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# MEASURING WOMEN'S ECONOMIC EMPOWERMENT: Critical Lessons from South America



**IDRC | CRDI**

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Canada



**FEDESARROLLO**  
Centro de Investigación Económica y Social

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*Measuring Women's Economic Empowerment: Critical Lessons from South America*

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# Acronyms

ANCOVA	Analysis of Covariance
BL	baseline
CRS	Catholic Relief Services
CCTP	Conditional Cash Transfer Program
CIEDUR	Centro Interdisciplinario de Estudios sobre el Desarrollo
D&A	decided and acted
DANE	Departamento Administrativo Nacional de Estadística
DID	Differences in Differences
DHS	Demographic and Health Surveys
DPS	Departamento para la Prosperidad Social
ECLAC	Economic Commission for Latin America and the Caribbean
ENAHO	Encuesta Nacional de Hogares
EO	express an opinion
EPS	Entidades Prestadoras de Salud
FU	Follow-up
GEIH	Gran Encuesta Integrada de Hogares
GRADE	Grupo de Análisis para el Desarrollo
IAFFE	International Association for Feminist Economics
IDRC	International Development Research Centre
IEP	Instituto de Estudios Peruanos
IFS	International Foundation for Science
ILO	International Labour Organization
IM	individual mentoring
INEI	Instituto Nacional de Estadística e Informática
ITT	Intention-to-Treat

IV	Instrumental Variable
MFA	Más Familias en Acción
ND	no decision
NGO	Non-Governmental Organization
ONU	Organización de Naciones Unidas
PSP	Pilot Savings Program
PWG	Peer Working Groups
RCT	Randomized Control Trial
SEI	Sistemas Especializados de Información
SES	socioeconomic status
SISBEN	Sistema de Selección de Beneficiarios para Programas Sociales
SMEs	Small and Medium Enterprises
UCLA	University of California at Los Angeles
UN	United Nations
UNHCR	United Nations High Commissioner for Refugees
US	United States
USAID	United States Agency for International Development
WLSME	Women Leadership in Small and Medium Enterprises
WTA	Willingness to Accept

**MEASURING WOMEN'S  
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# Preface

**Susana Martinez-Restrepo**

In 2013, I worked on a research project that changed my life. I was evaluating the impact of Red UNIDOS on women's economic empowerment in Colombia. Red UNIDOS is the Colombian government strategy to reduce extreme household poverty by making social workers (*Cogestores Sociales*) available to bridge the gap between social programs and the specific needs of the population. The idea behind this effort was that social workers would help families (particularly women) improve their lives by achieving goals such as accessing training and education, generating income, improving health, and bringing about justice. The expectation was that women would be more empowered when they achieved these goals.

I went into the field in both rural and urban impoverished areas of Colombia for three weeks to accompany the people conducting the surveys and the psychologists doing the focus groups. Although I usually go into the field to supervise data gathering, this was the first time I followed so closely the work done by my team and external contractors. Part of my special interest was that the fieldwork was in very impoverished areas of my hometown I had never had

the opportunity to visit: the districts of *Siloé* and *Agua Blanca* in Cali, Colombia. Observing the survey process, women's responses, and the struggles of both surveyors and women revealed many problems with some of the key *subjective measures* used to measure women's economic empowerment.<sup>1</sup>

One of the most common subjective proxies for women's economic empowerment is decision making. The literature in feminist economics tells us that if women decide alone or jointly about children's education, groceries, or reproduction, among other areas, they are empowered. During my fieldwork, however, I observed that women often did not understand the questions we asked around decision making. Surveyors took too long to explain the questions (an average of eight minutes per question), responses were inconsistent, and surveyors had to give multiple explanations, sometimes biasing the response. This lack of understanding, which became even more apparent when we explored decision making during the focus groups (*Triadas de Amigas*),<sup>2</sup> seemed to explain the high percentage of missing data we got on subjective questions.

The same problem occurred with our questions about autonomy and the widely used analogy of the "stair of freedom" to signify autonomy or well-being. This question was designed to measure participants' subjective feeling of freedom or autonomy to make decisions about their lives. To make it easier to understand, the question presented a staircase in which the first step represented no freedom or autonomy and the tenth step represented total freedom or autonomy to make decisions about one's life.

As researchers, we usually take our own definitions of well-being and use them as a reference to study populations that may have their own way of defining well-being. In this sense, our *positionality*<sup>3</sup> biases our survey design.

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1 It is important to note that we followed all the procedures regarding piloting the instruments and training surveyors and focus groups moderators. These biases can be present in both qualitative and quantitative measures.

2 These were small focus groups consisting of three women who were friends and neighbors. The rationale behind this method is to create a friendly environment of "gossip" where women feel more comfortable talking about their lives, hopes, relationships, and labor decisions.

3 Positionality refers to the impact a person's lived reality has on the way he or she defines and measures the world. Positionality might create a bias if the researcher judges a research perspective from his or her own reality (Ackerly & True, 2008).

Another common practice is to assume that the abstract questions we ask in the field will be interpreted in the way that we originally intended.

A researcher who helped create a survey for an impact evaluation told me that he had invented a way to measure parents' perceptions of the probability that their children would finish high school. Given their low educational level (women in moderate to extreme poverty, most of whom have completed primary education only) the parents in our sample did not think in terms of probabilities. Being able to measure probability would be a great accomplishment. The interviewer asked "How probable is that your daughter will finish high school?" The researcher devised a method of gathering answers to the question using 20 stones, each one representing a five percent probability. The interviewed mother would then show more stones for higher probabilities and fewer stones for lower probabilities.

The approach seemed appropriate to someone who frequently works with probabilities. When reviewing the study, however, I realized that much of the data was missing and there was no consistency. Why would this be? After completing a full Ph.D. level course about missing data, I consider myself passionate about finding the causes for or factors leading to missing data. In this case, the high amount of missing data (about 40 percent) and the inconsistencies in the remaining data led us to realize how, from the start, we had expected the surveyed population to interpret the question in a certain way, and that our approach to the question was not accurate. The interesting point here is how proud the researcher was of his technique and how convinced I was of its brilliance. Only through careful, detective-like analysis did we realize that using stones to represent probabilities was a good idea in theory, but did not work in practice.

There are many cases like this in which, because of factors such as our positionality, overconfidence in our current knowledge, lack of time, and poor understanding of local contexts, we do not recognize the data biases that occur at the moment of measuring variables of women's economic empowerment. This job is particularly hard when dealing with subjective measures among low-income and low-educated women. This book shows empirical evidence for how to deal with these issues in the field.

A majority of papers on women's economic empowerment, particularly in the early literature and theory, base their evidence on studies conducted in South Asia. I found during my fieldwork in Colombia that we were replicating measures developed for South Asia. In the area of decision making, for example, Folbre (1994) suggests that in Latin America, women are *supermadres* (super mothers). They are the beneficiaries of government social programs, which means they spend enormous amounts of time filling out paperwork and waiting in lines. They cook for the family and are likely to decide on children's nutrition, schooling, and school material. Unlike mothers in many places in South Asia (and perhaps among some indigenous tribes), these *supermadres* do not have to negotiate these areas with husbands or parents-in-law. The problem most low-income women in South America face is that their *supermadres* duties overburden them so they do not have time to perform paid work activities.

In this book, we use the theoretical framework proposed by Kabeer (1999) in "Resources, Agency, Achievements: Reflections on the Measurement of Women's Empowerment", which we explain in depth in Chapter 2. This book examines the literature to propose a theoretical framework that can be applied to Colombia, Peru, and Uruguay, both to conceive of and propose strategies for measuring women's economic empowerment.

This set of countries shares the same language and the colonial history of Spanish rule and European migration, but differ significantly regarding poverty, educational access and quality, social programs, culture, and even ethnicity. Uruguay is a small country of 3.5 million people with higher educational attainment and lower poverty rates than Peru, which has a population of 31 million, half of which is indigenous, and a poverty rate approaching 27.2 percent.<sup>4</sup> The 2015 Peruvian household survey (ENAHO) reveals that 45 percent of people

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<sup>4</sup> This number is 15.6 percent when measuring Peru's indigenous population by determining who speaks a native language, rather than Spanish. Instead, here we consider the Encuesta Nacional de Hogares (ENAHO) [Peruvian Household Survey] definition, which considers indigenous all quechuas, Aymaras, and Amazonian natives independently of their fluency in native languages. See: Hidalgo, N. (2013). Las estadísticas sobre autoidentificación étnica en el Perú. Lima: Instituto Nacional de Estadística e Informática. Retrieved from [https://www.cepal.org/celade/noticias/paginas/4/51424/Nancy\\_Hidalgo\\_Peru.pdf](https://www.cepal.org/celade/noticias/paginas/4/51424/Nancy_Hidalgo_Peru.pdf)

who live in poverty are mostly indigenous<sup>5</sup> and live in rural areas. Despite these numbers, Peru shows some of the greatest economic growth and poverty reduction improvements in recent time. Colombia, with 49 million people, is home to almost eight million people displaced by violence in addition to the other problems common in South America. Even within countries united by a common language, history, and colonial heritage, there is great diversity.

Most senior researchers are too far removed from the field and either delegate data gathering to local coordinators or hire external providers. This is also true in the case of survey pilots. My field experience has allowed me to see first-hand this diversity and the problems posed by current survey methodologies.

At a conference in Sao Paulo in 2014, I shared part of this story with some colleagues from Peru and Uruguay. To my surprise, they told me they had found similar issues. Why, then, are we not talking about these issues? Why are we not sharing our experiences with other researchers who are trying to measure women's economic empowerment and who are facing the same challenges we faced? I decided that someone needed to tell these stories. The length and structure of conventional research papers do not allow for an in-depth analysis of particular subjective measures of women's economic empowerment. In my paper about the impact evaluation of Red UNIDOS, which will be discussed in depth in Chapters 6 and 7, I managed to include only two or three footnotes discussing these issues.

I made presentations about these methodological concerns at two previous International Association for Feminist Economics (IAFFE) conferences in Galway, Ireland and Seoul, South Korea. The attendees were divided between those who agreed and have faced the same issues—though they had not published papers about or discussed the problem—and those who did not believe there was a problem. The latter viewpoint, in my opinion, is born either from naiveté or a firm

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5 Following the United Nations' definition, indigenous people practice unique traditions, retaining social, cultural, economic, and political characteristics that are distinct from those of the dominant societies in which they live. They are the descendants—according to a common definition—of those who inhabited a country or a geographical region at the time when people of different cultures or ethnic origins arrived. See: UN. (2017). Indigenous Peoples at the UN. Retrieved September 29, 2017, from <https://www.un.org/development/desa/indigenouspeoples/about-us.html>

belief in the measurement techniques used by social scientists to measure latent variables like empowerment. Both positions are problematic. In November, 2016, I presented a short article or Think Piece at a seminar co-organized by Data2X/ UN Foundation, the International Development Research Centre (IDRC), and the Center for Global Development, held in the United States in Washington DC. Looking into the audience from my place on stage among a panel of experts, I saw many heads nodding in agreement with what I was proposing. An attempt to consolidate these field observations may not be on a par with discovering fire or inventing the wheel, but I am giving attention to issues many field researchers face that often go unheard, unpublished, and unnoticed.

I hope that bringing the problem to light will make more researchers critically question the methods they adopt to measure unobservable aspects of women's economic empowerment and proceed with caution in this area of research.

The opportunity to write a book about methodologies to measure women's subjective experience of empowerment came along thanks to the support of the IDRC of Canada in 2016. I got in touch with my research colleagues and told them we needed to tell other researchers about what was working and what was not working in the way we implement certain questions (mainly subjective) in the field. This book is the result of the field experiences of several researchers in Colombia, Peru, and Uruguay. Each author brings his or her own experience in implementing impact evaluations to enrich the evidence, debates, and purpose of this book.

**Alma Espino** is a feminist economist researcher from Uruguay. She brings to this book more than 30 years of experience doing research in South American countries about women's economic empowerment and subjective dimensions that can mostly be measured by qualitative methods.

**Johanna Yancari Cueva** is an economist and expert in rural development and program impact evaluations in Peru. Her experience in the field led her to provide insightful evidence about the problems we researchers usually face in the field when applying instruments to measure women's economic empowerment.

**Martin Valdivia** is an economist and expert in health, poverty, microfinance, and rural development. In recent years he has increasingly worked on the differential effects of social and entrepreneurial programs on women.

**Laura Ramos-Jaimes** is a feminist economist and junior researcher at Fedesarrollo in Colombia. She has extensive experience in impact evaluation, gender theory, intersectional analysis, and postcolonial theory.

Finally, I, **Susana Martinez-Restrepo**, am a very curious Colombian feminist economist, with expertise in gender, education, and labor markets. My particular interest in recent years has been in improving the way we measure women's economic empowerment and how program design and evaluations can provide further evidence to empower more women.

This book does not include all possible subjective measures of women's economic empowerment. Rather, we present evidence, discuss, and propose ways to improve the most common measures based on our experience in the field. For this purpose, we introduce different experiments, evaluations, piloted questionnaires, and qualitative and quantitative analysis throughout the book. We did not perform any extra fieldwork to test our solutions and ideas, since the remit of the book is to review past experiences dealing directly with using subjective metrics to measure women's economic empowerment.

This book, these findings, and my personal growth as a feminist economist researcher would not be possible without the constant support of the IDRC of Canada and Carolina Robino.



# 1

## **Measuring Women's Economic Empowerment: Issues and Challenges**

Women, particularly those in poverty, face significant economic, social, and cultural challenges that limit their access to markets, quality jobs, entrepreneurship, and income-generation strategies. In Colombia, women in poverty make only 55 percent of the income their male counterparts earn (Martinez-Restrepo, 2017). In 2015, an estimated 47.7 percent of women in the rural areas of Peru did not receive any sort of income (INEI, 2016). This estimate was only 13 percent for men in rural areas.

The big question among governments, development agencies, and researchers in the field of women's economic empowerment is how to effectively improve women's lives through income-generation strategies, training, and social programs. Furthermore, how can we measure women's economic empowerment and progress toward achieving it in both the short and long term? Indeed, the way we define and measure women's economic empowerment impacts the design of interventions, programs, and policies. Conventional measures of economic empowerment have used employment, income, and education as proxies (Kabeer, 1999). More recently,

the research community has recognized the relevance of subjective dimensions to measure women's economic empowerment, such as decision-making power over purchases, bargaining power, subjective perceptions of well-being and freedom of choice (Kabeer, 2017; Quisumbing, Rubin, & Sproule, 2016).

One of the current challenges we face as researchers from South American countries is that some of the instruments used to measure economic empowerment, particularly through subjective dimensions, do not necessarily work in the field. On the one hand, getting to put abstract concepts into concrete, understandable questions may not be easy. On the other hand, the cultural and context-specific meanings that the surveyed populations assign to the subjective measurements researchers use suggest that we should adopt different strategies when measuring economic empowerment in low-income settings across South American countries.

In this book we discuss our experience implementing quantitative and qualitative instruments, including subjective measures, to assess economic empowerment among women in poverty in Colombia, Peru, and Uruguay. The book aims to discuss measurement issues around women's economic empowerment and their appropriateness in the South American context. It presents challenges and shortcomings researchers face when collecting primary data to help measure women's economic empowerment.

We provide evidence about how we have measured women's empowerment using subjective dimensions in three key areas: decision making, autonomy to choose, and economic autonomy. Our case studies examine the methods and results from impact evaluations of social and educational programs for low-income rural and urban women in Colombia, Peru, and Uruguay. We look at these cases in light of economic empowerment. The book focuses on low-income women who face significant economic, social, and cultural constraints to accessing markets, quality jobs, and entrepreneurship. With these insights, we seek to benefit economic development practitioners, program evaluators, researchers close to the field, and students from different fields by discussing some of the limitations around measuring women's economic empowerment.

## Conceptualizing Women's Economic Empowerment

Women's economic empowerment is defined as the increasing capability of women to make choices, transform choices into actions, achieve autonomy, use their voices, and exert influence within and outside the household in a way that challenges and changes subordination and unequal social relations (Kabeer, 2005; 2017; Molyneux, 2008; Petesch, Smulavitz, & Walton, 2005). The process of women's empowerment must not exclude or overshadow other social groups (Hill Collins, 2002).

Gender relations—the relation of power between men and women—are a critical factor in women's economic empowerment. Gender relations reveal the representations and ideas that ascribe roles, abilities, and behaviors to women and men in society (Agarwal, 1997). These social constructions lay the groundwork for the generation and reproduction of gender inequality, which limits women's effective access to rights and therefore their freedom to choose. Indeed, the field of gender relations is related to feminist research, which associates the concept of empowerment with the redistribution of power between men and women (Molyneux, 2008; Sen, 1997).

Women's *agency* leads to empowerment when its exercise questions, challenges, or changes regressive behaviors, norms, and institutions that perpetuate the subordination of women (Hanmer & Klugman, 2016). Along this line, Molyneux (2008) defines women's empowerment as the acquisition of *capabilities* that can help women achieve legal and material autonomy and social and personal equality, as well as give women voice and influence over decisions that affect their lives.

According to Kabeer (1999), empowerment is a process. Kabeer's article explains that for a woman to become empowered she needs to 1) integrate *resources* (including access to, control over, and future claims to land, assets, and education) as a precondition of agency, 2) gain agency, defined as the ability to negotiate and make strategic decisions that could lead to positive changes in her life, and 3) have the freedom to make choices or improve her well-being.

Many studies do not frame empowerment as a process, and use resources, agency and *achievements* as proxies for empowerment.

This book uses Kabeer's conceptual framework to analyze, understand the limitations of, and propose solutions to the way we currently measure women's economic empowerment. Within this framework, we consider resources to be preconditions of empowerment, as in the cases of the savings, entrepreneurial, and social programs studied in Peru and Colombia. Chapter 2 will elaborate on this conceptualization and its relationship to women's economic empowerment measurements in our case studies.

### **Measuring Women's Economic Empowerment**

Economists typically have used education, labor market outcomes, and household or health decision making to measure empowerment across different contexts (Duflo, 2012; Pereznieta & Taylor, 2014).

Studies have measured women's power to negotiate or bargain around household economic decisions, particularly regarding household expenditures and labor income (Doss, 2011; Eysau, 2016). Employment allows women to earn an income, be more economically independent, and gain greater intra-household bargaining power. It also has a positive impact on the social standing of women within the household and in society (Sen, 1999). This is why common measurements in economics include variables such as female labor participation, income, job formality,<sup>6</sup> or employment as proxies for empowerment.

Education also has been widely used in the literature as a proxy for empowerment. Greater education improves women's capacity or freedom to question, reflect on, and gain access to information that allows them to make changes and improve their lives (Kabeer, 2005; Malhotra & Shuler, 2005). Educational attainment or years of education also have been used as proxies for

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<sup>6</sup> For South America, according to the International Labour Organization (ILO), there are two important notions: informal sector and informal employment. Employment within the latter does not confer the rights of access to social security and health and can occur in both the informal and formal sectors. The informal sector encompasses small companies with low productivity operating outside of legal norms (although this sector is neither clandestine nor illegal in that it does not include drug or human trafficking activities).

women's empowerment, but in many cases education could be considered instead as a strategic resource or a precondition that allows women to make strategic decisions, not a direct measure of empowerment (Kabeer, 1999).

Some of the literature has gone beyond economic measures of empowerment to propose notions of agency such as autonomy, self-determination, liberation, political participation, mobilization, and self-confidence (Buvinic & Furst-Nichols, 2015; Khwaja, 2005). Several researchers, among them Ibrahim and Alkire (2007), Alkire et al. (2013), Narayan, Patel, Schafft, Rademacher, and Koch-Schulte (2000), The World Bank (2011), and Diener and Biswas-Diener (2005), have proposed different ways to measure women's empowerment using subjective dimensions, including the ability to negotiate or bargain around household economic decisions, particularly regarding household expenditures. Recent studies have done important work compiling instruments used to measure women's empowerment (Knowles, 2015). These include subjective measurements related to the labor market (such as labor trajectories, meaning of work, and motivations), as well as other subjective dimensions (such as self-esteem, self-confidence, gender roles and norms, and life satisfaction).

### **Our Challenges in Measuring Women's Economic Empowerment**

During our fieldwork (on which we comment in our case studies in Chapters 3 to 8), we realized the many problems inherent in some of our measures to effectively gauge economic empowerment among low-income women. Often, being critical of our results and using *mixed methods* allowed us to observe that we were not always asking the right questions about decision making or freedom to choose. In addition, we observed that these women did not necessarily view participating in the labor market as empowering, which we often assume when we use labor market indicators as proxies for economic empowerment. These challenges and some proposals to overcome them are at the center of the analysis of our case studies in Colombia, Peru, and Uruguay.

Understanding empowerment as a process involves seeing empowerment as the expansion of agency, decision making, and well-being. Accurately assessing empowerment as defined within this framework requires using subjective measures, which are difficult to capture for low-income women, particularly with quantitative methods, since such measurements require women to evaluate their goals and preferences within a given context. Questions measuring subjective economic empowerment should include concrete and real scenarios, as shown in the case of Peru, instead of abstract concepts, as discussed in the case of Colombia in Chapter 5.

Not every decision entails a positive change in terms of women's well-being. Many studies place all decisions in the same hierarchy, as long as women make the decisions themselves or jointly with their husbands. This study argues that not every decision is strategic and we need to measure what it takes for women to act and make strategic decisions that will improve their well-being.

Variables such as employment and income are not necessarily the best proxies for women's economic empowerment and do not always capture aspects of agency and choice. For example, employment variables do not account for the *status* of particular occupations, which is a key aspect of women's labor decision making (Kabeer, 2007). This is the central argument presented in Chapters 6, 7 and 8 of this book.

Women's local and cultural context matters. We suggest that variables used to measure decision making often include options that do not necessarily apply to women in most South American countries. This borrowing of questions and instruments can be explained by the fact that a majority of women's empowerment literature has been built on evidence from South Asia, mainly India and Bangladesh (Mollah, 2005; Sharma, 2015). Most South American countries show more egalitarian attitudes toward women in the workforce than do South Asian countries (Greenwood, George, Murphy, Teahan, & Madero, 2016). Making decisions about children's uniforms or schooling, groceries, or almost anything within the household domain has traditionally been part of what

Folbre (1994) would call the role of Latin American *supermadres* (super mothers) known for their contribution both to the productive and social spheres. Being a *supermadre* in charge of every household decision can be disempowering rather than empowering since it affects, for example, the amount of time women have available for paid labor. Thus, in South America, the examination of decision making should consider specific countries' gender structures and subordination, which can introduce the double burden of women being responsible for unpaid work while participating in paid activities. Country-specific gender structures also may contribute to the low quality of women's paid work and to the gender pay gap (ECLAC, 2015; Kabeer, 2007).

