issues. For example, successive regimes have neglected Upper Egypt in their growth strategies, leaving it more socially conservative than other areas. As a result, patriarchal structures started out and have remained more restrictive than other parts of the country.

The Pathways research indicates that how women fare relative to men in the course of economic growth is determined by the pace and pattern of growth and the politics of public policy, particularly the extent to which such policy is able—in intended or unintended ways—to transform the gendered structures of constraint.



An Egyptian woman worker stacks bricks at a brickyard kiln factory near Mansoura city.

Although in the past, women and men had benefited from the expansion of state employment, our research took place after a period of cutbacks in public expenditures, including public-sector employment. With this change, women have been left at a disadvantage compared to men in gaining access to alternative employment opportunities in the expanding private sector. The policy attention to the gendered structure of constraints previously seen did not carry over with respect to women's labour market participation under increasingly deregulated labour market conditions. Explanations for this encompass a number of factors and have a bearing on measures for improving the inclusiveness of the country's current growth strategies.

The first explanation relates to constraints on the geographical mobility of women. While public-sector employment was available at the local level, reducing the need for employees to travel major distances to work, commuting times have increased with the shift to private-sector employment. However, men are more able than women to travel further, often to other governorates, in search of work. Although the inadequacy of infrastructure and transportation affects women and men alike, additional gender-specific factors help to explain women's more constrained mobility: concerns about sexual safety, particularly in more conservative areas, norms about how far women can travel without a chaperone, and social expectations about their domestic responsibilities.

Secondly, as Sholkamy points out, the Egyptian state constituted the country's 'only genuine equal opportunity employer' (2012: p. 124). Private-sector employment fails to offer the social security and supportive measures that would allow women to reconcile employment with their domestic and childcare obligations. Further, post-1990s labour market deregulation has led to an increasing number of non-contractual jobs (Assaad, 2007).

Thirdly, research on young women working in private-sector jobs of various kinds has highlighted prevalence of attitudes that make private-sector workplaces an inhospitable environment for women. These include lack of respect, assignment of menial tasks to women, exposure to sexual harassment (particularly acute in a culture where the norms of propriety governing interactions between women and men are likely to be very strict), and extremely long working hours that make it difficult for women to discharge their domestic obligations (Barsoum et al., 2009). In other words, it was the enabling culture of work within public-sector employment, as well as formal measures, that helped to overcome cultural restrictions on women's paid work.

Finally, the deregulation of labour markets appears to have been accompanied by more active gender discrimination in recruitment policies in the private sector. As a result, even private-sector occupations dominated by women have been steadily 'de-feminized' since the 1990s. Gender wage gaps continue to be much higher in the private sector than in government employment. However, the gaps have been increasing in public enterprises, and are reaching levels similar to those prevailing in the private sector (Said, 2002).

GHANA: ECONOMIC GROWTH AND THE GENDERED STRUCTURE OF OPPORTUNITIES



WORLD BANK/ARNE HOEL

A woman works in a small shop in Ghana.

1. From import-substituting industrialization to market-led growth: the policy transition in Ghana

In 1957, under the charismatic leadership of Kwame Nkrumah, Ghana gained its independence from British rule. The years following independence were characterized by significant rates of growth, partially based on state-led import-substituting industrialization and financed by the availability of accumulated reserves from the previous decade. The socialist ideals of the Nkrumah regime also led to considerable investment in the social welfare of the population and the steady growth of the public sector (Aryeetey and Harrigan, 2000).

Agriculture remains the dominant sector, accounting for 40 per cent of Ghana's GDP and over 50 per cent of employment from 1995 to 2000. Like the rest of the economy, the sector's structure has not changed for many decades, and growth rates have lagged behind other sectors as a result of inefficient farming practices, dependence on rain and poor transport and distributional channels.

However, excessive state intervention and ensuing mismanagement led to the exhaustion of national reserves. Spiralling public debt was accompanied by increasingly repressive moves on the part of government, moving the country in the direction of a one-party state. The regime was overthrown by a military coup in 1966, heralding an extended period of highly fluctuating and frequently negative growth rates. It was also characterized by periodic changes in government, often military in nature, and often accompanied by 'explosive policy changes or reversals' (Aryeetey and Kanbur, 2005). By the early 1980s, the country was on the verge of collapse.

The Rawlings regime turned to the World Bank/IMF for assistance in the mid-1980s. The adoption of the standard structural adjustment package helped to pull the country back from economic collapse and, along with political liberalization in the early 1990s, instituted a period of largely positive rates of growth, averaging around 5 per cent annually from 1983 to 2001 (Booth et al., 2005; Huthful, 2002). The adoption of liberal trade and exchange rate policies reversed the earlier decline in exports and led to a sharp rise in the share of exports in the GDP. Ghana's major exports today are still largely agricultural, dominated by its traditional export product of cocoa,¹⁴ along with timber and minerals (mainly gold). However, there has also been an impressive increase in the share of non-traditional agricultural exports (including fish, fish products, oil palm, rubber, pineapples and bananas).

Ghana has been held up as one of the major success stories of structural adjustment in Africa. Along with steady positive rates of growth, it has experienced a decline in poverty from 52 per cent in 1992 to 40 per cent in 1998 and 29 per cent from 2005 to 2006 (Breisinger et al., 2008). However, the decline in poverty has been extremely uneven (Institute for Statistical, Social and Economic Research, 2007). Much of it has been concentrated in the Greater Accra metropolitan area and the rural forest zone. By contrast, the poverty rate is 52 per cent in the Northern Region, 70 per cent in the Upper East Region and 88 per cent in the Upper West. A disproportionate share of the poor population is located in rural areas (Government of Ghana, 2012). These spatial disparities have led to increasing migration: from rural to urban areas, from the north to the south and from internal to international locations.

Economic reforms impacted the different sectors and occupations in a variety of ways. While they led to a major contraction of formal public-sector employment in the 1980s and early 1990s, the slow pace of private-sector investment meant that there was no offsetting rise in formal private wage employment (McKay and Aryeetey, 2004). For example, Aryeetey et al. (2005) note that formal-sector employment as a share of the economically active population (aged 15 and above declined from 41 per cent at the start of the 1990s to 18 per cent in 2000. Employment opportunities have become increasingly concentrated in informal, low-income and largely self-employed activities within and outside agriculture, many of which are associated with a much higher than average incidence of poverty. For example, according to the Ghana Living Standards Survey (2000), the incidence of poverty was between 8 to 10 per cent among formal-sector workers while it was 17 per cent among those in non-farm self-employment, 24 per cent among export farmers, and as high as 46 per cent among food crop farmers (Government of Ghana, 2012). At the same time, the value of formal wages has been on the decline for both public and private workers since the 1980s: real wages of unskilled manufacturing workers in 1990s were only 43 per cent of real-wage levels of the 1970s, and 10 per cent of public-sector employees received salaries below the national poverty line.

Explanations for the persistence of high levels of poverty have centred on the absence of significant structural transformation of the economy. Ghana is as dependent today on its geographical characteristics and resource endowments as it was in colonial times. While the share of services in the GDP has increased, most of it derives from lower order service sectors such as wholesale and retail trade as well as restaurants and hotels. The share of industry in GDP has been declining, despite the rise in the share of mining and construction in the GDP, largely because of poor performance by the manufacturing sector.

Left: Tellers gather at a computer screen at the Mamfe, Ghana-based Akuapem Rural Bank Ltd. Right: Women work a field in Ghana.



WORLD BANK/JONATHAN ERNST



WORLD BANK/CURT CARNERMARK

Agriculture remains the dominant sector, accounting for 40 per cent of GDP and over 50 per cent of employment from 1995 to 2000. Like the rest of the economy, the sector's structure has not changed for many decades, and growth rates have lagged behind other sectors as a result of inefficient farming practices, dependence on rain and poor transport and distributional channels.¹⁵ Already low use of agricultural inputs declined even further after the withdrawal of fertilizer subsidies (ISSER, 2007). Despite official rhetoric to the contrary, there has been a decline in resources going into agriculture throughout much of the 1990s and early 2000s, both in terms of the share of government expenditure on agriculture (which declined from 8 per cent to around 1 per cent) as well as the overall volume of credit from the banking sector, which declined by around 50 per cent (McKay and Aryeetey, 2004).

What support was provided to agriculture was allocated to the export-oriented sector to the neglect of food crops. Consequently, the largest reductions in poverty over the 1990s were found among export farmers, many of whom had started out as poor smallholder farmers. In addition, there have also been significant reductions in poverty among wage earners and the off-farm self-employed. The lowest declines in poverty are found in households engaged in food crop production.

While such findings raise questions as to the inclusiveness of Ghana's growth, there is a strong consensus in the literature that the political environment has improved considerably since the 1990s (Aryeetey and Kanbur, 2005). While the democratization agenda was strongly promoted by donors, there was also a strong and active domestic constituency in favour of such change. Governance issues continue to be problematic, but there is increasing openness in the discussion of economic policy, as evidenced by the institution of national economic dialogue and the growing participation of civil society in policy discussions. According to Booth et al. (2005), the country's democratic gains have occurred in both formal institutional terms as well as in democratic practice. They point to the diversity of associations in Ghana, some with more traditional and particularistic interests and others with more universal orientations. These include professional, often aid-funded NGOs, along with organizations promoting sectional and professional interests, service-user groups and various advocacy organizations, think tanks defending universal or constitutional rights, and organizations of the 'home town' and community self-help type.

The largest reductions in poverty over the 1990s were found among Ghana's export farmers, many of whom had started out as poor smallholder farmers. In addition, there have also been significant reductions in poverty among wage earners and the off-farm self-employed.

2. Gender, economy and politics

Female labour-force participation rates in Ghana present a marked contrast to those prevailing in Egypt and Bangladesh. They rose gradually but steadily from 57 per cent in 1960 to 87 per cent in 2006, compared to 90 per cent for men. While there are the usual statistical problems and biases associated with the measurement of women's economic activity, there is no doubt that high levels of economic activity by women are an integral aspect of gender relations in Ghana. However, gender differentiation in the distribution of resources and opportunities is evident throughout the economy, with women accessing resources on less favourable terms than men and being restricted to fewer opportunities.

Women faced major barriers accessing education and entering public-sector employment during the colonial era. Subsequent legislation sought to encourage their participation, but they remained in the minority. Furthermore, their later entry into the public sector meant that under 'last in, first out' rule, women made up 35 per cent of public-sector retrenchments during the structural adjustment programmes of the 1980s, although they made up just 21 per cent of civil service employees. The public sector represented 33 per cent of formal employment in 1988 for women and 55 per cent for men. At the same time, only 2 per cent of the labour force worked in the sector compared to 7 per cent of the male labour force (Chen et al., 2005). Women were also under-represented in private formal wage employment: 1.4 per cent of the male labour force worked in such jobs compared to 0.3 per cent of the female (Heintz, 2005). Around 3 per cent of the male and female labour force was in formal self-employment, which are enterprises registered with a government authority.

While agriculture remains the main source of employment in Ghana, it accounts for a higher share of male than female employment: 60 per cent and 55 per cent respectively in 2006. Within agriculture, men are more likely than women to be self-employed (48 per cent of the male work force compared to 31 per cent of the female work force) while women are more likely to be unpaid family workers (19 per cent compared to 8 per cent). Wage work in agriculture is negligible and largely male, accounting for 2 per cent of the male labour force and 0.3 per cent of the female labour force.

As Doss (2002) has shown, while male farmers are more heavily involved in cash crop production and women in food, women provide labour, often as unpaid family labour, in the production and sale of all major crops in Ghana, including major export crops. Economic reforms have largely benefited medium and large cocoa farmers and provided a major route out of poverty for many. Women, however, represent only 20 per cent of cocoa farmers and tend to be found at the smaller-scale end.

Women farmers face a number of constraints on expanding their cultivation of lucrative cash crops, which would provide them with an income stream of their own. Some of these relate to their own labour constraints reflecting their role as primary household food providers, their obligations to provide labour on husbands' farms, and their need to manage their unpaid domestic responsibilities. Other constraints relate to women's unfavourable access to productive resources. Women generally have smaller plots of land and land tenure insecurity. They lack cash to purchase inputs (e.g. fertilizer) or to hire labour. While most farmers suffer from the near-absence of rural credit market schemes, women farmers are at a particular

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Ghanaian women dry grain in front of the family home.

disadvantage given their lower income streams. Few can afford the fixed start up costs associated with the adoption of new varieties of seeds. They also face institutional bias in the provision of services to owners of title deeds, have fewer contacts with extension workers and have limited access to markets due to poor transportation and storage infrastructure (ISSER, 2005; Heintz, 2005; Morriss, Tripp and Dankyi, 1999; Doss and Morriss, 2001). Describing rural Ghana as a largely 'footpath economy', Duncan (2004) suggests that without improvement in transportation networks and access to larger markets, there is little incentive for food farmers to increase their productivity.

Similar reasons explain why women have tended to lose out in the expansion of non-traditional agricultural exports, which for the most part is done on contract farming basis. As literature from elsewhere in Africa suggests, the large agro-processing companies tend to distribute contracts to male farmers (Dolan and Sorby, 2003). In the Ghana context, for example, women make up just 20 per cent of the members of farmer's groups organized to grow sorghum under a contract farming scheme with a major brewery (Schneider and Gugerty, 2010). At the same time, some women, often migrant women, have found employment as largely unskilled wage labour in commercialized export farming, such as pineapple and banana plantation sector (Barrientos et al., 2009; African Development Fund, 2008).

The shea nut sector provides an example of how gender-related constraints keep rural women at the bottom of a value chain whose end points now extend beyond the local domestic market to multinational food companies. Nuts are picked and processed mainly by women and contribute not only to the household diet but can account for around 60 per cent of rural women's cash income in the arid northern region. Those from the poorest families tend to sell their nuts almost immediately, losing out on the higher income associated with turning nuts into butter and selling it when prices are higher. Nuts are purchased by local butter processors and nut traders who have been joined by increasing numbers of agents buying for export. The establishment of industrial shea butter extraction facilities and shea butter oil refineries in Ghana, has added further avenues to the shea value chain but few women have been able to expand into these avenues.¹⁶

A women of the Tung-Teiya Shea Butter Extraction Women's Association makes shea butter by hand from roasted shea nuts in Tamale, Ghana.



WORLD BANK/JONATHAN ERNST

Outside agriculture, the vast majority of women are in various forms of self-employment: 36 per cent in informal own-account enterprises (compared to 14 per cent of men), 4 per cent in formal self-employment (compared to 3.5 per cent of men) and 2 per cent in unpaid family labour (compared to 1 per cent of men). Women tend to be over-represented in trading and manufacturing while men dominate mining, construction, utility services, financial services, transport and communication.

While women predominate in the trading sector, only a small minority of women have gained any market power. The majority are found in informal, low productivity petty trading and hawking. Poorer rural women tend to operate very small enterprises, such as raising poultry and livestock, processing oil from palm, coconut, ground nuts and shea nuts, batik-printing, basket and mat-making, soap-making, fish-smoking, cassava-processing and pitoh-brewing. Gender intensifies some of the more general barriers faced by smaller traders in Ghana, including poor infrastructure, bad road conditions, weak marketing channels, limited storage facilities and lack of other facilities at market places such as water and toilets (Baden, 1994).

The apparently high levels of women in manufacturing reflects the fact that the definition of manufacturing used in Ghana includes various forms of agri-processing activities, which women largely carry out in an informally self-employed or unpaid family work capacity. By contrast, 25 per cent of men in the manufacturing sector worked as generally better paid wage labour (Heintz, 2005). However, the casual nature of women's involvement in wage labour may lead to its underestimation. Tsikata (2010) notes some examples: the entertainment and rites of passage industry where wage labour, often female, is hired on a job-by-job basis to assist with various tasks; the galamsey industry where 'shanking' ladies sift pounded rock with a scarf to separate powder from chippings in extremely precarious and poor paid circumstances; and domestic workers who are predominantly poor, rural and female, often adolescent.

