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## **UNIT 6 MEASURING EMPOWERMENT: THE PROBLEM OF MEANING PART 2**

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### **6.1 INTRODUCTION**

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This Unit concern about three dimensions of empowerment i.e resources, agency and achievement. When we attempt to measure the empowerment of women, we have to measure all these aspects. The author discussed elaborately each aspects and the problem in measuring these aspects to find out the level of empowerment. This was explained with the suitable examples drawn from all over the world.

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### **6.2 OBJECTIVES**

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After studying this Unit, you would be able to

- discuss the significance of resources, agency and achievements in measuring empowerment;
- analyze the issues involved in measuring access to resources, control over agencies and achievements; and
- explain the different examples related to resources, agency and achievement.

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### **6.3 MEASURING ‘RESOURCES’**

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The ‘resource’ dimension of empowerment would appear at first sight to be the most easy to measure. However, a critical reading of attempts at measurement suggest that the task is less simple than it appears, even when resources are defined in narrow material terms as they generally tend to be. There is a widespread tendency in the empowerment literature to talk about ‘access to resources’ in a generic way, as if indicating some relationship between

women and resources automatically specifies the choices it makes possible. In reality, however, resources are at one remove from choice, a measure of *potential* rather than *actualized* choice. How changes in women's resources will translate into changes in the choices they are able to make will depend, in part, on other aspects of the conditions in which they are making their choices. By way of example, let us take women's 'access' to land.

At the systemic level, this is often captured by distinguishing between different categories of land rights with the assumption that women are likely to exercise a greater degree of autonomy in those regions where they enjoy some rights to land (e.g. Dyson and Moore, 1983; Boserup, 1970). Yet studies which use measures of women's access to land as an indicator of empowerment seldom reflect on the pathways by which such 'access' translates into agency and achievement, let alone seeking to understand these pathways empirically. It is noteworthy, for instance, that a causal connection is often made between patrilineal principles of descent and inheritance in the northern plains of the Indian sub-continent compared to the south and the lower levels of female autonomy believed in the northern plains of the Indian sub-continent, compared for instance, with the south.

However, land inheritance rules are by no means uniform within this region. Among Hindus, joint family property is a central tenet shaping inheritance practices with some local variation in how this is interpreted. Joint family property is generally held in a coparcenary system by men, usually fathers and sons, to the total exclusion of women (Mukhopadhyay, 1998). Among Muslims, on the other hand, women have always enjoyed the right to inherit property and to inherit as individuals. Muslim women and men consequently enjoy individual, absolute but unequal rights to property: men tend to inherit twice the share of women. Hindu law has been reformed after Indian independence to give men and women equal rights of inheritance; Muslim inheritance principles have been left untouched.

However, despite these differences in the customary and legal positions of women in the two communities, both Muslim and Hindu women tend to be treated as effectively propertyless in the literature. For Hindu women, older norms and customs remain powerful and Agarwal (1994) provides evidence of the difficulties they face they seek to assert legal over customary practices around land inheritance. Muslim women, on the other hand, generally prefer, or are encouraged to prefer, to waive their rights to parental property in favour of their brothers with the result that they too are treated as effectively propertyless. Thus the critical measure of women's access to land which characterizes the Indian literature is *de facto* rather than *de jure* entitlement and by this measure, there is little difference in the Hindu and Muslim community.

Yet it is by no means evident that *de facto* ownership tells us all we need to know about the potential domain of choice. It has, for instance, been pointed out that although Muslim women do waive their land rights to their brothers (and may be under considerable pressure to do so), they thereby strengthen their future claim on their brothers, should their marriage break down. While brothers have a duty under Islam to look after their sisters, the waiving of land rights by sisters in favour of brothers gives a material basis to a moral entitlement. The necessity for such an exchange may reflect women's subordinate status within the community but the fact that women's land rights are in principle recognized by their community gives them a resource to bargain with in a situation in which they have few other resources. Moreover, as the situation changes, they may begin to press their claims on such a resource. I found evidence of women beginning to claim their inheritance rights in rural Bangladesh, although sometimes under pressure from their husbands (Kabeer, 1994) while Razavi also notes evidence from in rural Iran of a greater willingness of women to press for their property rights in court, this time to compensate for their diminishing employment opportunities (Razavi, 1992). These are potentials which are not easily available to women in communities

where such rights were not recognized by customary law and tradition, even if they have, as in India, subsequently been brought into existence by legislative action. Indeed, Das Gupta (1987) has pointed out in the context of her study in the jat kinship system in Punjab that there was no question of women owning land: 'If she should insist on her right to inherit land equally under civil law, she would stand a good chance of being murdered'.