Women's economic empowerment is intersectional. Resources, agency, and well-being outcomes differ according to a woman's socioeconomic level, ethnicity (black or white), location (rural or urban) and culture (Colombian vs. Bangladeshi). Problems arise when researchers disregard the intersections among the particular types of oppression and discrimination women in poverty may experience. Women's social construction interacts with other social categories with which researchers may not be familiar. Being aware of this issue and using well-designed mixed methods can reduce bias.

Some problems regarding measurement of women's economic empowerment may be explained by researchers' assumptions about how empowerment is supposed to look – assumptions they use to design data collection tools and analyze data. For researchers, economic empowerment may look like freedom of movement, financial freedom, and having options to decide between full-time domestic work and full-time paid work. Researchers might expect to encounter these kinds of answers in their fieldwork. Given that low-income women experience quite different circumstances, reflecting on such assumptions and our *positionality*<sup>7</sup> is a relevant exercise that can enhance research methods.

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<sup>7</sup> Positionality refers to the impact a person's reality has on the way he or she defines and measures the world. Positionality might create a bias if the researcher judges a research outcome from his or her own reality (Ackerly & True, 2008).

We need to continue testing, experimenting around, and cautiously analyzing the way women in poverty interpret subjective questions about their economic empowerment, given their local contexts, preferences, and meanings. This difficult endeavor is part of this book's effort.

### **The Purpose of This Book**

The objective of this book is to provide empirical evidence from Colombia, Peru, and Uruguay about the benefits and shortcomings of the existing methods, questionnaires, and questions used to explain and measure women's economic empowerment from an individual and micro perspective. Our evidence focuses on the results, effects, impacts, and measurement of individual outcomes related to the process of women's economic empowerment. To this end, the book explores both quantitative and qualitative methods to measure what we call the traditional proxies for empowerment—such as education attainment, labor market participation, and health decisions—and also subjective dimensions.

Using empirical evidence from our own experience measuring economic empowerment in the field, this book proposes new methods, variables, and questions that allow researchers to better understand women's economic empowerment. Finally, this book aims to disseminate findings about what methods work best to measure different dimensions of women's economic empowerment so researchers and policy makers can take advantage of them.

The short length of research papers and publication standards and bias mean that few of us risk talking about these problems in our papers. We may sometimes venture to include a discussion in the footnotes, but studies on publication bias have shown that papers are more likely to be published if 1) they show significant results, and 2) they either reinforce or completely oppose existing assumptions and evidence from the field. There is rarely room to debate and discuss the fact that the actual questions and variables we use fail to measure what they are supposed to measure or simply do not work (Nelson, 2017).

It is important to consider that not all evidence from this book might be relevant to other regions of the world. Variables and measures are culture and context-specific. Therefore, the external validity of this book's conclusions and recommendations must be applied critically, taking into consideration local cultural values and norms, advances in gender equality, and changes that reinforce agency among women locally. For example, women now attain more education than men at every level, including college.<sup>8</sup> In most Latin American countries, and for most populations, women's education is no longer an issue (ECLAC, 2015). In South Asia, by contrast, despite the progress of some countries such as Bangladesh during the last few years, there is still evidence of family preference for sons over daughters and thus greater investment in boys' education than in girls' (Kabeer, Huq, & Mahmud, 2013).

### Research Questions and Hypotheses

The research questions that shape this book ask about specific challenges in the way researchers and policy makers define and measure women's economic empowerment. These questions also guide the lessons from the field we present in the book.

**Theory.** Are we measuring women's economic empowerment accurately according to the existing theory of empowerment as a process? We found that some studies in South America do not consider empowerment as a process and often use incorrect or weak proxies for empowerment. In particular, we fail to account for what resources and decisions are really strategic to improve women's well-being.

**Subjective dimensions of economic empowerment.** What are the lessons from the field about using subjective measures for economic empowerment? Our evidence shows that many low-income women in Colombia and Peru do not understand abstract questions about decision making and well-being or interpret them as researchers expect. Instead, low-income women assign these questions concrete and short-term meanings.

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<sup>8</sup> However, important areas of educational segregation (marked differences in female and male areas of study and training) remain that may explain the tenacious gender gaps in the labor market (ECLAC, 2015).

**Regions and culture.** Are measures of women's economic empowerment applicable to different cultures? What are the cultural practices that make it difficult to transfer women's economic empowerment methodologies across regions? Our evidence shows that we should not transfer questions and surveys from other regions without carefully examining whether they apply to the local culture and socioeconomic status of women surveyed. For example, we have imported many instruments and applied global measures from demographic health surveys without questioning their local relevance and what they mean for women's economic empowerment and choice at the local level.

**Mixed methods.** How can mixed methods help us to better understand the process of women's economic empowerment? Our evidence shows that it is crucial to know the individual subjective processes by which women value certain resources and constitute them—or not—as instruments to empower and to increase agency (to choose and to create strategies).

### **This Book's Structure**

The second chapter of this book conceptualizes women's economic empowerment as a process and articulates subjective variables of empowerment in selected South American countries within this framework. Resources, agency, and well-being, and the subjective ways to measure them, are at the core of the process of empowerment that guides the book's methodological discussion.

Part 1 provides three case studies from Peru and Colombia about measuring agency as it relates to decision making. These case studies discuss the difference between measuring strategic and second-order decision making. Agency as a proxy for empowerment is ultimately about having choices. The first case reveals that most women in poverty and researchers may interpret the meaning of decision making and autonomy, or what is involved in joint decision making, in different ways. Thus, studies including decision-making instruments that reveal greater economic empowerment might be biased.

The second case from Peru provides important evidence about the need to differentiate between second-order decision making (household decisions such as buying groceries) and strategic decision making associated with family businesses.

Part 2 provides evidence from Colombia and Uruguay about how to measure labor markets as proxies for economic well-being. The first case from Colombia reveals common challenges when using formality, employment, labor market participation, or income as proxies for empowerment and well-being. Qualitative and experimental evidence from Colombia also provides important insights about the barriers women face limit their real choices and well-being. The case of Uruguay provides important insights about the role of job status in women's decisions to work.

Finally, Chapter 9 provides methodological insights and recommendations to measure women's economic empowerment as a process and to integrate quantitative with subjective measures.



# 2

## **Conceptualizing Women's Economic Empowerment as a Process and Implications for its Measurement in South American Countries**

**Susana Martinez-Restrepo and Laura Ramos-Jaimes**

Measuring economic empowerment is particularly challenging because the term is difficult to define. Generally, the literature defines and measures economic empowerment in terms of indicators such as human capital and labor market conditions, as well as using individual markers such as years of education, political participation, and household or reproductive decision making (Hanmer & Klugman, 2016). The feminist approach to empowerment emphasizes in addition concepts such as power, rights, interests, care, preferences, and the control women have over their lives (Murguialday, 2006).

As field researchers in Colombia, Peru, and Uruguay, we have approached women's economic empowerment, grounding our hypotheses and instruments in this existing and widely accepted literature. Nevertheless, we have found limits to the applicability of the literature to our studies and impact evaluations of programs for women, most of whom live under extreme or moderate poverty.

This chapter aims to conceptualize women's economic empowerment exclusively in the two areas developed in our case studies. The first area is

*agency*, which entails decision making, freedom to choose, bargaining capability, and relations of power, and is largely subjective. The second area is economic autonomy and *achievements*. Within this conceptual framework, we do not intend to provide a general overview of all the existing research. Instead, we want to create a dialectic between the existing mainstream literature (particularly in the fields of feminist economics and behavioral economics) and our views (based on findings and challenges) while proposing new ways of framing and measuring women's economic empowerment in our respective countries.

Three main assumptions guide our rationale. First, women's economic empowerment is a *gendered process* (Mosedale, 2005). The fact that women have less power and fewer opportunities than men implies that women have either less faculty to choose or fewer options from which to choose (Mosedale, 2005).<sup>9</sup>

Second, we equate power with having the ability to choose among various available options. Thus, empowerment is about acquiring the capability to choose out of a diverse pool of alternatives that were previously unavailable (Kabeer, 1999; Mosedale, 2005).

Third, we base our conceptual framework, and the case studies of Colombia, Peru, and Uruguay, on an understanding of power from an individual standpoint. Hence, power unfolds as the result of individual's decisions, considering that the environment influences these decisions. Individual decisions reflect economic empowerment as long as women have feasible alternatives and as long as women's decisions contribute to the deconstruction of the gender relations that disempowered women in the first place (Kabeer, 2017).

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<sup>9</sup> Following Agarwal (1997), these relations encompass both the material and ideological spheres. Materially, gender relations distribute and allocate resources and labor between women and men, which leads to economic consequences such as capital accumulation. Ideologically, these relations ascribe attitudes, skills, and behaviors to women and men that differentiate the genders. In this sense, women's economic empowerment must be understood as a gendered process. Women are disempowered because of their identity as women (Mosedale, 2005), but not because of random events or self-selection whereby their preferences or "nature" lead them to have less power than men.

## The Structure of This Chapter

The first section of this chapter explores the definition of women's economic empowerment as a process, where the dimensions of *resources*, agency, and achievements are the main areas in which women exercise choices previously denied to them. These concepts are key to understanding the methodological challenges of measuring strategic decision making and economic autonomy. The second section presents *subjective measures* as a complement to common proxies for women's economic empowerment. In the third section, we address women's economic empowerment as a gendered process intersected by other social categories. This methodological approach, known as *intersectionality*, allows researchers to understand, for example, how and why studying indigenous women requires different measurement methods than studying white or *mestiza* (mixed race) women and why the policy implications of the research differ between groups. In the fourth section, we reflect on how a life of *scarcity* affects women's subjective answers when collecting data during field work. The fifth section of this chapter examines our *positionality* as researchers—that is, the cultural and societal position from which we approach our work—and how this can influence our definition and analysis of women's economic empowerment. Finally, in the last section we discuss the importance of measuring subjective perceptions of women's economic empowerment with *mixed methods*.

The discussion in this chapter will enhance the understanding of the subsequent chapters, in which we provide empirical evidence that both criticizes current measures of economic empowerment and reveals new ones.

## Defining Women's Economic Empowerment as a Process

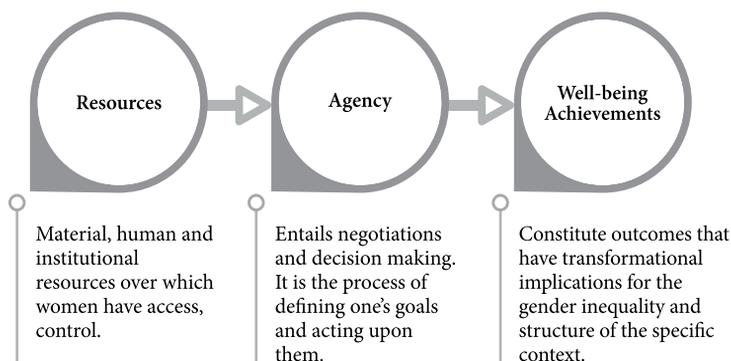
Kabeer suggests that women's empowerment is the process through which women acquire the ability to exercise *strategic choices* previously denied to them (1999). Choices are considered as such because alternatives exist, and these alternatives are strategic because they transform gender relations in the context in which they occur. This means that not every decision is necessarily strategic. For

instance, we argue that making a decision about groceries and children's uniforms is not necessarily empowering in some South American countries because such decisions are not in any way transformative.

Another key conceptual issue often lost when measuring economic empowerment is that for a woman to make strategic choices, as seen in Figure 1, she must possess resources (preconditions of agency), agency (strategic decision-making capability), and well-being achievements (psychological, social, and economic) (Kabeer, 1999).<sup>10</sup>

**Figure 1**

Economic Empowerment Process



*Source.* Authors' elaboration based on Kabeer (1999).

Becoming empowered also entails a change over time. Empowered people were once disempowered. People born with the power to make strategic choices are not empowered. Rather, they are powerful. The process of change happens within concrete historical, social, and cultural conditions. Thus, strategic choices are transformational because they allow women to balance out gender inequalities

<sup>10</sup> This approach depicts empowerment as a linear progression that facilitates measurement. As such, it is a useful analytical tool, but not a faithful reflection of the complexities of economic empowerment.

rather than reinforcing their subordinated status (Kabeer, 1999). In terms of methods, this means that economic empowerment is not just an outcome after an intervention, but a process that requires time and self-efficacy (Kabeer, 1999; 2017).

Any measurement of women's economic empowerment must consider cultural context and the intersection of socioeconomic, ethnic, and gender-identity factors, among others. These factors determine which of a woman's decisions balance out gender inequalities and which ones reinforce her subordinated status.

**Measuring resources as preconditions of women's economic empowerment.** Under Kabeer's framework, resources are a precondition of empowerment, but not necessarily a proxy for it. Resources are the material (food, shelter, and assets), human (access to networks) and institutional (gender-neutral inheritance regimes) preconditions that women require to make strategic choices. In an equation describing empowerment, resources should be a *covariate* or *control variable* rather than an *outcome variable*.

Women in poverty are more likely to be disempowered because they lack access to basic resources (food, education, networks, land) that allow them to have alternatives. These resources may appear to be the most straightforward dimension to measure. However, not all resources have the same potential to allow women to have agency and to improve their well-being.

This is why, when measuring resources as preconditions of economic empowerment, it is important to differentiate between *primary or basic resources* like food, shelter, health, and security or freedom from violence and *strategic resources* such as land, education, and access to networks, which provide women a greater capacity for agency and choice (Sen, 1999). Studies and impact evaluations can incur measurement errors by using assets like savings accounts or land titles as proxies for economic empowerment rather than as preconditions for it and by failing to differentiate between basic and strategic resources (Buvinic & Furst-Nichols, 2015; Kabeer, 1999; Taylor & Perezniето, 2014). So the relationship between resources and the process of empowerment must be stated explicitly: if

women controlled certain resources, what decisions would such resources allow women to make to improve their well-being in a way that strategically changes the norms and behaviors to which they are subject?

When measuring resources as a precondition, we also need to differentiate between access and control. Simply having access to resources is not sufficient as a precondition for economic empowerment; women also need to have a say in what happens with the resources in question (Kabeer, 1999). Looking at control over resources is one way of exploring the likelihood that women will exercise agency. Examining access to resources reveals both the legal institutions constraining women and the formal options available to them, while looking at control unveils how the process of empowerment takes place. Control requires data that registers the extent to which women influence what to do with resources. Numerous studies show a gap between women's formal and effective entitlement to resources (Kabeer, 1999). One reason is that women are more prone than men to experience outside pressure to give up their effective rights over resources (Buvinic & O'Donnell, 2016), so they are less likely to exercise agency despite being the owners of the resources. If studies limit measurement of resources to what a woman owns or has access to instead of what she controls, her potential for agency is assumed rather than actual. For example, the Gender Asset Gap Project in Ecuador (2010) asked whether a person (male or female) had money deposited in an account and who had the right to withdraw money from it. The right to withdraw money indicates control over savings rather than simply access to it.

Data about control over resources comes from self-reported information. As there is no objective, external means to identify what happens in practice, people's subjective experience determines self-reported data: what control over resources means to them, their perception of that control, and the influence they deem resources have on their agency (Diener & Biswas-Diener, 2005). The third case study about Peru in Chapter 4 provides some evidence about this difference.

**Measuring agency as decision making.** Agency is the process by which someone can set goals, negotiate, make strategic decisions and choices, and act

upon their choices. These choices and goals are expected to be transformational since they were denied to women in the past. Despite action being central to the definition of agency—people acting in response to a goal—taking action is not only about pursuing a goal. Rather, such action is agentic according to the intention, motivation, and meaning that women assign to it (Kabeer, 1999). For instance, if women's husbands deny them the possibility of holding a paid job, then looking for a paid job can be a strategic choice, and one that certainly requires intra-household bargaining.

Following Agarwal (1997), actors within a household may have conflicting preferences and interests over time, as well as different abilities to pursue and achieve those interests. Which outcome will emerge depends on the relative bargaining power of the household members (Agarwal, 1997). One factor that defines women's bargaining power is the strength of their *fallback position*, which represents the outside options that determine how well off she would be if intra-household cooperation failed (Agarwal, 1997). In this sense, the stronger a woman's fallback position, the stronger her bargaining power and the greater her agency.

Kabeer suggests that “not all choices are equally relevant to the definition of power” (1999, p. 437). Some choices must be more important than others. This is central to our methodological discussions in Chapters 3 and 4. Kabeer distinguishes between first-order or strategic choices and second-order choices. Strategic choices are key decisions women make to live the lives they want. Second-order choices refer to those decisions that are less consequential for women's lives. Household decision making—concerning such areas as grocery purchases or children's uniforms—is one of the most commonly used proxies for empowerment (Ashraf, Karlan, & Yin, 2010; Martinez-Restrepo, Mejía, & Enriquez, 2015; Taylor & Pereznieta, 2014). Depending on the circumstances, choices made about the household may be either strategic or second-order decisions.

Other authors use the same terminology (first- and second-order) in different contexts to qualify decisions (Sunstein & Ullmann-Margalit, 1998), preferences (Perez Carballo, 2016), wishes (Santoro, 2003), and motivations and

desires (Coakley, 2017), among others. Nevertheless, the meaning relevant for this book is Kabeer's (1999) since, in our view, it systematizes the kind of decisions made and their relevance in the South American context.

In Chapter 4, we examine the case of Peru, where buying groceries is a second-order decision and decisions about growing a business and increasing earnings are strategic decisions because they can transform women's well-being. The intervention evaluated in the study made women more likely to make decisions regarding the family business and men more likely to perform care and household chores.

We must take into account the following three areas when measuring decision making. First, indicators and variables to measure women's decision making consider it as a proxy for empowerment and not as part of the empowerment process. We must consider agency, too, as a process of setting goals, making strategic decisions, and acting upon those decisions. Setting the goal to start a family agricultural business means deciding what crops to plant and taking action around what the family sells. Often, indicators and variables that measure decision making as a proxy for empowerment—rather than as part of the process—include the decision that was made and with whom was it made, without adding further information about the process. For example, the Demographic and Health Survey (DHS) asks the following question about women's status:

“Who in your family usually has the final say on the following decisions: Whether or not you should work to earn money? Whether or not to use contraception?”

The response options include: Respondent, husband/partner, respondent and husband/partner jointly, someone else, and respondent and someone else jointly.<sup>11</sup>

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11 Another example of this kind of questions is: “Who in your family has the final say on the following decisions about your child(ren): Any decisions about children's schooling? What to do if a child falls sick? How children should be disciplined? Whether to have another child?” with the response options: respondent, husband/partner, respondent and husband/partner jointly, someone else, and respondent and someone else jointly (The DHS Program, 2007).

This question and the available responses do not capture information about the significance of the decisions to the woman's well-being. Nor do they capture her preferences, whether she had an opinion about the matter, or whether she made or acted upon a decision.

Second, studies tend to include decision-making questions that are not strategic in a given context. For instance, in most Latin American contexts, *supermadres* (super mothers) traditionally have had responsibility for decisions about the groceries and children's well-being (Folbre, 1994). Making so many decisions about household concerns can be disempowering rather than empowering since it limits the time women have available to engage in paid work. On average, women in rural areas of Colombia spend nine hours per day on care activities and household duties, while their male counterparts spend only two (Martinez-Restrepo, 2017). Women also sleep less and have less time for leisure activities than their male counterparts (Martinez-Restrepo, 2017).

Finally, the process of decision making is subjective: what intention, motivation and meaning do women give to the actions they undertake in order to pursue their goals? We will come back to this later in this chapter.

The synergy between resources and agency can be equated to Sen's definition of *capabilities*, which relates to people's freedom to live according to what they value (Sen, 1999). Capabilities determine what a woman may achieve if she decides to undertake a particular action (Sen, 1999). This definition of capability is closely associated with freedom, because the freedom to choose a specific kind of life, rather than attaining a particular achievement, is what distinguishes an active subject (Kabeer, 1999). Capabilities entail the freedom to choose which combination of achievements to pursue to attain personal fulfillment.

**Measuring achievements as well-being outcomes.** Achievements are well-being outcomes that positively transform the gender relationships, customs, and social structure of a specific culture (Kabeer, 1999). This means that women can improve their well-being during the process of empowerment thanks to certain first-order resources (land ownership) and the power to make strategic choices (grow a family business), and as a consequence achieving greater economic autonomy.

These achievements should be transformational according to the woman's cultural context, otherwise measuring such achievements would only confirm the perpetuation of existing gender relations. What Sen (1999) calls *functionings*, referred here as well-being outcomes,<sup>12</sup> represent those things a person might value doing or being. In other words, they describe the lifestyle a person regards as valuable. For instance, avoiding escapable morbidity and mortality are more basic aspects of well-being than achieving self-respect or economic autonomy. Well-being results from strategic choice and improves women's life quality (Kabeer, 1999; Sen, 2003).

This perspective conceives human beings as agents capable of self-determination, rather than as simply respondents to needs, and assumes they will act accordingly. Definitions of well-being vary depending on social constraints, political and economic opportunities, and culture (Sen, 1999) but also depending on socioeconomic status, age, and geographic location.

### **Measuring Economic Empowerment with Subjective Dimensions**

Subjective dimensions go beyond conventional measurements and often are used to assess women's economic empowerment. These include activities that can improve women's well-being, such as making and acting on strategic decisions about the family or engaging in actions that build self-confidence and economic autonomy (Fox & Romero, 2016). Subjective well-being also refers to how people evaluate their lives and includes factors such as pleasant emotions, fulfillment, and life satisfaction (Diener & Biswas-Diener, 2002). Psychological empowerment is one facet of subjective well-being since it involves people's beliefs about whether they have the resources, energy, competence, and freedom to accomplish their goals (Diener & Biswas-Diener, 2002) so they can attain the lifestyle they value (Sen, 1999).

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12 This definition of achievements by Kabeer is based on Sen's use of functionings as a set of doings and beings achieved by individuals according to what each individual considers valuable and desirable.

The difference between subjective and objective measures<sup>13</sup> of women's economic empowerment is that, while the former are based on questions directly asked to individuals about their feelings, the latter try to capture an externally quantifiable phenomenon (Smith & Clay, 2010). For instance, subjective aspects would measure to what extent women feel they have the ability to act to achieve their goals (strategic decision making) or would ask questions about life satisfaction, happiness, levels of stress, the *status* of work, or women's perception of their economic autonomy. Objective measures often include indicators such as productivity in agriculture, employment mobility, and asset ownership (Buvinic, Furst-Nichols, & Pryor, 2013; Data2x, 2014). Table 1 shows these differences and examples according to some relevant dimensions presented in Chapters 3 to 8.