There appears to be a considerable overlap between the occupational distribution of poverty and the gender distribution of employment (Heintz, 2005). Not only are male earnings higher than female earnings in most occupations, but the occupations in which women made up the majority are more likely to be associated with household poverty than those where men predominate (Chen et al., 2005). For example, within agriculture, agricultural wage workers, largely men, are less likely to come from poor households than unpaid family labour in agricultural enterprises, where women make up the majority. Outside agriculture, waged workers, mainly men, are less likely to belong to poor households than the non-agricultural self-employed, largely women. One important exception to this pattern is that women in public-sector wage employment are at lower risk than men of household poverty. This may reflect the fact that women in public-sector employment are more likely than men to come from better-off households. It is also worth noting that while women's earnings are generally lower than those of men in different forms of employment, the earnings gap is smallest in informal off-farm self-employment, where the majority of women are concentrated and where women earn 80 per cent of male earnings. Puzzlingly, the gender gap in earnings is larger in formally registered enterprises where women earn just 55 per cent of male earnings, although overall earnings are higher. This suggests that women face additional barriers in gaining access to the benefits of formality.

As far as women's participation in politics is concerned, while there are frequent references in the literature on Ghana to women's role in traditional systems of political authority, it has been suggested that this role was largely confined to parallel structures dealing with 'women's affairs', or through indirect influence on the opinion of male authorities (Prah, 2004). In formal 'modern' politics, women are also generally under-represented at different levels.

Women were extremely active in the anti-colonial struggle, and women traders were staunch supporters of Nkrumah's Convention People's Party (Fallon, 2003). As a result, a quota was introduced for women in parliament, and some progress was made on legislation, but such initiatives originated from the benevolent pro-women leadership. In 1975, the year of the first UN Conference on Women, a National Council for Women and Development (NCWD) was set up by the government in power with an advisory function and the role of liaising between government and international agencies.

UNDP



A CEO of an Accra, Ghana-based company that creates educational software for students, universities and government institutions.

“An empowered woman is one who has her own work, can get whatever she wants, nobody has to do anything for her, while a disempowered woman does not work and so depends on others.”

Tsikata and Darkwah, 2011

A number of mass political organizations were subsequently formed under the Rawlings government. The NCWD was displaced by the 31st December Women Movement under the leadership of the First Lady and acting as the women’s wing of the government. By 1994, it claimed to have 2.5 million members. There were also a range of associations to which women belonged, from informal savings and credit associations and market associations formed around specific commodities, to religious organizations, women’s groups and NGOs and political parties. There were a number of positive legal developments on gender issues during this period, including the ratification of the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW), the passing of the Registration of Customary Marriage and Divorce Law and the Law on Intestate Succession. These gains were largely due to the steady rise in legal advocacy fuelled by a global climate that increasingly fostered a focus on women’s rights.

The handover of power through democratic elections in 2001 was a period of considerable optimism (Tsikata, 2007; Fallon, 2003). The new regime established a Ministry of Women and Children’s Affairs, with cabinet status, and there has been considerable progress on social indicators that have positive implications for women’s well-being, such as sanitation, skilled attendants at births, primary education enrolments and completion rates and maternal mortality. There has also been an exponential increase in the number of women’s organizations in recent years, with over forty formal organizations belonging to the Network for Women’s Rights, which has sought to expand the focus on gender issues beyond service delivery and welfare issues to a focus on legal and political advocacy. The new advocacy culminated in the promulgation of progressive laws such as the Domestic Violence Act in 2007 and the Human Trafficking Act of 2005. This progress has been enabled by institutional openings, such as the freedom of press, which have given women’s organizations an outreach to the larger population (Dawuni, 2009).

3. Findings from the Pathways survey in Ghana

KEY CHARACTERISTICS OF WOMEN AND WORK IN THE GHANA SURVEY

Economic growth strategies in Ghana have been moderately successful in terms of the pace of growth, but less so in terms of inclusiveness. Women have lost out in a number of ways in the course of market-oriented economic reforms. While they were under-represented in public-sector employment prior to the reforms, they were over-represented among those who lost their jobs as a result of structural adjustment policies. They have not been major beneficiaries in the shift to export-oriented growth either. Women are largely absent from the high growth export sectors, such as minerals and timber. They participate primarily as unpaid family labour in high value traditional agricultural exports, such as cocoa, and as own-account traders in non-traditional agricultural exports, such as shea nuts. To a lesser extent, they participate as wage labour in non-traditional agricultural exports, such as pineapples and bananas. Women are over-represented among food farmers, which is the poorest group in the country and the most neglected by agricultural policy. However, they have fared relatively better in non-agricultural self-employment where the majority of working women are found and where gender differentials in average earnings are lower than in other occupations.

The Pathways survey data provides insight into how women have fared as a result of evolving structure of opportunities in Ghana.¹⁷ The 600 women who participated in the survey were placed into five categories on the basis of the primary activity reported at the time of the survey:

- Formal waged work (9 per cent). This comprised teachers, health professionals, government clerks and managers, and waged employment in formal private companies;
- Informal waged work (4 per cent of the sample). These were primarily waged workers in agriculture or in non-agricultural enterprises including factories and hairdressers;
- Non-agricultural self-employment (38 per cent). This included small scale businesses and food vending;
- Home/ farm-based self-employment (23 per cent of the sample). This group primarily included own-account farming and other small crafts (e.g. sewing work); and
- Inactive. About 27 per cent of the sample reported being currently inactive, with some in the process of for work.

The occupational distribution of the sample captures the relative significance of the varying categories—with non-agricultural self-employment and farm/home based self-employment constituting the two main sources of employment, and with negligible percentages of women in formal waged employment (6 per cent at national level compared to 9 per cent in the Pathways sample) and informal waged employment (3 per cent at the national level and 4 per cent in survey sample).



Ghanaian women die cloth.

Table A7 provides a statistical summary of key individual and household characteristics of women in the different occupational categories. A number of differences between categories stand out. Women in waged employment, both formal and informal, were less likely to be married and had fewer children on average than other occupational categories, and informal waged workers were also younger than the average in other categories. Not surprisingly, the formally employed had considerably higher levels of education than the other categories: 69 per cent had secondary education and above, followed by around 25 per cent among the economically inactive and 21 per cent of those in informal waged employment. As noted, some of the economically inactive were seeking employment. The higher than average rates of education among this group may reflect the dearth of jobs at the more formal end of the occupational spectrum that such women can take up. In fact, Hamel-Milagrosa (2011) has suggested that many educated women in Ghana also take up self-employment because they are unable to find waged employment in the formal economy.

The lowest levels of education were reported by women in farm-based self-employment, 53 per cent of whom have no education. The second lowest were women in non-agricultural self-employment, 44 per cent of whom had no education. Only 9 to 11 per cent of women in these two categories had attained secondary-plus levels. Women in farm-based self-employment also belonged to households whose heads had lower levels of education than the other categories, while the formally employed belonged to households with more educated heads.

Women in formal employment were, as might be expected, generally wealthier than the rest of the sample: 59 per cent of them came from the highest asset tercile, and only 9 per cent came from the lowest. The poorest group, as national data also suggests, were those in farm-based self-employment. Among the poorest in this group, 43 per cent came from the poorest wealth tercile, while only 18 per cent came from the highest wealth tercile. Women in informal waged employment were not only among the more educated in the sample, but they were also more likely to be drawn from the upper tercile and less likely to be drawn from the lowest tercile than all other groups apart from the formally employed.

Women in all occupational categories were much more likely to belong to associations than those in the Egypt survey. Formally employed women were more likely than the others to have belonged to an association of some kind, followed by women in informal waged employment, although they were not necessarily the most likely to report current membership. Religious organizations, followed by welfare associations, featured most frequently for all categories of women, while NGOs and political parties featured far less.

Table A8 provides information on women's paid and unpaid work activities. Women in formal paid work earned considerable higher monthly incomes than women in other work categories, and were most likely to receive overtime payments, maternity and annual paid leave. While they worked a similar number of days each week as the other categories, they held primary responsibility for fewer household chores. This was true for women in non-agricultural self-employment as well as for the economically inactive. Women in farm-based self-employment held primary responsibility for a larger number of household chores than most other occupational groups and were most likely to report that their domestic responsibilities affected their



WORLD BANK/CURT GARNEMARK

Women vendors do business at a Ghana market.

“An empowered woman is one who can help herself and others, who has a job, knows about herself and her environment and her community. You cannot stay in the house and be empowered. If you join societies, organizations, communities and other social things, even spiritually, you will be empowered. If you are enlightened, empowerment will follow.”

Tsikata and Darkwah, 2011

economic activities. Data from the 1998 Ghana Living Standards Survey suggested that employed women spent, on average, over four times as many hours in unpaid household labour as did employed men, and over five times as many hours caring for children, with self-employed women spending significantly more hours on unpaid household activities than women in waged employment (Heintz, 2005).

Women in farm-based self-employment considered themselves most exposed to health hazards in their work, highlighting the physical arduousness of farm work, while women in non-agricultural self-employment were most likely to report facing abuse at work (mainly problems with customers). In terms of the spatial distribution of occupations, there did not appear to be a systematic regional pattern, but there was a clear urban rural divide, with farm-based self-employment higher in rural areas and formal waged work higher in urban areas.

WOMEN'S WORK AS A PATHWAY OF EMPOWERMENT: BIVARIATE ANALYSIS OF GHANA SURVEY

Tables 6–8 use bivariate analysis to examine the associations between categories of work and various indicators of empowerment. Table 6 explores the correlation with various aspects of economic agency, including decision-making and access to formal institutions. It suggests that high percentages of women in each category decided the use of their own income and that there was little significant difference between different groups. This may reflect the prevalence of separate income streams within Ghanaian households, and the fact that most women are accustomed to managing their own money. The table also suggests that women in self-employment were more likely to report having purchased a new asset with their income, a reflection perhaps of their greater capital requirements.

Turning to more general forms of decision-making, no clear and consistent patterns emerged in relation to work categories. Women in formal waged employment followed by those in non-agricultural self-employment appeared considerably more likely than the rest to exercise major decision-making power with regard to their own health expense; those in informal waged employment were more likely than the rest to make major decisions regarding their children's health; and women in non-agricultural self-employment were more likely than the rest to make large purchases. Women in waged employment, both formal and informal,

TABLE 6. GHANA – ECONOMIC AGENCY BY WORK CATEGORY (PER CENT)

	FORMAL EMPLOYMENT	INFORMAL WAGED EMPLOYMENT	NON-AGRICULTURAL SELF-EMPLOYMENT	HOME/FARM-BASED SELF-EMPLOYMENT	ECONOMIC INACTIVITY	F-STAT
OWN-INCOME RELATED DECISIONS						
Decided on use of own income	89	82	92	84	NA	1.92
Bought new asset from own income	73	58	84	87	NA	5.01***
MAJOR DECISION-MAKING ROLE						
Own health expenditure	52	36	45	36	26	4.81***
Making large purchase	23	25	32	23	16	2.31*
Children's health expenses	21	54	29	27	16	3.05**
Contraceptive use	37	39	23	17	21	2.84**
ACCESS TO FORMAL FINANCE						
Formal savings	65	8	19	10	13	25.46***
Formal credit	36	0	16	4	3	15.79***

Note: *, **, *** significant at <10%, <5% and <1% levels, respectively.

reported a greater ability to make their own decisions on contraception use. This may be because women in this category tend to have less flexible work schedules, and therefore the ability to plan number of births was more important to them. As noted, these women also had fewer children on average than women in the other categories. Women in formal waged employment were also considerably more likely than the rest to have had access to formal financial institutions for credit and savings purposes. While there did not appear to be a clear-cut pattern of correlation between occupational category and indicators of economic agency, one generalization emerging from the table was that the economically inactive women were generally less likely to exercise economic agency than the rest.

Table 7 reports on women's participation in politics and in the wider community. While uniformly high percentages of women in all work categories voted in the last national elections, and somewhat lower percentages voted in the last local elections, there was little systematic variation between the different categories. However, women in formal paid employment were more likely to be sought out by others for advice and information than the rest, an indicator that they had greater status and respect within the community. They were also more likely than the rest to have engaged in elections in a capacity other than voting. While engagement in collective actions, such as protests and demonstrations, was extremely low in the overall population, women in formal waged employment were most likely to report such action.¹⁸

Finally, Table 8 examines whether attitudes and perceptions bearing on women's empowerment varied by work category. Very high percentages of women in the economically active categories believed that their work contributed to society, while somewhat lower percentages believed that their families valued their work. Very high percentages of women in all categories believed that husbands of working women should help with the housework, but lower percentages believed that women's outside employment improved marital relations (although percentages

were still high, with women in home-based employment more likely to express this belief than those working outside). An astonishing 100 per cent of women in each work category, including the economically inactive, believed that it was important for women to have an income of their own. There was little systematic variation in these statements by occupation. However, women in waged employment, both formal and informal, were more likely than the rest to believe that they had some control over their own lives while women in formal employment and those in outside self-employment were more likely than the rest to consider themselves empowered.

The qualitative research carried out by the Ghana team helps to clarify what the distinction between ‘having some control over one’s life’ and ‘considering oneself empowered’ meant in the Ghana context. As the quotes at the opening of this section suggest, empowerment appeared to refer to a more multidimensional form of change of which having some degree of autonomy or control over one’s life was only one dimension. Other dimensions included working with others to change society, the capacity to take care of oneself and one’s family and increasing consciousness or awareness.

TABLE 7. GHANA – PARTICIPATION IN PUBLIC LIFE BY WORK CATEGORY (PER CENT)

	FORMAL EMPLOYMENT	INFORMAL WAGED EMPLOYMENT	NON-AGRICULTURAL SELF-EMPLOYMENT	HOME/FARM-BASED SELF-EMPLOYMENT	ECONOMIC INACTIVITY	F-STAT
Voted in last national election ^a	84	88	85	82	80	0.45
Voted in last local election ^a	55	38	61	74	57	3.36***
Other forms of electoral activity ^a	9	0	1	1	3	3.09**
People seek her advice	70	54	57	60	46	2.99**
Participated in demonstration	11	4	2	2	3	3.50***

Notes: ^a Only 22-year-olds and older; *, **, *** significant at <10%, <5% and <1% levels, respectively.

TABLE 8. GHANA – ATTITUDES AND PERCEPTIONS BY WORK CATEGORY (PER CENT)

	FORMAL EMPLOYMENT	INFORMAL WAGED EMPLOYMENT	NON-AGRICULTURAL SELF-EMPLOYMENT	HOME/FARM-BASED SELF-EMPLOYMENT	ECONOMIC INACTIVITY	F-STAT
Family values her economic contribution	71	67	77	80	NA	0.74
Feels her work is contributing to society	89	95	93	88	NA	1.18
Husbands of working women should help with housework	94	83	87	91	88	1.05
Women’s outside work improves marital relations	60	68	71	77	67	1.60
Important for women to have own income	100	100	100	100	100	-
Has considerable control over her life	44	46	32	31	30	1.33
Regards herself as empowered	65	38	64	54	50	3.41***

Note: *, **, *** significant at <10%, <5% and <1% levels, respectively.

WOMEN'S WORK AS PATHWAY OF EMPOWERMENT: MULTIVARIATE ANALYSIS OF GHANA SURVEY

The preceding analysis suggests that while women in formal employment were generally more likely to report positively on our indicators of empowerment than women in other categories of work, this difference was not as consistent across work categories as it had been in the Egypt survey. For example, though women in self-employment (both agricultural and non-agricultural) were more likely than the rest to have purchased new assets with their income, women in non-agricultural self-employment were more likely to have made the major decision about larger purchases. And while women in formal employment were most likely to say that they considered themselves empowered, women in informal waged employment were most likely to believe that they had control over their own lives. However, economically inactive women were generally less likely than economically active ones to report positively on the empowerment indicators.

Logistic regression analysis was carried out in stages to explore how paid work compared to other likely pathways of empowerment in women's lives in Ghana while controlling for some of the individual, household and location-related factors that might directly and indirectly influence these outcomes. Table 9 summarizes the sign and significance of the coefficients in the base equation; the full results are reported in the Technical Annex.

Summarizing across the findings in relation to our pathways variables, we find that women in formal employment as well as those in off-farm self-employment were more likely than the rest to report positive and significant associations with our empowerment variables, including the likelihood of considering themselves empowered. This finding held even when other control variables were introduced. However, there was some variation in the pattern of correlation for the two groups. Women in formal employment were more likely to make decisions about their own health, access formal credit and to report formal savings. They were also more likely to be sought by others for advice and to consider themselves empowered. Women in non-agricultural self-employment were more likely to make decisions about their own health and use of income, have access to formal credit and savings facilities, and consider themselves empowered. However, women in self-employment (both on and off the farm) were more likely to report feelings of stress. The correlation between informal wage employment and farm-based self-employment and our empowerment indicators were not very different from those of inactive women.