The main methodological point to take from this discussion therefore is that the 'resource' dimension has to be defined in ways which spell out their potential for human agency and valued achievements more clearly than simple 'access' indicators generally do if it is to be useful as a measure of empowerment. One of the limitations of de facto measures of land entitlements discussed here is that they ignore the diverse processes by which the de facto possession or dispossession occurs and hence fail to appreciate possible differences in women's choices implied by differences in the de jure position. In addition, the power of *customary* constructions of rights over recently introduced legalistic ones noted in these studies also raises a question about processes of social change which has yet to be satisfactorily answered in the empowerment literature: how do attempts to change deeply entrenched structures, in this case, pitting the law against rules legitimized by custom and religion, translate into changes in individual agency and choice?

The recognition by many analysts of the need to go beyond simple 'access' indicators in order to grasp how 'resources' translate into the realization of choice has led to a variety of concepts seeking to bridge the gap between formal and effective entitlement to resources, generally by introducing some aspect of agency into the measure. The most frequently used of these bridging concepts is that of 'control', usually operationalised in terms of having a say in relation to the resource in question. However, while the focus on 'control' is an important conceptual step forward, it does not necessarily make the question of what to measure any easier to answer. Instead, what we find in the literature is a tendency to use concepts such as

access, ownership, entitlement and control interchangeably so that there is considerable confusion about what 'control' actually means.

Sathar and Kazi (1997), for instance, equate both 'access' and 'control' with having a say in decisions related to particular resources within the household. Their measure of 'access to resources' is based on whether women had a say in household expenses, cash to spend on household expenses and freedom to purchase clothes, jewelry and gifts for their relatives while 'control over resources' is measured by asking who kept household earnings and who had a say in household expenditure. In Jeejheboy's analysis (1997), concepts of 'access', 'control' and 'decision-making' are all used in relation to resources, with 'control' sometimes referring to ownership and sometimes to decision-making. Kishor defines empowerment as 'women's control over key aspects of their lives' but her attempts to measure this 'control' varies between decision-making in relation to earnings and expenditures; control defined in terms of self reliance (can women support themselves without their husband's support); control as decision-making (who has final say in making decisions about a variety of issues); and control as 'choice' (choosing own spouse or being consulted in the choice of marriage partner).

Nevertheless, despite lack of clarity or consensus about what exactly 'control' might mean and how it can be measured, the focus on control in relation to the resource dimension of empowerment reflects a recognition on the part of analysts that 'access' to resources will only translate into empowerment if women are able to act on, or because of, these resources in some definitive way. Thus, one criteria for evaluating the validity of a resource-based measure as an indicator of women's empowerment is the validity of its implicit or explicit assumptions about the kinds of agency or entitlement that women are able to exercise as a result of their 'access' to the resource in question.

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#### **6.4 MEASURING 'AGENCY'**

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There are a variety of ways of measuring women's agency in the development studies literature, including negative forms of agency such as male violence as well as positive forms, such as women's mobility in the public domain in regions where female seclusion is the norm<sup>1</sup>. However, I will restrict my discussion of measures of agency in relation to women's empowerment to the form which features most widely in the literature which is 'decision-making' agency. Measures of such agency are usually based on responses to questions asking women about their roles in relation to specific decisions, with answers sometimes combined into a single index and sometimes presented separately. Examples of decisions which typically appear in measurement efforts and the geographical context covered are summarized below:

*Typical decisions in decision-making indicators*

- *Egypt*: Household budget, food cooked, visits, children's education, children's health, use of family planning methods (Kishor, 1997)
- *India*: Purchase of food; purchase of major household goods; purchase of small items of jewellery; course of action if child falls ill; disciplining the child; decisions about children's education and type of school (Jejeebhoy, 1997).
- *Nigeria*: Household purchases; whether wife works; how to spend husband's income; number of children to have; whether to buy and sell land, whether to use family planning; to send children to school, how much education; when sons and when daughters marry, whether to take sick children to doctor and how to rear children. (Kritz, Makinwa and Gurak, 1997).

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<sup>1</sup> These are discussed in the longer version of this paper published by UNRISD(1999).