**Table 1**  
Examples of Dimensions Measured in Objective and Subjective Terms

Dimension	Objective measures	Subjective measures
Human capital	Years of education	Educational aspirations and expectations
Employment and labor markets	Employment mobility Income Productivity in agriculture	Willingness to take a job Feeling of economic autonomy / economic well-being Status of employment
Well-being	Demonstrated house ownership Safety and security Quality of social and natural environment	Levels of stress Freedom Autonomy Self-confidence Decision making

Source. Authors' elaboration.

13 It is important to consider that objective data is not always truly objective. All questions may be subject to bias because of the way researchers frame their questions and the assumptions and biases behind those questions. Clearly separating the objective from the subjective is difficult, since most of the measurements we use in women's economic empowerment are self-reported and might be similarly biased. For instance, income could be both an objective and subjective indicator. If a woman holds a formal job and receives a paycheck of \$300 US per month, her income is an objective indicator of her economic condition. Conversely, if a woman works in the informal sector and receives \$10 US today and \$30 US next week, but spends everything she earns the same day, the income she reports on a household survey can be a subjective measure.

**The importance of subjective measures.** Why is it necessary to include subjective variables to measure women's economic empowerment?

Women's perception of agency and well-being also informs public policy. For instance, a program that helps women fight discrimination in the workplace can benefit from understanding from the woman's perspective why and how she may feel discriminated against.

Subjective measures might provide information about the environment or local context in which women interact with their husbands, families, and the community (Dolan & Metcalfe, 2012; Jahedi & Méndez, 2014). The size and selection of study subjects is particularly important when using qualitative methods. If a given group is too homogeneous, some apparently objective quantitative measures are likely to hide implicit attitudes. For example, if a community punishes and socially rejects women who divorce their husbands, quantitative measures might reflect that women choose not to divorce in that community. In this case, subjective data can reveal unobservable attitudes toward divorce. In Chapter 3, we discuss this issue regarding the meaning indigenous women in Peru ascribe to the concept of decision making.

Finally, we as researchers often impose our own seemingly objective definitions of empowerment on research subjects (Ozkazanc-Pan, 2012). To mitigate this, we can use subjective measures to integrate beneficiaries' and participants' viewpoints and criteria into our analyses. For instance, using labor market participation as a proxy for economic empowerment assumes that women have a genuine interest in working and feel empowered by doing so. As we will show in Part 2, evidence from Colombia and Uruguay demonstrates that this is not always the case. Labor participation correlates with the status of the occupation and with the opportunity cost of taking a job (mainly for women with small children). A low-status job such as cleaning houses that requires a woman to leave her children unattended or in low-quality care can be perceived as a painful obligation rather than an empowering activity. Traditional quantitative and objective measures of female labor participation fail to account for this.

## **We Must Consider Intersectionality When Measuring Women's Economic Empowerment**

People's experiences of gender socialization vary according to their ethnic, racial, and generational affiliation, as well as their education level and economic, social, religious, and cultural contexts. One methodological approach, which helps researchers avoid bringing their own definitions and experiences into research about women's economic empowerment, is intersectionality. This approach acknowledges the interdependencies among categories of subordination and privilege (Spelman, 1990).

Why do all women and girls not experience the same obstacles and types of discrimination if they all share the same gender identity? The answer is because subordination is a multi-axis phenomenon (Spelman, 1990). Sexism is not the only phenomenon that subordinates women and girls. The interdependencies among gender and other social categories such as race and class help us understand why women and girls face different conditions. For instance, maternity can be a restriction for women who want to enter into and progress in the labor market. However, the meaning and importance given to women as mothers and caregivers differ according to a woman's social class or whether she resides in an urban or rural area. Certain dynamics in the domestic sphere limit women's chances of achieving economic empowerment, such as forced early marriages and intimate partner violence, both of which demonstrate inequalities within the household (ONU Mujeres, 2017).

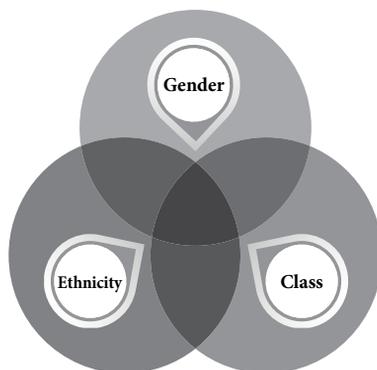
Identifying which social categories to take into account requires that we as researchers reflect on our underlying assumptions and the biases we bring to fieldwork based on our social identities and categories (Hankivsky, 2014). When researchers analyze a single axis of subordination—for example, being a woman—we conceptualize the analysis in terms of the privileged group within the category in question. For instance, being a woman in a rural area is not the same as being a woman in an urban area.

Nor does a white woman in an urban area experience being a woman in the same way as a black woman head of household from a rural area who is a victim of the Colombian armed conflict.<sup>14</sup>

In the United States, when people talk only about race, their assumptions revolve around the default ideas represented by the anti-racist struggles of black men (Crenshaw, 1989; Hill Collins, 2002). When analyzing only gender, people presuppose the default representation embodied by white women who have been the face of the feminist movement. Neither black men nor white women represent the interaction and interdependency of gender and race that determine black women's particular experiences (Crenshaw, 1989).

**Figure 2**

Illustration of Intersectionality: Gender, Ethnicity and Class



*Source.* Authors' elaboration.

The overlap of gender and other social categories is not additive. The experience of an indigenous woman, for example, is not a combination of the average experience of the two groups to which she belongs. The overlap represents what happens to indigenous women in particular because of their double axis

<sup>14</sup> Between 1948 and 2017, Colombia has lived with armed conflict between the government, several guerrilla groups, and the paramilitaries. Since the late 1980s several groups have negotiated peace treaties with the government. For more information, see Daniel Pecaut's *Orden y violencia: Colombia 1930-1953* (2012) and *La experiencia de la violencia: los desafíos del relato y la memoria* (2013).

of social identities. One useful way to understand intersectionality is to illustrate the dimensions using a Venn diagram that combines or blends colors in the overlapping areas. Combining red and yellow yields a new color, orange, which is a completely different from the original colors.

The intersectional approach opposes the traditional approach that typically analyzes social phenomena using a single-axis framework and additive categories (Carastathis, 2014). Studying social structures through this additive lenses assumes that they constitute a vector wherein each social structure can be analyzed in its own (Sigle-Rushton & Lindström, 2013). There is a trade-off between giving up complexity to reach causality (single-axis approaches) and including diversity that favors correlations (intersectionality). However, the importance of gender, ethnicity, and class in the social sciences does not mean these factors are essential to or unequivocal in the discussion of subordination (Creese & Stasiulis, 1996). Sexuality, age, and condition of disability are examples of other social categories that might determine subordination.

Among indigenous women, for example, the decisive factor in a woman's experience might not be the fact that she is indigenous but rather that she is a woman in moderate or extreme poverty. So how can a researcher determine which social categories to include in a quantitative or qualitative analysis of women's economic empowerment? Deciding what categories to include depends on three criteria. First, social categories must be historically and contextually significant. If we are analyzing female victims of a civil war, the variable of victimhood may be more important than the variable of age. Second, not all social categories work against an individual. Sometimes the same individual can face both advantages and disadvantages because of his or her social categories. For example, black men may enjoy advantages as a result of being men and suffer disadvantages arising from being black. Finally, although the condition of an individual usually cannot be represented by a single category (Sigle-Rushton, 2014), an analysis of discrimination in a place with little to no racial diversity may require only gender as the independent variable.

Despite all the advantages of intersectionality mentioned above, the main challenge this approach introduces to quantitative methods is sample size (Sigler-Rushton, 2014). Estimating outcomes for women is easier, and results are more robust, if gender is the only variable that joins them as a group. When we add income or education variables, sample size decreases.

This book uses the concept of intersectionality to illustrate the fact that strategic decisions are not the same for South Asian women in poverty as for their South American counterparts. Similarly, intersectionality allows an understanding that the subjective status women accord to paid work varies according to whether women live in rural or urban areas or are experiencing extreme poverty or scarcity.

### **Including Scarcity in Subjective Dimensions of Women's Economic Empowerment**

A life of scarcity can affect women's answers to research questions and what they value in life when we measure economic empowerment among vulnerable women. Scarcity is an intersectionality (poverty) that lies at the center of the case studies presented in this book and influences the subjective measures we need to use to gauge women's economic empowerment.

Behavioral economists Mullainathan and Shafir (2014) suggest that scarcity (lacking the resources an individual considers necessary) generates a singular focus that consumes psychological bandwidth and negatively affects the way people think about the present and the future. The brain focuses only on solving concrete, present needs that correspond to the scarcity in question. This singular focus constructs a mental tunnel that does not leave room for the individual to consider objectives other than those linked directly to the correspondent scarcity of the present—even if this narrowed focus will determine future scarcity (Mullainathan & Shafir, 2014).

Let's consider a common hypothetical case. A woman living in a rural area has experienced constant food scarcity. Her family's farm does not produce enough food either for her consumption or for sale. Under our framework, this situation

typifies a lack of the basic resources that are a precondition of empowerment. As a result, the woman borrows money to pay for groceries from a moneylender who does not ask for any collateral or credit history. Moneylenders do provide flexible, non-regulated, and quick tailor-made loans, but these lenders often are accused of charging exorbitant interest rates to cover their costs (Mitra, 2009; Rosenberg, Gonzalez, & Narain, 2009). By satisfying a scarcity today through a moneylender, the woman enters into a spiral of indebtedness, since the loan has high interest rates and its purpose is not production but consumption.

The woman in our hypothetical case needs to invest in her and her family's immediate survival (and debts), which perpetuates poverty, instead of investing in developing her land. This dilemma shows that economic scarcity, which determines specific ways people make decisions, also influences the process of becoming empowered.

Those living lives of extreme scarcity often do not have access to basic resources. Resources and strategic decision making fall outside the mental tunnel created by scarcity because they seem abstract and thus do not receive enough attention, despite the consequences of ignoring them (Mullainathan & Shafir, 2014). For instance, when a person needs to eat today, it does not seem important to buy books for her children to improve their school performance. This is consistent with Maslow's pyramid of needs (Maslow, 1970; Tay & Diener, 2011). It suggests that basic physiological and safety needs like food, shelter, health, water, and security are the first requirements for human survival. Only after individuals meet these basic needs can they begin meeting their psychological needs for belonging, love, and self-esteem. Finally, only when their psychological needs are met can they focus on needs related to the top level of the pyramid: self-actualization. While self-esteem is associated with competence, mastery, self-confidence, independence, and freedom, self-actualization is the ability to achieve one's full potential.

Scarcity has three important implications for measuring women's economic empowerment with subjective variables and particularly for well-being outcomes. First, subjective and abstract questions about agency, freedom of choice, and decision making (such as the one used in the example of the staircase in Chapter 5) can relate to the higher levels of the Maslow pyramid—self-esteem and self-actualization—that would only become significant after basic needs are met. Second, as discussed previously, empowerment as a process requires strategic decision making. Women living a life of scarcity and worrying about basic survival might not have the possibility to make strategic choices, which underscores the importance of measuring the basic and first-order resources that are considered preconditions of empowerment in specific contexts. Finally, due to the low education levels of women living with scarcity,<sup>15</sup> researchers should state subjective questions as concretely and clearly as possible. Chapters 4 and 5 show evidence of these issues and discuss their measurement implications.

### **Our Personal Biases in Measuring Women's Economic Empowerment**

Researchers bring biases to our research resulting from our own definitions of women's economic empowerment. Our values and the kind of life we deem valuable are based on our social class, race, culture, and gender identity. Our social positions and views of the world can influence the way we define and measure economic empowerment. Although there may be no easy way to counteract this bias, we must acknowledge and recognize how our positionality might bias measurement and analysis.

Subjective measures imply self-reported data, but we must remember that researchers register and interpret this data from our particular positions. Therefore, researchers produce analysis from a particular place within the economic and social structure and from within a belief system about how to study

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15 For example, rural women in Colombia have only 4.3 years of education on average. High levels of extreme poverty are concentrated in rural areas of Colombia. (Martinez-Restrepo, 2017).

and understand the subjects of interest (Ackerly & True, 2008; Mohanty, 1988). One of the most fundamental examples of this is the question of why we define a particular group of women as disempowered.

Research that aims to register subjective perspectives on empowerment needs to take into account power relations. Otherwise, participants may feel either that they are being judged or that there are correct answers to the questions being asked. Thus, researchers in field collecting data are supposed to encourage a safe space for people to express themselves. Researchers need to consider how to mitigate power relations to reduce bias in the answers to research questions (Ackerly & True, 2008).

Local discourses and practices limit what individual women believe needs to be challenged to become empowered (Ozkazanc-Pan, 2012). Researchers need to ask whether they bring their own conceptions of what it means to be an empowered woman.

As researchers, we tend to impose our values and thoughts on our understanding of what makes someone empowered. For example, while work can be empowering for us as researchers, it can be disempowering for low-income women. Our jobs have a high status in a society that values intellectual pursuits. We choose to work every day, and probably have a wide variety of options (teaching, consulting, doing adult training). Paid jobs provide us with economic autonomy as women, which is crucial for many aspects of our lives. However, work can also be, or feel, disempowering when the job performed has a low status (for instance, janitorial) and when women have no other choices or possibilities available (Kabeer, 2017). This concern will be discussed in Chapter 8.

### **Using Mixed Methods to Measure Economic Empowerment**

Feminist economics have attempted to challenge the conventional analytical and methodological frameworks of the social sciences and in particular of the economic discipline (May, 2002). The emphasis has been on recognizing the disparities between genders and thus on placing gender needs and interests among the concerns of the economy.

Studies in economics and feminist economics increasingly include mixed methods as a way to overcome the shortcomings of quantitative studies. Recently, experiments have emerged as an alternative and novel method for studying household decision making and intra-household bargaining. As Agarwal (1997) suggests, it is key to know what subjective factors, especially qualitative ones that affect bargaining power, and the role of social norms and social perceptions.

Some authors argue that commonly used methods and assumptions in the analytical applications of orthodox economics may make the “care economy” invisible while ignoring the role of structural factors such as institutions or power relations (Folbre, 2006). Harding (1995) argues for example that underlying cultural and patriarchal norms cannot be detected through the exclusive use of conventional quantitative tools in economics.

If well designed, qualitative methods and techniques (structured interviews, unstructured interviews, participant observation, and discussion groups, among others) provide an accurate description of the processes and subjectivity that explains the conditions of people at specific times (Delgado Ballesteros, 2012). Kabeer (2000), for example, explores women’s labor market decisions using in-depth interviews with workers in London and Dhaka to discover the complexity of the factors (cultural nuances and meta-preferences of class, gender, race, and social upbringing) that determine labor market choices and interests for both groups of women.<sup>16</sup> In a more recent study from Bangladesh, Kabeer (2017) reveals that the status and quality of occupations according to women’s position in society influences their labor decisions.

Qualitative methods allow researchers to describe in detail the living situations and behaviors of study subjects and incorporate what the participants think and feel as well as their experiences, attitudes, beliefs, and reflections (Delgado Ballesteros, 2012). Likewise, the methodology’s objective is to capture

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<sup>16</sup> Kabeer argues that because the complexity of factors determined Bangladeshi women’s work, their labor supply did not necessarily reveal a “choice” but instead a “fait accompli” of societal norms and values (Caspersz, 2001, p. 217).

the sense people give to their actions and ideas and reveal how they visualize and interpret the world around them, which are key for understanding the subjective dimensions of women's empowerment.

Throughout this book, the case studies of Colombia, Peru, and Uruguay use mixed or qualitative methods to explain the process of economic empowerment and help to propose solutions to our measurement concerns.

In the following chapters, we discuss evidence from our impact evaluations and our successes and challenges measuring women's economic empowerment with subjective measures. Specifically, the discussion revolves around decision making and economic autonomy, using an individual perspective: what each woman has the chance of controlling, what she can make decisions about, and the consequences of these for her individual well-being. We bring to the discussion our understanding of the interplay between quantitative and qualitative methods and how each can help to further our understanding of the process of women's economic empowerment.



# **PART 1**

**DECISION MAKING:  
WHICH DECISIONS EMPOWER  
WOMEN ECONOMICALLY?**



Researchers often use *agency*, decision making, and bargaining as proxies for women's economic empowerment. As discussed in Chapter 2, agency is the process by which someone can set goals, negotiate and make strategic decisions and choices, and act upon these. In this first part, we explore strategic decision making as a proxy for agency, the conceptual dimension that precedes *achievement* of economic empowerment. Decision-making capability shows women's power to negotiate or make decisions about matters related to her labor, economic autonomy, and overall well-being.

This part discusses our accomplishments and limitations around measuring decision making and autonomy to assess economic empowerment among low-income women who participated in government social programs in Colombia and Peru. These programs aimed to reduce poverty by providing income-generation opportunities, fostering technical skills, offering financial education, and supporting family businesses. Our analysis focuses primarily on what types of decisions, and what aspects of the decision-making process, could best support the economic empowerment of women who participated in the evaluated programs in Colombia and Peru. The impact evaluation models included deciding about major or minor purchases and family businesses, either as a *control*<sup>17</sup> (*independent variable*) or as an *outcome*<sup>18</sup> (*dependent variable*), to measure women's economic empowerment.

In the following chapters, we show that the tools used to measure economic empowerment subjectively did not necessarily work for low-income women. Indeed, the difficulty we had in asking about abstract concepts such as decision making showed us that we should adopt different strategies when subjectively measuring economic empowerment among low-income women. Researchers

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17 The control or independent variable is one the researchers believe, or the theory proposes, to affect the variable of interest in a research study. The researcher can control this variable to test if changes to it change the variable of interest.

18 In a regression, the outcome is the variable of interest in the research. The changes in the outcome, depending on the control variables, are what researchers try to measure.

must use specific examples and hypothetical situations that are familiar to women responding to the surveys, or simply take a concrete life experience of the person interviewed to illustrate abstract and subjective concepts of decision making or freedom to choose.

Furthermore, it is key to disaggregate what decision making really means. Does it mean to give an opinion, to make a decision, or to act upon that decision? Finally, we suggest that researchers in South America or working on studies about South American countries must consider what types of strategic decisions can, in fact, empower women economically. *Mixed research methods* can further support this endeavor.

### **The Linkages Between Decision Making and Economic Empowerment**

As discussed in Chapter 2, Sen defines agency as “what a person is free to do and achieve in pursuit of whatever goals or values he or she regards as important” (1985, p. 203). So, in addition to considering such variables as education and income as proxies for economic empowerment, we need to measure what it takes for an individual to make a decision and to act and whether those decisions are strategic and empowering.

Studies and impact evaluations often include as a proxy for agency and economic empowerment a woman’s ability to negotiate or bargain around household economic decisions, particularly regarding home, children, education expenditures, and in some cases reproduction (Alkire et al., 2013; Narayan, Patel, Schafft, Rademacher, & Koch-Schulte, 2000; The World Bank, 2001; United Nations Foundation & ExxonMobil Foundation, 2015; Smith, Ramakrishnan, Ndiaye, Haddad, & Martorell, 2003). But how do we know these different measurements capture agency in different cultural contexts? Here *intersectionality* comes into play.

According to Agarwal (1997), the *fallback position*<sup>19</sup> of the individuals involved in household bargaining determines the equality or inequality of bargaining power. In the context of intra-household bargaining and household decision making, access to economic assets (for example, asset ownership) largely determines an individual's fallback position. The availability of resources relates directly to the capability to survive outside of the household (Sen, 1981). Studies show that women's labor market participation and, in some cases, the receipt of cash transfers, are fundamental elements in women's intra-household bargaining power (Sen, 1999; Kabeer, 2005; Kabeer, Mahmud, & Tasneem, 2011).

It is difficult to measure how decision-making power is allocated among different members of the household, particularly between husbands and wives. Intra-household dynamics are characterized by both conflict and cooperation. Husbands and wives live under the same roof, where they share their lives, concerns, and daily actions. However, goods and services are allocated dynamically and interpersonal interactions are dynamic as well (Agarwal, 1997; Sen, 1987). Often, surveys do not allow researchers to understand individual preferences or details about how individuals make intra-household decisions (Ashraf, 2009). Some quantitative studies measure decision making by asking who makes the decisions about children's activities (education, health, and clothing), household purchases (whether to purchase a minor item, such as groceries, or a major household item, such as a radio or television), savings (whether a woman is allowed to set money aside), and labor (whether the woman should work outside of the home) (Smith et al., 2003).<sup>20</sup>

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19 The fallback position, also known as the status quo position or threat point in game theory, refers to a no-loss/no-gain situation that influences decisions and agreements in a bargaining process. In other words, it refers to each individual's outcome when two people fail to cooperate. The worse the outcome for an individual, the less bargaining power he or she has (Sen, 1987).

20 There have been some attempts to measure intra-household allocation of resources. However, they do not systematically consider gendered-cooperative conflicts. For example, According to Bobonis (2009), in a context where gender-specific property rights over land are clearly established and where marital dissolution is not a prominent phenomenon, it has been found that farm households are able to make Pareto efficient allocations with respect to consumption decisions. Independently of the source of income and the identity of the income earner, efficient allocation of family resources can always be achieved, although female-specific income changes do have a substantial effect on children's goods expenditure shares (Bobonis, 2009).

In this first part of the book, we discuss the limits of *subjective measures* such as decision making and freedom to choose that are commonly used in the literature as proxies for economic empowerment.

First, although economic empowerment is a process, not every decision is empowering, nor does it apply in every cultural context. In our view, the commonly asked questions about decision making fail to adequately capture the process of women's economic empowerment in South American countries. Usually, in Latin America, mothers alone (and in some cases grandmothers) take on the role of caregiving and performing household chores (Folbre, 1994). Folbre suggests that being responsible for all decisions about children's welfare and the household can be disempowering instead of empowering, not because these decisions are disempowering *per se*, but because they greatly limit the time women have available for paid work, leisure, and sleep time. Indeed, studies about women's time use in Colombia show that, on average, women in rural areas dedicate 9.5 hours a day to chores and care activities, while men devote only three hours (Martinez-Restrepo, 2017).