Of the other pathways variables, education showed the most consistent positive correlations with our empowerment indicators. Women with primary education were more likely than those without to be consulted for advice by others in their community and to report that their family valued their work. Women with secondary education were more likely to have access to formal savings, vote in local and national elections, and consider that they had control over their own lives. Women who owned land and/or homes were more likely to decide on their use of their income, to have formal savings, and be consulted by others for advice.

A Congolese woman sews in the shade of a tree.



WORLD BANK/CURT CARNERWARK

**TABLE 9. GHANA – SUMMARY OF LOGISTIC REGRESSION RESULTS^a
(SIGN AND SIGNIFICANCE OF COEFFICIENTS)**

	PRIMARY EDUCATION	SECONDARY EDUCATION	FORMAL EMPLOYMENT	INFORMAL WAGED EMPLOYMENT	INFORMAL NON-AGRICULTURAL SELF-EMPLOYMENT	FARM/HOME-BASED SELF-EMPLOYMENT	MEMBER OF ASSOCIATION	LAND/ HOUSE OWNED	PSEUDO R ²
Decides use of income					+			+	0.207
Purchase of new assets				-					0.204
Decisions own health			+		+	+			0.193
Decision contraceptive									0.056
Formal savings		+	+		+			+	0.293
Formal credit			+	NI	+		+		0.291
Voted local elections		+							0.12
Voted national elections		+							0.143
Other electoral involvement									0.197
Advice sought by others	+		+				+	+	0.059
Contribution valued by family	+								0.089
Control over own life		+							0.2
Considers herself empowered			+		+				0.068
Stress					+	+	+		0.091
Worry							+		0.082

Note: ^a Detailed analyses of logistical regression results are available on the UN Women website. Abbreviation: NI – Not Included due to no variation.

Women who belonged to an association were also more likely to have access to formal credit and to have their advice sought by others. However, they were also more likely to report stress than non-members—which may have been linked to the stresses of loan repayment.

Location mattered for a number of empowerment indicators. Region mattered less than the rural-urban distinction with women in rural locations much less likely to report positive associations with the empowerment indicators. In particular, they were less likely than women in urban areas to consider that they had control over their own lives and more likely to report stress. Of the other control variables, household wealth was the most strongly and consistently associated with empowerment indicators: women from wealthier households were generally more likely to believe that they had control over their own lives and to consider themselves empowered. While religious affiliation and degree of religiosity were significantly associated with a number of empowerment indicators, no systematic pattern emerged.

4. Discussion of findings

Women in Ghana have long been held up as exemplifying female economic autonomy. This is mainly due to their high rates of labour-force participation and their socially sanctioned role in farming and trading on their own account. To date, there have been few efforts to investigate what these economic activity rates imply for women's lives and whether these implications apply uniformly across occupations and locations. The Pathways research in Ghana allowed this question to be explored in greater detail.

Ghana started its post-colonial history with a brief and successful period of import-substituting growth strategies before it went through a period of turmoil, which nearly precipitated the collapse of the economy and forced Ghana to turn to the World Bank/IMF for assistance. Structural adjustment policy reform acted as a form of shock therapy in the Ghanaian context, pulling the country back from the brink of economic collapse and instituting a period of steady economic growth accompanied by uneven reductions in poverty. Despite their high rates of economic activity, women were not major beneficiaries in this policy transition. While they were largely excluded from industrial growth during the import-substituting industrialization period, they did make a belated entry into better paid and socially protected employment in the public sector. However, they lost these jobs in disproportionate numbers during the structural adjustment period without making offsetting gains in the shift to market-led, export oriented growth. Minerals and timber were almost entirely male-dominated sectors, and while female labour is critical in cocoa cultivation (a long-standing source of exports) it was largely as unpaid family labour in what is generally regarded as a 'male' crop. Within agriculture, women farmers remained largely concentrated in food crop cultivation.

A variety of constraints, both internal to household relations as well as imposed by external factors (e.g. male bias in extension services, gender disadvantage in access to credit and favouring of male farmers in out-grower schemes), were found to block women's access to commercial farming. Women had found some opportunities in the informal wage economy, but aside from jobs in the larger-scale cultivation of non-traditional exports (e.g. pineapples and bananas), much of this was in poorly paid, casual, and often invisible labour.

A variety of constraints, both internal to household relations as well as imposed by external factors (e.g. male bias in extension services, gender disadvantage in access to credit and favouring of male farmers in out-grower schemes), were found to block women's access to commercial farming.



WORLD BANK/CURT CARNEMARK

Women sort coffee beans in Ghana.

A sizeable percentage of women working in Ghana are engaged in non-agricultural self-employment that is largely in the informal economy. Women fare better in this category than in other occupational categories for two main reasons. First, while earnings in informal non-agricultural self-employment are not as high as those prevailing in the formal waged employment, they are higher than those prevailing in either agricultural self-employment (the other main source of employment for women) or in informal agricultural wage labour (which accounts for a negligible percentage of both male and female labour). Second, with the exception of formal public-sector employment, gender differentials in earnings are much smaller in informal non-agricultural self-employment than in other occupations open to women.

There is considerable heterogeneity in the non-agricultural self-employment category. It encompasses a number of highly successful women entrepreneurs who have the capital and know-how to grow their businesses and large numbers of women with small businesses and micro-enterprises. The earnings for women with smaller business have been declining as an increasing number of men, who have failed to find alternative waged employment, take up self-employment. The much larger gender differentials in earnings in formal non-agricultural self-employment compared to informal self-employment remain a puzzle. They do, however, suggest that higher earnings in formal enterprise are offset for women by gender biases in the distribution of the benefits of formality.

The Pathways survey in Ghana suggested that occupations characterized by a more egalitarian distribution of earnings (formal public-sector employment followed by informal non-agricultural self-employment) are also more closely associated with various indicators of women's empowerment. There appeared to be very little difference between informal waged employment (which accounted for a very small percentage of women in our sample), farm-based self-employment and economic inactivity as far as their association with our indicators of empowerment. While women in farm-based self-employment are most often food farmers, and hence

among the poorest group in the country, our estimation procedure controlled for household wealth. This would suggest that it is not their poverty per se, but the circumscribed nature of the farm-based self-employment that accounts for their lower level of agency, self-confidence and political participation. This group is most likely to report that their domestic chores got in the way of their economic activities. They are also the most likely to report exposure to health hazards.

Education, both primary and secondary, appears to have a consistent, positive correlation with our indicators of empowerment. Since women in formal employment tend to be more educated than the rest, the education effect reinforces the formal employment effect. In Ghana, educated women in other categories of work also report higher levels of agency than those without education. Women's ownership of residential land/housing and membership of organizations proved less significantly correlated with the empowerment indicators. Ghana is characterized by a density of associational forms, beyond family and kinship, but the overwhelming majority of women in the Pathways sample were associated with religious-based organizations. Although these organizations did provide women with access to formal credit and gave them greater status within the community, their religious priorities may explain why they did not appear to have a significant relationship with empowerment as defined in the survey. Women's ownership of residential land/housing proved significant for a number of indicators.

The Ghana findings reiterate the importance of education and quality of employment that we found in the Egyptian study. They also suggest that empowerment is associated with a wider range of economic activities than was evident from the survey in Egypt. In particular, the findings suggest the importance of promoting women's pathways out of subsistence-oriented farming into cash crop cultivation and a variety of off-farm activities. While waged employment has proved lucrative for men, the small percentage of largely younger, unmarried women in informal waged work in our sample do not appear to have been empowered by their work experience. More attention needs to be paid to the kinds of wage opportunities available to women.

As in Egypt, women's empowerment appears to vary by location, but there is less consistency among the regions than seen in Egypt. Instead, the urban–rural divide emerges as more important to empowerment. The greater poverty of rural areas has been attributed to policy neglect, but the lack of structural transformation of the rural economy may also explain why gender relations appear to be relatively unchanged in the countryside. A more inclusive growth process, one that generates greater opportunities for women and men in the countryside, would appear to be an important precondition for the greater empowerment of rural women.

BANGLADESH: PATTERNS OF GROWTH AND THE GENDERED STRUCTURE OF OPPORTUNITIES



WORLD PHOTOGRAPHY BY SHEHZAD NOORANI

A Bangladeshi textile worker produces silk thread from cocoons of silk worms.

1. From import-substituting industrialization to market-led growth: policy transitions in Bangladesh

Bangladesh experienced a somewhat more tortuous route to national independence than the other two countries in our study (Lewis, 2012). The end of colonial rule in British India in 1947 was accompanied by the division of the subcontinent into two independent nations: Hindu-majority India and Muslim-majority Pakistan. Pakistan was comprised of two wings separated by over thousand miles of Indian territory. While East Pakistan earned the bulk of the country's foreign exchange earnings through the export of jute, its primary cash crop, the bulk of investment went to import-substituting industrialization in the western wing. Efforts by

Since the 1980s, Bangladesh has performed unexpectedly well on social development indicators compared to other low-income countries—and better than its more prosperous neighbours (India and Pakistan).

successive military regimes located in the western wing to dominate East Pakistan (both culturally and economically) were met with growing resistance, culminating in a war for liberation in 1971 and the emergence of the newly independent nation of Bangladesh.

A landslide electoral victory voted Sheikh Mujibur Rahman into power and the new regime embarked on nation building. The process was based on the familiar inward-oriented policies, nationalization of banks and industries, imposition of controls on private industrial investment, adoption of state-led planning, and notional commitment to secular and socialist values. However, the 1970s stand out as a calamitous decade in the nation's history. Along with the war of independence that destroyed a great deal of the country's physical and social infrastructure, it was marked by a series of natural disasters, the disastrous impact of oil price increases on the country's balance of payments, and suspension of foreign aid. Poverty rates rose to unprecedentedly high levels—around 70 per cent—and the Mujib regime began to resort to increasingly repressive measures to shore up its rule.

The regime was overthrown by a military coup in 1976, and the country remained under military rule for more than a decade. Foreign aid was restored almost immediately, and the transition to market-led policy reforms following World Bank and IMF guidelines began. The process included downsizing of the public sector, denationalization of industry, withdrawal of food and agricultural subsidies, and a shift to export-oriented growth. Growth rates gradually began to rise from an average of 3 per cent in the 1970s to 4 per cent during the 1980s, and 5 per cent by the late 1990s (Ahluwalia and Hussain, 2004). At the same time, poverty began to decline at the rate of about 1 per cent a year throughout the 1990s (Sen, 2000). Between 2000 and 2005, it declined by 9 percentage points (Al-Sammarrai, 2006).

A number of factors contributed to the country's improved economic performance: population growth rates started to decline in the 1980s, the result of a strong government push on family planning, while savings and the ratio of largely private investment into GDP began to rise. In addition, the country achieved a number of important breakthroughs in agriculture and industry. The reorientation of the agricultural policy regime to promote market incentives allowed farmers to take advantage of the Green Revolution technology, and there was rapid adoption of new high-yielding rice varieties and an acceleration in the growth in the value added of

crop agriculture. The country moved from dependence on food aid to attaining near self-sufficiency in rice by the late 1990s. This was accompanied by diversification into other crops, including wheat and vegetables.

The country experienced another major breakthrough on the export front. The increased outward-orientation of the economy led to an increase in the share of exports and imports to GDP. And the pattern of exports showed a marked shift away from primary and jute-based products, whose international prices were falling, towards ready-made garments, knitwear, shrimp and leather products (Mahmud and Mahmud, 1991). An export-oriented garment industry came into existence in the early 1980s, incentivized by the dismantling of the protective regime, explicit support for exports and the promise of assured access to export markets for ready-made garments because of its least developed country status. Located at the lower value-added, highly labour-intensive end of garment production, the industry generated a large number of jobs, primarily for women, along with a secondary round of employment (Lewis, 2012). The structure of exports, however, remained as narrow as before with garments accounting for 75 per cent of total exports in 2009.

Two other interrelated developments contributed to broadening the economic growth base in Bangladesh. The first was the growth of rural non-farm activities. As Hossain (2004) noted, an increasing proportion of the rural population was engaged in various forms of non-farm activities as their primary source of employment. In fact, the contribution of the non-farm sector in generating employment was higher than in other developing countries. Such employment was distributed between trade, business and service-sector activities, as well as small-scale transportation, repair and maintenance of agricultural equipment and construction work. It was largely those women and men with little or no education that continued to report farming or agricultural wage work as their primary occupation.

The other major development was migration of various durations to different destinations in search of work: daily commuting to nearby urban centres; longer-term, longer-distance commuting or more permanent migration to larger towns and cities; seasonal migration within rural areas; and rising levels of cross-border migration to neighbouring India as well as to more distant destinations. International remittances have overtaken aid as a source of foreign exchange.

Bangladesh, along with the rest of South Asia, had some of the lowest ratios of public revenue to GDP among developing countries (around 8 per cent in the mid-1980s). Public expenditure on health and education as a ratio to GDP was considerably lower in Bangladesh than in Egypt and Ghana. However, since then, Bangladesh has performed unexpectedly well on social development indicators compared to other low-income countries—and better than its more prosperous neighbours (India and Pakistan). Expenditure on health and education has been rising as a share of public expenditure, including during the period of structural adjustment so that its ratio to GDP also rose (Mahmud, 2008). The construction of an extensive network of rural roads and transportation links has also played a role in improving access to services and increasing the connectedness of rural communities, which has had important implications for gender equality on some key social issues.

Spouses work in the family's business in Bangladesh's Kishoreganj district.



UNDP/SHAMSUZ ZAMAN



WORLD BANK / SHEHZAD NOORANI

Women spin cotton thread in Bangladesh.

On the political front, active political mobilization in 1990 against the military regime then in power helped to bring about the transition from semi-autocratic rule to multi-party democracy. However, this did not lead to a discernible improvement in the quality of governance. Political competition took on a zero-sum game character while corruption remained endemic. Transparency International named it the world's most corrupt country for five consecutive years during a period when it was under elected civilian rule. However, there is considerable freedom of press and high levels of political mobilization, albeit usually along partisan lines.

Another major force for change in Bangladesh has been its NGO sector. Some of the better known NGOs were founded in the aftermath of the War of Liberation by individuals and groups committed to building a new nation and locating themselves in the countryside. While many began with a radical agenda for empowering the poor, the militarization of governance led to the contraction of the political space. The increased support for the NGO sector by the donor community as a preferred service provider to the state led to both the proliferation of these organizations and an increased emphasis on service provision, particularly microfinance provision. NGOs have extensive outreach in Bangladesh, with a presence in nearly 70 per cent of its villages. While most now take an apolitical stance, a number of them seek to combine service delivery with raising awareness of legal issues and women's rights.

2. Gender, politics and economy

South Asia, like the Middle East and North Africa region, reports extremely low rates of female labour-force participation. This reflects real social constraints on women's mobility in the public domain. It may also in part reflect the inadequacy of prevailing definitions of economic activity in capturing certain aspects of women's productive work. The 1974 Bangladesh Census estimated that the female labour-force participation rate as 4 per cent compared to 80 per cent for men, the 1981 Census estimated it at 5 per cent compared to 78 per cent for men, and the 1984 Labour Force Survey estimated it at 8 per cent compared to 78 per cent for men (Mahmud and Mahmud, 1991). Female participation was only marginally higher in urban areas (12 per cent compared to 7 per cent in rural).

According to successive labour-force surveys, there has been a continuous rise in female labour-force participation rates since the mid 1980s: 8 per cent in 1980s and 23 per cent in 2000. The latest labour-force survey for 2010 puts the rate at 36 per cent. Furthermore, the distribution of the female workforce is also changing—while urban employment started out higher for women, much of the increase in female employment has been in rural areas. The equivalent rates for men have seen a decline from 78 per cent to 74 per cent, mainly concentrated in the younger age groups as more boys stay on in school. While early data on women's involvement in paid work showed a clear relationship with household poverty, there has been a growing increase in the participation of women from other income groups as well.

Unlike Egypt, however, there is no marked dichotomy between the labour-force participation rates of women with less than secondary education and those with more. Women without education and women with higher secondary education and above tend to have higher rates of labour-force participation than those with education levels that are in between (Rahman, 2005; Mahmud, 2003). It is likely that the women without any education work because they have to while those with higher education work because they are able to access the more desirable formal and semi-formal jobs generated by the government, the private sector and NGOs. Among men, on the other hand, labour-force participation rates are highest among those with no education and decline with rising rates of education—presumably because the more educated are likely to enter the labour force later and leave earlier.