- *Zimbabwe*: Wife working outside; making a major purchase; the number of children (Becker, 1997).
- *Nepal*: What food to buy; the decision by women to work outside; major market transaction; and the number of children to have (Morgan and Niraula, 1995).
- *Iran*: Types and quantities of food; inputs, labour and sale in agricultural production (Razavi, 1992).
- *Pakistan*: Purchase of food, number of children, schooling of children; children's marriage; major household purchases; women's work outside the home; sale and purchase of livestock, household expenses; purchase of clothes, jewellery and gifts for wife's relatives (Sathar and Kazi, 1997).
- *Bangladesh*: Ability to make small consumer purchases; ability to make large consumer purchases; house repair; taking in livestock for raising; leasing in of land; purchase of major asset (Hashemi et al, 1996).
- *Bangladesh*: Children's education; visits to friends and relatives; household purchases; health care matters (Cleland et al, 1994).

Even a preliminary reading of these different decisions suggests that they are not all equally persuasive as indicators of women's empowerment because they do not all have same consequential significance for women's lives. Few cultures operate with starkly dichotomous distributions of power with men making all the decisions and women making none. More commonly we find a hierarchy of decision-making responsibilities recognized by the family and community, which reserves certain key areas of decision-making for men in their capacity as household heads while assigning others to women in their capacity as mothers, wives, daughters and so on. The evidence from South Asia, for instance, suggests that, within the family, the purchase of food and other items of household consumption and decisions related to children's health appear to fall within women's arena of decision-making while

decisions related to the education and marriage of children and the market transactions in major assets tend to be more clearly male.

This is clearly illustrated in Sathar and Kazi (1997). They found on the basis of data from Pakistan that the only area of decision-making in which women reported both participating (71%) as well as playing a major decision-making role (51%) was in relation to the purchase of food. They participated, but did not play a major role in number of children to have (65% and 16% respectively); schooling of children (53% and 17%) and the marriage of children (52% and 8%). They had lower levels of participation and even less likelihood of playing a major role in decisions relating to major household purchases (17% and 5%) and livestock transactions (21% and 5%). Thus major economic decisions were largely reserved for men while women played a more significant role in minor economic decisions. They participated, but did not have a major role, in decisions relating to numbers of children and their schooling and even less of a role when it came to children's marriage.

In methodological terms, such distinctions suggest the need for greater care in selecting and quantifying the decisions which are to serve as indicators of empowerment, with attention given to consequential significance of different categories of decisions or of different stages in the decision-making process. Evidence that women played a role in making decisions which were of little consequence or else were assigned to women, anyway, by the pre-existing gender division of roles and responsibilities tell us far less about their power to choose than evidence on decisions which relate to strategic life choices or to choices which had been denied to them in the past. We could also distinguish between various critical 'control points' within the decision-making process itself where such control is defined in terms of the consequential significance of influencing outcomes at these different points (Beneria and Roldan, 1987). Pahl (1989), for instance, distinguishes between the 'control' or policy making function in making decisions about resource allocation and the 'management'



function, decisions which pertain to implementation. This distinction may explain the finding by the Egyptian Male Survey in 1992(cited in Ali, 1996) that men were dominant in the decision to adopt contraceptives, the policy decision, but tended to leave the choice of contraception largely to women (although Ali's qualitative study found men's continuing involvement in women's choice of contraceptives as well).

Finally, however, 'statistical' perspectives on decision-making should also be remembered for what they are: simple windows on complex realities. They may provide a brief glimpse of processes of decision-making, but they tell us very little about the subtle negotiations that go on between women and men in their private lives. Consequently, they may underestimate the informal decision-making agency which women often exercise. This can be illustrated by comparing Silberschmidt's (1992) account of formal and informal decision-making among the Kisii in Kenya. The formal account of decision-making given by women ascribed most of the power to men: 'The husbands were said to be 'heads' of households and their 'owners' – as an afterthought the wives might add, "they can buy us just like cattle". Their accounts of 'actual' decision-making, however, gave a very different picture:

'(Women) admitted that men should be consulted on all sorts of issues, and that they were supposed to determine various actions that must be taken. In reality, however, many women took such decisions themselves. Their most common practice was to avoid open confrontation while still getting their own way... There is no doubt that many women do often manipulate their men folk and make decisions independently. For example, since the land belongs to the man, he is expected to decide where the various crops are to be planted. If his wife disagrees, she would seldom say so, but simply plant in what she feels is a better way. If he finds out that she has not followed his instructions, she will apologise but explain that because the seeds did not germinate they had to be replanted in a different manner/spot'. (p. 248).