Second, to consider decision making empowering we must make the crucial distinction between first-order (strategic) and second-order (less consequential) decisions (Kabeer, 1999)<sup>21</sup>. As discussed in Chapter 2, for Sen (1999) and Kabeer (1999; 2012), agency is the process by which someone can set goals. However, these goals are expected to be transformational, meaning that they carry the potential to improve women's well-being. The following chapters demonstrate that while examining decisions about groceries might tell us something about intra-household power relations, deciding what food to purchase is not necessarily a strategic decision that could improve women's well-being. In contrast, deciding on and taking action around finishing high school, going to college, or starting or growing a new business can be considered

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21 "We therefore have to make a distinction between first- and second-order choices, where the former are those strategic life choices which are critical for people to live the lives they want...These strategic life choices help to frame other, second-order, less consequential choices, which may be important for the quality of one's life but do not constitute its defining parameters." (Kabeer, 1999, p. 437).

strategic decision making in South American countries.

Finally, evidence from our fieldwork suggests that women living in extreme and moderate poverty might not interpret the decision-making questions presented in the impact evaluations as researchers intended. In behavioral experiments, economists Mullainathan and Shafir (2014) showed that a life of *scarcity* reduces the mental bandwidth available to deal with the problems such scarcity generates. This means, for example, that individuals who have lived under scarcity do not necessarily consider objectives or needs that are not linked to the correspondent scarcity or to the concrete needs that are relevant to their daily lives. Abstract questions about decision making might fall outside the realm of concerns of women in poverty.

### **The Research Questions That Guide Our Analysis**

As shown in the following chapters, our fieldwork led us to wonder what it means to decide something alone or jointly. Some of the questions that guide our discussion in the following chapters are: What do “deciding alone” and “deciding jointly” mean for surveyed women? Which decisions are strategic—that is, which have the capacity to improve women’s well-being? Do women under extreme and moderate poverty in Colombia and Peru really have a choice among several strategic options? What are the processes of, and the barriers to, making decisions? Are we uncritically importing measures of empowerment from other cultures that are not relevant to the South American context and particularly to the countries we are studying?

### **The Chapters**

Chapter 3, “What Does it Mean to Jointly Manage Household Expenditures? Evidence from a Financial Education Program in Peru,” shows evidence from the impact evaluation of the Pilot Savings Program (PSP) among beneficiary families of the Conditional Cash Transfer Program (CCTP) JUNTOS in Peru. This case study also discusses the importance of differentiating between strategic

and nonstrategic decisions in the process of women's economic empowerment. Furthermore, it reflects the need to understand when joint decision making might reflect not a lack of empowerment but rather a woman's cooperation with her husband. Cooperation can be positive as long as it does not oppose a woman's preference.

Chapter 4, "Understanding the Role of the Couple in Key Decisions and Actions of the Female Entrepreneur in Peru," analyzes the functioning of two variants of the decision-making question. The innovative design aims to measure the extent to which women evidence agency by making key business decisions and the role played by men's participation in household chores in women's empowerment.

Finally, Chapter 5, "Freedom to Choose: The Role of Abstract and Concrete Questions in Colombia and Peru," discusses the challenges researchers face in conveying to poor women an understanding of abstract questions to measure women's subjective perception of freedom to choose and autonomy.

# 3

## What Does It Mean to Jointly Manage Household Expenditures? Evidence from a Financial Education Program in Peru

Johanna Yancari Cueva

During the last two decades, literature has shown that decision making and intra-household bargaining are key subjective proxies for women's economic empowerment. Agarwal (1997) and Duflo (2012) suggest that the proportion of income that family members contribute to the household can significantly affect how much each household partner influences decisions regarding the purchase of goods and services.

The lack of employment opportunities, financial education, and formal savings among women living in extreme poverty make it difficult to promote economic empowerment. According to Mullainathan and Shafir (2014), people living in conditions of great *scarcity* tend to focus on surviving and planning day-to-day life. In this sense, survival and poverty limit the capacity to exercise self-control, obtain necessities, and plan for the future (Mullainathan & Shafir, 2014).

Evidence has shown that providing women with cash benefits could increase their bargaining power in the household's decision-making process, particularly regarding consumption decisions (Molyneux, 2009). Sanders and Schnabel

(2004) showed that the use of savings accounts among abused women with limited *resources* leads to financial independence, a prerequisite for leaving their abusive partners. Ashraf, Karlan, and Yin (2010) found through an experiment conducted among women in the Philippines that the use of financial products has a significant impact on empowering women by increasing their capacity to make decisions within the household. Similarly, Aldana (2015), Boyd (2014), Caballero (2014), and Daher (2012) found evidence that having greater savings improved women's aspirations for themselves, their families, and their businesses. These results suggest that educational platforms and financial inclusion promote the empowerment of women (Boyd, 2014; Trivelli & De los Rios, 2014).

A meta-analysis conducted by Miller, Reichelstein, Salas, and Zia (2014) suggests that financial education can influence financial behaviors such as savings and record keeping. These are both considered to be fundamental good personal financial management skills and are areas where individuals can exert great control (Miller et al., 2014).

Based on this evidence, we conducted an impact evaluation of the Pilot Savings Program (PSP) among beneficiary families of the Conditional Cash Transfer Program (CCTP) JUNTOS in Peru. The CCTP JUNTOS targets the rural and urban population in extreme poverty or at high risk of vulnerability and exclusion. During a six-month period, the PSP aimed to promote and encourage savings among users of the CCTP JUNTOS through training courses on financial topics. The hypothesis, based on the literature around gender and financial education, was that women who have a savings account are more empowered financially, which is considered a first step towards economic empowerment (Johnson & Sherraden, 2007).

It was estimated that by 2011 only 20 percent of the Peruvian population had an account at a formal financial institution (Boyd & Aldana, 2015). For the 40 percent at the bottom of per capita income distribution, fewer than three percent engaged in formal savings, which implies that the poorest people are not taking advantage of the potential benefits of using savings accounts (Boyd & Aldana,

2015). This result is expected to be even lower for CCTP beneficiaries—mainly Quechua-speaking<sup>22</sup> rural women—among the poorest quintile of the Peruvian population (Boyd & Aldana, 2015). This situation has been changing for the better thanks to the creation of programs such as JUNTOS that open bank accounts for women recipients of the conditional cash transfers (Prim, Villada, & Yancari, 2015).

Using a strategy of *Differences in Differences* (DID),<sup>23</sup> the evaluation's objective was to identify changes in financial knowledge, productive investments, health, abilities, attitudes, behaviors, and decision making in the target population resulting from the CCTP JUNTOS. It is important to note that this case study presents in-depth information only about the impact of the program's impact regarding decision making.

The evaluation methodology consisted of both a quantitative and qualitative analysis. The quantitative portion estimated the impact of the PSP based on data gathered through baseline and exit poll surveys between June and July 2010 and July and August 2012, respectively. The original sample consisted of 1,616 observations and contained information from the regions of Apurimac, Ayacucho, Cajamarca, Cusco, La Libertad, and Puno, in Peru.<sup>24</sup> After the propensity score matching, the sample consisted of 974 observations, which constituted the common support for the DID estimations. Given that the program intervention did not follow an experimental design, it was necessary to use *quasi-experimental* techniques to identify the effects of the program on the empowerment indicators. DID estimators allowed researchers to control for observable and unobservable characteristics together with the effect of the program before and after the treatment.

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22 Quechua is a family of languages and dialects of the Inca Empire, which was the place where the indigenous people settled in Peru by the time the European colonizers arrived. See: UCLA. (n.d.). Quechua Language Material Project. Retrieved October 19, 2017, from <http://www.lmp.ucla.edu/Profile.aspx?menu=004&LangID=5>

23 Differences in differences is a method used in impact evaluation to measure the impact of an intervention or program on a certain subject. The objective of this evaluation is to compare results from a group of people who received an intervention with those from a group that did not. This method divides the two groups taking into account unobservable characteristics that remain constant over time.

24 In some districts in the region of Apurimac and all districts in Cajamarca, however, the treatment was never implemented for political reasons. Thus, both regions were ultimately excluded from the sample.

The purpose of the qualitative part of the evaluation methodology was to identify the mechanisms behind the women's economic empowerment process and to complement the preliminary diagnostic obtained in the quantitative analysis. In the first stage, researchers conducted a brief field pilot to validate the diagnostic of the problem quantitatively analyzed. The pilot consisted of focus groups composed of program beneficiaries of JUNTOS. In the second stage, semi-structured in-depth interviews were conducted with beneficiaries, partners of beneficiaries, and other local actors, including JUNTOS program managers and community leaders.

The results of the evaluation showed that the program intervention increased women's financial savings. This kind of intervention strengthens women's financial capabilities by allowing them to access resources previously denied to them (bank accounts, savings), which constitutes a key precondition to *agency* and strategic decision making as discussed in Chapter 2. In the baseline data, fewer than one percent of the households in the *treatment* and *control groups*<sup>25</sup> indicated having savings. At the end of the intervention, the percentage rose to 20.8 of the households in the treatment group, while the control group's percentage remained below 1.1. The change in the treatment group's percentage is highly significant since the savings rate for Peru's rural population was 6.4 percent at the time of the surveys. The treatment group showed similarly significant results related to investing in productive inputs (e.g., fertilizers, livestock units).

The evaluation also aimed to identify the effects of strengthening women's financial capacities and savings on gender relations within the household.<sup>26</sup> We measured these effects through the decision-making power, a proxy for *agency*, that women wielded over household expenditures.

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25 When doing an impact evaluation, the researcher must have two comparable groups (comparable depending on different assumptions) to measure the impact of a program or intervention. The treatment group receives the intervention, while the control group does not and serves as a base for measuring the impact of the intervention.

26 Between 2010 (baseline) and 2012 (exit poll), the *Instituto de Estudios Peruanos* (IEP) conducted an assessment of the PSP among beneficiary households of the CCTP JUNTOS in Peru.

We asked, for example, “Who makes the decisions about minor purchases such as school uniforms or groceries and about major expenses like buying a TV, repairing the house, or buying livestock?” Possible responses included “you alone, partners alone, both women and their partners or other family members, or someone else decides.” (Table 2).

**Table 2**

Decision-Making Questions Asked to Women Participating in the CCTP JUNTOS

Decision-making questions	Response options
Could you tell me who primarily decides how to spend the money you earn?	<ul style="list-style-type: none"> <li>• You alone</li> <li>• Your husband/partner alone</li> <li>• You and your husband/partner or another family member</li> <li>• Someone else decides</li> </ul>
Could you tell me who primarily decides how to spend the money your husband/partner earns?	
When decisions are made concerning the household’s minor expenses (day-to-day expenditure such as meals, or any small expense), who normally decides what is done?	
When decisions are made concerning the household’s major expenses (purchasing livestock, house improvement, buying an asset), who normally decides what is done?	
When decisions are made concerning which job to pursue, who normally decides what is done?	
When decisions are made concerning which food to cook on a day-to-day basis, who normally decides what is done?	
When decisions are made concerning permission to go out, who normally decides what is done?	

*Source.* Author’s elaboration based on the baseline and exit poll surveys of PSP among beneficiary households of the CCTP JUNTOS.

The distinction between minor and major expenses is important since women are more likely to make decisions about minor household purchases than about major purchases that require additional negotiation, money, and sometimes even loans. This is the key difference noted in Chapter 2 between strategic and second-order decisions.

Following the conceptual definition of agency as a process of economic empowerment, we assumed that women have agency when they make strategic decisions alone or together with their husbands or partners<sup>27</sup> or another family member. We also assumed that if women are more likely to save, they are also more likely to participate in major household purchase decisions. If this were the case, we could infer that women had greater decision-making power within the home and were more likely to be empowered.

## **Results**

Our results showed that women had a high level of participation in household decision making about expenses. More than 96 percent of women in the baseline (in control districts and treatment) mentioned that they make individual or joint decisions about minor expenses, which are those related to traditional gender roles. This result increased to more than 98 percent in the exit poll.

We observed a similar pattern regarding major expenses. More than 88 percent of women in the baseline participated in these decisions. This percentage rose to more than 93 in the exit poll in both control and treatment groups.

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27 It is important to note that in this book we use husbands and partners as synonyms. The reason for this choice is the low legal marriage rate within the population and the high rate of domestic partnership. In South American countries, cohabitation is related to economic deprivation and has been used as an alternative to marriage by people with few economic resources or poor economic expectations (Covre-Sussai, Meuleman, Botterman, & Matthijs, 2015). The coexistence of marriage and cohabitation is a historical feature of nuptiality in South America (Castro Martin, 2002). Thus, in South America the choice to cohabit instead of getting married is largely related to tradition and its occurrence has increased since 1970 (Covre-Sussai et al., 2015).

**Table 3**

Decision Making at Home: Minor and Major Expenses, CCTP JUNTOS

Variable	Baseline		Exit poll		Difference in Difference
	Treatment districts	Control districts	Treatment districts	Control districts	
Women participate in decisions about minor household expenses	97.8%	96.2%	99.4%	98.1%	-0.3%
Women participate in decisions about major household expenses	89.0%	88.6%	93.2%	93.1%	-0.3%
Number of observations	778	837	654	788	

*Source.* Author's calculations based on the baseline and exit poll surveys of PSP among beneficiary households of the CCTP JUNTOS.

It is interesting to highlight the relationship between major expenses and women's everyday decisions. For example, more than 80 percent of women in the control and treatment groups indicated that they decide what is cooked on a day-to-day basis, which relates closely to their participation in decisions about minor expenses. Unfortunately, the survey did not ask specific questions regarding major household expenses such as purchasing productive inputs (e.g., livestock, electrical appliances, home improvement items).

A noncritical analysis of this quantitative data could conclude that women in Peru are already highly empowered, regardless of the program treatment. However, additional qualitative data we gathered led us to question the validity of the quantitative results, since these quantitative results contradicted findings from in-depth interviews with ten women who received financial training from CCTP JUNTOS. Applying qualitative methods to study decision making raised a number

of questions about the methods and results. Are women interpreting joint and individual decision making as researchers intended, meaning that making such decisions gives women agency and power to decide over their lives? Are women not making those decisions out of a preference to cooperate with their partners? Does this preference result from the fact that they do not necessarily care about a given decision or that they do not actually have a choice and prefer to avoid conflict?

We learned in the process of interviewing this group of indigenous women from poor rural areas that the characteristics of their culture influenced the results. According to Trivelli (2010), in Peru, a woman agricultural worker of indigenous origin living in a rural area has many fewer opportunities to escape poverty than a woman living in an urban area. Peruvian women in rural areas lack access to basic public and private services, markets, institutions, and information. In this case, the participants' definition of inclusion in decision making was different from the researchers' definition. The women indicated that they made decisions about major expenses. However, they considered that decision making included them if their husbands communicated with them about the spending decision, even if they did not discuss the actual expenses, as the example below shows.

Interviewer: "In your home if you have to purchase a cow, is it your husband who decides when to buy the cow, or do you decide?"

Woman: "We both decide."

Interviewer: "Both decide? How do you decide? Do you talk about it and get to an agreement?"

Woman: "It almost always works that way. He comes and tells me, 'Let's go to Huancayo's fair to buy the cow,' and I tell him, 'Fine, let's go.'"

(Excerpt from an interview in Coporaque, Cusco)

The previous interview may reflect the extent to which obedience and jointly made decisions could be entangled. Women beneficiaries of the CCTP JUNTOS interpret "deciding about something" as "my husband or partner tells me" and therefore conclude "we are deciding together." This interpretation may indicate that the woman is cooperating rather than making a decision. Indeed, Sen's

(1987) thesis of cooperative conflict between members of heterosexual couples suggests that a joint decision may emerge out of a cooperative position. Conflict is not always necessary, nor is it necessarily desirable when decisions clearly are not opposing a woman's preference. Researchers need to further disentangle the underlying gendered relationship that determines a woman's agreement.

### Discussion

Based on these results, we argue that decision-making power over purchases is not necessarily a good proxy for economic empowerment, particularly in the case of low-income South American women.

In the case of low-income indigenous women in Peru, we can attribute the results indicating high levels of engagement in decision making to cultural definitions of decision. The qualitative evidence revealed women did not necessarily participate in making major household decisions. Their understanding of "participation in decision making" is based on a patriarchal culture in which men traditionally make decisions, while women only agree to and implement these decisions. These women consider the fact that men communicate their decisions to be a democratic practice.

The high percentage of women who exercised control over minor expenses could be related to the place given to women as *supermadres* (super mothers) in South American societies. Indeed, this concept of *supermadres*, developed by Folbre (1994), suggests that women have to continually make decisions about small purchases (e.g., groceries and child-related expenses) to ensure correct home management. This situation, in combination with the rural condition of this population, in which men usually migrate seasonally to find work outside their communities, leaves the entire responsibility of the household to women. We suggest that this decision-making control is evidence not of empowerment but of women trying to be *supermadres* by doing it all, a situation that creates time constraints, which could affect other dimensions of women's economic empowerment such as labor market participation.

An alternative explanation for our findings is that decision-making power is necessary to achieve agency and ultimately women's economic empowerment. For example, we need to understand better what decision making really means. Qualitative research methods can give us new ideas on how to create better measures regarding household decision making.

First, it is crucial to understand case by case what constitutes strategic decision making for women in certain settings. In the context of the study we evaluated, minor decisions about purchases (groceries and children's schooling supplies, for example) might not be strategic, but rather are part of the traditional gender role assigned to women (Alcázar, Balarin, & Espinoza, 2015). Hence, we cannot consider such decisions as a proxy for agency in the process of empowerment. Qualitative methods could allow us to understand more about how these types of gender roles might be disempowering. We can explore the qualitative circumstances of women's lives by asking questions such as: Do women have alternatives from which to choose? Do they want to make these decisions? Are the tasks they make decisions about limiting the time they have to pursue remunerated activities or work-related training, and thus reinforcing existing cultural patriarchal gender roles?

Second, once we understand what a strategic decision is, it is key to know if women in a given local context interpret "making a decision" in the same way researchers do. In the case of Peru, women interpreted their husbands or partners informing them of the outcome of a decision as making a joint decision.

Third, researchers need to examine the role of cooperation. A joint decision may emerge out of a cooperative position, which is not necessarily disempowering. Qualitative methods and, to some extent, quantitative methods can be designed to measure whether women prefer to cooperate in decisions that do not necessarily oppose their preferences (Sen, 1987). However, in terms of gender relations, this may mean that the relation of power between men and women, and their roles in society, define women's preferences in such a way that women's desires do not conflict with those of men. Thus, there may be cases in which men make decisions

and women do not intervene as a result of the existing social norms and structures that disempower women in the first place.

Finally, we also need to decompose the concept of decision making to understand the process better. Does giving an opinion mean a woman has made a decision? Does making a decision include acting on that decision? Neither? Both? Planning to do something, giving an opinion, being consulted, and acting upon something are not synonymous with, and do not have the same implications for, agency and empowerment, as we discuss in the next section.



# 4

## Understanding the Role of the Couple in Key Decisions and Actions of the Female Entrepreneur in Peru

Martin Valdivia

Subjective and psychological measures increasingly are used to assess women's empowerment. These measures, however, often remain unchanged even in the presence of an effective economic empowerment intervention. This raises the question: is the intervention ineffective or is the measurement incorrect? Some argue that women in poverty, especially in rural areas in developing countries, have difficulty interpreting and understanding these measures (Martinez-Restrepo, Yancari, & Ramos-Jaimes, 2016). On the other hand, the questions may reflect our lack of knowledge of how gender relations operate within households in poverty and villages in developing countries (Buvinic, 2017), particularly in certain South American contexts.

For this study, we analyzed two variants of the question about the extent to which women evidence *agency*: women's participation in making key business decisions and men's participation in carrying out household chores in urban Peru. The objective of our analysis was to understand in a better way the relationship between women entrepreneurs and their partners from the women's point of view,

especially concerning how both make business-related decisions and assume household chores as a result of an intervention to support small family businesses in Peru. Our analysis suggests ways to survey more accurately the process of decision making and the role of the partner in the household context.

First, following Kabeer (1999), to accomplish the objective of our analysis we needed to differentiate between strategic decision making, which has direct implications for women's empowerment, and second-order decision making, which does not. Thus, we considered decisions about the family business as strategic since they allow women to improve their well-being and possibly their economic autonomy. As discussed in Chapter 2, we must also understand what type of business decisions men make and what type women make, since the process of making decisions about the family business could reproduce or reinforce cultural gender roles. Indeed, a recent study by Babcock, Recalde, Vesterlund, and Weingart (2017) shows that at the same professional level, in a business setting, men are more likely to engage in strategic tasks—for example, designing the company's strategies—and women more likely to engage in organizational or support tasks—such as taking notes or preparing PowerPoint presentations for their bosses—that do not give them the necessary experience to get promoted.

Second, observing what happens at home with household chores because of the intervention allowed us to understand whether women are more likely to be involved in roles traditionally considered female. Feminist theory suggests that women's empowerment means not only more power for women, but also an egalitarian involvement of men in household chores and childcare (Bolzendahl & Myers, 2004). In this sense, we are completely changing the way we think about women's empowerment. Instead of overcharging women with yet more responsibilities, we assume that women are more empowered if men and women have more equal roles both at home and in the family business (Idígoras, Vicente, & Aldámiz-Echevarría, 2009). As discussed in the previous section, contrary to common beliefs, South American *supermadres* (super mothers)

might be disempowered because their unpaid responsibilities with children, chores, and groceries—and even the conditions imposed on accessing subsidies or incentives created by social programs—limit the time women have available for paid work, sleep, and leisure activities (Martinez-Restrepo, 2017).

Although we did not ask women entrepreneurs in the sample what processes would be empowering, we assumed that having more control over their time and over decision making in the business would advance their goal of becoming more empowered. Following what we discussed in Chapter 2, access to training (the intervention) and having greater control over time (*resources*) could be understood as preconditions of economic empowerment. Women gaining control of their time and over the decisions they make about the firm can subsequently allow them to have greater earnings and economic autonomy.

### **The Intervention**

The intervention was part of Women Leadership in Small and Medium Enterprises (WLSME),<sup>28</sup> a program aimed at generating new learning about which business models for women's entrepreneurship in Small and Medium Enterprises (SMEs) work best in different developing countries' contexts.

We analyzed questions included in a questionnaire given to female entrepreneurs in Lima and Arequipa in the context of an experimental impact evaluation study. This study aimed to establish the causal effects of two variants of business development strategies to increase the profitability of women's businesses and to empower women as business leaders. The intervention consisted of three *treatment groups*. One was invited to a 16-hour business training in four sessions. The second group received an offer of 16 hours of individual business mentoring (IM) over four months. The third group was offered 16 hours of Peer Working Group (PWG).