Agriculture has remained the major source of employment for both women and men, but its share of the male labour force has declined from around 50 per cent for much of the late 1990s to 40 per cent in 2010. Its importance for the female labour force, however, has increased steadily from 28 per cent in the mid-1990s to 65 per cent in 2010. The growing importance of agriculture as a source of employment for women appears to reflect a change in the growth rates related to the share of agriculture in GDP: 1.5 per cent in the early 1990s to 5 per cent in the late 1990s. This growth rate trend is coupled with the movement of men into off-farm activities and the growing demand for female labour to replace them. It may also reflect women's growing involvement in livestock rearing, one of the major impacts of their access to microcredit.

Ferry point at river in southern Bangladesh.



WORLD BANK/STEPHAN BACHENHEIMER

Industry's contributions to the generation of employment appear to have fluctuated since the 1990s. The second half of the 1990s saw positive rates of growth in manufacturing employment, with higher rates of growth for women, which presumably reflects their continued entry into export oriented manufacturing. Women appear to have fared better than men in the course of the various fluctuations in the manufacturing sector (Rahman, 2005). Manufacturing accounts for a larger share of female employment (18 per cent) than male (7 per cent). In urban areas, it accounts for 25 per cent of female employment compared to 13 per cent of male employment. The other main source of employment for women is community, personal and household services. This accounted for 19 per cent of female employment and just 4 per cent of male employment. Its importance was greater in urban areas (35 per cent) where agricultural options were less available.



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A Bangladeshi woman holds Kakrol, a local vegetable grown for sale using organic methods and fertilizer.

Formal employment accounts for less than 10 per cent of the total labour force. Formal public-sector employment accounted for a fairly constant share of male employment in the 1990s, but private-sector employment rose from 12 per cent of the male labour force in the early 1990s to 20 per cent by 2000. Formal employment accounted for a declining share of female employment: public employment declined from 6 per cent to 4 per cent while private-sector employment declined from 15 per cent to 6 per cent. The most recent data suggests formal employment accounts for 15 per cent of male employment and 8 per cent of female. Women make up just 19 per cent of total formal employment. At the other end of the economic spectrum, the percentages of women to be found in daily wage labour increased from 13 per cent to 21 per cent in the mid-1990s before declining to 19 per cent in 2000 and 5 per cent in 2010.

The persistent tendency to misclassify or miss out on women's economic activity is illustrated by an exercise carried out as part of the Bangladesh Pathways study (Mahmud and Tasneem, 2011). The Pathways survey used the exact definition of extended labour-force participation used in official surveys but relied on a more carefully trained team of researchers. It estimated a female labour-force participation rate of 67 per cent compared to the official estimate of 30 per cent. It was evident that the major source of the discrepancy related to uneven coverage of women's economic activity within the home, particularly their unpaid labour contributions. In other words, while there has been an expansion in economic opportunities for women as a result of their access to microcredit, export-oriented manufacturing, agricultural wage labour and expanded health and education activities at the community level by government and NGOs. A major source of growth in female employment between 1999 and 2003 has been from 'community, social and health services' (World Bank, 2008a)—it is largely women's paid work outside the home that tends to be captured by the official labour-force statistics.

More visible and consistent signs of progress can be found in other spheres of women's lives (Mahmud, 2006). Bangladesh has made remarkable progress on gender equality in some key social development indicators. A strong commitment to family planning since the 1970s, based on the doorstep delivery of contraceptives to women largely confined to the home, saw a halving of fertility rates from an average of six births in 1971 to current averages of 2.3. It has also had a more rapid decline in infant and child mortality than other more prosperous countries in the

region, and the gender gap in child mortality rates has now been closed, suggesting a decline in lethal forms of gender discrimination against girls. The government's food for education programme introduced in the 1980s and the female secondary school stipend have served to raise female education rates, closing the gender gap in education at primary and secondary levels—and even reversing it in some regions. Progress on maternal mortality was slow for many years—it declined from 648 per 100,000 births in 1986 to 315 in 2001—but there has been some acceleration in rates of decline since then.

Increased expenditures on health and education have clearly contributed to this progress but other factors have also been important. Improvements in roads, transport and communication have provided women and girls with easier access to services, particularly important in a country where social norms continue to restrict women's mobility in the public domain. They have also allowed new ideas to spread more rapidly, both through more rapid dissemination of changing norms, fostered for instance by NGOs as well as increasing women's access to radio and television.

Women's political participation has also been on the rise. Attempts by both military and civilian regimes to woo the international donor community have led to a steady mainstreaming of gender equality and women's rights issues within the public policy discourse. The fact that the two main political parties are led by women (who have taken it in turns to assume power) has had important symbolic value in challenging certain kinds of gender stereotypes. While a quota of 15 parliamentary seats was reserved for women by the 1972 Constitution (later increased to 30), the decentralization process has been more effective in bringing women into politics. Since 1997, women could be directly elected into three reserved seats in each Union Parishad. By the end of the 1990s, there were over 12,000 elected female representatives at local government level (World Bank, 2008a). The Bangladesh Women's Rehabilitation Board, established in 1972 in the aftermath of the war, was replaced in 1978 with a more development-oriented approach symbolized by the setting up of a Ministry of Women's Affairs, later renamed the Ministry of Women and Children's Affairs.

There is a small but extremely active women's movement, largely urban based but with networks in the countryside, that has been extremely influential in protesting violence against women and demanding fairer legislation. There has been some success in the form of legislation prohibiting dowry as well as criminalizing violence against women, including sexual harassment (Nazneen, forthcoming). While development NGOs have lost their early radical commitment to social change, they continue to act as conduits through which secular values and gender equality discourses are disseminated throughout the countryside. One of the important contributions of NGOs has been their group-based approach to microfinance and other development activities. It has given women who were previously confined to the 'given' relations of family and kin the ability to participate in a wider circle of social relations. Thus, by the late 1980s, Mahmud and Mahmud (1991) were observing that the 'bottom up' approaches to promoting women's economic participation undertaken by a number of NGOs were especially important in helping women to overcome their disadvantaged status by circumventing some of the social structures placed on women's activities (p. 27).

A medical helper advises a patient at a rural clinic in a Bangladeshi cooperative near Dacca.



UN PHOTO/JOHN ISAAC

3. Findings from the Pathways survey in Bangladesh

KEY CHARACTERISTICS OF WOMEN AND WORK IN THE BANGLADESH SURVEY

Bangladesh's growth strategy in recent years has seen a rise in female labour-force participation rates, but has done little to shift the gender segmentation of the occupational structure. Women have not fared well in formal public-sector employment, where their presence is low and declining. A small percentage of women have benefited from jobs characterized by various degrees of formality generated by the export-oriented industry and the expansion of community-based services by both government and the NGO sector. Some women have also been drawn into informal waged labour. The vast majority of working women in the country, however, continue to engage in forms of self-employment and unpaid family labour that can be carried out within or near the precincts of the home. The Pathways survey in Bangladesh examines what this structure of opportunities has implied for women's empowerment.¹⁹

The 5,198 respondents in the Bangladesh survey were placed into five categories, depending on their most important activity in the past week. These were:

- Formal/semi-formal work (3 per cent). This category is mainly made up of export garment (35 per cent) and other factory workers (10 per cent) as well as teachers, NGO staff, nurses, paramedics and other health workers, and insurance field workers.
- Informal waged work (6 per cent). This encompasses paid domestic work together with agricultural and non-agricultural wage labour.
- Informal self-employment outside the home (4 per cent). This consists of various forms of petty trade as well as the provision of services like tuition on a self-employed basis.
- Paid work within the home (47 per cent). This consists of livestock and poultry rearing, handicrafts etc., from which some income is earned.
- Subsistence-oriented work (18 per cent). Various forms of productive activities largely oriented to directly meeting the household's needs, although the women might engage in occasional small sales of their products.
- Economically inactive (22 per cent). Women who reported neither paid nor unpaid productive activity.

The vast majority of working women in Bangladesh continue to engage in forms of self-employment and unpaid family labour that can be carried out within or near the precincts of the home.

The Pathways sample has a lower percentage of women in formal employment than reported in the national labour-force data, but it does capture a much higher percentage of economically active women, particularly in paid work within the home, than reported by the official data. The inside-outside distinction is relevant in the Bangladesh case (as it is in Egypt) and confirms that the vast majority of economically active women are engaged in various forms of 'inside' work.

Table A9 provides a statistical summary of the individual and household characteristics of women in different occupational categories. It suggests that while most women in the different work categories were married, there was a higher than average percentage of widowed/divorced/separated women working in informal forms of outside work. Many of these women were heading their own households. This may be one reason why a higher percentage of these two categories reported owning residential land/housing. That they were otherwise generally poorer than the rest was confirmed by the fact that they were over-represented in the poorest tercile, particularly those in informal waged work. They were also the least educated: 71 per cent of those in informal waged work had no education followed by 58 per cent of those in informal outside self-employment. Women in informal waged labour were also more likely to belong to households whose heads had no education and were most likely to work as daily wage labour.

On average, women in formal employment were younger and had fewer children than women in other categories. They also had considerably higher levels of education than the others: 31 per cent of them had secondary levels of education or above compared to between 3-12 per cent of other groups. Only 16 per cent of women in this category had no education. They were most likely to be employed as community development field workers. Formally employed women were more likely than the rest to belong to households whose heads had at least secondary education and were likely to be found in skilled/business/salaried work.

Women who worked within the home or who were economically inactive were far more likely to wear the burka/hijab when they went out of the house than those working outside the home. This suggests, contrary to the thesis advanced in some of the Bangladesh literature that wearing the burka/hijab allows women greater mobility in the public domain, that it appears to signal greater religious conservatism on the part of women.

There were some interesting features to the 'inactive group'. Forty-two per cent of women in the 'inactive group' had secondary and higher education, a higher percentage than any other group except those in formal employment. Thirty-five per cent had no education, a lower percentage than other group, except those in formal employment. They were also more likely to come from the highest wealth tercile than other groups, including the formally employed, while similar percentages to the formally employed group came from the poorest tercile. It was thus a very heterogeneous group, containing both very poor women who may have been unable to find work as well as affluent women who may not have found jobs suitable to their educational qualification or who could afford not to work, or who belonged to conservative families who signalled their social status by keeping their female members out of the labour force.



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A woman crochets in a training centre for traditional handicrafts in Demra, Bangladesh.

In terms of some of their other characteristics, around 25 to 45 per cent of women in the different work categories belonged to an NGO, with highest levels of membership reported by those in outside informal self-employment, and the lowest among economically inactive women. Routine television watching was highest among women in formal employment and lowest among those in informal waged employment who were least likely to own a television or have a neighbour who did.²⁰

Table A10 provides descriptive information on women's paid and unpaid work. Not unexpectedly, we found that those in formal paid work earned considerably higher monthly incomes than women in other work categories and were most likely to receive overtime payments, maternity and annual paid leave. They also worked longer hours per day, but as many months a year as the other categories. Women working outside the home in both formal and informal employment were more likely to report abuse at work and health hazards, although women in the latter category were more likely to report health hazards than the former. Women in informal economic activity, both within and outside the home, took primary responsibility for a larger number of domestic tasks than both those in formal employment and the economically inactive. This may reflect the fact that women in formal employment and economically inactive women were among the better-off in the sample and could afford to pay others to undertake some of their domestic responsibilities. It may also reflect the fact that women in formal employment put in longer hours of paid work than other categories and had less time for domestic tasks. This latter group were most likely to report to have some help with childcare, most often from older daughters, while women in informal forms of paid work were least likely to have such help.

There was also a clear geographical distribution of occupational categories by region. The highest percentage of formal employment (16 per cent) was reported by women in urban Narayanganj (which had a larger concentration of export garment factories). It was much lower elsewhere, ranging from 6 per cent peri-urban Faridpur to just 1 per cent in some of the other largely rural districts. Informal work outside the home was highest in Kurigram (19 per cent), the poorest district in our sample, largely because of the high percentages of women in informal waged work. This was followed by Tangail (13 per cent), which was in one of the more dynamic rural areas with a large concentration of NGOs. Comilla and Chapainawabganj are both socially conservative districts and reported the lowest percentages of women in any form of outside informal work.



WORLD BANK/SHEHZAD NOORANI

Bangladeshi women work on a cucumber farm.

WOMEN'S WORK AS PATHWAY OF EMPOWERMENT: BIVARIATE ANALYSIS OF BANGLADESH SURVEY

The next set of tables uses cross-tabulations to examine the association categories of work and indicators of empowerment. Table 10 explores the association with various aspects of economic agency, including decision-making and access to formal institutions. It suggests that women in outside employment, both formal and informal, were more likely than those in inside paid work to make decisions about the use of their own income but it was mainly women in formal employment who reported having purchased a new asset with their income.

TABLE 10. BANGLADESH – ECONOMIC AGENCY BY WORK CATEGORY (PER CENT)

	FORMAL EMPLOYMENT	INFORMAL WAGED EMPLOYMENT (OUTSIDE)	INFORMAL SELF-EMPLOYMENT (INSIDE)	INFORMAL EMPLOYMENT (INSIDE)	SUBSISTENCE PRODUCTION	ECONOMIC INACTIVITY	F-STAT
OWN INCOME-RELATED DECISIONS							
Decides on use of own income ^a	51	58	72	47	-	-	17.43***
Bought new asset from own income ^a	22	11	13	11	-	-	5.76***
MAJOR DECISION-MAKING ROLE							
Own health expenditure	34	41	39	19	14	11	49.50***
ACCESS TO FORMAL FINANCE							
Formal savings	24	7	7	9	10	9	9.44***
Formal credit	41	45	48	45	37	28	22.31***

Notes: ^a Only those who reported having income; *** significant at <1% level.

Turning to more general forms of decision-making, women in formal waged employment together with those in informal work outside the home were more likely than other categories to exercise major decision-making power with regard to their own health expenses, while economically inactive women were least likely to do so. Women in formal waged employment were much more likely than women in the other categories to report having formal savings (insurance or bank account), but women in paid work were generally more likely to have access to formal credit, mostly through banks and NGOs, than those in subsistence-oriented work and the economically inactive.

Table 11 explores whether different categories of work are associated with greater mobility in the public domain, distinguishing, as in Egypt, between different locations. Two points can be made from the results reported. First, women in outside employment, particularly those in formal employment, were generally more comfortable visiting these locations than those who work within the home, as well as the economically inactive (the latter two categories are also more likely to wear burka/hijab when they went out). Second, some locations appeared more acceptable than others: except for women in formal employment, women were generally less comfortable visiting the market on their own than visiting the health facility or their natal relatives.

Table 12 reports on the association between women's work categories and participation in politics and community life. There were clearly extremely high levels of turnout at the last national elections by women, with little variation by work category. There were lower levels of participation and greater variation at local level elections. Here we find that women in formal employment were least likely to have voted relative to women in other work categories.²¹ One reason for this might

TABLE 11. BANGLADESH – MOBILITY IN PUBLIC DOMAIN (PER CENT)

FEELS COMFORTABLE GOING UNACCOMPANIED TO	FORMAL EMPLOYMENT	INFORMAL EMPLOYMENT (OUTSIDE)	INFORMAL EMPLOYMENT (INSIDE)	SUBSISTENCE PRODUCTION	ECONOMIC INACTIVITY	F-STAT
Health facility	50	31	17	14	16	50.01***
Local market	36	25	9	7	9	65.85***
Natal relatives' home	32	33	25	22	17	16.75***

Note: *** significant at <1% level.

TABLE 12. BANGLADESH – PARTICIPATION IN PUBLIC LIFE BY WORK CATEGORY (PER CENT)

	FORMAL EMPLOYMENT	INFORMAL EMPLOYMENT (OUTSIDE)	INFORMAL EMPLOYMENT (INSIDE)	SUBSISTENCE PRODUCTION	ECONOMIC INACTIVITY	F-STAT
Voted in last national election ^a	90	91	90	91	91	0.48
Voted in last local election ^a	67	85	81	79	71	16.06***
Own decision in voting ^a	69	64	54	59	54	6.92***
Other electoral activity	5	2	2	2	2	2.52**
People seek her advice	52	27	32	33	36	10.12***
Participated in shalish	5	9	5	4	3	6.07***
Participated in demonstration (%)	4	0	0	0	0	26.45***

Notes: ^a Only 18-year-olds and older at the time of voting; *, **, *** significant at <10%, <5% and <1% levels, respectively.

be that a high percentage of women in formal/semi-formal employment were garment workers, who had generally migrated from the countryside, and had to return to their place of origin in order to vote. They were often given a holiday by employers to vote in national elections, but not in local elections. Worth noting is that of those who voted, women in outside employment, both formal and informal, were more likely to vote according to their own decision. There were very low levels of participation in other forms of electoral activity, with women in formal employment most likely to report such activity.