The inability of a purely statistical approach to capture this informal aspect is not simply a measurement failure, it has conceptual implications. There is an important body of research from the South Asian context which suggests that the renegotiation of power relations, particularly within the family, is often precisely about changes in informal decision-making, with women opting for private forms of empowerment, which retain intact the public image, and honour, of the traditional decision-maker but which nevertheless increases their ‘backstage’ influence in decision-making processes (Chen, 1983; Kabeer, 2000; Basu, 1996). Such strategies reflect a certain degree of caution on the part of women, strategic virtues in situations where they may have as much to lose from the disruption of social relationships as they have to gain.

### **Check Your Progress Exercise 1**

**Note:** i. Use this space given below to answer the question.

ii. Compare your answer with the one given at the end of this Unit

1. How access and control over resources can be measured? Discuss

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## **6.5 MEASURING ACHIEVEMENT**

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As with the other dimensions of empowerment, the critical methodological point to be made in relation to achievement indicators relates once again to the need for analytical clarity in the selection of what is to be measured. I have already pointed out the need to make a distinction between gender-differentiated achievements which signal *differences* in values and preferences and those which draw attention to *inequalities* in the ability to make choices. An examination of some of the studies which have included indicators of achievement in their

analysis of women's empowerment will help to throw up other criteria for the selection of such indicators.

Kishor (1997) has used national Egyptian data to explore the effects of direct, as well as indirect, measures of women's empowerment on two valued functioning achievements: infant survival rates and infant immunization. These achievements were selected on the basis of her conceptualization of women's empowerment in terms of 'control' which she defined as the ability to 'access information, take decisions, and act in their own interests, or the interests of those who depend on them. Since women bore primary responsibility for children's health, she hypothesized that their empowerment would be associated with positive achievements in terms of the health and survival of their children. Her analysis relied on three categories of composite indicators to measure empowerment: 'direct evidence of empowerment'; 'sources of empowerment' and 'the setting for empowerment'. I have summarized these below, together with the variables which had greatest weight in each indicator:

**1) *Direct evidence of empowerment***

- i) Devaluation of women: *reports of domestic violence; dowry paid at marriage*
- ii) Women's emancipation: *belief in daughters' education; freedom of movement*
- iii) Reported sharing of roles and decision making: *egalitarian gender roles; egalitarian decision-making*
- iv) Equality in marriage: *fewer grounds reported for justified divorce by husbands; equality of grounds reported for divorce by husband or wife*
- v) Financial autonomy: *currently controls her earnings; her earnings as share household income*

**2) *Sources of empowerment***

- i) Participation in the modern sector: *index of assets owned; female education*

ii) Lifetime exposure to employment: *worked before marriage; controlled earnings before marriage*

**3) *Setting indicators***

i) Family structure amenable to empowerment: *does not now or previously live with in-laws*

ii) Marital advantage: *small age difference between spouses; chose husband*

iii) Traditional marriage: *large educational difference with husband; did not choose husband*

The results of a multivariate analysis found that the indirect source/setting indicators of women's empowerment had far more influence in determining the value of her achievement variables than the direct measures. There are two possible and mutually compatible explanations for this finding. One is that her direct indicators of empowerment did not in fact succeed in capturing empowerment particularly well. This is quite plausible given that many entailed highly value-laden information about attitudes and relationships within marriage eg., the grounds on which women believed that a husband was justified in divorcing his wife; whether husband and wife were justified in seeking divorce on the same grounds; and whether women should speak up if they disagreed with their husbands. However, other more factual direct indicators (eg., 'financial autonomy' and 'freedom of movement') also proved insignificant.

The other possible explanation was that the achievements in question did not in fact depend on whether or not women were directly 'empowered' but on other factors which were better captured by the 'source' and 'setting' variables. A further 'deconstruction' of Kishor's findings suggests that child mortality was higher in households where women were currently, or had previously been, in residence with their parents-in-law as well as in households where there was a large difference in the age and education levels of husband and wife. Child

mortality were lower if the mother had been in employment prior to her marriage. As far as the immunization was concerned, children were more likely to have been immunized in households where their mothers had extended experience of employment, where they reported exposure to the media, where they were educated and where they were not under the authority of in-laws as a result of joint residence. In addition, where the age difference between husband and wife was small and where women expressed a belief in equality in marriage, children's survival chances were likely to be higher. Thus the only direct measure of empowerment which proved significant in the analysis was her 'equality of marriage' indicator and it proved significant only in relation to child immunization.

Returning to a point made earlier, if, as is likely, the care of infants came within women's pre-assigned sphere of jurisdiction, then improvements in functioning achievements in this sphere should be seen as increased efficacy in pre-assigned roles rather than as evidence of their empowerment.