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28 WLSME is a USAID-funded international initiative (<https://wlsme.org>). The Peruvian project was led by Sector 3, an NGO specializing in implementing development projects in Peru, with a special focus on women's economic empowerment. GRADE, a research institution in Peru, is in charge of the impact evaluation of that project.

The fundamental question behind this study was whether positive peer pressure and support can offer advantages similar to individual mentoring for strengthening managerial skills within female-run businesses while increasing firms' size and profitability. Previous studies indicated that individual mentoring seems to work if appropriately designed, but it is too costly and does not scale well (Bruhn, Karlan, & Schoar, 2017). The study explored whether group-based advice, peer support, and peer pressure could provide similar results.

### **Sample and Methods**

The sample was organized in seven cohorts, with a similar number of entrepreneurs randomly assigned to each treatment group.<sup>29</sup> The impact evaluation study included four measurements: a baseline and three follow-ups at six months, one year, and two years after the end of the treatment. For this case study, we could include only the sample of the first five cohorts (810), as we observed them at baseline and up to a year after the end of the intervention.

The questionnaire included a variety of measures of business knowledge, practices, and results, as well as measures of a woman's self-reported role within the household and the business. This case study tested the implications of expanding the questioning about the role of each member of the entrepreneurial couple in major business decisions and traditional household chores.<sup>30</sup> We examined not only the patterns found at baseline, but also the changes uncovered by the two follow-up surveys. We explored the connection between how the answers to these two questions changed after the intervention and the potential economic empowerment that resulted from the intervention, with the aim of better understanding the association between economic empowerment and these subjective measures of empowerment.

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29 The first cohort had only 90 female entrepreneurs, 30 per treatment group. All other cohorts had 180 entrepreneurs, 60 per treatment group.

30 The specific questions analyzed for this piece can be found in Appendices A and B.

The first question refers to the role of the woman, her partner, and other household members in key business decisions such as making investments in equipment and new products, asking for a loan, hiring an employee, and choosing a provider (Table 4).

**Table 4**  
Business-Related Questions – Impact Evaluation of WLSME program

Question: For each type of activity, indicate who makes the decision normally? Also, to what extent you feel you can take your own point of view regarding these activities?									
Activity	Me			My Partner			Other Household Members		
	Express my opinion	Decide and act	Make no decision	Expresses his opinion	Decides and acts	Makes no decision	Express their opinion	Decide and act	Make no decision
1. Investment in equipment									
2. Location remodeling									
3. Add new products									
4. Loan applications									
5. Branding									
6. Picking providers									
7. Personnel selection									

Source. Author's elaboration.

The innovation of this study was to ask wives<sup>31</sup> about their role and that of their husbands in each decision. We also expanded the answer options to differentiate between situations in which the woman merely expresses an opinion about the decision and those in which she also decides and takes action. The idea behind this innovation was that women, when answering the question as traditionally designed, tended to say they made such decisions, ignoring or downplaying their partner's role in decision making. Asking about each one's role may better reveal the decision model prevalent in the household.

The second question focused on household chores traditionally assigned to women, such as washing and ironing, cooking, and taking care of minors or the sick (Table 5). We also included the task of performing minor household repairs, an activity less commonly thought of as carried out by women. Again, we asked separately about the role of the entrepreneur and the partner in these chores. The key innovation here was to expand the answer options. Respondents could indicate whether they generally, occasionally, or never performed such tasks. The idea was to see if specialization along gender roles occurred not only regarding household responsibilities, but also around the activities partners performed in support of one another. We also looked at the number of household members besides the female entrepreneur actively involved in such duties, even when the female entrepreneur was the main person responsible for each chore.

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31 For the purpose of this research, married includes any couple that is living in a partnership.

**Table 5**

Household Chores Question

**Question:** At home, who is in charge of the following tasks in general? (Fill in column by column with one of the following options of answer: 1 = Generally, 2 = Occasionally, 3 = Never)

Activity	Tasks					
	Washing and ironing	Food preparation	House minor repairs	Family care	Care of sick members	House cleaning
1. You						
2. Partner						
3. Father						
4. Mother						
5. Domestic worker (paid)						
6. Other member of the household						
7. Does not apply						

Source. Author's elaboration.

**Results**

Since the questions selected for this case study focused specifically on the role of the partner, we first restricted our sample to those entrepreneurs who reported having a partner at home. Only around 55 percent of the female entrepreneurs in our sample were married or had a cohabiting partner at baseline. One out of three women entrepreneurs in our sample was single at the time of the baseline. Therefore, this analysis excluded 352 observations.

Table 6 reports answers by women entrepreneurs about their role, and that of their partners, in a set of seven key business-related decisions. Answer options included whether women expressed an opinion, decided and acted upon a decision, or made no decision at all. Since female business ownership was a criterion for inclusion in the original sample, it is no surprise to find that for all these business decisions, 90 percent of women self-report as key actors. For each firm decision, the answer provided information about the level of involvement of each actor (the female entrepreneur or her partner), going from reporting no decision at all (low involvement), to expressing an opinion, and to deciding and acting (high involvement).

The only decision with a significant variation in the percentage of women involved was related to loan applications, probably because defaulting on a loan may put household assets at risk, which has an impact beyond the business run by the female entrepreneur. Only 80 percent of the women declared themselves to be the main agent for decisions about loan applications. Women reported no involvement in loan-related decisions in almost 12 percent of the cases.

**Table 6**

Business-Related Decision Making Within Married Households at Baseline, Reported by Women Entrepreneurs About Themselves and Their Partners

	Expresses opinion	Decides and acts	Makes no decision	Number observed
<b>Woman Entrepreneur</b>				<b>431</b>
Investment in equipment	7.4%	89.6%	3.0%	
Location remodeling	7.4%	89.3%	3.2%	
Add new products	6.7%	90.7%	2.6%	
Loan applications	8.4%	80.0%	11.6%	
Branding	7.2%	87.7%	5.1%	
Picking providers	7.0%	91.2%	1.9%	
Personnel selection	6.5%	90.3%	3.2%	
<b>Women's Perceptions of Their Partners</b>				<b>431</b>
Investments in equipment	24.1%	32.0%	43.9%	
Location remodeling	22.7%	27.1%	50.1%	
Add new products	24.6%	25.8%	49.7%	
Loan applications	22.0%	30.9%	47.1%	
Branding	22.3%	28.1%	49.7%	
Picking providers	20.6%	25.8%	53.6%	
Personnel selection	20.4%	26.7%	52.9%	

Source. Author's calculations based on the answers to question 111 (Table 4) from MELD questionnaire at baseline (see Appendix A for original question in Spanish).

Note. All women entrepreneur reported being part of a couple, which means they indicated being married or having a partner as their civil status. Obs refers to the number of observations.

In sum, a majority of female entrepreneurs saw themselves as key decision makers for their businesses, even though a few reported less involvement when decisions could affect the financial position of the whole household. However, the most revealing answer was about the role of women entrepreneurs' partners, as it helped us identify the cases in which the decision was truly a joint endeavor. In the last panel, we see, for instance, that 32 percent of women entrepreneurs also reported their partners decided and acted (D&A) on investing in equipment for the firm. We can combine their separate answers to properly characterize the decision process, which we do in Table 7.

We first classified participation as either high involvement, if individuals D&A, or low involvement if they only express an opinion or make no decision (EO or ND). Then, for each decision, if the woman indicated high involvement (D&A) and the partner low involvement (EO or ND), we classified the decision-making process as entrepreneur-only. Partner-only refers to the opposite situation. If both indicated the same level of involvement, then we characterized the decision-making process as joint. There were a few cases in which all agents indicated no decision-making participation. We characterized such a situation as missing observations. This explains the differences in sample sizes across specific decisions.

Table 7 shows that although the woman reported that she runs the business, the partner plays an equally important role in 25 percent of the cases, suggesting they decide jointly. In the case of investments in equipment, 28 percent of the businesses had such a decision model. The highest percentages of businesses employed this decision model around investments and applying for loans. The model in which the entrepreneur decides alone was most common when the business activities were adding new products, picking providers, or hiring workers. These differences strongly suggest the need to be specific about the type of decision when asking about the decision model a particular couple uses.

**Table 7**

Business Decision Model Within the Household at Baseline

	Only entrepreneur decides and acts	Only partner decides and acts	Joint decision	Number of observations
Investment in equipment	66.4%	5.4%	28.1%	423
Location remodelling	70.8%	4.5%	24.7%	421
Add new products	72.8%	4.5%	22.8%	426
Loan applications	63.8%	6.9%	29.2%	390
Branding	69.2%	5.0%	25.7%	416
Picking providers	72.9%	4.4%	22.7%	428
Personnel selection	71.8%	4.3%	23.9%	422

*Source.* Author's calculations based on the answers to question 111 (Table 4) from MELD questionnaire at baseline (see Appendix A for original question in Spanish).

*Note.* Sample restricted to those women who reported being part of a couple at baseline (being married or with a partner as civil status). "Joint decision" means both agents report the same high level of involvement (both D&A or EO). "Entrepreneur only" indicates that the woman declares she has more decisive involvement (D&A), while the partner does not (no decision or only opinion). "Partner only" indicates that the partner has more decisive involvement than the woman entrepreneur.

Given the concept of economic empowerment as a process of change that enhances the individual's capacity for strategic planning, we wanted to evaluate whether this question about a business's decision-making model could capture change associated with the intervention. Stated another way: Could empowering messages in the business development strategies offered to women entrepreneurs in the study encourage them to make and act on more decisions? As already indicated, we have not yet found any effect of the interventions on the profitability and growth of the businesses run by the treated entrepreneurs.<sup>32</sup>

<sup>32</sup> Recall that we are not yet able to use the full sample for this study. With only 70 percent of the sample available, some of the results may lack statistical power to reject the null hypothesis.

However, the training and mentoring messages included some aimed at increasing the entrepreneurs' self-esteem, potentially leading to further success. Also, it is possible that the business networking promoted in one of the treatments improved women's capacity for strategic planning more than the treatment based on individual mentoring.

Table 8 reports the impacts of the interventions on the way the entrepreneur makes decisions and the role of her life partner approximately six and 12 months after the end of the intervention (FU1 and FU2, respectively). We used two aggregate measures: in the top panel, we counted the number of decisions in which the entrepreneur and her partner had a certain role. In the bottom panel, we used a standardized index that, in practice, aggregates the individual decisions based on the standard deviation of each particular decision.<sup>33</sup> Neither measure showed significant effects as a result of either of the treatments (IM or PWG). In the case of the number of decisions, women started deciding alone in 4.6 out of seven decisions at baseline. After 12 months, the PWG treatment tended to decrease the number of decisions in which they decided alone. The patterns were similar for the standardized aggregate index, showing increased collaborative participation by the partner, although again, estimates were not statistically significant.<sup>34</sup>

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33 Aggregating by summing the number of decisions for which they provide a specific answer may be intuitive but treats each decision as equally difficult, which is not true. Thus, we also include an aggregate standard index, following Valdivia (2015), which in practice weights each decision by a measure of its difficulty to change, as measured by their corresponding standard deviation.

34 Equivalent regressions for each business decision are reported in Appendix C. Recalling that we are still missing 352 observations from the last two cohorts, it may be that we lack statistical power at this point, and such results will appear more clearly with the full sample.

**Table 8**

Intention-to-Treat (ITT) Effects on the Process of Business Decisions Within the Household

	Control at BL	FU1			FU2		
		Obs	IM	PWG	Obs	IM	PWG
<b>Number of decisions</b>							
Women Entrepreneur only	4.568 (0.376)	349	0.2580 (0.267)	0.0040 (0.342)	339	0.0283 (0.278)	-0.0837 (0.299)
Joint decision	1.910 (0.314)	349	-0.2123 (0.228)	0.0609 (0.292)	339	0.0175 (0.290)	0.1029 (0.336)
<b>Aggregate standardized index</b>							
Women Entrepreneur only	-0.000 (0.130)	349	0.0868 (0.093)	-0.0014 (0.118)	339	0.0102 (0.096)	-0.0281 (0.104)
Joint decision	-0.000 (0.111)	349	-0.0754 (0.081)	0.0211 (0.103)	339	0.0057 (0.103)	0.0365 (0.119)

*Source.* Author's calculations based on MELD questionnaire at baseline (see Appendix A for original question in Spanish).

*Note 1.* FU1 refers to Follow-up 1 (6 months); FU2, refers to Follow-up 2 (12 months); Obs refers to the number of observations; IM refers to group with individual mentoring; PWG refers to peer working groups. Reported estimated effects are based on ANCOVA regression that controls for sector and cohort effects. The first panel works with the number of decisions with the particular feature in each horizontal line. The second panel is based on a standardized index weighting each decision by the standard deviation in their answers. For more information see Appendix C.

*Note 2.* Statistical significance is noted at the 1% (\*\*\*), 5% (\*\*), or 10% (\*) level. Standard errors in parentheses.

Subsequently, we looked at the management of key household chores by the entrepreneur and the couple. Table 9 shows the role reported by both agents for a bundle of six key household chores: washing and ironing, food preparation, minor repairs, care of minor or sick family members, and cleaning. The reported answers confirm the persistence of traditional gender roles in this sample when assigning responsibilities for these household chores, despite the fact that the female partner runs a small business. About 50 percent of the female entrepreneurs interviewed at baseline self-reported being the main person in charge of tasks such as washing and ironing, food preparation, caring for sick family members, and house cleaning. That proportion was higher for the task of caring for minor family members (72 percent), but much smaller for minor house repairs (15 percent).

In turn, we saw partners taking on fewer responsibilities related to those chores traditionally reserved for females, although higher percentages tended to report occasional assignments of those chores. For instance, although only nine percent of the partners reported being the main person in charge of washing and ironing, an extra 30 percent reported occasional assignment of this chore, which men may frame as “support.”

**Table 9**

Distribution of Household Chores Within the Household at Baseline, Reported by Women Entrepreneurs About Themselves and Their Partner

	Generally	Generally and Occasionally	Obs
<b>Woman Entrepreneur</b>			<b>431</b>
Washing and ironing	47.3%	75.9%	
Food preparation	50.6%	80.7%	
House minor repairs	14.8%	31.1%	
Family care	72.2%	88.4%	
Care of sick members	47.1%	62.2%	
House cleaning	49.4%	74.9%	
<b>Women’s Perceptions of Their Partners</b>			<b>431</b>
Washing and ironing	9.0%	40.4%	
Food preparation	7.0%	37.8%	
House minor repairs	55.5%	71.2%	
Family care	36.4%	64.7%	
Care of sick members	15.8%	41.8%	
House cleaning	17.6%	45.7%	

*Source.* Author’s calculations based on the answers to question 113 (Table 5) from MELD questionnaire at baseline (see Appendix B for original question in Spanish).

*Note.* All women entrepreneur reported being part of a couple, which means they indicated being married or having a partner as their civil status. Obs refers to the number of observations. The “Generally” column refers to the corresponding individual indicating that he/she is the person generally in charge of such chore.

Table 10 also shows some interesting empowering effects of the networking-based treatment, this time in the form of promoting the participation of male partners in key household chores that are traditionally assigned to women. These effects are statistically significant. The average number of household chores in which partners reported some participation was 2.9 at baseline. After 12 months, the networking-based treatment increased significantly the average by 0.41 chores, an increase of 0.22 standard deviations. The group that received IM demonstrated no significant effects. This finding confirms there is something special about PWG treatment that empowers the female entrepreneur within her household. Research shows that social norms have a stronger effect on individual behavior than on individual beliefs (Bohnet, 2016). This means that because gender relations are a social construct (Agarwal, 1997), an effective intervention methodology operates at the social/community level instead of the individual level.

**Table 10**

Intention-to-Treat (ITT) Effects on the Assignment of Responsibilities for Household Chores

	Control at BL	FU1			FU2		
		Obs	IM	PWG	Obs	IM	PWG
<b>Number of household chores</b>							
Partner as key person in charge	1.4065 (0.159)	351	-0.1187 (0.131)	-0.0972 (0.190)	346	-0.1045 (0.194)	-0.0343 (0.221)
Partner as one of the persons in charge	2.9419 (0.248)	351	-0.1386 (0.248)	-0.1695 (0.166)	346	0.0909 (0.213)	0.4147* (0.223)
<b>Aggregate standardized index</b>							
Partner as key person in charge	0.0000 (0.107)	351	-0.0778 (0.099)	-0.0878 (0.137)	346	-0.1137 (0.141)	-0.0088 (0.170)
Partner as one of the persons in charge	0.0000 (0.122)	351	-0.0679 (0.122)	-0.0844 (0.082)	346	0.0374 (0.105)	0.2045* (0.110)

*Source.* Author’s calculations based on the MELD questionnaire at baseline (see Appendix B for original questions in Spanish).

*Note 1.* Reported estimate effects are based on ANCOVA regression that controls for sector and cohort efforts. The first panel shows the number of decisions and change related to each intervention. The second panel is based on a standardized index weighting each decision by the standard deviation in subjects’ answers. FU1 refers to Follow-up 1 (6 months), FU2, refers to Follow-up 2 (12 months), Obs refers to the number of observations, BL to the Baseline, IM to Individual mentoring, PWG to Peer working groups. For more information see Appendix D.

*Note 2.* Statistical significance is noted at the 1% (\*\*\*) , 5% (\*\*), or 10% (\*) level. Standard errors in parentheses.

**Discussion**

This case study has shown that the PWG treatment to enhance managerial skills of female entrepreneurs generates empowering effects as measured by the woman's role, and that of her partner, in key business decisions and traditional household chores. The partner increases his participation in business decisions, but without excluding the female entrepreneur. In the case of responsibility for key household chores, the partner is not reported to be the main person responsible, but does increase his involvement.

The novelty of these measures is that they explore not only the role of the female entrepreneur, but also that of the partner by separating questions about the role of each member of the couple. Also, we expanded the options that characterize the participation, allowing for a leading and a subsidiary role, as presented in the tables analyzed here. We report evidence that suggested more confidence in the characterization of decision and responsibility models as a result of separating the questions for each agent and by expanding the answer options. It would be important to explore further how these questions function in other contexts to see whether the empowering effects correspond more to the special features of the treatments considered in the study or to the adjustments to the questions. In addition, it would be important to ask not only women, but also their male partners, since these questions are about the distribution of intra-household tasks. Finally, it will be important to ascertain whether the full sample of this study confirms these results, especially if the full sample demonstrates some business growth effects two years after the end of the treatments at the third follow-up.

# 5

## **Freedom to Choose: The Role of Abstract and Concrete Questions in Colombia and Peru**

**Susana Martinez-Restrepo and Johanna Yancari Cueva**

Another way of looking at women's economic empowerment is through subjective well-being and its relationship to psychological empowerment. Subjective well-being refers to the evaluation people make of their lives and includes pleasant emotions, fulfillment, and life satisfaction (Diener & Biswas-Diener, 2002). Psychological empowerment is one facet of subjective well-being, since it involves people's beliefs about whether they have the *resources*, energy, competence, and freedom to accomplish their goals and to attain the life they value (Diener & Biswas-Diener, 2002; Sen, 1985; 1999).

In this section, we discuss our experience after implementing questionnaires about subjective dimensions of economic empowerment

among women under extreme and moderate poverty in Colombia<sup>35</sup> and in Peru. This case study discusses the challenges researchers faced in conveying to women in poverty an understanding of abstract questions to measure women's subjective perception of freedom to choose and autonomy.

Based on Sen (1985; 1999), Ibrahim and Alkire (2007), and Samman and Santos (2009), we piloted some modules to capture subjective dimensions of well-being, self-esteem, freedom, and autonomy.

### **Evidence from Piloting Subjective Questions to Measure Freedom and Autonomy in Colombia**

In Colombia, 83 women answered the pilot questionnaire, which was distributed in rural and urban areas in the states of Antioquia, Valle del Cauca, and Bogota D.C. On average, participants were 40 years old and 75 percent had less than a high school diploma. Almost half of the participants (44 percent) reported that they had worked during the previous week. The other half (46 percent) reported they dedicated most of their time to unpaid household chores. The average reported income was \$72 US per month and 9.23 percent reported not receiving any type of income.

Based on Sen's definition of *agency* and empowerment in the book *Development as Freedom* (1999), the objective of the pilot was to understand what was important for women living under extreme poverty without making assumptions about what mattered in their lives (for example, the preconceived

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35 The Colombian pilot was part of the qualitative component of the impact evaluation of Red UNIDOS, the Colombian strategy to eradicate extreme poverty. The pilot questionnaire was implemented during the qualitative study to explore ways to subjectively measure women's economic empowerment. The Red UNIDOS strategy provides psychosocial support for families through a social worker who visits between two and eight times per year. Although women's empowerment was not a program goal, it was expected that through the work of social workers and the achievement of these goals, women would gain further economic empowerment and intra-household bargaining and decision-making power. Several Red UNIDOS impact evaluations showed that the program did not manage to reduce extreme poverty or empower women beneficiaries. A qualitative study followed in 2013 that aimed to explain the lack of significant results and to get deeper insights about the program's lack of effectiveness. For more information about the studies, see: Fedesarrollo, Econometria, SEI and IFS (2012), "Evaluación de Impacto de Juntos (hoy Red UNIDOS). Red de Protección Social para la Superación de la Pobreza Extrema Informe de Evaluación: Diciembre de 2011" and Abramovsky, Attanasio, Barron, Carneiro, and Stoye, (2015) Technical Report, "Challenges to Promoting Social Inclusion of the Extreme Poor: Evidence from a Large Scale Experiment in Colombia."

idea that material well-being is important). Furthermore, we wanted to know how free women felt to make choices about the aspects of life they valued and the goals they wanted to achieve.

As Figure 3 shows, 84 percent of women responded affirmatively to the question: “Would you like to change something in your life?”

We expected the number to be greater, taking into account the economic conditions of all women in the sample. This response would mean that 16 percent of women living in extreme poverty, often in poor sanitary conditions and lacking adequate food, did not want to change anything in their lives.

The second question was open-ended: “What aspects of your life would you like to change?” This question offered women the option to report the three aspects most important to them. The most common responses, all of which represented a concrete change, included, in order:

“Change my labor situation.”

“Solve personal problems.”

“Become a home owner.”

“Get more education or training.”