Turning to other indicators of participation in the public life of the community, women in formal employment were more likely than other categories of women to be sought out for advice, an indicator of status and leadership position within the community. However, very few women were involved in collective decision-making forums or collective action to protest injustice. Thus, less than 5 per cent of women were involved in local dispute resolution forums, with somewhat higher levels reported by women in outside informal work.²² Even lower percentages of women had engaged in collective action: only 4 per cent of women in formal employment (primarily the garment workers) and none of the women in the other categories.

Table 13 reports on attitude and perceptions with regard to various issues that have a bearing on women's empowerment. Bangladesh, like Egypt, has historically had high levels of son preference. The table suggests there has been a considerable

change in attitudes over time, with the majority of women in each work category expressing indifference to the sex of the child, and a few expressing preference for daughters.²³ Women in formal employment were somewhat less likely than the rest to express a preference for sons and somewhat more likely to express indifference.

The question about whether women’s families valued the work they did was formulated in the Bangladesh questionnaire to explicitly cover both paid and unpaid work. However, it is evident from the table that the value given to women’s work by their families was closely bound up with its paid status and social visibility so that women working outside the home were more likely to feel valued relative to those working within the home, with women in formal employment most likely to feel valued and economically inactive women least likely to feel valued. A similar pattern is seen with regard to whether earning an income had increased the respect women received from their family and community. Such respect was reported to be generally higher within the family than the larger community—testifying to the continued social failure to value women’s role in the labour market.

There was unanimity among women in different categories that having an income of their own was critical to women’s sense of self-reliance, and that husbands of working wives should help them with domestic chores. Women working outside the home were more likely than the rest to report the feeling of being under constant pressure, possibly because of exposure to harassment in the public domain and greater difficulty in reconciling their paid work with their domestic responsibilities. However, a high percentage of women in all categories were hopeful about their own future with women in formal employment most likely to express such optimism and women in outside informal work least likely. Finally, women in formal employment were most likely to believe that they had considerable control over their own lives while women in outside informal employment and the economically inactive were least likely to express this view.

TABLE 13. BANGLADESH – ATTITUDES AND PERCEPTIONS BY PRIMARY ACTIVITY (PER CENT)

	FORMAL EMPLOYMENT	INFORMAL WAGED EMPLOYMENT	NON-AGRICULTURAL SELF-EMPLOYMENT	HOME/FARM-BASED SELF-EMPLOYMENT	ECONOMIC INACTIVITY	F-STAT
Son preference	34	38	43	39	42	2.55**
Daughter preference	7	8	5	6	8	3.24**
No sex preference for child	59	55	52	55	50	1.92
Family values her work highly	84	68	52	43	36	64.73***
Her income increased respect from familya	47	33	25	-	-	22.78***
Her income increased respect from communitya	28	21	15	-	-	11.85***
Own income important for women’s self-reliance	96	96	97	96	95	2.38***
Husband of working wife should help with domestic chores	98	96	95	95	92	7.44***
Feels under constant pressure	31	37	19	26	22	22.22***
Hopeful about future	97	85	94	95	90	17.75***
Considers she has considerable control over her life	77	61	67	65	63	4.61***

Notes: ^a Only those who reported having income; *, **, *** significant at <10%, <5% and <1% levels, respectively.

WOMEN'S WORK AS PATHWAY OF EMPOWERMENT: MULTIVARIATE ANALYSIS BANGLADESH SURVEY

Our bivariate analysis of the Bangladesh survey data suggests that women in formal paid employment gave consistently positive responses in relation to our empowerment indicators, while the economically inactive were least likely to do so. The fact that women in outside informal employment were among the poorest group in the sample and are likely to be working outside the home out of necessity rather than in response to opportunity may explain why, despite the social visibility of their paid activity, they were least hopeful about their future and least likely to believe that they exercised any control over their own lives. At the same time, they reported greater freedom of movement outside the home than those working within the home and the economically inactive, they had considerable decision-making power (although this might partly reflect the higher incidence of female headship in this group), they were more likely to vote and to make their own decision about voting, to participate in *shalish* and to express indifference to the sex of the child.

**TABLE 14. BANGLADESH – SUMMARY OF LOGISTIC REGRESSION RESULTS^a
(SIGN AND SIGNIFICANCE OF COEFFICIENTS)**

	PRIMARY EDUCATION	SECONDARY EDUCATION	HIGHER EDUCATION	FORMAL EMPLOYMENT	INFORMAL WAGED EMPLOYMENT	INFORMAL SELF- EMPLOYMENT (OUTSIDE)	INFORMAL SELF- EMPLOYMENT (INSIDE)	SUBSISTENCE PRODUCTION	MEMBER OF ASSOCIATION OWNED	LAND/ HOUSE	PSEUDO R ²
Decides use of income		+++	+++	---		++				+++	0.143
Purchase of new assets		+	++	++				+++	+++		0.076
Decide own health		++	+	+++	+++	+++	+++			+++	0.161
Formal savings	+++	+++	+++	++				+++	+++		0.122
Formal credit		---	---	++	+++	++	++		+++	+	0.44
Mobility to health facility		++	+++	+++	+++	+++		+++	+++		0.125
Mobility to market		++	+++	+++	+++	+++		+++	+++		0.14
Mobility to natal family				+++	++	+++	++		+++	+++	0.148
Voted local election		-**		++					+++		0.501
Voted national election									++		0.17
Own voting decision	++	+++	+++		+				++	+	0.079
Advice sought by others	+++	+++	+++	++	-**						0.089
Participated in <i>shalish</i>										+++	0.0896
Work valued by family	++	++		+++	+++	+++	+++	+	+++	+++	0.107
Control over own life	+++	+++	+++	++		++	+++				0.098
Income increased respect in community	+	+	+++	++	+						0.072
Son preference	---	---	---						++	---	0.061

Note: ^a Detailed analyses of logistical regression results are available on the UN Women website.

In the next stage of the analysis, we carried out logistic regression analysis by stages to explore how paid work compares with some of the other possible pathways of women's empowerment in the Bangladesh context, and to ascertain whether these findings remain robust when the influence of hitherto omitted variables are factored into the model. Noting the consistency in the sign and significance of the location dummies with the different versions of the model estimated, we treat them as part of the base equation. Table 14 summarizes the results.

Summarizing across the findings in relation to our pathways variables, we find that all our four sets of variables proved to be positively correlated with women's empowerment, but that certain variables were more consistently positive than others. Of the employment variables, formal employment proved most consistently associated with our empowerment variables. These women exercised greater agency within their households, were better able to access formal financial services, to exercise greater mobility in the public domain, were more respected within the community, reported greater appreciation for their work by family members and they considered themselves to have a degree of control over their own lives.

However, despite the greater poverty of women in outside paid work, particularly those in informal waged work, they were more likely to report positively on a number of our empowerment indicators than either economically inactive women or women in work within the home. They appeared to exercise greater agency within the household, to access formal (presumably NGO) financial services, to move more freely in the public domain and to report that their work was valued by their family. This suggests that in the Bangladesh context, women in some form of paid work outside the home are more empowered than those working within the home or the economically inactive. However, the greatest transformative potential is associated with formal employment.

Along with formal employment, education appeared to have the most consistently positive associations with our indicators of empowerment. Educated women were generally more empowered than uneducated ones at all levels of education, but the strongest correlations were found among women with secondary or higher education.

Membership of an association, most likely to be a microfinance NGO in the Bangladesh context, also appeared to be positively correlated with women's empowerment indicators. Since the kind of economic activity generally associated with access to microfinance was controlled for in the analysis, this suggests that it may be the educational and associational aspects of group membership that contributed to such outcomes rather than microcredit per se. Women who were members of NGOs, not only had greater access to formal financial services than non-members, as might be expected, but they were more likely to be mobile in the public domain, more likely to vote in national and local elections and to vote according to their own decision, and to be valued for their work by their family. However, NGO members were more likely than non-members to express a preference for sons.

Women who owned residential land or housing were also more likely to be empowered than those who did not. They had greater economic agency within their households, were better able to access formal financial services, were mobile in the public domain, and while they were not more likely than those without such assets



WORLD BANK/SHEHZAD NOORANI

A young woman helps her father gather hay to use as fodder for family cattle.



UN PHOTO/OHNI SAAC

A Bengali teacher instructs a class at a school in a rural village south of Dacca, Bangladesh.

to vote, those who did vote were more likely to vote according to their own decisions. They were more likely to participate in *shalish*, to report appreciation from their families for their work and they were less likely to express strong son preference.

Examining some of the other explanatory variables, we find that household wealth had generally positive correlations with the empowerment indicators, except in relation to women's mobility and access to formal credit. Routine television watching also appeared to have a largely positive correlation with women's empowerment, suggesting the importance of exposure to new ideas. The association of religion with the empowerment indicators varied, but wearing of burka/hijab when going out of home was generally associated with more conservative attitudes on the part of women, including the expression of strong preference for sons. The likelihood of women's empowerment varied considerably by location for all our empowerment indicators, with women in Comilla, one of the more socially conservative locations in the study, appearing to be less empowered than women from other locations. The consistent significance of the location dummy suggests that local norms and opportunity structures continue to play an important role in differentiating women's capacity for agency and choice across the country.

4. Discussion of findings

The literature on gender relations in Bangladesh in the 1970s—a period of major political, social and economic upheaval, and of rapidly rising levels of poverty—was largely pessimistic about the likelihood of positive change in women’s lives. The pessimism extended to the potential expansion of economic opportunities, given the prevailing ideology of the male breadwinner, restrictions on women’s access to land and property and strong social norms constraining their mobility in the public domain. The steady rise in women’s labour-force participation rates since the 1980s appears to belie this prediction, but the pace of change has been slow.

Despite quotas for women in public-sector employment, they have never accounted for a major share of such jobs. Instead, formal private-sector employment appears to have played a larger role. The shift to market-led growth is likely to account for women’s increased involvement in the industrial labour force since the 1980s when export-oriented garment manufacturing, with its largely female labour force, displaced the mostly male-dominated jute cultivation and manufacturing. The growth in agricultural productivity as farmers increasingly took advantage of the Green Revolution technology may account for the growing importance of agriculture as a source of female employment, particularly as more men have moved into off-farm employment. Expanded state and NGO activity in community-based service provision, including health and education, has meant that this form of work has seen rapid expansion in recent times. Women’s access to microcredit probably explains the rise in their involvement in unpaid family labour/self-employment.

What the Bangladesh analysis suggests, therefore, is that change has taken place on a large number of fronts, partly related to the country’s growth strategy but also related to state policy on health, education and social protection, to the large and active NGO sector, and to political developments, including the transition to electoral democracy, decentralization with electoral provision for women candidates, and the existence of a free and active press.

The Pathways survey results testify to these multifaceted changes in the Bangladesh context. As elsewhere, women’s formal/semi-formal employment is most likely to have a significant association with our empowerment indicators, women’s involvement in paid work outside the home is also positively and significantly associated

Despite quotas for women in public-sector employment, they have never accounted for a major share of such jobs. Instead, formal private-sector employment appears to have played a larger role.

with their economic agency, mobility in the public domain, respect from their family and sense of control over their own lives. The association with empowerment is somewhat weaker for other forms of work but nevertheless, engagement in some form of paid work in the Bangladesh context is generally more positive for women's agency than economic inactivity or subsistence work.

The findings suggest a significant relationship between women's education levels and indicators of empowerment, with even primary levels of education making a difference (though with stronger results for secondary and higher education). Organizational membership also appears to matter for women's empowerment in the Bangladesh context and, as suggested earlier, it is likely to be the associational aspects of such membership rather than its microcredit provision that is likely to explain this impact. In addition, ownership of residential land and housing also proved to have a positive association with a number of empowerment indicators, suggesting that such women exercised a greater degree of agency.

The Bangladesh case study illustrates graphically that while the structure of economic opportunities generated by the strategies for economic growth within a country has important implications for whether women gain access to empowering forms of work, other factors can play an important role. In the Bangladesh context, public policy, civil society activity, including activity by development NGOs and women's organizations, the scope for political participation, the freedom of the press and access to new information and ideas have all combined in transforming the underlying structures of constraint that inhibit women's agency, including their ability to take advantage of availing opportunities.

CONCLUSION



WORLD BANK/JONATHAN ERNST

Technician at the Golden Tree cocoa processing and chocolate plant in Tema, Ghana, where cocoa beans are processed into cocoa liquor.

1. Summarizing the findings

The historical-comparative approach taken in this report allows us to see very clearly that growth-oriented policies do not operate in a political, social and economic vacuum. While all three countries in our study made the transition from state-led, import-substituting industrialization to market-led, export-oriented growth, they did so in historically differentiated contexts. In each context, specific configurations of resource endowments interacted with prevailing gendered structures of constraint and political regimes in shaping how these policies played out, the employment opportunities they generated for women and men, and the likely implications of these opportunities for women's empowerment.

The economics of oil played an important role in shaping Egypt's growth trajectory, both through domestic production as well as migrant remittances from oil-rich countries in the region. Not only did this largely benefit the male labour force but the accompanying appreciation of exchange rates served to curtail investment

in more labour-intensive exports in the manufacturing and agricultural sectors, which might have generated jobs for women. While a sizeable minority of women benefited from the equal-opportunity policies of the public sector, they were largely women from better-off households. The fact that the massive expansion of state employment was driven by political rather than productive considerations meant that with the slowdown in growth rates, public-sector employment became increasingly unaffordable.

With the shift to market-oriented growth strategies and cutbacks in the public sector, women lost out in one of the few sources of decent employment available to them with no offsetting expansion of job opportunities in the private sector. Social constraints on women's geographical mobility combined with discriminatory attitudes on the part of employers in the private sector meant that it was largely men who benefited from the privatization of the economy. There has been a gradual increase in women's labour-force participation in recent decades, but it remains largely confined to home-based self-employment or unpaid family labour.

The public sector was far less significant in Ghana than Egypt, and while it offered higher wages and better working conditions than the rest of the economy, it was also far less hospitable to female employment when compared to Egypt. Women entered the public sector later than men and were over-represented among those who lost their jobs as a result of the downsizing of the public sector as part of the adoption of structural adjustment policies. Women were virtually absent from the mining industry, which was critical to Ghana's exports, entered cocoa production, the country's other major export, primarily as unpaid family labour, and were disproportionately represented in food farming, a sector largely ignored by government policy. However, women have traditionally been very active in trading on their own account and they dominate non-agricultural self-employment where the gender gap in earnings is lower than in other forms of private employment.

In Bangladesh as well, public-sector employment was far less significant than in Egypt and, like in Ghana, largely male-dominated. Like Egypt, women have traditionally had very low rates of labour-force participation, but have been experiencing a gradual but steady rise in recent decades. However, compared to Egypt, women

With the shift to market-oriented growth strategies and cutbacks in the public sector, women lost out in one of the few sources of decent employment available to them with no offsetting expansion of job opportunities in the private sector.

face a somewhat more diversified employment structure in Bangladesh. Formal/semi-formal employment in the private sector has been a larger source of female employment than in Ghana or Egypt. Women have been visible beneficiaries as waged labour in the emerging export-oriented manufacturing industries as well as benefiting from waged jobs generated by both government and NGOs in community-based service provision. Large numbers of women have also become active in various forms of agricultural and non-agricultural self-employment as a result of their access to microfinance.

Despite these variations in how women have fared in the transition to market-led growth, certain common findings emerged from our analysis. It is evident that formal employment appears to have the most consistently empowering implications for women in all three countries and that it is largely the public sector that has generated such employment for women (although some women have also benefited from semi-formal jobs in the NGO and private sector in Bangladesh). Yet formal employment accounted for a very small percentage of women's jobs in all three contexts and is on the decline in all three.