In other words, what mattered for achievements in relation to children's wellbeing was women's agency as *mothers* rather than as wives. This is why the direct measures of empowerment, which dealt largely with equality in conjugal relationships, proved insignificant in explaining the achievement variables. Instead, it was variables which captured women's ability to take effective action in relation to the welfare of their children which played the significant explanatory role. For instance, women who lived, or had lived, with their in-laws, were more likely to have been subordinate to the authority of a senior female, with less likelihood of exercising effective agency at a time when such agency was critical to children's health outcomes. Women who were less educated than their husbands or much younger were also likely having been less confident, competent or authoritative in taking the necessary actions to ensure their children's health. Female education and employment both had a role in explaining child welfare outcomes but with slight variations.

Lifetime experience of employment by women had a *direct* positive effect on their children's chances of survival as well as the likelihood of child immunization. Female education influenced children's survival chances indirectly through its association with improved standards of household water and sanitation but had a direct influence on the likelihood of child immunization. The differences in the determinants of the two achievement variables are worth noting. The fact that women's education and employment as well as 'equality in marriage' all had a direct influence on the likelihood of child immunization but only women's employment affected their survival chances, suggests that the former activity may have required a more active agency on the part of mothers than did the more routine forms of health-seeking behaviour through which child survival is generally assured.

The case for analytical clarity in the selection of 'empowerment-related' measures of achievement can also be illustrated with reference to a study by Becker (1997) which used data from Zimbabwe to explore the implications of women's empowerment on a different set of functioning achievements: the use of contraception and the take-up of pre-natal health care. Regression analysis was carried out in two stages. First of all, he explored the effects of some likely determinants of these outcomes. He found that contraceptive use appeared to be positively related to household wealth, as measured by a possessions index, the number of surviving children, the wife's employment and husband's education. Older women, women who lived in rural areas and who had polygamous husbands were less likely to use contraception. The likelihood that women received prenatal care was positively related to household possessions, rural residence, women's age, education and employment and husband's education. In the second stage, Becker added a measure of women's empowerment to his equations to see what difference it made. Empowerment was measured by an index of women's role in decision-making in three key areas: the purchase of household items, the decision to work outside and number of children to have. Adding the empowerment indicator

did little to improve the fit of the equation in relation to contraceptive use, but significantly improved the fit as far as take up of pre-natal care was concerned.

Speculating on the meaning of these findings, Becker pointed out that, given the commitment of the Zimbabwean government to family planning, contraceptive services were widely available through community based distribution systems and contraceptive prevalence was correspondingly high. Over 50% of the women in his sample used it. In a context where contraception was both easily available, and had also become a relatively routine form of behaviour, women's employment status increased the likelihood of use, but otherwise, it did not appear to require any great assertiveness on the part of women to access the necessary services. By contrast, women's take up of pre-natal care was more closely related to their role in intra-household decision-making as well as to both their education levels and their employment status, suggesting that it may have required far greater assertiveness on the part of women than contraceptive use. In other words, women who were assertive in other areas of household decision-making, who were educated and employed, were also more likely to be assertive when it came to active and non-routine health seeking behaviour on their own behalf.

In both the studies discussed here, direct measures of women's agency were far more significant in determining outcomes when women were required to step out of routine forms of behaviour – getting their children immunized, in one case, and pre-natal health visits in the other – than outcomes which allowed them to conform to prevailing practice.

However, apart from the extent to which outcomes require women to go against the grain of established custom, achievements also have to be assessed for their transformatory implications in relation to the gender inequalities frequently embedded in these customs. While both child survival and immunization are highly valued achievements from a number of variety of perspectives – of policy makers, of the family and, above all, of women

themselves – and while both were quite evidently the product of women's greater effectiveness as agents, neither achievement by itself necessarily implied a shift in underlying power relations. In this sense, women's ability to access pre-natal health care is more indicative of the kind of transformative agency we are talking about.

A similar distinction between achievements which testify to women's greater efficacy as agents within prescribed gender roles and those which are indicative of women as agents of transformation would apply to the determinants of under-five child mortality and gender differentials in child mortality in India reported by Dreze and Sen (1995). They found that female literacy reduced under-five child mortality while both female labour force participation as well as female literacy reduced excess female mortality in the under-five age group. They interpreted these effects as evidence that women's access to education and employment enhanced their ability to exercise agency. While accepting this interpretation, I would nevertheless argue that the meanings conveyed by the two functioning achievements carried rather different implications in terms of women's empowerment. The reduction in under-five mortality associated with women's access to education can be taken as evidence of more effective agency on the part of women but does not, by itself, testify to a transformatory agency on their part. On the other hand, the reductions in excess female mortality associated with higher levels of female education and employment does suggest something more than greater efficacy of agency. Given that the reduction in excess female mortality represented an increase in the survival chances of the girl child rather than a decrease in the survival chances of boys, it suggests that women who have some education and are economically active are more likely than others to give equal value to sons and daughters and to exercise equal effort on their behalf.