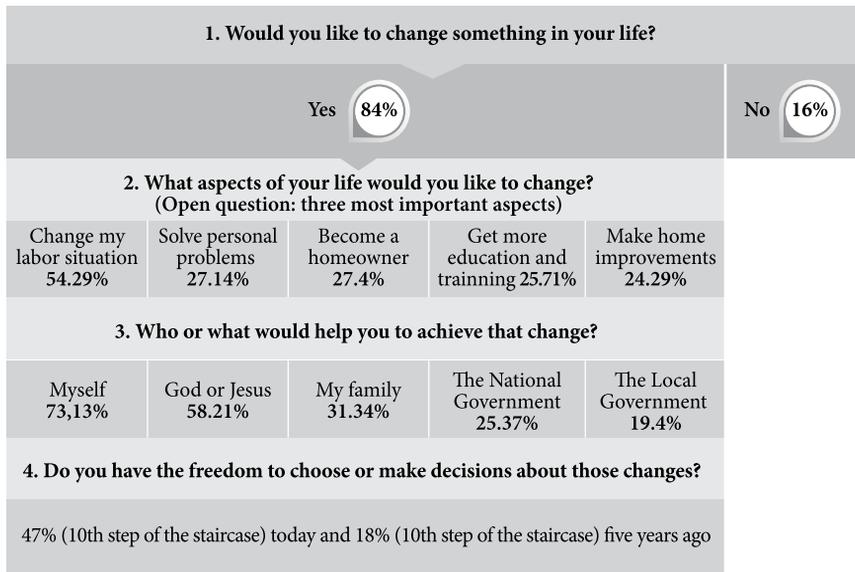
“Make home improvements.”

To the question: “Who or what would help you to achieve that change?” the most common responses were: “myself” followed by “God or Jesus Christ,” “my family,” “the national government,” and “the local government.” In this case, we provided the options and women chose the three that best represented their beliefs. While “myself” remained the most common first response, it is interesting to note how important women perceived Jesus Christ and the family to be as aids to improve their lives. Leaving change to Jesus might remove the sense of agency women need to make the necessary changes to improve their lives and attain their goals. A woman’s inclination to leave change to the national and local governments is more difficult to understand. On the one hand, it could show a woman’s dependence on state subsidies to change her life. On the other hand, it could indicate that women demand better social policies. Family support can

mean either that all family members collaborate in the household or that women are relying on their families. The direction of the answer is not clear. Future questions need to ask women to elaborate in the process of change for each item.

**Figure 3**

The Life We Value: Responses to the Pilot Questionnaire Administered to Women Victims of Violence in Rural and Urban Areas of Colombia



Source. Authors' calculations based on the questionnaire's structure and descriptive language.

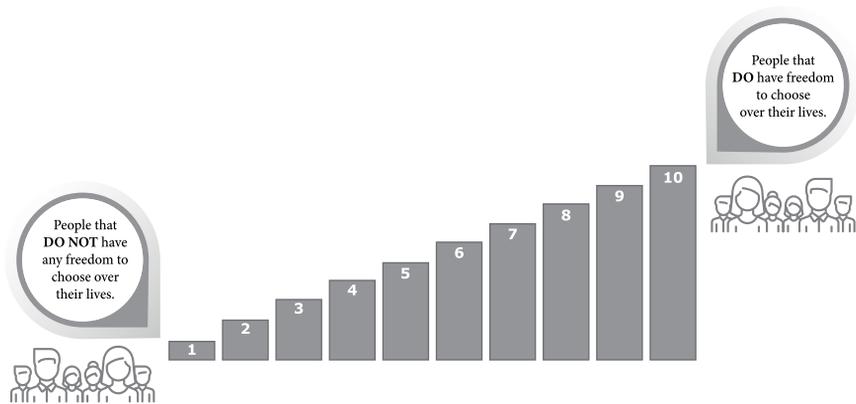
Finally, we included the following commonly used question: "Imagine a staircase of ten steps, where at the bottom, on the first step, people cannot choose or make decisions regarding their lives and on the top step (the tenth), people have complete freedom to choose or make decisions regarding their lives.

On what step of the decision-making staircase are you?” We created a template to identify which step the woman placed herself on at the time of the survey and to compare that placement with her position on the staircase ten years earlier (Figure 4).

Data from Colombia showed that 47 percent of women participants placed themselves on the tenth step (the highest), in terms of their perceived freedom to choose or make decisions about changes. For the most part, respondents perceived they had more freedom today than ten years ago. We noticed, however, that women misinterpreted the question and were able to respond only after the interviewers explained the question many times. The situation was similar in Peru (see the last section of this case study) where it took, on average, between five and eight minutes for interviewers to explain the question.

**Figure 4**

The Decision-Making Staircase. Template Used in Questionnaire for Assessing Women’s Perceived Freedom to Choose



*Source.* Authors’ elaboration.

The case of Maria illustrates the difficulty women had interpreting the question or the possible challenges interviewers faced communicating it correctly.

Interviewer: “Imagine you are on a staircase. The first step represents no freedom at all to decide about your life and what you want, while the tenth step represents total freedom to do so. On which step are you standing right now?” (The interviewer shows the card with the staircase).

Maria: “Now I live with my husband and my children.”

Interviewer: “On which step were you standing five years ago?”

Maria: “Five years ago we were living with my mother-in-law.”

(Cali, Colombia)

Similar to Maria’s responses, many of the women’s answers were not related to the question asked. Although Maria’s direct response was based not on her current freedom to make decisions about her life, but on the location of her residence today and five years ago, it is also possible that this response indicated that she is doing better today than five years ago, or that she has more freedom today since she is living with her family in her own household. She may have used a concrete example to convey the abstract concept of freedom. This does not mean that freedom is not important to her but rather that she might express it differently. A good research questionnaire should allow abstract concepts to be applied to Maria’s concrete context.

We observed that all the responses had something in common: they were concrete and associated a point in time with a physical place. The question used the staircase as a metaphor, combining a concrete concept (a staircase) with an abstract concept (freedom to choose and freedom to decide). Because of this, we suspected that the answers obtained after the interviewers’ numerous explanations might be biased by the interviewers’ own opinions and perceptions.

This outcome is consistent with evidence found in Peru. As shown in the Table 11, the differences between *treatment and control* districts in responses to this question were not statistically significant. In both cases, women in the treatment and control group districts showed the same results in both the baseline and exit polls. The average time spent on this question according to records was about eight minutes, due to the pollster’s numerous explanations. In addition, anecdotal evidence from researchers observing the fieldwork suggested that the pollsters introduced bias into some of the answers to this question.

**Table 11**

Women's Self-Placement on Staircase Regarding Their Decision Making Five and Ten Years in the Past

Variable	Baseline		Exit poll		Difference in Difference
	Treatment districts	Control districts	Treatment districts	Control districts	
Women's decision making 5 years ago (1-10)	5.22	5.09	6.66	6.50	0.04
Women's decision making 10 years ago (1-10)	4.11	4.22	6.66	6.50	0.28
Observations	778	837	654	788	

*Source.* Authors' calculations based on the baseline and Exit Poll Surveys of PSP among beneficiary households of the CCTP JUNTOS.

*Note.* The results of the exit poll answer the question: "At present, what step of the staircase regarding decision making are you?"

## Discussion

Evidence from this section shows that we might not be asking the right questions to women in extreme poverty when it comes to abstract concepts. They express and understand their goals and the things they value in their lives in terms of concrete objects or pursuits, such as holding a job, having a house, repairing the house, or getting more training. To accurately understand the life women value, and therefore the process of agency and economic empowerment, questionnaires and qualitative methods need to include concrete objects, actions, or situations (e.g., being a homeowner, getting a job, making home improvements).

Strategies such as extra training of interviewers and visual aid cards might help, but understanding subjective dimensions might be challenging for women who can barely read or understand a text, when they do manage to read. Questionnaires measuring subjective dimensions of empowerment among women in poverty must make an effort to transform the abstract into the concrete according to their specific context, education level, or human capital. Finally, it is crucial to understand the local context of women and their cultural definitions of economic empowerment when designing and implementing these types of instruments.



# **PART 2**

**EMPLOYMENT OUTCOMES AND  
THE QUALITY AND STATUS OF  
WORK AS ECONOMIC EMPOWERMENT**



As seen in Chapter 2, women's economic empowerment is a process that entails women being able to make *strategic economic choices* that were once denied to them. Such ability requires access to and control over *resources* (physical, human, financial, and institutional) that allow women to have the *agency* to set and act on strategic goals and achieve substantial changes in their lives and their gender relations (Kabeer, 1999; 2005; Molyneux, 2008; Petesch, Smulavitz, & Walton, 2005; Golla, Malhotra, Nanda, & Mehra, 2011). Participating in the labor market and holding paid jobs allow women to earn an income, gain economic autonomy, and strengthen bargaining power, all of which could lead to economic empowerment.

Studies suggest that labor market participation enables women to obtain economic assets (Hunt & Samman, 2016), gain intra-household bargaining power, improve their *fallback position*, and receive more egalitarian treatment in their households (Agarwal, 1997; Duflo, 2012). Women's agency and strategic choices often reflect the increased power they experience as a result of labor market participation. Also, the literature often has assumed that labor market participation strengthens women's financial autonomy, which has a positive impact on their social standing both within the household and in society (Conner, 2014). This translates into strategic positive change around gender-specific constraints (Sen, 1999).

This is why female labor participation traditionally has been considered a fundamental element in measuring economic empowerment (Kabeer, 2005; Kabir, Khan, Kabir, Rahman, & Patwary, 2005; Sen, 1999). Typically, the variables used across contexts to measure economic empowerment include the labor force participation rate (sum of the employed and unemployed populations), the unemployment rate, and the inactivity rate (inactive population) (UN Women, 2012). Labor market outcomes can be both preconditions to the process of economic empowerment and an *achievement* resulting from empowerment. Whether labor market indicators and economic autonomy are taken as *control (independent)* variables or *outcome (dependent)* variables depends on the research questions, the program being evaluated, and the identification strategy.

Using evidence from Colombia and Uruguay, this part discusses why traditional labor market indicators such as female labor market participation, income, formality, and employment are not necessarily the best proxies for women's economic empowerment.

First, labor market participation and financial autonomy can be considered as economically empowering only if they result from transformational choices and shifts in women's balance of power. Gender norms also play an instrumental role in women's labor market decisions (Agarwal, 1997) since gender relations are power relationships that distribute material and ideological resources between women and men (Chapter 1). Therefore, to be considered empowering, labor market participation must have the capacity to correct gender inequalities and transform norms within a particular cultural context.

Second, structural constraints limit women's choices. Often, a life of *scarcity*, combined with constraints such as limited access to high-quality, affordable childcare, high cost of transportation, and street and sexual violence, limit or influence women's labor decisions. Constraints create a high opportunity cost rarely measured by impact evaluations that use only quantitative methods. We must consider the role of strategic choice given certain constraints (lack of resources, human capital, and even basic safety) when measuring women's economic empowerment. Given these constraints, deciding not to work (in favor of caring for children) might be a strategic choice. However, the choice not to work also might be forced on women by their circumstances. How do we know which is true for a particular woman?

Third, evaluations that aim to measure the impact of a given intervention on labor market achievements often do not consider subjective dimensions of women's labor market decisions such as the quality and *status*<sup>36</sup> of the work they are

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36 By *status* we refer to the prestige associated with a job. It's not only about having a decent job but also about having a job that is recognized by society as worthwhile. Jobs can be perceived from a human empowerment perspective and classified as good or bad depending on the social status society associates with their activities. The level of satisfaction associated a given job relates to how meaningful people think their job is, the level of income, and potential for future development, among other factors (Bjørkhaug, Hatløy, Kebede, & Zhang, 2012).

able to perform given their backgrounds. While taking a high-quality job might be empowering, taking a low-quality job might be disempowering because doing so results from a lack of choice. In this chapter we argue that to fully understand women's decision making given certain constraints, we must include dimensions that consider the quality and status of work. This is consistent with recent studies (Kabeer, Huq, & Mahmud, 2013; Kabeer, 2017) in which women's labor activities were classified according to formality, location (within or outside the home), remuneration (paid or unpaid) and status (wage or self-employment).

### **The Chapters**

In the following chapters, we challenge and propose solutions to the way we are measuring labor market achievements as a proxy for economic empowerment. For this endeavor, we focus mainly on labor market outcomes and the status given to paid work with evidence from the impact evaluation of Red UNIDOS in Colombia and a qualitative study with evidence from Uruguay. We wondered whether labor market participation increases women's ability to make choices and ultimately improve their lives, and whether labor market outcomes are empowering or disempowering if we consider empowerment as the result of a strategic choice.

Chapter 6, "Labor Markets and Economic Empowerment: Evidence from the Impact Evaluation of Red UNIDOS in Colombia," offers empirical evidence that traditional labor market indicators such as labor market participation, income, job formality, and employment are not necessarily the best proxies for economic empowerment. With evidence from the impact evaluation of Red UNIDOS in Colombia among women in extreme poverty, we argue that measurements of economic empowerment must consider subjective dimensions associated with labor decisions and the constraints that limit women's choices. *Mixed methods* are key to measuring subjective dimensions that allow us to understand the role of the status of work in labor decisions.

In Chapter 7, “The Role of Choice and Constraints in Women’s Willingness to Take a Job in Cali, Colombia,” we present the results of a laboratory experiment<sup>37</sup> about labor preferences for formal and informal jobs among women living in extreme poverty and displaced by violence in Cali, Colombia. In this experiment, women could decide either to have a constant daily income from working at home in small and low-productivity businesses or to increase their daily income by working outside their homes. We found differences in women’s job preferences when their husbands were present in the experiment (*treatment group*) versus when their husbands were not present (*control group*). These preferences varied according to the number of hours women had to spend away from home in a formal job, the price of transportation, cost of care or supervision for children and/or adolescents, and the number of children in the household under the age of 18.

Finally, Chapter 8, “Subjective Definitions of Work: The Use of Discussion Groups to Measure Subjective Dimensions of Women’s Economic Empowerment in Uruguay,” explores women’s subjective perception of labor market participation and the status associated with it in Montevideo, Uruguay. Unlike previous studies that included only women living in moderate and extreme poverty, this case study used discussion groups to uncover the work preferences and perceptions of women of different socioeconomic statuses and ages. Results revealed that paid work plays a key role in women’s perception of economic empowerment, but has different implications depending on women’s socioeconomic status (SES). Women with higher levels of education associate paid work with personal fulfillment, pleasure, independence, freedom, and autonomy. However, women with low levels of education associate paid work with obligation or sacrifice. This suggests the importance of reconsidering the use of labor market proxies as direct measures of economic empowerment, as well as the importance of including intersectional analysis in the process of understanding women’s experiences at work.

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37 Experiments may be conducted in the field or in laboratory settings to measure individual or collective behaviors. This experiment was conducted in a laboratory setting. Laboratory experiments take place in controlled environments to test theories.

# 6

## **Labor Markets and Economic Empowerment: Evidence from the Impact Evaluation of Red UNIDOS in Colombia**

**Susana Martinez-Restrepo**

Employment, income generation, and economic independence could all be seen as dimensions of economic empowerment and poverty reduction. By 2012, when the impact evaluation of Red UNIDOS in Colombia was conducted<sup>38</sup>, 9.1 percent of Colombia's population lived in extreme poverty<sup>39</sup>. Extreme poverty was more prevalent in rural areas, where it reached 19.1 percent (DANE, 2013). During the same year, an estimated 3,943,500<sup>40</sup> individuals were internally displaced by violence resulting from the 50 years of armed conflict between the government, the guerillas, and paramilitaries (UNHCR, 2012).

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38 This case study is part of the article written by the same author: "Women's Empowerment among the Extremely Poor: Evidence from the Impact Evaluation of Red UNIDOS in Colombia". See: Martinez-Restrepo, Mejía, and Enriquez (2015).

39 DANE (National Department of Statistics in Colombia) measures poverty and extreme poverty in Colombia by examining income and home ownership.

40 The number of displaced people reached 7 million by 2015 (UNHCR, 2016). In part, this was due to government efforts to further register individual victims of the armed conflict and changes in the definition of what a victim is. The year of reference, 2012, was chosen due to the year of the follow-up study.

The fact that women are more likely to be under extreme poverty in Colombia starkly highlights inequities in the labor market. While labor force participation in urban areas is 57.8 percent among women, it is 74.5 percent among men (DANE, 2013). This difference is even more acute regarding the quality of employment. By 2014, an estimated 52.4 percent of women held an informal job<sup>41</sup> compared to 46.7 percent of men (DANE, 2014). The situation is considerably worse for women under extreme poverty. By 2013, it was estimated that only 31.9 percent of women living in extreme poverty in urban areas participated in the formal labor market and more than 90 percent held informal jobs (DANE, 2013).

To examine how social protection programs could foster women's economic empowerment, we conducted an impact evaluation of the Red UNIDOS program in Colombia, which aimed to eradicate extreme poverty. We looked at whether women beneficiaries of the program were more likely to participate in the labor market, to become entrepreneurs, or to hold a formal job—proxies for economic empowerment. The study found no overall impact of the program on women's economic empowerment.

Nevertheless, we realized during the quantitative data analysis and particularly during the qualitative study that we were probably asking the wrong questions. The framework of quantitative labor market indicators conceptualized women's economic empowerment not as a process (as proposed in Chapter 2) but as a static outcome. Particularly when considering the severely impoverished women in the sample, we could have better designed the quantitative questions to capture information about women's *strategic choices* given their constraints and their contextual *gendered structures*. This is easier said than done. We managed to observe this complexity using several innovative qualitative methods.

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41 According to the National Department of Statistics in Colombia (known as DANE by its Spanish acronym), the types of informal jobs include work undertaken by: i) *Cuenta Propia* workers, owners of their own companies and part of the informal sector; ii) employers, owners of their own companies and part of the informal sector; iii) families as auxiliary workers, independent of working in the formal or informal sector; iv) members of informal product cooperatives; v) employees who have informal jobs with companies in the formal sector, companies in the informal sector, or with households that employ them as paid help; and vi) the *Cuenta Propia* workers who produce goods exclusively to be used in their homes. DANE (2009). "Metodología informalidad Gran Encuesta Integrada de Hogares - GEIH." Retrieved January, 2014, from [https://www.dane.gov.co/files/investigaciones/boletines/ech/ech\\_informalidad/metodologia\\_informalidad.pdf](https://www.dane.gov.co/files/investigaciones/boletines/ech/ech_informalidad/metodologia_informalidad.pdf)

**Evaluated Program: Red UNIDOS**

Red UNIDOS is the Colombian government's main strategy to alleviate extreme poverty. It comprises three components: first, psychosocial support for families and the community; second, program supply management and preferential access to social services provided by the state; and third, institutional strengthening. A social worker (called in Spanish a *Cogestor Social*) is responsible for helping families recognize their strengths and weaknesses and devise strategies to apply for government programs that may improve their lives along nine dimensions (identification, health, education, income generation, and access to justice, among others) so they can work to escape extreme poverty. One of the program's main objectives is to empower families and individuals, with the intention of helping them become the agents of their own development. The strategy matched beneficiaries with offerings such as formal and continuing education, training, and microloans, according to their needs. Although the direct beneficiary of Red UNIDOS is the household, the unit of intervention under this program is each family member within a household. This means that the program requires a diagnostic for the educational and financial situations (among other factors as discussed previously) of each family member to support their growth and empowerment as individuals as well as that of the household.

**The Methods**

Using a *mixed method* approach, we analyzed the impact on women's economic empowerment of the Red UNIDOS pilot implemented between 2009 and 2011 in rural and urban areas of Colombia. Due to the contamination of the *treatment group* at the baseline, this impact evaluation used *instrumental variable* (IV) methods and performs robustness checks using *Difference in Difference* (DID) estimators.<sup>42</sup> This was originally a *Randomized Controlled Trial* (RCT), done within 77 municipalities (representative of the entire country), with

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42 For further information about the data and methodology used in this paper, see Martinez-Restrepo et al., 2015.

cluster randomization (each municipality divided into several neighborhoods or clusters). The sample used for this analysis included 2,311 households. The mixed methods used what we called *Triadas de Amigas*, focus groups composed of three friends and conducted at the women's homes. The objective was to encourage a greater degree of intimacy than is possible in traditional focus groups by creating an environment in which women felt free to gossip, which would allow us to obtain more in-depth information about such topics as women's decision making, aspirations, relationships with their husbands, and their experiences of domestic violence.

### **The Results**

Using IV methods, we found that Red UNIDOS reduced the probability of having an informal job in urban areas by 25 percent. Nevertheless, we observed no significant effects for women when analyzing the data by gender.<sup>43</sup> For example, the program did not increase women's engagement in the labor market as measured by labor force participation rates, entrepreneurship rates, and women's earnings (Table 12). We did not observe significant improvements in women's probability of being employed or self-employed, increasing their labor income from a job, increasing their earnings from any type of work, or reducing their rate of informal work.

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43 This is the interaction of being part of the treatment group and being a woman. The sample contained both men and women who participated in the strategy within their families.

**Table 12**

Red UNIDOS's Impacts on Labor Markets and Women's Economic Empowerment

	Employed	Informality	Labor income	Earnings	Self-employment
<b>Rural</b>					
Treatment	-0.0687 (0.138)	0.110 (0.222)	133,499 (162,701)	110,856 (201,030)	0.0577 (0.180)
Treatment* Woman	-0.106 (0.124)	-0.0760 (0.188)	-122,353 (155,944)	-2,430 (127,833)	-0.0549 (0.161)
<b>Urban</b>					
Treatment	-0.0254 (0.0779)	-0.250* (0.137)	-73,760 (114,176)	13,642 (82,523)	0.0693 (0.0875)
Treatment* Woman	0.0442 (0.0580)	0.0929 (0.109)	24,739 (103,875)	6,997 (71,440)	-0.00250 (0.0689)
<b>Displaced</b>					
Treatment	-0.0921 (0.163)	0.231 (0.319)	60,431 (118,512)	70,208 (112,346)	0.0962 (0.140)
Treatment* Woman	0.0488 (0.163)	-0.0242 (0.319)	-128,479 (118,512)	-86,007 (70,208)	-0.0136 (0.140)

Source. Author's calculations.

Note 1. Self-employment refers to what is known in Colombia as *Cuenta Propia* or individuals with low productivity informal businesses with no employees. Treatment\* Woman refers to is the interaction between being part of the treatment group and being a woman.

Note 2. Statistical significance is noted at the 1% (\*\*\*) , 5% (\*\*), or 10% (\*) level. Standard errors in parentheses.

To explain why Red UNIDOS did not have any impact on women's engagement in the labor market as presumably intended, we implemented 33 *Triadas de Amigas*. We interviewed a total of 99 women in three main cities, Bogota, Cali, and Medellin, and two rural municipalities, Dagua and Angostura.

Evidence from the qualitative fieldwork suggests that complex barriers to women's participation in the labor market, in addition to program quality and implementation challenges, explain the lack of impact. These barriers include women's lack of trust in available care services for young children, the limited availability and quality of employment opportunities, the duration and the cost of transportation, and the gendered division of labor, which restricts the types of jobs available for women.