The association between other forms of economic activity and women's empowerment is far less consistent, but one generalization that we can make is that paid work outside the home/farm is more likely to be empowering than both paid and unpaid work within the home. This supports one of the key propositions of feminist economic literature: the social visibility of women's work and its degree of independence from the familial sphere of control contributes to work's transformative potential in women's lives.

However, empowerment through paid work is not a costless process, given the various constraints that women must negotiate in order to engage in such work. There was little evidence that the working women in our sample received much support from their families in their efforts to reconcile their paid work responsibilities with their unpaid domestic responsibilities. Women working outside the home in both Bangladesh and Egypt were more likely to feel stressed and under pressure than those working within the home, while women working outside the home in Bangladesh and Ghana were more likely than the rest to face abuse. Furthermore, given the very low levels of collective action reported by women in all three samples, it is evident that engagement in paid work in these contexts has not led to organized efforts by women to improve their conditions of work or to address the gender-specific constraints that curtail their choice of work.

Of the other pathways hypothesized to be of importance for women's empowerment, education (particularly secondary and higher levels of education), proved more significant than the rest in all three country contexts. Here state policies have played an important role—Egypt through its public-sector employment guarantee to those with secondary and higher education and in both Ghana and Bangladesh through the active encouragement given to girls' education as a part of an overall drive towards universal education at primary and secondary levels.



Egyptian scientists learn from nature.

One result worth noting is that while women in formal employment reported higher levels of education than the rest of the sample in all three countries, economically inactive women in all three countries reported the second highest levels of education. There are a number of reasons why this might be the case. In countries like Egypt and Bangladesh where there are social restrictions on women's mobility in the public domain, social status and religious considerations may have prevented these women from seeking work. In addition, in all three countries, it may also reflect the dearth of employment options suited to more educated women. These women may have been queuing for higher quality jobs or who became discouraged from searching for them. However, it is worth noting that in Ghana, the more educated women who failed to find formal jobs also went into informal wage employment.

The other pathways varied in significance. Ownership of residential land/housing proved insignificant in Egypt where very few women reported such ownership; it appeared to have a stronger impact in Ghana and an even stronger one in Bangladesh. Membership of associations was also rare in Egypt and largely confined to women in formal employment who belonged to state-managed associations. Many more women overall, and within the different work categories, belonged to associations in Ghana and Bangladesh where civil society associations had greater freedom to flourish. The implications of associational membership for women's empowerment appeared to be more positive in Bangladesh than in Ghana, possibly because the NGOs in question in Bangladesh were more likely to stress the importance of the kind of changes embodied in our empowerment indicators.

Women of the Senegal village Bantantinti show off the mango and sweet potato jam ready for sale.



UN PHOTO/EVAN SCHNEIDER

2. Paid work, women's empowerment and inclusive growth: revisiting the relationship

How do the findings reported in the preceding sections feed into the discussion on gender equality and inclusive growth at the start of this paper? The literature review by Kabeer and Natali (2012) cited in the introductory section found little evidence to support the view that economic growth led to an improvement in gender quality. Our country case studies support this conclusion. In as much as the direct impact of economic growth on gender equality occurs through the employment opportunities it generates, it is evident that patterns of growth mattered for women's access to paid work as much—or more—than its pace.

While the highly capital-intensive, import-substituting industrialization phase in these countries did lead to rising growth rates for varying periods of time, it did not generate many jobs, and the jobs it did generate went largely to men. The impact of market-led, export-oriented growth has been more mixed because it has been mediated by the configuration of resource endowments, which underpin the comparative advantage of the countries in question, by the varying role played by the state and by the gendered structures of constraint that prevail in the different contexts. In all three countries, the shift to market-led growth has been associated with a decline in public-sector employment, an important source of formal employment for both women and men, but the extent to which women have gained jobs in the private sector, and the quality of these jobs, have varied considerably. Women were largely marginalized in the oil and remittance-led growth that characterized Egypt, participated primarily as unpaid family labour in Ghana's cocoa exports, but were excluded from its mining sector, and gained jobs as wage labour in Bangladesh's export garment sector. There are, of course, indirect and direct benefits associated with growth, and to the extent that growth was used to finance public expenditure on health, education and social protection, women have benefited.

Kabeer and Natali (op cit) found more robust evidence for the hypothesis that gender equality in employment and education contributed to economic growth. One important pathway through which this occurs is through market forces. The argument is that greater gender equality in access to education and employment will expand the quality of human resources the economy is able to draw on and lead to a more optimal allocation of these resources—conditional, of course, on markets functioning efficiently to achieve such outcomes. This is the crux of the 'gender equality is smart economics' argument put forward by the World Bank (2006). The micro-level nature of our findings means that they cannot throw much light on these larger externalities, but the absence of sizeable percentages of educated women from the active labour force was noteworthy in all three countries. Much more work on demand for labour within the economy is needed to establish whether this underutilization of educated female labour represents a preference on the part of women and their families or a dearth of suitable employment opportunities.



Ghanaian women fishing.



UN PHOTO/ESKINDER DEBEBE

A group of nurses attend to a new mother and baby in a hospital room in Khovd aimag, Mongolia.

The other important pathway through which gender equality is likely to impact on economic growth, and one of particular relevance to the inclusive growth agenda, is through the public goods aspect of women's empowerment. As we noted, the macro-level evidence suggests that women's improved access to employment and education contributes to economic growth through its impact on children's health and education.²⁴ Women's capacity to exercise agency is central to this pathway. There is rich body of micro-level evidence to suggest that it is through its impact on their agency and bargaining power within the household that women's access to valued resources, such as education, employment, land and so on, translates into improved distributional impacts within the household, with particularly favourable implications for the health, education and well-being of women and children. Not only does this contribute to the quality of the current and next generation of workers, but it also contributes to the improved distribution of the benefits of growth and hence to its inclusiveness.

Our micro-level data allows us to provide a more nuanced account of the factors that promote women's empowerment. It highlights the transformative potential of certain forms of employment over others. In all three contexts, formal and semi-formal employment is found to be most likely to contribute to women's ability to decide the use of their income, to make decisions about their own health, to gain respect within the community, to participate in politics and to express support for a more equitable distribution of unpaid workloads and, in cultures characterized by son preference, less discriminatory attitudes towards daughters. Education also proves important in all three contexts, although secondary plus education appears to have more systematic impacts than primary. We also see that certain kinds of associations appear to have greater transformative potential than others, thus development NGOs in Bangladesh, with their explicit commitment (at least at the level of rhetoric) to the goal of gender equality, were more likely to promote women's empowerment according to the indicators chosen for this study than were the state-managed organizations of Egypt or the dominantly religious associations in Ghana.

However, the kind of formal employment that contributes most consistently to empowering women to exercise greater voice and agency in their own lives and within the communities in which they live has been on the decline with the shift to market-oriented growth strategies. Women were generally in the minority in formal public-sector employment, and they appear to have lost out disproportionately as these jobs were retrenched without making compensatory gains in formal private-sector employment. For both women and men, inclusive growth will require not only the generation of more jobs but also the generation of better quality jobs. And for women, inclusive growth will require attention to the gendered structures of constraint in different societies that continue to place them at a disadvantage in accessing available opportunities.

3. Gender perspectives on inclusive growth: policy recommendations

As noted earlier, employment is at the heart of the emerging literature on inclusive growth. The policy community is increasingly acknowledging that the failure of growth strategies to generate sufficient demand for labour has been a major factor in the growing informality of the labour market, as increasing numbers of women and men turn to part time, irregular, casual and temporary forms of work in order to earn a living (Felipe, 2010). For growth to be inclusive, it must clearly generate sufficient employment of sufficient quality to benefit a substantial proportion of the labour force. This would require broadening the policy objective of macroeconomic stabilization beyond inflation, targeting the explicit inclusion of employment targets (Felipe, 2010; UNDP, 2011; Ali and Zhuang, 2007; Rodrik, 2004).

Promoting a full employment economy requires synchronizing policies on a variety of fronts, including investing in productive capacity, particularly in employment-intensive sectors; upgrading industry to build on a country's comparative advantage, rather than bypassing it (as in the old import-substituting industrialization strategies); actively intervening to upgrade and diversify production and employment at strategic stages in the development process; designing policies for human capital development to facilitate such diversification; using monetary policy as a counter-cyclical tool to encourage investment during economic downturns; improving regulation of domestic banking and international currency flows; redistributing public expenditures; and investing in social protection initiatives (Lin, 2011; Rodrik, 2004; Felipe, 2010; UNDP, 2011).

While the different contributions to this literature vary in their emphasis, they all share a shift away from the free market fundamentalism and the one-size-fits-all approaches that were the hallmark of neo-liberal growth strategies. They all favour a more active role for the state and policies geared to the specificities of different contexts. The role of the state should not merely be to provide support for the private sector. While the state needs to allow markets to function without unnecessary interference, it also needs to ensure the provision of public goods to enhance the productive capacity of the economy. As Rodrik (2004) phrased it, 'the capacity to provide these public goods effectively is an important part of the social capabilities needed to generate development' (p. 39).

The role of the state should not merely be to provide support for the private sector. While the state needs to allow markets to function without unnecessary interference, it also needs to ensure the provision of public goods to enhance the productive capacity of the economy.

As with growth strategies more generally, there is no one-size-fits-all policy package that will succeed in equalizing access to employment opportunities for women and men across different contexts. What is needed is attention to the combination of constraints in specific contexts that block women's ability to benefit from emerging opportunities.

The expansion of economic opportunities through greater attention to employment-centred growth strategies would create a hospitable macroeconomic environment for achieving women's empowerment. More dynamic economies and tighter labour markets can be seen as a critical precondition for the overall and sustained improvement in women's bargaining power, both at the collective level in the economy and at an individual level within the household.

However, an overall expansion in employment will not, on its own, overcome the various gender-related constraints that have curtailed women's capacity to take advantage of existing employment opportunities on fairer terms. After all, women's labour-force participation rates have been growing steadily in most regions of the developing world, but the majority of the world's working women remain trapped in forms of informal work that will do little to promote their empowerment or the well-being of their families. Nor can the vast majority of these women hope to enjoy formal condition of work in the near future. A more realistic way forward might be a two pronged approach: on the one hand, seeking to extend some of the positive aspects of formal work—social recognition, regularity of remuneration, social protection, voice and organization—to productive activities carried out in the informal economy, and on the other hand, bringing increasing numbers of workers into the formal economy through the gradual extension of an enabling regulatory environment.

As with growth strategies more generally, there is no one-size-fits-all policy package that will succeed in equalizing access to employment opportunities for women and men across different contexts. What is needed is attention to the combination of constraints in specific contexts that block women's ability to benefit from emerging opportunities. Some of these constraints can be addressed through sector-specific strategies, either because women workers are concentrated in these sectors (as in food production in Ghana) or because sectors in question hold out high potential for generating jobs for women (large-scale production of non-traditional agricultural exports). Growth strategies may also have a location-specific focus: rural areas more generally, as in Ghana, or more under-developed rural areas as in Upper Egypt

In addition to these macro-level and sector-specific approaches, there is a need for lower-level interventions that explicitly address—and transform some of gender-specific constraints that trap women in poorly paid and often exploitative activities

or keep them out of the market altogether. We conclude this report by touching on three broad areas of intervention that are likely to be relevant across a wide range of contexts. A more detailed discussion of other promising interventions can be found in Kabeer (2011) and Fontana with Paciello (2011).

AN ENABLING REGULATORY ENVIRONMENT

The importance of enabling regulations in promoting women's access to higher-quality employment is evident from the Egyptian case study. Here the state's role as a proactive equal opportunity employer helped to overcome cultural restrictions on women's outside employment, even if the level of education necessary to access public-sector jobs meant that it was women from more affluent households who were the main beneficiaries. In Ghana, as Hampel-Milagrosa (2011) pointed out, it is not only the dearth of formal employment opportunities that explains why so many educated women are running their own enterprises but also the fact that Ghana's labour laws require that employers shoulder the costs of maternity leave, thus rendering female labour more costly.

Building a more enabling regulatory environment entails action on a number of different fronts. One obvious front would be the eradication of explicitly discriminatory legislation. In their review of data from 141 countries, the World Bank/IFC (2011) found widespread evidence of legal differences between women and men, which differentiated their incentives or capacity to engage in waged work or to set up their own businesses. These restrictions ranged from the less frequently reported ones, such as needing husband's permission to start a business, to the more frequently reported ones that differentiate access to, and control over, land and other property.

International conventions such as CEDAW can play an important role in drawing attention to, and helping to counter, such discrimination. According to Deere and Leon (2001), CEDAW was instrumental in motivating a large number of governments in Latin America to reform inheritance laws in favour of gender equality that, in turn, appears to have had a concrete impact in improving women's ownership of land (Deere and Leon, 2001). The economic impact of secure property rights for women has been documented in a number of contexts. In Guatemala, women's independent—but not joint—ownership of land was found to be a significant predictor of their participation in non-traditional agro-export production (Hamilton and Fischer, 2003). Comparative analysis from Honduras and Nicaragua suggests a positive correlation between women's property rights and greater control over agricultural income, higher shares of business and labour market earnings and more frequent access to credit (Katz and Chamorro, 2002).

In Vietnam, where the land law was changed in 2000 to allow joint titles, both women and men agreed that being given either sole or joint title to land (representing around 38 per cent of existing land certificates) had allowed women to increase their business activity (World Bank, 2008b). Following the community land registration process in Ethiopia, female households heads in the Tigray region, according to Deninger et al. (2007), were more likely to rent out their land because tenure security had increased their confidence in doing so.

The regulatory environment can constrain or enable women's economic agency in other ways as well. For example, in the Democratic Republic of the Congo, where women need their husband's consent to start a business, women run only 18 per

Women fire newly made pottery in the village of Kalabougou, Mali.



UN PHOTO/KAY MULDON

cent of small businesses, while in neighbouring Rwanda, where no such regulation exist, more than 41 per cent of small businesses are run by women (World Bank/FAO/IFAD, 2009). A World Bank/IFC report finds a broad correlation globally between the extent of legal gender differentiation and the extent to which women work, own or run businesses.

A second front would be a review of apparently gender-neutral regulations, which nevertheless appear to have greater impacts on women. Women entrepreneurs in Ghana were more likely than men to identify registration procedures as a major hindrance to formalizing their businesses. While bureaucratic red tape may impose costs in terms of time and money on both women and men, it may be that in the light of the greater demands on women's time and their lower levels of education, the costs are greater for women. This is supported by the findings of a number of studies. It was found that a pilot project in Entebbe, Uganda to simplify business start-up procedures not only led to a rapid increase in business registrations, but also the increase in first time business owners was 33 per cent higher for women than men (World Bank/FAO/IFAD, 2009). In Vietnam, there was a considerable expansion in the share of female owned enterprises from around 20 per cent in the 1990s to around one in every three in 2009 (Bjerge and Rand, 2011). The expansion appeared to date from the passage of the Enterprise Law 2000, which had, among other things, radically simplified registration procedures so that new enterprises could be registered within an average of 7 days as opposed to 90.

A third front would be the promotion of legislation that proactively seeks to level the economic playing field for women and men. For example, rather than requiring private employers to bear the costs of women's maternity leave and childcare support, thereby rendering it more costly to hire women than men (as in the Ghana case), these costs could be absorbed into the state social security system so that women do not have to face a motherhood penalty in their search for work (Rodgers, 1999). In addition, tax incentives could be offered to private-sector companies that actively promote gender equity in employment conditions; legislation could be passed to outlaw discrimination of various kinds and to promote equal pay for work of equal value as well as to outlaw sexual harassment in the work place and outside it.

Cash transfer programmes intended to promote investment in children's welfare are often targeted to women because of their primary role as caregivers. In a number of contexts, these have been found to promote women's economic activity by easing resource constraints.



WORLD BANK/STEPHAN BACHENHEIMER

Teacher and class gather in a cyclone shelter in Bangladesh.

GENDER-RESPONSIVE SOCIAL PROTECTION

The periodic financial crises that have accompanied globalization have underscored the need for macroeconomic strategies that minimize the volatility of growth trajectories and avoid sharp rises in poverty and inequality (UNDP, 2011). There is also increasing recognition that for poorer workers in the informal economy, risk and vulnerability are endemic feature of their lives and livelihoods (Kabeer, 2008b). One result of this has been growing efforts to extend social protection to workers in the informal economy, those who were previously excluded by social security measures tied to formal employment. Evaluations of some of these programmes suggest that they can have important gender-specific impacts on women's livelihoods—even if this was not their intended objective. Such evidence can be used to improve the gender-responsiveness of future social protection programmes.