Our discussion therefore suggests that in situations of gender discrimination, evidence that the enhancement of women's agency led to a reduction in prevailing gender inequalities in



functioning achievements can be taken as evidence of women's empowerment. The fact that this may, as in Becker's study, entail agency on their own behalf is not intended to equate empowerment with self-interest, but as acknowledgement that, by and large, gender inequalities often take the form of women's well-being being given a secondary place to that of men<sup>2</sup>. In some contexts, this secondary place results in extreme and life-threatening forms of gender inequality. In others, it may take less life-threatening forms, for instance, gender inequalities in education. In most contexts, it would be a reasonable hypothesis to assume that improvements in women's wellbeing are likely to also imply improvements in the wellbeing of other family members, whereas improvements in the wellbeing of other family members do not necessarily imply improvements in women's wellbeing.

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## **6.6 TRIANGULATION AND MEANING: THE INDIVISIBILITY OF RESOURCES, AGENCY AND ACHIEVEMENTS**

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The review so far of the 'fit' between the different dimensions of empowerment and the indicators used to measure them has essentially been a review about the 'fit' between the meanings attributed to a measure and the meanings empirically revealed by it. What the

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<sup>2</sup> As far as the Becker study is concerned, it should be noted that unlike South Asia, sub-Saharan Africa is not characterized by marked gender inequalities in mortality and life expectancy. However, in as much as it has higher rates of fertility than many other parts of the world, and correspondingly higher rates of maternal mortality, exacerbated by the absence of good health services, women's ability to access both ante-natal health care and contraceptive services can be taken as helping to redress a gender-specific form of functioning failure. Obviously we would need to take account of the terms on which such contraceptives were offered before taking evidence of take up as evidence of empowerment.

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discussion has thrown up very clearly is that it is not possible to establish the meaning of an indicator, whatever dimension of empowerment it is intended to measure, without reference to the other dimensions of empowerment. *In other words, the three dimensions are indivisible in determining the meaning of an indicator and hence its validity as a measure of empowerment.* Specifying ‘access’ to a resource tells us about potential rather than actual choice and the validity of a ‘resource’ measure as an indicator of empowerment largely rests on the validity of the assumptions made about the potential agency or entitlement embodied in that resource. It is similarly difficult to judge the validity of an achievement measure unless we have evidence, or can make a reasonable guess, as to whose agency was involved and the extent to which the achievement in question transformed prevailing inequalities in resources and agency rather than reinforcing them or leaving them unchallenged.

Similar considerations apply to evidence on agency: we have to know about its consequential significance in terms of women’s strategic life choices, their ability to realize valued ways of being and doing, and the extent to which their agency transforms the conditions under which it is exercised.

The methodological implication flowing from this is the critical need to triangulate, to cross check through other sources and methods the evidence provided by an indicator in order to establish that it means what it is believed to mean. Indicators not only compress a great deal of information into a single statistic but make assumptions, often implicit, about what this information means. The more evidence there is to support these assumptions, the more faith we are likely to have in the validity of the indicator in question. Let me illustrate the importance of triangulation by analyzing the very conflicting conclusions regarding the empowerment potential of loans to women which were reported by a number of evaluations of the same sub-set of credit programmes in Bangladesh. As I have argued elsewhere, these conflicting conclusions reflected very different understandings of empowerment rather than

contradictory sets of evidence (see Kabeer, 1998 and 2001 for a more detailed analysis of these evaluations).

Pitt and Khandker (1995) attempted to infer gender differences in bargaining power within the household from the extent to which a set of preselected decision-making outcomes varied according to the gender of the loanee. In terms of the terminology of this paper, they were seeking to make assumptions about agency on the basis of evidence on the relationship between resources and achievements. However, the value of their analysis was undermined by the fact that no rationale was offered for the selection of the particular decision-making outcomes in question, nor was it always clear whether these outcomes constituted achievements of some valued goal or a failure to realize a valued goal. For instance, the authors themselves interpret their finding that women loanees spent *more* time on market-related work than did women in male loanee households as evidence of women's empowerment but explained as an 'income effect' the finding that men in households that had received credit spent less time on market-related work, and probably more time on leisure, regardless of whether the loan in question had been a male or a female. However, the increase in women's market-related work as a result of their access to credit has been given a much more negative interpretation by others who have suggested that increases in women's loan-generated labour may simply add to their increased work burdens, overwork, fatigue and malnutrition (Montgomery et al.; Ackerly, 1995; Goetz and Sen Gupta, 1994). Similarly, men's greater leisure as a result of loans to their household, regardless of who actually received the loan, could quite plausibly be interpreted as evidence of male privilege and power rather than (or as well as) an 'income effect'. Further information on what their findings actually meant would have helped to distinguish between these alternative hypotheses.