Access to care services, along with its high cost, and of the poor quality of available services, is one of the major barriers for women attempting to access paid jobs.

“When I have been working, I have had to pay too much for my childcare, and not everybody can take good care of my daughter.”

(Medellin – Urban)

“I have had job opportunities... but I was afraid of leaving my children with another person. Maybe they are not going to take care of my children as I would like, so that fear didn't allow me to take those jobs.”

(Medellin – Urban)

In the case of women living in rural areas or on the peripheries of urban zones, access to transportation, as well as the cost of and time required to commute for a job, constitute major barriers. Even when jobs are available, the high cost of bus fares in urban areas or taxi-motorbikes in rural ones, combined with the lack of availability during certain times of the day, discourage women from taking jobs.

“The other day, because of Red UNIDOS, somebody called me to offer me a job and he told me I had to go to Fontibon.<sup>44</sup> But the schedule was until 10:00

44 Fontibon is a locality in the western side of Bogota, the capital of Colombia. It is considered a residential center and has developed large commercial and industrial spaces.

p.m. and there are no buses available at that time, so I couldn't go. The other option was to go at 6:00 a.m., but in the morning it is impossible to take a bus. They come full from Arabia so they don't pick you up, and it is expensive."

(Bogota – Urban)

Another barrier to engaging in paid work is that, despite the household's situation of extreme poverty and *scarcity*, husbands or male partners do not like women to work outside their homes. Some husbands believe that women working outside their homes are more likely to be unfaithful since they may have contact with other men. Husbands and partners also believe that taking care of the children should be a woman's main responsibility, regardless of her preference for having a formal job. Men do not allow their partners to work because it would give women more intra-household bargaining power, limit cooperation, and enhance their wives' *fallback position* (Agarwal, 1997).

"There are husbands who don't like you to work... Money gives you liberty. If you don't like something you can leave and nothing happens."

(Cali – Urban)

"My husband doesn't allow me to work, he doesn't like the idea. He allows me to work, but here at home because I can take care of the children."

(Bogota – Urban)

"He likes my current job because I am at home. I would like to get a new job with all the benefits, such as health, pension, and holidays, but he tells me, 'think about the children, they are teenagers and they need you.'"

(Medellin – Urban)

Labor participation could improve women's fallback position. However, their low accumulation of human capital and unfavorable conditions for work—their status as women means society expects them to be economically dependent—make labor participation an inefficient decision.

Evidence from another study we developed in two states of Colombia suggested that while women in rural areas tend to perform nonpaid work on their farms, men undertake daily paid work doing harvesting activities (USAID, 2015).

Women's lack of access to land and asset ownership are also important handicaps when it comes to accessing low-interest loans provided by the Agrarian Bank. This affects their participation in most of the Ministry of Agriculture programs for small producers (USAID, 2015). Despite the fact that, in theory, Red UNIDOS beneficiaries have preferential access to government programs, they often cannot meet the minimum program requirements.

“There are no jobs here, only local government jobs and that is for people with more education and with connections.”

(Angostura – Rural)

Another constraint to accessing paid jobs is violence. Indeed, domestic violence, child rape, and gang violence are common in some urban and rural settings across Colombia and increase the opportunity cost of women leaving their homes for a paid job. All of these problems are evident in the following cases of three women in Cali.

“My ex-husband used to beat me up. I decided to leave him, but without child support I have to go back to work. I had three teenage boys. Two were killed in street gangs. I could not supervise them and take care of them because I left for work and now they are dead. I should have allowed my ex-husband to beat me up; at least my children would be alive.”

(Cali – Urban)

“My 8-year-old daughter was raped by my mother's boyfriend. It has been really hard for us and now I don't speak with my mother. She doesn't believe us. I have to watch over her at all times.”

(Cali – Urban)

“I used to leave my daughter with family when I went to work. One time I saw her uncle touching her, he almost raped her. Now, she's always with me, I cannot go out to work and leave her. I prefer to sell things here and there from home to be with her.”

(Cali – Urban)

Local context matters. In areas of extreme violence like Medellin and Cali, choosing not to work and stay home to supervise children might be a strategic and empowering decision that contributes to children's well-being by preventing street and sexual violence.

Finally, in addition to constraints to accessing and engaging in the labor market, our qualitative research also revealed women's desire to have a paid job for reasons related to empowerment.

“To have a job is very important because you feel useful, for yourself, your family, and your community, because you have more opportunities to learn. When you have a job you can progress, study, and learn more, have friends and be more open to the world.”

(Cali – Urban)

“When I have my money I feel satisfaction because I don't have to ask him.”

(Angostura – Rural)

## Conclusions and Methodological Considerations

The qualitative study and some of the experimental activities we performed offered clues about why the program was not improving labor market outcomes for women beneficiaries. We found issues regarding the program implementation, the quality and the number of social workers, and resource allocation within the program that might have affected the program's impact.

More importantly, the program was not working at a structural level to change constraints and social norms associated with women's *resources* and *agency* in ways that might make them more likely to get a job, start their own businesses, or get a formal job. Often poverty reduction programs fail to dive deeper into the context to explore what can really be changed. In addition to working to change social norms, which could take a long time, programs could do more to improve safety, reduce the cost of and access to transportation, and improve the quality and lower the cost of childcare.

Most women in extreme poverty do not have the basic resources or the ability or freedom needed to make strategic choices. The program did not change those conditions, first because it was not designed to do so and second because the program delivery and implementation faced severe limitations. While the program provided a component to allow women to get more education (basic resources), it did not work toward transforming social norms or improving day care quality and availability or improving access to transportation. To support women's engagement in paid work, anti-poverty programs need to provide access to the necessary resources to strengthen their agency (Chapter 2), thus enabling women to begin the process of empowerment.

Furthermore, it is possible that we asked the wrong questions and used the wrong variables to measure economic achievements and financial autonomy. In particular, we didn't ask: What role does work *status*—for example, whether a job is formal or informal—play in the likelihood of a woman taking a job?

**Opportunity cost.** As discussed previously, access to transportation, violence in urban areas, and low quality of daycare increased the opportunity cost for women accepting formal jobs. Hausmann (2013) considers this as it relates to the logic of the informal economy. He argued that informality will remain prevalent as long as transportation time and costs remain high. Indeed, he calculates that in large metropolitan areas like Bogota, daily commute times for low-income formal-sector workers often exceed three hours, and the average direct cost of transportation is equivalent to roughly two hours of work at the minimum wage. An eight-hour shift becomes an 11-hour shift for which net pay is only six hours. In monetary terms, this would be equivalent to an effective tax rate of 45 percent on low-income formal-sector workers. Working women need to add childcare costs and time away from children to the equation.

To overcome these challenges, some women opt to run businesses from their homes because this allows them to take care of their children or the elderly and because their husbands have a strong preference for them to stay at home, even though they need additional income.

**Status and quality of jobs.** Too few formal jobs are available for women in both rural and urban areas. In rural areas, income-generating activities are limited to men working in agriculture, not only because of their strength and experience, but because they have more available time to work outside the household (Arias et al., 2013). In urban areas, however, more opportunities to work and the gendered division of labor prompt women to take poorly remunerated jobs under unstable working conditions (Arias et al., 2013). Additionally, in Colombia's large cities, at least a high-school diploma is now imperative to access any kind of formal job. Most women living in extreme poverty who benefited from the program had only an elementary or at most a middle-school education. The following chapter discusses issues of quality of work.

**Gender norms.** Interestingly, we observed that women's husbands were often major constraints on their access to the labor market. This happened regardless of the degree of scarcity in which these families lived. We remember a 31-year-old mother of three in the south of Bogota who had dropped out of high school. In 2014, her husband made approximately \$100 US per month washing buses. She told us he did not allow her to work. Her only source of income—and it was an unstable and unpredictable source—was selling cosmetics from a catalogue to her girlfriends. Their husbands' objection was a common reason (or excuse) for why women did not pursue formal work.

In addition, the quantitative data counts women who work at home as engaged in entrepreneurship, which inflates women's economic empowerment measures because running these types of home-based businesses usually does not translate into strategic changes to the gender structure.

**Research challenges.** Within the framework considered in this book, these women lacked resources (human capital) to access quality jobs, which could limit their agency. When measuring women's economic empowerment, we need to go beyond traditional measures and ask about the status associated with their work and the meaning of paid work (is it empowering? is it a burden?). We need to look not only at the program characteristics, but also at all the constraints (social norms,

violence, infrastructure) that can affect women's labor engagement regardless of how well a given social program is designed.

A life of scarcity could also affect women's ability to make strategic choices, their need to determine the kind of lives they want to live, or simply their capacity to take action. Not only was the program not empowering women economically, but we as researchers were perhaps not asking all the right questions.

Most of the insights we gained resulted from the *Triadas de Amigas* methods, a qualitative approach that we adapted rapidly to the new evidence we observed in the field. Our presence during most of the three-week fieldwork sessions was particularly useful. Trained facilitators alone, without experts present in the field, would have been unlikely to adapt their questions and dig deeper into emerging topics.

**Final remarks.** These results illustrate why using traditional proxies for economic empowerment such as labor market participation, income formality, and income generation might not always be the best way to measure women's economic empowerment. Labor market participation and additional income are always important for women's financial autonomy and economic empowerment. Participating in the labor market allows women to manage their own money, to bargain at home, and to invest in their family's education and health. The problem arises when basic resources such as safety are not accessible, meaning that women's participation in the labor market carries huge opportunity costs. When necessities such as childcare and transportation are too costly, getting a formal job becomes a burden rather than an opportunity. In Bogota, for example, infrastructure growth has not kept pace with population growth, so people commuting from Soacha (a town in the south with the highest density of displaced people) to the north (where most jobs are) can take three hours each way, including the time to access the *Transmilenio* (the integrated bus system).

This does not imply that women are better off not working. However, we maintain that simple laws, regulations, and programs that match the supply and demand of workers (as Red UNIDOS did with job offers) are insufficient

or inadequately implemented. Providing basic resources and reducing the opportunity cost of holding a job, as well as changing gender structures, could lead to greater impact.

Our findings from the qualitative study of the Red UNIDOS impact evaluation led us to design a behavioral experiment to elicit women's willingness to take a job given several constraints, while negotiating with their husbands or domestic partners about their decisions. We discuss this experiment in the following chapter.



# 7

## **The Role of Choice and Constraints in Women's Willingness to Take a Job in Cali, Colombia**

**Susana Martinez-Restrepo**

The Red UNIDOS qualitative evaluation revealed that many women found paid work empowering but that their husbands would not allow them to work. We became curious about whether women's preferences were different from those of their husbands. Were they negotiating with their husbands about whether or not they could have a paid job? What factors influenced the preferences of both husbands and wives?<sup>45</sup>

We performed an experimental behavioral analysis of labor market preferences and decisions among married women living in extreme poverty or displaced by violence in Cali, Colombia. To elicit the labor preferences and choices of these women we measured their willingness to take a job given several constraints: the cost of childcare, the cost of transportation, hourly wages, and number of hours worked. We used the concept of *Willingness to Accept* (WTA)

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<sup>45</sup> This case study is part of the article written by the same author: "Eliciting women's willingness to take a job. Evidence from displaced and extremely poor women in Cali, Colombia". See: Martinez-Restrepo, Mejía, and Enriquez (2016).

(Horowitz & McConnell, 2003), which measures the amount, usually of money, a person is willing to accept to abandon something. We modeled our experiment based on Bursztyn's and Coffman's design (2012), but focusing on women's WTA a formal or informal job. In Colombia, while formal jobs are often seen as more stable and of higher quality, they also allow less time flexibility and cannot be done at home or close to home. This is not the case for most of the *Cuenta Propia* (which translates roughly as "working on their own"). These are small, single-person businesses run in the streets close to or from home. This experiment sought information regarding the minimum monetary amount that women were willing to accept for selling their labor, in both informal and formal jobs.

A total of 255 women in extreme poverty, displaced by violence, and who were beneficiaries of Red UNIDOS, were randomly selected to participate in the experiment. The *treatment group* consisted of 123 married women with their husbands present in the experiment. The *control group* had 132 married women without their husbands present at the site. Couples were randomly assigned to treatment or control groups with a list provided by the Red UNIDOS program. All participants had to be married<sup>46</sup> women beneficiaries of the program with children younger than 18. Couples were invited to negotiate their willingness to take a job given several constraints. To perform the analysis we used an *Ordered Probit* among treatment and control groups.<sup>47</sup>

We observed that women who negotiated with their husbands (treatment) were less willing to take a job outside their homes despite offers of increased wages and free childcare. Increasing childcare costs also lowered the probability that a woman would take a job. Women who benefited from the program *Más Familias*

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46 We considered "married" any woman legally married or living with a domestic partner for more than two years. This latter condition is a legal definition of the Colombian government for domestic partnerships and provides the same legal rights as any civil marriage.

47 For more details, see the original article on which this section is based: <http://www.repository.fedesarrollo.org.co/handle/11445/3350>

*en Acción* (MFA)<sup>48</sup> were less likely to accept any job and preferred to stay at home. There seemed to be an overall preference for formal jobs, which suggests that job quality matters to women.

### The Experiment

To elicit labor preferences and choices, we performed an experiment in which women had to establish their WTA a job given a wage, number of hours worked, and the cost of childcare and transportation. For each hypothetical scenario, married women needed to consider the following:

- 1) An increasing wage, given an increasing number of hours away from the home, inclusive of commuting time;
- 2) A constant \$1.50 US cost for transportation; and
- 3) A cost for childcare and supervision ranging from \$0 to \$3.50 US per day.

The offered income and all costs of transportation and childcare were based on local prices and wages.

The study process was as follows. First, we explained that women would have to choose between a constant wage of \$6 US per day for an informal job staying at home (selling food, weaving, etc.) or accept a job taking into account different scenarios with a constant cost of transportation and increasing price of childcare. In the first hypothetical round, all outside-the-home jobs were informal. In the second hypothetical round, all jobs were formal and included health and pension benefits (Table 13). This process repeated at each level of income-per-hour until each woman reached the income level at which she preferred to leave the house instead of staying at home and earning \$6 US. If a woman did not reach that point even at the highest possible salary, we assumed she would not accept any job.

To simplify the experiment, both formal and informal jobs had the same constraints and offered the same wage per hour, but researchers explained the

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48 Más Familias en Acción is the national program the Departamento para la Prosperidad Social (DPS) offers to all families with children and teenagers younger than 18 that require economic assistance to provide proper nutrition and ensure their children stay in the school system.

differences between these kinds of jobs. When describing a formal job, researchers would say, “Now we are going to decide whether you want to take a job, but this time it is a formal job. This means you would be offered and pay into a pension plan and receive paid vacation days, paid sick leave, and health insurance with an EPS instead of a SISBEN.”<sup>49</sup> Women in the treatment group, which included their husbands, were encouraged to talk and negotiate the decision as a couple. At the end of the game, we asked why the woman or couple had made that particular choice (Figures 5 and 6).

**Table 13**

Experiment Scenarios With Increasing Cost of Childcare for a Formal and Informal Job per Day

Hours worked	Hours of transportation	Income	Transportation Cost	Scenario 1		Scenario 2		Scenario 3	
				Childcare Cost	Available money	Childcare Cost	Available money	Childcare Cost	Available money
4	2	\$6 USD	\$1.5 USD	Free	\$4.5 USD	\$1 USD	\$3.5 USD	\$3.5 USD	\$1 USD
5	2	\$8 USD	\$1.5 USD	Free	\$6.5 USD	\$1 USD	\$5.5 USD	\$3.5 USD	\$3 USD
6	2	\$10 USD	\$1.5 USD	Free	\$8.5 USD	\$1 USD	\$7.5 USD	\$3.5 USD	\$5 USD
7	2	\$12 USD	\$1.5 USD	Free	\$10.5 USD	\$1 USD	\$9.5 USD	\$3.5 USD	\$7 USD
8	2	\$14 USD	\$1.5 USD	Free	\$12.5 USD	\$1 USD	\$11.5 USD	\$3.5 USD	\$9 USD
9	2	\$16 USD	\$1.5 USD	Free	\$14.5 USD	\$1 USD	\$13.5 USD	\$3.5 USD	\$11 USD

Source. Author's elaboration.

## The Results

We observed that negotiating with their husbands impacts women's decision to take a job, particularly when considering formal vs. informal jobs and the cost of childcare (free, or one dollar vs. three and a half dollars). Tables 14 and 15 show these differences.

<sup>49</sup> EPS refers to the contributory health care system in Colombia and SISBEN to the subsidized one. Because of their condition of extreme poverty and forced displacement, and the fact that they were beneficiaries of Red UNIDOS, these women had access to the SISBEN subsidized system.

**Table 14**

WTA an Informal Job in the Treatment Group

Hours worked	Income Offered		Scenario 1	Scenario 2	Scenario 3
	Work at home	Work outside your home	Childcare free	Childcare cost = \$1 USD	Childcare cost = \$3.5 USD
4	\$ 6 USD	\$ 6 USD	-0.00676 (0.00592)	-0.00544 (0.00572)	-0.00659 (0.00629)
5	\$ 6 USD	\$ 8 USD	-0.0310 (0.0228)	-0.00455 (0.00478)	-0.00186 (0.00238)
6	\$ 6 USD	\$ 10 USD	-0.0312 (0.0228)	-0.0299 (0.0272)	-0.00514 (0.00504)
7	\$ 6 USD	\$ 12 USD	-0.0143 (0.0106)	-0.0179 (0.0165)	-0.0262 (0.0215)
8	\$ 6 USD	\$ 14 USD	-0.00185 (0.00184)	-0.0103 (0.00956)	-0.0255 (0.0209)
9	\$ 6 USD	\$ 16 USD	0.000829 (0.00134)	-0.000696 (0.00101)	-0.0129 (0.0107)
10	\$ 6 USD	Always stays at home	0.0843 (0.0598)	0.0688 (0.0619)	0.0781 (0.0629)

Source. Author's calculations.

*Note 1.* These results showing willingness to accept a job in the treatment group were obtained while controlling for displacement by violence, age, number of kids under 18, number of people in the household, participation in Más Familias en Acción, education of the woman, informality, and the husband's labor participation.

*Note 2.* Statistical significance is noted at the 1% (\*\*\*) , 5% (\*\*), or 10% (\*) level. Standard errors in parentheses

First, as seen in Table 14, there were no significant differences in the WTA an informal job between married women who negotiated with their husbands and those who did not. This is true for every scenario and any constraint. Instead,

preferences differed when women were offered formal jobs (Table 15).

Second, as seen in Table 15, women who negotiated with their husbands (present at the treatment) were less willing to take a job outside their homes despite offers of increased wages and free childcare.

**Table 15**

WTA a Formal Job in the Treatment Group

Hours worked	Income Offered		Scenario 1	Scenario 2	Scenario 3
	Work at home	Work outside your home	Childcare free	Childcare cost = \$1 USD	Childcare cost = \$3.5 USD
4	\$ 6 USD	\$ 6 USD	0.0908* (0.0546)	-0.104** (0.0491)	-0.0543* (0.0297)
5	\$ 6 USD	\$ 8 USD	-0.0126 (0.00812)	-0.0162* (0.00876)	-0.0201* (0.0119)
6	\$ 6 USD	\$ 10 USD	-0.00532 (0.00393)	-0.0156* (0.00826)	-0.0268* (0.0152)
7	\$ 6 USD	\$ 12 USD	0.000120 (0.00141)	-0.00426 (0.00352)	-0.0166* (0.00957)
8	\$ 6 USD	\$ 14 USD	0.00427 (0.00349)	0.00397 (0.00362)	-0.00625 (0.00449)
9	\$ 6 USD	\$ 16 USD	0.00523 (0.00377)	0.00368 (0.00250)	0.00272 (0.00295)
10	\$ 6 USD	Always stays at home	0.0990* (0.0587)	0.132** (0.0607)	0.121* (0.0628)

Source. Author's calculations.

*Note 1.* These results of willingness to accept a job in the treatment group were obtained while controlling for displacement by violence, age, number of kids under 18, number of people in the household, participation in Familias en Acción, education of the woman, informality, and the husband's labor participation.

*Note 2.* Statistical significance is noted at the 1% (\*\*\*) , 5% (\*\*), or 10% (\*) level. Standard errors in parentheses.

Importantly, formal part-time jobs with free childcare seemed to be the only situation in which the negotiating couples preferred the woman to take a job outside the home. Finding such jobs can be extremely difficult given the educational level (primary and secondary) of women in this experiment (see first line of Table 15).

It was not clear from the experiment whether men are more likely to influence women's WTA a job because of men's greater exposure to the labor market. This hypothesis suggests that men could be more aware of opportunity costs. The other potential explanation is that husbands could be controlling women's choices out of jealousy and chauvinism. After all, every gender relationship involves the distribution of power between women and men (Agarwal, 1997).

Evidence from the qualitative study previously performed for the evaluation of Red UNIDOS among the same population would suggest the latter: social and gender norms explained the influences husbands wield over their wives' paid job decision making (Chapter 6). In the qualitative study of that impact evaluation, women revealed that their husbands or partners thought they would cheat or neglect their children and households if they worked outside their homes. Finally, women suggested that their husbands believed that women who work and have a greater income gain autonomy and bargaining power and no longer depend on them (Martinez-Restrepo, Mejía, & Enriquez, 2015).

Constraints other than social norms, such as childcare, also matter to women's labor preferences and are not commonly considered in social programs. For example, there were no significant differences between the treatment and the control when childcare was free, but as the childcare cost increased from zero to one and then to \$3.50 US, women who negotiated with their husbands were less likely to accept any job that was not full time with commensurate income.

Women with children younger than 18 were also less likely to accept a job. A common belief is that a mother's time allocation can shift toward labor once children go to school. This may be more fantasy than reality in the case of low-income Colombian women. Children and teens attend public school only four hours a day—either 8 a.m. to noon or 2 p.m. to 6 p.m.—meaning that they are home and require supervision the rest of the time.

Finally, benefiting from Conditional Cash Transfers Programs (CCTP) affects women's willingness to take a job. This is consistent with previous studies by Nuñez and Cuesta (2006) showing that women who benefit from the Colombian CCTP MFA are less likely to work. The transfer is not meant to replace labor income, but it might provide women with enough basic income to get by.