For example, cash transfer programmes intended to promote investment in children's welfare are often targeted to women because of their primary role as caregivers. In a number of contexts, these have been found to promote women's economic activity by easing resource constraints. Cash transfers in Mexico have been associated with increased investment in productive assets that are controlled by women, while in Brazil the guarantee of a regular monthly stipend eased women's access to credit and also allowed many women to return to education. In South Africa, female recipients of the Old Age Pension were not only more likely to invest in the welfare of their grandchildren, particularly granddaughters, than male recipients, but they also used it to the costs of job search for their daughters, many of whom migrated to towns to look for work.

India's National Employment Guarantee Scheme is an example of an intervention that sought to directly increase the demand for wage labour among poorer households. It has been extremely successful in attracting women, exceeding the minimum quota requirement, testifying to the strong demand for work among

women (Sudarshan, 2011). However, female participation has been uneven across states. It is highest where there has been active government and civil society engagement and lower in states where there is a weak tradition of female wage-labour or poorly functioning states. Where the programme has been successful, it has had a knock-on effect on agricultural wages, thus raising returns to the most poorly paid activity in the economy.

In Argentina, the Plan Jefas (put in place in the aftermath of the 2001 economic crisis), sought to target unemployed household heads with responsibility for supporting children under 18 or caring for a disabled child or pregnant spouse (Tabbush, 2009). It offered monthly payments in return for 20 hours of paid work per week. Contrary to expectations, the overwhelming majority who responded were women, most of whom had been economically inactive before. The response was indicative of a high latent demand for paid work, even if it was part time. With the recovery in the economy, male participants have been able to exit into the formal labour market at a faster rate than women, but these rates converged by 2006. Qualitative research suggested that female participants strongly valued the acquisition of new skills and the increased probability of finding formal employment (Tcherneva and Wray, 2007 cited in Razavi et al.).

Evaluations of public works programmes have shown that women tend to participate in greater numbers for certain forms of work—relating to environment and care work—than in others. South Africa’s Expanded Public Works Program now includes social service delivery in its definition of public work, an important innovation, given the urgent need for care for the large numbers of HIV-AIDS patients.

In addition, evaluations of infrastructure projects have found that improvements in roads and transportation often have a greater impact on women’s access to economic opportunities and service provision relative to men. In Bangladesh, a major road development project was found to have a large and significant impact on the labour supply of families within the project area, increasing male labour supply by 49 per cent and female by 51 per cent (Khandker et al., 2006). In Peru, a road improvement project that consulted with local women focused on rehabilitating local roads: a subsequent evaluation reported increased mobility on the part of women (77 per cent), greater safety in travel (67 per cent) and improvements in income generation (43 per cent). Improved connectivity allowed women to travel further to sell their agricultural products, deliver their babies in health centres and participate in community meetings (World Bank 2007).

Studies of infrastructure projects also suggest that they can be designed to promote the provision of a year-round supply of potable water and woodlots closer to home, reducing the time and effort spent in collecting water and fuel. As Quisumbing and Pandofelli (2010) point out, water projects can be designed to meet multiple livelihood objectives. By drilling horizontal boreholes to exploit shallow groundwater tables, the Collector Wells project in Zimbabwe developed domestic water sources that also provided enough water to irrigate women’s gardens, an important source of income and food security. The money earned from the gardens was invested in small businesses and savings schemes.

There are also examples of interventions that have had unanticipated impacts on women’s domestic workloads. These serve both to draw attention to these constraints as well as highlight indirect ways of addressing them. In India, one of

A Nigerian woman picks up food vouchers and cash assistance at a Bargadja distribution centre.



UN PHOTO/WFP/PHILBEHAN

The transformative potential of public works programmes could be enhanced if provision was made for childcare for women participating in these programmes, if they promoted infrastructure projects that reduced women's work burden, if they constructed social infrastructure such as schools and clinics, or if they improved women's access to markets and services through improvements in roads and transport.

the impacts of the Midday Meal Scheme that provided cooked lunches for school children was to free up working women from the need to feed their children in the afternoon. This was particularly relevant for widowed mothers who were most likely to be working outside the home (Dreze and Goyal, 2003). In Argentina, large-scale construction of pre-primary school facilities was found to lead not only to an increase in pre-primary school participation among children aged three to five years old, but it also significantly increased the likelihood of employment among women with young children (Berlinski and Galiani, 2005).

Findings such as these provide both rationale and lessons for a second round of social protection intervention, which are more explicitly designed to address some of the gender-specific constraints that have been discussed in this report and elsewhere. In particular, they suggest the need to bear in mind women's dual responsibilities in production and reproduction, paid and unpaid work and to ensure that the burden of unpaid work does not hold women back from participation in the economy and the wider society.

For example, the transformative potential of cash transfer programmes could be enhanced if they were not simply tied to women's reproductive responsibilities, but also combined with improved access to the banking sector through, for example, the provision of smart cards, which act as a form of collateral as well as livelihoods training, information dissemination and business skills development that can enhance women's longer-term employment prospects. The cash transfer programme that was piloted in Egypt during the Pathways programme sought to build on some of the lessons from other countries to promote a greater sense of citizenship among its recipients (Sholkamy, 2011).

The transformative potential of public works programmes could be enhanced if provision was made for childcare for women participating in these programmes, if they promoted infrastructure projects that reduced women's work burden, if they constructed social infrastructure such as schools and clinics, or if they improved women's access to markets and services through improvements in roads and transport. The transformative potential might also be enhanced if such programmes built in provision for public accountability, as with India's National Rural Employment Guarantee Act, and organized participants so that they were aware of their rights.

VOICE, ORGANIZATION AND CITIZENSHIP

Finally, building women's organizational capacity will give them greater voice and influence in advancing their own needs, interests and priorities with powerful actors within the market and state arena whose actions may have created barriers to women's economic progress in the past but who could be pressured to become agents for change. Trade unions have historically played this role, but with the growing informality of work they have had to adopt different strategies to expand their membership. At the same time, as Pathways research has documented, new forms of organizations have emerged that are more responsive to the constraints faced by women workers in the informal economy (Kabeer et al. 2013 forthcoming).

The extent and form of organization among the women in the three country case studies was extremely varied. The greatest limitations were reported by women in Egypt, where the state discouraged independent forms of organization: only women in formal state employment appeared to belong to any kind of recognized organization. However, a comparison of Ghana and Bangladesh, where many more women were members of organizations, suggests that the type of organization not only plays a role in women's empowerment but may also improve their ability to negotiate better terms in the marketplace. The developmental NGOs that dominated the Bangladesh context appeared to enhance women's economic agency to a greater extent than the more religious ones that were prevalent in Ghana. More detailed analysis from Bangladesh suggests that development NGOs engaged in social mobilization were more effective in increasing their membership's bargaining power than NGOs focused on microfinance (Kabeer et al., 2012)

What was missing in the three country case studies was any evidence of the 'new unionism' that has been emerging in response to the growing presence of women workers in the informal economy. The new unions organize their activities around women's multiple roles as workers, mothers and women, addressing practical gender concerns such as safety of travel at night and support for childcare, along with the more traditional trade union concerns such as wages and working conditions.

Within the informal economy, the Self Employed Women's Association that pioneered a hybrid form of organization (combining the collective bargaining role of unions with the developmental role of cooperatives), is among the largest (over 1 million members) and best known. It has provided a model for other organizations

The organizational capacity of working women, both waged and self-employed, may be the missing ingredient that can help to transform their access to paid work into an economic pathway to empowerment and citizenship. Many organize around sector-specific issues, and it is frequently to the state that they make their demands—a strategy that enhances their identity not only as workers but also as citizens.



An attendee leafs through materials at the 13th UN Conference on Trade and Development in Doha, Qatar.

that have sprung up in India and elsewhere to organize waste pickers, domestic servants, sex workers, street vendors and others who had been excluded from formal trade union membership (Kabeer et al. 2013, forthcoming).

The organizational capacity of working women, both waged and self-employed, may be the missing ingredient that can help to transform their access to paid work into an economic pathway to empowerment and citizenship. Many organize around sector-specific issues, and it is frequently to the state that they make their demands—a strategy that enhances their identity not only as workers but also as citizens. The importance attached to legal rights in the training provided by these organizations, their resort to the law rather than to strike tactics, may provide them with a pathway towards more formal status. Certainly the waste pickers union in India lobbied to get the municipal government to issue them with identity cards and extend the right to basic social security bringing them into the formal arena.

There are many examples of how collective action by—and on behalf of—working women has served to promote measures that would extend some of the benefits of formality to informal workers and bring more informal labour into the formal economy. Examples include lobbying for corporate codes of conduct that address women's practical and strategic gender interests, designing affordable childcare for working women from low income households, lobbying the state to extend social protection, extending the minimum wage to women workers in the informal economy, and providing training and skills development around a broad agenda of livelihoods, life skills and legal rights. These actions help women workers overcome their lack of formal education, gain self-confidence and recognize the value of their own contributions. For vulnerable and disenfranchised workers in particular, the capacity for collective voice and action remains as relevant to their empowerment as it was in the early years of feminist theorizing about this issue.

NOTES

1. For a discussion of various approaches, see <http://www.gsdr.org/docs/open/HD678.pdf> (downloaded 10 October 2012).
2. For a discussion of various approaches, see Kabeer, 2012.
3. The Research Partners' Consortium on Pathways of Women's Empowerment was a five-year programme funded by the United Kingdom's Department for International Development, a government agency that promotes development and poverty reduction. Project partners included the Institute of Development Studies, Sussex; the Social Research Centre at the American University of Cairo; the Centre for Gender Studies and Advocacy at the University of Ghana; the BRAC Development Institute at BRAC University, Bangladesh; and the Interdisciplinary Women's Studies Nucleus, University of Bahia.
4. East Asia also shares many aspects of these kinship and gender relations.
5. It should be noted that both education and women's share of non-agricultural employment are indicators of women's empowerment under MDG 3.
6. The 'internal locus of control' refers to the extent to which individuals feel they exercise some degree of control over their own lives rather than being at the mercy of external forces. The Ghana team explored the meaning of empowerment in local languages in considerable qualitative detail. This gave rise to a concept of empowerment that conveyed someone with strength and autonomy/independence. Used in the qualitative interviews, they found that respondents used the concept in a variety of different ways—to convey awareness, control over their own lives, the ability to take care of self and family and collective action to build the community. Access to money and work featured prominently in these uses of the concept (Tskitata and Aarkwah, 2009).
7. See <http://www.unicef.org/egypt/overview.html>.
8. Comparing the significance of public-sector employment for women in Egypt, Costa Rica, El Salvador, Ghana and South Africa also suggests that it accounted for a much larger share of formal employment for women in Egypt compared to 40 per cent in Costa Rica which reported the next highest share (Chen et al., 2005).
9. This includes state-owned enterprises which have, since the 1970s, increasingly resembled private-sector enterprises.
10. A comparison of data from 1988 and 1998 shows that there were no significant differences in the time women and men spent commuting to work in 1988 but marked gender differences had emerged in 1998 data. Younger male entrants into the labour market had increased the time spent and distances travelled commuting in order to gain jobs in the private sector. Younger educated women had not discernibly increased their commuting while the less educated continued to be confined to subsistence agriculture or domestic work.

11. Preliminary analysis of the Egyptian Pathways survey can be found in Assaad et al., 2011.
12. Over 90 per cent in each work category and 100 per cent of those in formal employment.
13. This is likely to have changed drastically since the Egyptian Revolution.
14. Cocoa accounted for 96 per cent of Ghana's exports in 1986 and for 75 per cent in 2001.
15. There has been a rise in growth rates since 2003.
16. See <http://www.ifad.org/gender/learning/sector/finance/43.htm>.
17. Preliminary analysis of the Pathways survey in Ghana can be found in Darkwah and Tsikata, 2011.
18. Only 18 respondents in the entire sample reported that they participated in any form of demonstration or protest: 9 respondents had participated in education-related demonstrations and 6 in political demonstrations.
19. Preliminary analysis of the Bangladesh Pathways survey can be found in Kabeer et al., 2011.
20. Television ownership, at only 29 per cent of the overall population in Bangladesh, compared to over 80 per cent in Egypt, serves as an indicator of income-level differences.
21. One reason for this appears to be that employers often give a holiday during national elections, allowing women in formal employment to vote. There is no such allowance for local election.
22. Given that this latter group are more likely to be divorced or separated, their participation may indicate direct involvement in disputes.
23. Unlike Egypt, this shift in attitudes does not vary a great deal by age group.
24. Children can be regarded as a public good in that investments in children generate positive externalities beyond those accruing to children themselves or their parents (Folbre, 1994b; Strober, 2004).

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ANNEX 1. NOTES ON METHODOLOGY

The **Egypt** sample was made up of 925 women, using the Egyptian Labour Market Survey 2006 as its sampling frame. The activities reported by women in the Labour Market Survey were classified into 13 categories, and these were used as strata for sampling purposes. Women in strata with low total numbers were sampled at the rate of 100 per cent, while women in larger strata (such as unpaid family workers in rural areas) were sampled at lower probabilities. Weights were then used to produce a representative sample. The survey was conducted in eight socioeconomically distinct locations, including urban governorates (Alexandria and Cairo) alongside other urban and rural locations in Lower Egypt (Gharbiya, Qalyoubiya and Sharkeya) and Upper Egypt (Assiut, Giza and Minia).

The **Ghana** sample was made up of 600 women aged 18–50 years old, evenly divided among the Ashanti, Greater Accra and Northern regions. These locations were chosen to represent both ecological differences and the similarly different systems of kinship, religious beliefs and poverty incidence. In each region, 60 per cent of the respondents were randomly from rural locations, and 40 per cent from urban. Respondents were asked to report up to three current economic activities and rank these in order of perceived importance. These reports were used to classify respondents into different work categories.

The **Bangladesh** sample was made up of 5,198 women from eight districts chosen to represent different socioeconomic conditions. Narayanganj had a large urban population, while Faridpur was peri-urban. Bagerhat, Chapainababganj, Comilla, Modhupur, Moulvibazaar and Kurigram were all rural but varied in degree of religious conservatism, poverty levels and economic vitality. Villages in three of these locations were selected specifically because they were subjects of previous research; the rest were selected randomly. A complete census of all resident women older than 15 years old yielded a total of 35,494 responses; these were then classified into categories based on primary occupation, and random samples of 625 women were selected from each location.

Note: The Bangladesh team was able to conduct a larger survey than other teams, because BRAC's Research and Evaluation Division subsidized survey costs.

ANNEX 2. PATHWAYS SURVEY RESULTS AND BACKGROUND DATA

TABLE A1. GROWTH, POVERTY AND ECONOMIC STRUCTURE OF CASE-STUDY COUNTRIES

	BANGLADESH		EGYPT		GHANA	
	2010	1980	2010	1980	2010	1980
GDP growth (annual %)	6.1	0.8	5.1	10	7.7	0.5
GDP per capita, PPP (current international \$)	1,659	323	6,180	1,148	1,644	474
	2010	2000	2010	2000	2010	2000
Income share held by lowest 10% (% of total income)	4	3.9	3.96 ^a	3.86	NA	NA
Poverty headcount ratio at \$2 a day (PPP) (% of population)	76.5	84.4	15.4 ¹	19.37	NA	75.95 ^b
Agriculture, value added (% of GDP)	18.8	31.6	14	18.3	29.9	60.1
Manufacturing, value added (% of GDP)	17.9	13.8	15.8	12.3	6.8	8.1
Services value added (% of GDP)	53	47.8	48.5	45	51.4	27.6
	2010	1976	2010	1976	2010	1976
Exports of goods and services (% of GDP)	18.4	4.8	21.4	22.3	29.3	15.7
Imports of goods and services (% of GDP)	25	17.6	26.1	34	41.1	16.1

Abbreviations: GDP – gross domestic product, NA – not available; PPP – purchasing power parity. Notes: a) 2008 data; b) 1990 data. Source: World Bank DataBank/World Development Indicators. Available at databank.worldbank.org/data/home.aspx; accessed May–June 2012.