A similar absence of information on the agency involved in the achievement of particular decision-making outcomes also characterizes a study by Rahman (1986). However, her selection of outcomes at least had a plausible bearing on women's empowerment since they relate to basic welfare achievements in a context characterized by considerable gender discrimination. She found that women who had received loans enjoyed higher levels of welfare (food, clothing and medical expenditure) compared to women in households where men had received the loans or in economically equivalent households which had not received any loans at all. Her findings would lead us to conclude that women's access to credit reduced, but did not fully eliminate, gender differentials in intra-household welfare. However, as evidence on women's empowerment, they would have been strengthened by information on whose agency was involved in translating loans into impact. Did increased expenditures on women's wellbeing represent the more active and direct exercise of purchasing power by women; did it represent their greater role in household decision-making about the distribution of household resources; or did it represent the greater weight given by the household head to women's wellbeing in recognition of women's role in bringing in economic resources? Clearly each of these possibilities throws a different light on the issue of power and agency within the household so that while we can arrive at some firm conclusions about the effects of their access to credit on women's welfare, there is still a question mark about its implications for their empowerment.

If there are problems with inferring agency on the basis of inadequate information about achievements, attempts to infer achievement possibilities on the basis of restricted understandings of agency are equally problematic. This is evident in a study by Goetz and Sen Gupta (1996) in which they used an index of 'managerial control' as their indicator of women's empowerment. This index classified women who had no knowledge of how their loans had been utilized or else had played no part in the enterprise funded by their loans as

having 'little or no control' over their loans at one end of the spectrum while at the other end of the spectrum were those who were described as exercising 'full control' over their loans, having participated in all stages of the enterprise, including marketing of their products. The large numbers of women found to be exercising 'little' or 'no control' over their loans according to this criterion led the authors to extremely pessimistic conclusions about the empowerment potential of credit programmes for women.

However, if we return to our earlier point about the hierarchy of decisions within decision-making processes, a major problem with their index of 'managerial control' was that it conflated quite distinct moments in the decision-making processes by which access to loans translates into impact on women's lives. In particular, it conflated 'control' and 'management', making no distinction between the *policy* decision as to how loans were to be utilized and repaid, and the *management* decisions by which decision regarding loan use were implemented. If this distinction had been taken into account, then apart from the unknown proportion of the 22% women in their 'no control' category who reported that they did not even know how their loans were used, the remaining 78% of women in their sample could, *in principle*, have exercised much greater control over their loans than allowed for by the authors. Putting this point to one side, if, as Goetz and Sen Gupta appear to be hypothesizing, control over the loan-funded activity is in fact a critical 'control' point in the process by which access to loans translates into a range of valued achievements, then certainly 'managerial control' can serve as an *indicator* of empowerment.

However, this hypothesis is directly contradicted by yet another evaluation of a similar set of credit programmes in rural Bangladesh. Hashemi et al. (1996) classified all the women loanees in their sample according to the categories of 'managerial control' spelt out by Goetz and Sen Gupta. While the results varied considerably according to both the length of women's membership of credit organization as well as by credit organization, they confirmed

that large percentage of women in certain villages did indeed 'lose' control over their loans by Goetz and Sen Gupta's criteria. By then going on to examine the relationship between women's access to loans and a range of empowerment indicators, Hashemi et al were essentially asking whether women's access to credit could have any transformative significance for their lives, regardless of who exercised 'managerial control'. The indicators they used were: mobility in a number of public locations; the ability to make small purchases as well as larger purchases, including purchases for women themselves; involvement in major areas of economic decision-making; land-related decisions or purchase of major assets; whether women had suffered appropriation of their money or any other asset; been prevented visiting her natal home or from working outside; the magnitude of women's economic contribution to the family; and participation in public protests and campaigns; political and legal awareness; economic security viz. assets and savings in their own names.