TABLE A2. EDUCATIONAL INDICATORS FOR CASE-STUDY COUNTRIES (%)

	BANGLADESH		EGYPT		GHANA	
	2009	1976	2009	1976	2009	1976
Female to male primary enrolment	105.5	54.4	95.6	64.2	99.1	79.2
Female to male secondary enrolment	109.3	34.2	91 ^a	53.6	89.7	63.8
	2009	1991	2009	1976	2009	2000
Female adult literacy rate (15 years old and older)	51	25.8	ND	22.4	60.4	49.8
Male adult literacy rate (15 years old and older)	60.7	44.3	ND	55.6	72.8	66.4

Abbreviation: ND – no data. Note: a) 1999 data. Source: World Bank DataBank/World Development Indicators. Available at databank.worldbank.org/data/home.aspx; accessed May–June 2012.

TABLE A3. LABOUR FORCE INDICATORS (%) FOR CASE-STUDY COUNTRIES

	BANGLADESH		EGYPT		GHANA	
	2009	1990	2009	1990	2009	1990
Female labour force participation rates (15 years old and older)	56.6	61.7	23.3	26.5	66.8	69.6
Male labour force participation rates (15 years old and older)	84.5	88.4	74	74.2	71.4	72.7
Ratio of female to male labour force participation rates	67	69.8	31.5	35.7	93.6	95.7
	2009	1985	2009	1980		
Share of female employment in agriculture	76.9	9.3	39.4	9.5		
Share of female employment in industry	9	26.7	6.9	12.7		
Share of female employment in services	12.1	20.3	53.7	68.9		

Source: World Bank DataBank/World Development Indicators. Available at databank.worldbank.org/data/home.aspx; accessed May–June 2012.

TABLE A4. CASE-STUDY COUNTRY GOVERNMENT EXPENDITURE AS SHARE OF GDP (%)

	BANGLADESH		EGYPT		GHANA	
	2009	1990	2009	1999	2009	1990
Operating expenses ^a	11.3	ND	30.1	24	18	ND
	2009	1999	2009	1999	2009	1999
Public health expenditure	1.1	1.1	2.1	2.2	3.1	2.8
	2009	1980	1985	1980	2009	1980
Public education expenditure	2.2	1	5.6	4.3	5.3	3.6

Abbreviation: ND – no data. Note: a) Represents cash payments for government operating activities in providing goods and services; includes employee compensation (wages and salaries), interest and subsidies, grants, social benefits, and other expenses such as rent and dividends. Source: World Bank DataBank/World Development Indicators. Available at databank.worldbank.org/data/home.aspx; accessed May–June 2012.

TABLE A5. SOCIOECONOMIC PROFILE OF WOMEN BY WORK CATEGORY (% OR AS NOTED) – EGYPT

	FORMAL EMPLOYMENT	INFORMAL SELF-EMPLOYMENT (OUTSIDE)	INFORMAL WAGED WORK	INFORMAL SELF-EMPLOYMENT (INSIDE)	ECONOMIC INACTIVITY	ALL
Distribution of respondents among work categories (number of cases/share of total cases)	157/17	217/23	53/6	109/12	389/42	92/100
Mean respondent age (years)	46	41	39	39	40	41
Mean household size (number of people)	4.7	5.4	5.0	5.6	5.1	5.1
Mean number of children younger than 5 years old per household	0.2	0.5	0.2	0.6	0.5	0.4
Mean number of children per respondent	2.4	3.3	2.3	3.2	2.8	0.4
Female-headed households	9	12	15	11	9	10
MARITAL STATUS						
Married	78	85	53	75	76	77
Divorced/separated	4	2	9	1	1	2
Widow	6	8	13	9	7	8
Never married	11	5	25	15	15	13
RESPONDENT EDUCATION LEVEL						
No education	3	60	57	61	41	42
Primary	3	14	17	10	16	13
Secondary	42	24	25	26	30	30
Tertiary	53	2	2	3	13	15
HEAD OF HOUSEHOLD EDUCATION LEVEL						
None	8	38	47	41	33	32
Primary	6	27	30	21	23	21
Secondary	37	26	23	28	28	29
Tertiary	50	8	0	9	16	18
HEAD OF HOUSEHOLD OCCUPATION						
Formal employment	65	29	13	23	33	35
Informal waged employment	6	12	30	16	13	13
Self-employment	29	58	57	61	54	52
ASSETS						
Owns residential land/dwelling	2	0	0	4	1	1
Mean household asset index	1.0	-0.3	-0.4	-0.4	0.0	0.0
Lowest tercile	4	44	47	53	32	33
Middle tercile	16	41	28	28	38	33
Highest tercile	80	15	25	18	31	33
Has formal savings	7	1	2	0	1	2
Ever borrowed money	15	12	15	18	10	13
Watches television regularly	94	72	75	83	83	82
GROUP MEMBERSHIP						
Political party	8	0	0	0	1	2
Women's association	1	0	0	0	0	0
Cooperative fund	1	0	0	0	0	0
Syndicate/union	2	0	0	0	0	0
	5	0	0	0	1	1

Source: Household survey data collected as part of the Pathways of Women's Empowerment Research Partners' Consortium.

TABLE A6. PAID WORK AND DOMESTIC RESPONSIBILITIES BY ACTIVITY CATEGORY (%) – EGYPT

	FORMAL EMPLOYMENT	INFORMAL SELF-EMPLOYMENT (OUTSIDE)	INFORMAL WAGED WORK	INFORMAL SELF-EMPLOYMENT (INSIDE)	ECONOMIC INACTIVITY
Received training	41	0	2	2	NA
Works night shifts	6	3	9	3	NA
Works overtime	13	1	17	2	NA
Receives overtime pay	12	0	15	1	NA
Has taken maternity leave	66	0	2	0	NA
Entitled to paid leave	76	0	6	0	NA
Have paid sick leave	76	0	9	0	NA
Faced sexual harassment at work	1	1	4	0	NA
Experienced work-related health impacts	3	2	2	1	NA
Mean number of primary unpaid responsibilities	3.7	3.6	3.2	3.1	3.7
CHILDCARE					
Husband helps with childcare ^a	11	6	0	7	9
Older children help	32	18	22	20	18
No one helps	53	58	50	61	68
Others help	4	17	28	12	5
DISTRIBUTION OF RESPONDENTS AMONG WORK CATEGORIES BY LOCATION					
Cairo (n=135)	36	14	1	3	46
Alexandria (n=71)	55	11	4	8	21
Lower Egypt (n=423)	9	45	13	5	29
Upper Egypt (n=165)	11	7	24	3	56
Giza (n=131)	9	33	9	1	48

Abbreviation: NA – not applicable. Note: a) Asked only of married women. Source: Household survey data collected as part of the Pathways of Women's Empowerment Research Partners' Consortium.

TABLE A7. SOCIOECONOMIC PROFILE OF WOMEN BY WORK CATEGORY (% OR AS NOTED) – GHANA

	FORMAL WAGED EMPLOYMENT	INFORMAL WAGED EMPLOYMENT	NON-AGRICULTURAL SELF-EMPLOYMENT	HOME/ FARM-BASED SELF-EMPLOYMENT	ECONOMIC INACTIVITY	ALL
Distribution of respondents among work categories (number of cases/share of total cases)						
	55/9	24/4	227/38	135/23	159/27	600/100
Mean respondent age	33	26	38	39	35	37
Mean household size (number of people)	6.3	4.8	6.5	5.7	6.0	6.1
Mean number of children younger than 5 years old per household	0.4	0.6	0.8	0.8	0.7	0.7
Mean number of children per respondent	1.6	1.3	3.4	3.9	2.2	2.9
Female-headed household	35	58	42	42	41	42
MARITAL STATUS						
Married	42	8	48	39	31	40
Cohabiting	18	21	25	31	16	23
Divorced/separated/widowed	4	29	22	22	24	21
Never married	36	42	5	7	28	16

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> Table A7; continued from previous page

	FORMAL WAGED EMPLOYMENT	INFORMAL WAGED EMPLOYMENT	NON-AGRICULTURAL SELF-EMPLOYMENT	HOME/ FARM-BASED SELF-EMPLOYMENT	ECONOMIC INACTIVITY	ALL
RESPONDENT EDUCATION LEVEL						
None	11	17	44	53	36	39
Primary	2	8	20	14	15	15
Secondary	18	54	28	23	24	26
Tertiary	69	21	9	11	25	20
HEAD OF HOUSEHOLD EDUCATION LEVEL						
None	27	41	44	50	48	45
Primary	9	13	13	14	6	11
Secondary or tertiary	64	46	43	36	46	44
HEAD OF HOUSEHOLD OCCUPATION						
Farming	18	21	23	56	20	29
Trade	9	4	26	6	13	16
Unemployed	4	4	8	8	23	11
ASSETS						
Owns residential land/dwelling	27	0	14	19	8	14
Has electricity services at home	93	88	66	56	67	67
Faced food insecurity last year	15	25	34	37	37	33
Mean household asset index	0.6	0.4	0.1	-0.3	-0.1	0.0
Lowest asset tercile	9	25	34	43	32	33
Middle asset tercile	31	33	27	39	38	34
Highest asset tercile	59	42	39	18	30	34
GROUP MEMBERSHIPS						
Has held group memberships in past	70	63	56	56	41	54
Has current group membership	15	21	22	19	11	18
Religious group	53	46	36	43	27	37
Welfare group	20	4	11	13	7	11
Non-governmental organization	2	0	4	1	3	3
Political party	0	4	4	1	3	3
RELIGION						
Catholic	27	25	8	12	4	11
Protestant	25	13	16	25	20	20
Charismatic	16	25	18	12	18	17
Pentecostal	4	29	16	19	12	15
Muslim	22	8	33	21	38	30
Other	5	0	10	11	7	9
RELIGIOUS DEVOTION						
Deep	51	58	60	48	58	56
Moderate	42	25	22	35	28	29
Low or none	7	17	17	17	14	15

Source: Household survey data collected as part of the Pathways of Women's Empowerment Research Partners' Consortium.

**TABLE A8. PAID WORK AND DOMESTIC RESPONSIBILITIES BY ACTIVITY CATEGORY
(% OR AS NOTED) – GHANA**

	FORMAL WAGED EMPLOYMENT	INFORMAL WAGED EMPLOYMENT	NON-AGRICULTURAL SELF-EMPLOYMENT	HOME/ FARM-BASED SELF-EMPLOYMENT	ECONOMIC INACTIVITY
Mean work days per week (number of days)	5.1	6.0	5.7	5.2	NA
Mean monthly income (\$)	190	43	68	66	NA
Receives overtime pay	14	NA	NA	NA	NA
Entitled to maternity leave	87	NA	NA	NA	NA
Entitled to annual paid leave	57	NA	NA	NA	NA
Experienced work-related health impacts	48	36	44	69	NA
Faced abuse at work	28	14	32	10	NA
Mean number of primary unpaid responsibilities (0-10)	4.7	5.8	4.7	5.8	4.9
Housework has affected ability to engage in income-generating economic activities	12	13	18	24	5
DISTRIBUTION OF RESPONDENTS AMONG WORK CATEGORIES BY LOCATION					
Ashanti rural	6	4	31	52	7
Ashanti urban	18	6	31	5	40
Northern rural	8	2	32	18	40
Northern urban	10	4	49	10	28
Greater Accra rural	4	2	48	26	21
Greater Accra urban	14	9	38	10	30

Abbreviation: NA – not applicable. Source: Household survey data collected as part of the Pathways of Women's Empowerment Research Partners' Consortium.

**TABLE A9. SOCIOECONOMIC PROFILE OF WOMEN BY WORK CATEGORY
(% OR AS NOTED) – BANGLADESH**

	FORMAL WAGED EMPLOYMENT	INFORMAL WAGED EMPLOYMENT (OUTSIDE)	INFORMAL SELF-EMPLOYMENT (OUTSIDE)	INFORMAL SELF-EMPLOYMENT (INSIDE)	SUBSISTENCE PRODUCTION	ECONOMIC INACTIVITY	ALL
Distribution of respondents among work categories (number of cases/share of total cases)							
	176/3	287/6	197/4	2,443/47	937/18	1,182/22	
Mean respondent age (years)	30	38	39	35	35	37	36
Female-headed households	14	28	30	8	9	9	11
MARITAL STATUS							
Married	70	57	50	83	80	63	75
Divorced/separated	6	11	9	1	1	1	2
Widowed	6	20	26	8	11	18	12
Never married	18	12	15	7	8	17	11
RESPONDENT EDUCATION LEVEL							
None	16	71	58	44	42	35	43
Primary	30	17	14	30	29	24	27
Secondary	23	6	16	23	25	32	24
Senior School Certificate and above	31	5	12	3	5	10	6

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> Table A9; continued from previous page

HEAD OF HOUSEHOLD EDUCATION LEVEL

None	35	76	61	51	44	36	48
Primary	25	17	19	25	26	27	25
Secondary	22	6	13	16	18	19	16
Senior School Certificate and above	19	2	7	9	12	17	11

HEAD OF HOUSEHOLD OCCUPATION

Farm/agriculture	12	7	21	37	33	18	29
Day labour	35	70	35	24	21	20	26
Business/skilled/salaried	43	19	30	34	30	42	34
Unemployed	10	5	14	6	16	20	11

HOUSEHOLD AND ASSETS

Mean household size (number of people)	4.9	4.2	4.2	5.2	5.6	5.3	5.2
Mean number of children	1.6	2.5	2.4	2.8	2.9	2.4	2.7
Mean homestead land (in decimals)	12.3	5.9	13.8	15.7	17.1	15.8	15.2
Mean productive land (in decimals)	41.6	6.7	32.1	58.5	85.8	74.0	62.4
Owns residential land/dwelling	11	26	24	10	11	9	11
Mean household asset index	0.1	-0.5	-0.3	-0.1	0.1	0.3	0.0
Lowest asset tercile	26	71	53	34	26	26	33
Middle asset tercile	34	19	25	38	32	29	33
Highest asset tercile	41	9	21	28	42	46	33
Has membership in a non-governmental organization	40	36	46	42	34	27	37
Watches television regularly	64	22	32	29	31	47	34

RELIGION AND CULTURE

Is religious	91	88	89	91	91	89	90
Wears burkah/hijab outside home	45	26	41	57	59	56	55

Source: Household survey data collected as part of the Pathways of Women's Empowerment Research Partners' Consortium.

**TABLE A10. PAID WORK AND DOMESTIC RESPONSIBILITIES BY ACTIVITY CATEGORY
(% OR AS NOTED) – BANGLADESH**

	FORMAL WAGED EMPLOYMENT	INFORMAL WAGED EMPLOYMENT (OUTSIDE)	INFORMAL SELF-EMPLOYMENT (OUTSIDE)	INFORMAL SELF-EMPLOYMENT (INSIDE)	SUBSISTENCE PRODUCTION	ECONOMIC INACTIVITY
Mean months worked last year	10.5	8.6	9.9	11.3	10.6	NA
Mean hours worked per day	7.7	6.8	4.7	1.6	1.1	NA
Mean monthly income (BDT)	2,144	1,094	929	530	NA	NA
Works overtime work ^a	47	NA	NA	NA	NA	NA
Receives overtime pay ^a	97	NA	NA	NA	NA	NA
Entitled to maternity leave ^a	43	6	NA	NA	NA	NA
Entitled to paid annual leave ^a	56	19	NA	NA	NA	NA
Experienced work-related health impacts	30	63	48	12	7	NA
Faced abuse at work	23	28	15	9	6	NA
Mean number of primary unpaid responsibilities (0-5)	2.9	3.2	3.2	3.5	3.4	2.7
Childcare assistance						
None	38	50	54	51	48	45
Daughter assists	17	16	9	15	14	8
DISTRIBUTION OF RESPONDENTS AMONG WORK CATEGORIES BY LOCATION						
Faridpur	6	7	4	40	5	39
Comilla	1	3	1	63	18	13
Tangail	2	7	6	52	19	15
Chapainawabganj	1	2	3	42	36	17
Maulabhibazar	3	5	2	33	33	25
Bagerhat	1	4	4	50	14	26
Kurigram	1	13	6	66	8	6
Rural Narayanganj	3	5	2	47	23	20
Urban Narayanganj	16	3	5	20	8	46

Abbreviation: NA – not applicable. Note: a) Asked only of waged workers. Source: Household survey data collected as part of the Pathways of Women's Empowerment Research Partners' Consortium.



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PAID WORK, WOMEN'S EMPOWERMENT
AND INCLUSIVE GROWTH: TRANSFORMING
THE STRUCTURES OF CONSTRAINT