The results of their analysis suggested that women's access to credit contributed significantly to the magnitude of the economic contributions reported by women; to the likelihood of an increase in asset holdings in their own names, to an increase in their exercise of purchasing power, in their political and legal awareness as well as in the composite empowerment index. Furthermore, access to credit was also associated with higher levels of mobility, political participation and involvement in 'major decision-making' for particular credit organizations. Finally, the study explored the separate effects of women's economic contribution to the household budget and their access to credit on the various empowerment indicators and found that separating out women's economic contribution reduced the impact of women's access to credit, but the independent impact of access to credit on the empowerment indicators remained significant. In other words, access to credit and the size of reported economic contributions were each *sufficient but not necessary* for the achievement of empowerment-related outcomes. Together, their effects were mutually reinforcing.

This comparison of different approaches to the quantification of empowerment in the context of the same set of credit programmes highlights very clearly the need for the triangulation of evidence in order to ensure that indicators mean what they are intended to mean. The absence of such supportive evidence carries the danger that analysts will load meanings into their indicators which reflect their own disciplinary, methodological or political leanings rather than the realities they are seeking to portray. Triangulation requires that multiple sources of information are brought to bear on the interpretation of an indicator thereby guarding against the interpretative bias of the analyst. It should be noted that the indicators used by Hashemi et al. were devised on the basis of a prior ethnographic study, rather than being derived from a priori assumptions, and explains their greater persuasiveness as measures of what they sought to measure. While their indicators focused largely on different aspects of women's agency, it could be argued that each manifestation of agency measured also constituted a valued achievement in itself.

### **Check Your Progress Exercise 2**

**Note:** i. Use this space given below to answer the question.

ii. Compare your answer with the one given at the end of this Unit

1. What are the variables related to empowerment discussed in this Unit?

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### **6.7 SUMMING UP**

We have focused dimensions of empowerment in this Unit. i.e resources, agency and achievement. The author discussed these three dimensions of empowerment in details with the suitable examples related to measuring empowerment. In each dimensions, author begins with discussing details of dimensions. Further she elaborated each with suitable examples, like resources. According to the author, it is easy to measure empowerment by measuring

each dimensions, but once we start measuring, there are different aspects to be analysed before we come to the conclusion with regard to measuring empowerment.

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## 6.8 GLOSSARY

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**Gender Roles:** In all societies, either women or men typically undertake tasks and responsibilities. This allocation of activities on the basis of gender is known as the gender division of labour or gender roles.

**Access to and Control over resources:** **Access** gives a person the use of a resource e.g. land to grow crops. **Control** allows a person to make decisions about who uses the resource or to dispose of the resource, e.g. sell land.

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## 6.9 ANSWERS TO CHECK YOUR PROGRESS EXERCISES

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### Check Your Progress Exercise 1

1. The 'resource' dimension of empowerment would appear at first sight to be the most easy to measure. However, a critical reading of attempts at measurement suggest that the task is less simple than it appears, even when resources are defined in narrow material terms as they generally tend to be. There is a widespread tendency in the empowerment literature to talk about 'access to resources' in a generic way, as if indicating some relationship between women and resources automatically specifies the choices it makes possible. In reality, however, resources are at one remove from choice, a measure of *potential* rather than *actualized* choice. How changes in women's resources will translate into changes in the choices they are able to make will depend, in part, on other aspects of the conditions in which they are making their choices.

### Check Your Progress Exercise 2

1. The following are the variables discussed in this Unit.

1) *Direct evidence of empowerment*

- i) Devaluation of women: *reports of domestic violence; dowry paid at marriage*



- ii) Women's emancipation: *belief in daughters' education; freedom of movement*
- iii) Reported sharing of roles and decision making: *egalitarian gender roles; egalitarian decision-making*
- iv) Equality in marriage: *fewer grounds reported for justified divorce by husbands; equality of grounds reported for divorce by husband or wife*
- v) Financial autonomy: *currently controls her earnings; her earnings as share household income*

## **2) Sources of empowerment**

- i) Participation in the modern sector: *index of assets owned; female education*
- ii) Lifetime exposure to employment: *worked before marriage; controlled earnings before marriage*

## **3) Setting indicators**

- i) Family structure amenable to empowerment: *does not now or previously live with in-laws*
- ii) Marital advantage: *small age difference between spouses; chose husband*
- iii) Traditional marriage: *large educational difference with husband; did not choose husband*

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## **6.10 REFERENCES**

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## **6.11 QUESTIONS FOR REFLECTION AND PRACTICE**

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1. Explain how aspects of agency can be measured with suitable examples?