Every time a married woman took a job, or decided on her own or with her husband not to take any job, we asked the reason behind the choice. Figure 5 shows the most common explanations for the informal job options. Most women without their husbands present (control group) said the reason they took a job was that they needed more money (43 percent in the control group vs. 40 percent in the treatment group). A significantly higher percentage of women negotiating with their husbands said they wanted to spend more time at home (45.8 percent in the treatment group vs. 35.9 percent in the control group), and twice as many women with their husbands reported that childcare costs were too high (6.2 percent in the treatment group vs. 1.7 percent in the control group). This could illustrate a structural constraint in which traditional gender roles designate husbands as breadwinners and wives as caregivers. Suggesting in front of their husbands that women need or want more money could challenge their husbands' masculinity and be interpreted as a call for economic autonomy.

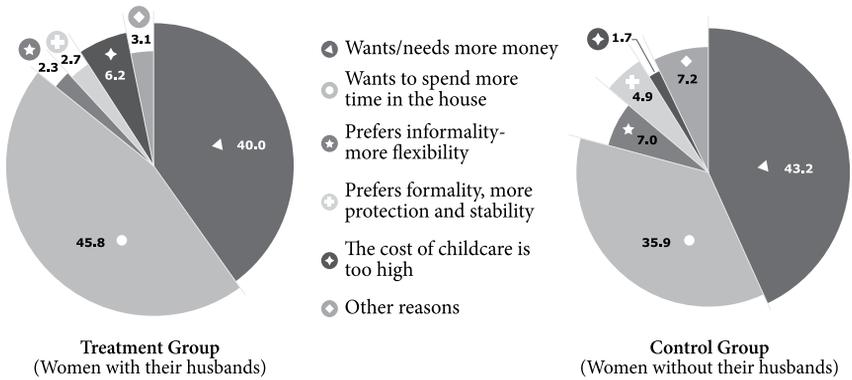
Women's reasons change significantly when offered a formal job. In Colombia, and as offered in the experiment, a formal job includes a pension and access to private health care.<sup>50</sup> Fewer women with or without their husbands reported wanting to stay at home. Childcare became a lower priority and they reported preferring formality, protection, and stability. This means that it is not that women do not want to work but that they prefer not to work at the jobs they could get given their educational background and the constraints they face (including their husbands' social norms and preferences).

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50 People living in poverty and extreme poverty can access free basic government-sponsored health care.

**Figure 5**

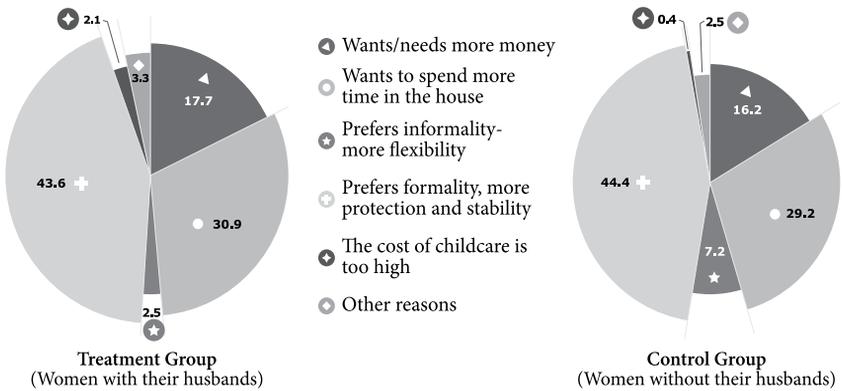
Distribution of Women in the Experiment in Regards to Opting for Informal Jobs



Source. Author's calculations.

**Figure 6**

Distribution of Women in the Experiment in Regards to Opting for Formal Jobs



Source. Author's calculations.

## Conclusions and Methodological Considerations

In 1999, Amartya Sen argued for the first time that true development has to expand people's choices and therefore their freedoms. Economic empowerment is not just about acquiring more resources, assets, and income. Rather it means being able to make *strategic choices* and having the freedom to choose. Under Kabeer's framework, empowerment is the process through which women acquire the "ability to exercise strategic choices previously denied to them" (Kabeer, 1999, p. 437). Is staying at home to take care of daughters at risk of being raped, or protecting teenage boys from being recruited into street gangs, a strategic choice? Or is it instead a survival choice? For many women in extreme poverty, particularly in urban areas, staying home may be a survival choice or may represent a lack of choices. As seen in Chapter 2, choices have to be meaningful to count as strategic.

In the case of women beneficiaries of Red UNIDOS, the opportunity cost of choosing to work would be very high given all the constraints they face and lack of resources (pre-conditions). Women who lack access to basic resources, security, and freedom of movement are condemned to the role of caregivers, without the possibility (or ability) to make their own decisions.

Constraints on access to resources and to labor markets matter to women's choice of whether to take a formal or informal job, or any job at all. These constraints determine what a strategic choice means in a woman's particular context. Traditional labor market indicators may not always be the best proxies for economic empowerment, at least not without considering the role of these constraints and the role of the *status* of work, discussed in the next section.

Poverty, low-quality childcare, and street violence leave no room for higher level priorities—at least not for the priorities and behaviors that policy makers and development researchers would like to encourage to make women more economically empowered.

Finally, job quality matters. Given the evidence of this behavioral experiment, women and couples who negotiated have a preference for formal (high-quality) jobs. In Colombia, half of the working population has a formal job. Women are

less likely than men to have a formal job (Martinez-Restrepo et al., 2015). Without possibilities to access formal jobs due to women's conditions of *scarcity* or their lack of skills and networks, they may choose to stay at home and take care of their children. Is that a strategic choice? Is that *agency*? What outcomes result from those decisions?



# 8

## **Subjective Definitions of Work: The Use of Discussion Groups to Measure Subjective Dimensions of Women's Economic Empowerment in Uruguay**

**Alma Espino**

This section analyzes the results of research<sup>51</sup> that explored women's subjective definitions of labor market participation, occupational segregation, and precarious work. This analysis focuses on the subjective aspects of women's responses, taking into account a key *intersectionality*: socioeconomic status<sup>52</sup> (SES) and age. Women of lower SES do not define work in the same way as middle or upper SES women do. The study's empirical strategy used a qualitative methodology to identify and classify the constraints women face in the labor market. Understanding the subjective dimensions of labor participation and what work means to women from different socioeconomic and age groups is essential, since most studies suggest that labor market indicators such as labor market participation and wages are key proxies for women's economic empowerment (Heath, 2013).

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51 "Enhancing Women's Economic Empowerment through Better Policies in Latin America" Project supported by IDRC and under the direction of CIEDUR. Forthcoming. The qualitative analysis that supports the main research of this case study is based on the article written by Filardo, Aguiar, and Ni3n (2015): Trabajo, empoderamiento econ3mico y agencia. La percepci3n de las mujeres sobre su situaci3n en Uruguay. CIEDUR. Montevideo.

52 Social status combines the education level and socioeconomic status.

Empowerment refers to both economic (income) and social (status) levels. These two levels of empowerment coexist and depend on each other. Economic empowerment implies both the ability to succeed economically and the power to make economic decisions (Golla, Malhotra, Nanda, & Mehra, 2011). While increased access to labor markets could be a first step toward progress, this alone does not ensure women's economic empowerment. Market forces on their own cannot stop the structural inequalities that exist in rules, social norms, assets, and choices that perpetuate women's historically established disadvantages. Rather, in the absence of offsetting forces, market forces tend to reproduce these deep-seated structural inequalities.

We assume that greater access to labor markets could be a first step toward the achievement of women's economic empowerment. Nevertheless, for empowerment to occur, we need to redefine the traditional division of household labor (where women perform nonpaid activities such as childcare and chores and men perform paid activities), start favoring women's employment in traditionally masculine sectors (e.g., manufacturing), and at the same time avoid increasing women's workload (requiring women to continue working at home while taking on work outside the home).

Even when women achieve higher levels of education and professional qualifications they have not sufficiently reduced gender wage gaps or occupational segregation. We cannot expect market forces to contribute to the empowerment process, since market forces cannot by themselves eliminate the structural inequalities that hinder them. These inequalities derive from formal rules and social norms that perpetuate the disadvantages women have faced historically. Rather, market forces tend to reproduce these inequalities in the absence of countervailing forces.

To explain the origin of gender inequalities and the disadvantages they represent for women pursuing empowerment processes, this chapter applies an intersectional approach through the interaction of SES and age to identify the structures of constraints.

Kabeer (2008; 2012) puts forth the idea of structures of constraint. The first of these structures is a gender-specific constraint that refers to the customary norms, beliefs, and values that characterize kinship and the social relationships of family. The second constraint involves the public domain of states and markets that reflect and reproduce preconceived notions about masculinity and femininity. The rules, procedures, and practices in this realm tend to reproduce the imposed gender inequalities. These closely related constraints can perpetuate many of the gender inequalities we observe when women seek employment, can explain labor market results, and can impede women's economic empowerment. Kabeer's contribution provides an in-depth understanding about the way in which gender-based constraints operate and what can be done to transform those constraints (2012).

The research described in this chapter aimed to understand the meaning of paid work for women in terms of economic empowerment, how women explain their decisions in this area, and how women personally experience various constraints due to the intersection of SES and age. In addition, the research project focused on understanding women's perception of differences between men and women in the labor market and whether women have experienced these differences. The research objective required looking more closely at behaviors that are less perceptible through statistics, such as those related to practices and customs. Although related literature highlights the importance of men's and women's perceptions and attitudes, few studies examine the magnitude of the effect of gender attitudes and patterns on obtaining a decent job and developing a professional career within diverse economic and social contexts.

## **The Methodology**

Qualitative research attempts to make sense of or interpret phenomena in terms of the meanings people bring to them. This research uses and collects a variety of empirical materials—case studies, personal experiences, life stories, interviews, discussion groups—that describe routine and problematic moments and the meaning of those moments in individuals' lives (Denzin & Lincoln, 1994). Arruda (2012) suggests that qualitative

techniques consider women's life experience as a source of concrete knowledge. Indeed, the emphasis on personal experience is a starting point for feminist theory and takes into account concrete subjectivity (Delgado Ballesteros, 2012).

Given the study's intended objectives, qualitative research techniques were deemed most appropriate. The empirical evidence analyzed in this chapter was collected by a qualitative instrument known as discussion groups.

The discussion-group technique enables a researcher to generate a thematic discussion based on conversational axes in which people dialogue and produce and reproduce a speech. This allows the researcher to understand social processes by analyzing speeches. The discussion groups take place in a controlled and artificial context created by the researcher and only for research purposes (Arruda, 2012). Participants construct representations of their beliefs and debate meanings, arguments, common sense, and assumptions. To complement this data, we interviewed qualified participants who provided a specific point of view on their perceptions about paid jobs and the status given to them.

### **The Empirical Strategy**

The qualitative sample comprised women between 18 and 65 years old, who were paid workers residing in Montevideo, Uruguay or its metropolitan area. Because perceptions and attitudes, as well as channels for decent work and career development, are not equally distributed among women, the study population included women of different SES and ages.<sup>53</sup> These two variables allowed homogeneity among the groups. Within each group, various aspects such as maternity, marital status, and occupational category (formal or informal employee,<sup>54</sup> employer, self-employed) allowed heterogeneity (Table 16). The study included a total of 65 participants.<sup>55</sup>

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53 Age is an indicator of the woman's place in the life cycle and also expresses the generation to which the woman belongs. The generation determines the social context in which the individual socializes.

54 According to the ILO definition.

55 Discussion groups took place at an observation room of the Sociology Department at the School of Social Sciences (University of the Republic). We present the motivating questions followed in the discussion groups in Appendix E.

We assumed that occupational categories operate as major determinants in triggering (or not) the processes and meaning of women's economic empowerment (Kabeer, 1999; 2008; 2012). The impact of these categories depends not only on their characteristics (income levels, dependency ratio, flexibility, hours, social security coverage, etc.), but also on the process by which women came to occupy these jobs (motivations to enter the market and the category, given the woman's SES and educational background).

**Table 16**

Occupational Classification: SES and Occupational Categories of the Participants

Occupational Category	Low Socioeconomic Status (Low SES)	Middle Socioeconomic Status (Middle SES)	High Socioeconomic Status (High SES)
Informal employee	Waiter and cook, cleaner	Hairdresser, cook, technician (agricultural technician, psychologist)	Designer, writer
Formal employee	Cleaner, police officer, <i>Uruguay Trabaja</i> Program; manufacturing laborer, security guard, care worker	Scribe, foreign trade worker, librarian, psychologist, accountant, human resources worker, biologist, cook	Architect, lawyer, human resources professional, IT professional, professor
Self-employed	Trade worker, fair worker, sales worker, craft worker, cook	Craft worker, sales worker, hairdresser, sewing worker	Communication professional, designer, pastry chef, coach
Employer	Cleaner	Designer, tourism worker, fair worker, artist, hair salon owner	Actress, management professional, designer, business owner, studio architect, trade worker, real estate agent

Source. Author's elaboration based on the questionnaire of occupational classification.

We started with the hypothesis that occupational categories enable or prevent the development of women's economic empowerment (Kabeer 1999; 2008; 2012). Empowerment depends on the characteristics of these occupational categories (income levels, dependency relation, flexibility, social security, etc.) but also on the process by which women achieve their current situation (motivations to be part of the marketplace and category).<sup>56</sup>

### **Results: The Subjective Definitions of Paid Work**

According to the participants, paid work plays a key role in economic empowerment. However, we should consider that paid work has different implications depending on women's SES. Upper SES women with higher education level associate paid work with the idea of personal fulfillment and pleasure, and consider it a source of independence, freedom, and autonomy. Paid work makes it possible for them to be economically independent from men and as a result they are able to direct their own lives. Lower SES women, although they mention these same advantages, also refer to the idea of obligation or sacrifice in association with work, particularly in the case of women with children whose jobs are their only source of income. The following statements from women in the discussion groups illustrate these differences.

“I think that being independent also means to do what you want.”

(Middle SES young woman)

“Independence. At home my husband works and so do I; but I know that there are women who don't work and they depend on someone else to have money. That's horrible, I don't like it and can't imagine my life without working.”

(Middle SES adult woman)

“Economic independence, being active, having other activities apart from taking care of your children, because this is a limited vision of life.”

(High SES young woman)

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56 For instance, getting a job as a choice or a subsistence need

The idea of independence (particularly among middle and upper SES women) is related to the concept of economic empowerment, in the sense that the person has the ability to make strategic decisions about his or her life (Kabeer, 1999). Independence relates to work because employment generates income that allows women to make decisions about their lives. This is about economic independence from men, whether as fathers or partners, although it does not imply that women cannot be part of a couple and be independent at the same time. This reinforces the idea of *agency* associated with paid work as an empowerment mechanism, as the following quote shows.

“Yes: when I hear ‘economic empowerment’ I think about sufficiency, self-sufficiency. Possibilities.”

(High SES young woman)

Although women with low SES mentioned the benefits of having a job, they also referred to the idea of working as an obligation and/or a sacrifice. This pressure appeared especially among women who have children and whose only source of income is their work. They face important trade-offs.

“It’s been 14 years without holidays because I don’t have my own house, I have to rent. I am buying a house, I have to pay, in addition to all taxes. I don’t receive complementary payments, I don’t have holidays, I don’t have this or that. I feel like a slave of work.”

(Middle SES adult woman)

Women from vulnerable socioeconomic contexts and in rural areas have greater difficulties in developing economic empowerment processes. Generally, their work income is inadequate to change aspects of their lives such as where they live, their marital situation, and their children’s educational opportunities, as the experiences of these women from the discussion groups illustrate.

“I have worked as a domestic employee for as long as I can remember; since I am 14 years old I have worked. I used to live in Melo, my family is poor so I always had to work and it is the only thing I know how to do. I started my own business (cleaning services) and it has worked rather well. I have

a higher salary than before so I can afford to pay the school of my son and my daughter can continue her studies. But, of course, I work all day long, from Monday to Saturday without a break; and if I am asked to do something on Sunday, I do it, I have no problem at all.”

(Low SES adult woman)

“The reason why I work is to support my daughter. I am a single mother since she was born and I am the pillar of my family, which is my daughter. For her. I can’t give her a father, I don’t receive any support, not even \$1,000 per month. Everything I do is for her.”

(Low SES young woman)

“The need to work, I think we all have it, because we can’t exist without working, and it helps us to achieve results, doesn’t it?”

(Low SES adult woman)

Upper SES women like the ones quoted below see their participation in the labor market as an important factor for their economic empowerment.

“It is the area where men and women are equal. But it is in that moment, when professional women feel that we are all equal; there are no differences in terms of paid work.”

(High SES adult woman)

“It’s the only place where we don’t have to fight for being women, where we give orders to men, it happens at work.”

(High SES adult woman)

According to the women who participated in the research, paid work plays a key role when it comes to economic empowerment. However, we should consider that women have different perspectives on paid work depending on their SES.

Filardo et al. (2015) points out that discussion in the group showed both the imposed and intrinsic restrictions women experience in paid work.

“I was thrown out when I was pregnant, they told me that it was because of the reduction of the staff... I was not yet three months [pregnant], I did not want to say anything, but it showed, I was getting too fat. They were going to leave without work because the contract had already ended. But, in fact, a female colleague told me ‘The boss asked me if I were pregnant.’”

(Low SES young woman)

### **Conclusions and Methodological Considerations**

This case study addresses the linkages between work and women’s economic empowerment based on women’s subjective experience. In the case of women in poverty, and in contrast with upper SES women, labor participation or income from paid work does not necessary mean empowerment. This suggests that it is important to consider how we measure economic empowerment using labor market proxies. Researchers need to understand the perspective of women in poverty and the way in which they define and recognize the value of paid work.

Intersectionality matters to the understanding of women’s experience of work, the *status* they attribute to work, and their labor decisions. Qualitative methods, particularly techniques such as discussion groups, allowed us to understand these phenomena, which otherwise are particularly difficult to capture in surveys.

Incorporating this qualitative methodology enabled us to explore in further detail the ways in which the personal and subjective dimensions of female workers interact with external demand conditions. Furthermore, the research findings are in line with the results obtained from quantitative techniques that address objective, general, and comparable indicators (Kabeer, 2017).

It is important to stress that the applied research methodology focused especially on the social definitions of paid work and its relationship with economic empowerment. In other words, we put aside analysis of concrete strategies women followed (or not) to tackle different kinds of restrictions. This meant that the discussion-group technique was less likely than interview techniques and discussion of life stories to yield information about individual experiences.

This may be a shortcoming of the technique, considering that the process of empowerment features both individual and collective dimensions.

Understanding these subjective aspects and meaning of work and self-efficacy is crucial when the purpose of the research is to assess the impact of policy interventions that aim to improve women's labor market participation and economic empowerment.

This understanding could help researchers develop—among others things—better quantitative questionnaires that might include subjective aspects of women's economic empowerment. Indeed, discussion groups can provide words or expressions to represent an opinion, feeling, or behavior that can be incorporated into questionnaires in a quantitative way (Navarro, 2005).

Finally, discussion groups allow the identification of obstacles women face to access or truly benefit from the labor market. Through interviews or discussion groups, researchers can investigate changes in subjective aspects such as the value of productive work and the self-evaluation of women's qualities and abilities (Murguialday, Vázquez & González, 2008). Qualitative techniques are particularly useful to understand women's subjective expectations, motivations, and priorities regarding their current work situations.

# 9

## **Methodological Considerations in Measuring Women's Economic Empowerment in South America**

This book contributes to the ongoing debates about the best ways to measure subjective dimensions of women's economic empowerment. To assess whether programs and policies aimed at empowering women are working effectively, we need to use the right measures. As researchers close to the field in Colombia, Peru, and Uruguay, we provide evidence about challenges in implementing specific instruments commonly used to capture subjective dimensions of economic empowerment.

In this final section of the book, we intend to highlight several methodological considerations and several proposals to overcome the challenges we faced in the field. As previously mentioned, this book, and therefore these considerations, do not intend to assess every limitation in the measurement of women's economic empowerment. Rather, we want to discuss what has not worked in our field experience in Colombia, Peru, and Uruguay, and to propose solutions to overcome those challenges.

It is important to acknowledge that there is an ongoing debate between the local and the global contexts, which has repercussions in the scalability of the analysis presented. Similarly, it must be clear that not all evidence from this book might be accurate for other regions of the world. Variables and measures are defined by local and cultural contexts, values, and norms. This implies that the external validity of this book's conclusions and recommendations must be applied critically in different countries and regions.

### **What Are We Measuring? It Is Necessary to Measure Empowerment As a Process**

As seen in Chapter 2, empowerment is the process through which women acquire the ability to make *strategic choices* previously denied to them (Kabeer, 1999). The key conceptual element in understanding empowerment as a process is that women gain choices when alternatives that did not previously exist become available.

Let's remember that for a woman to make strategic choices, she must possess *resources* (preconditions of agency), gain *agency* (strategic decision-making capability), and have the freedom to attain well-being *achievements* (psychological, social, and economic) (Kabeer, 1999).

But how do we put these concepts into practice when measuring the impact of a given program or policy on women's economic empowerment? One of the difficulties of understanding economic empowerment as a process is that the variables included in the analysis vary according to the intervention being appraised, its expected impact, and the population experiencing the intervention. Table 17 shows which variables would belong to which analytical category based on the empirical evidence presented in this book.

In the case of a program aimed at providing women with greater economic empowerment, we consider positive outcomes to include program participants having higher earnings, higher work *status*, and greater financial autonomy, as shown in the cases discussed in Part 2. To attain these achievements, women need to make strategic choices, such as bargaining at home for the ability to

start a business. To make strategic decisions, and to exercise the bargaining power previously denied to them, they need to have basic resources such as time, favorable gender norms, and an education. Table 17 shows examples of variables or groups of variables required to measure economic empowerment as a process. Many of these variables are subjective.

**Table 17**

Example of Variables to Measure Women’s Economic Empowerment as a Process

Resources (preconditions)	Agency (process)	Achievements (outcomes)
<ul style="list-style-type: none"> <li>· Gender roles and norms</li> <li>· Inheritance rules and laws, distribution of household wealth</li> <li>· Asset ownership</li> <li>· Access to education, educational attainment</li> <li>· Access to the labor market, job opportunities, market advantageous conditions</li> <li>· Time</li> </ul>	<ul style="list-style-type: none"> <li>· Strategic household decision making</li> <li>· Strategic business decision making</li> <li>· Bargaining power</li> <li>· Having the choice to work within or outside home</li> <li>· Autonomy and freedom to choose and to decide over their well-being</li> </ul>	<p><b>Economic well-being:</b></p> <ul style="list-style-type: none"> <li>· Financial autonomy</li> <li>· Higher earnings</li> <li>· Economic self-sufficiency</li> <li>· Work status</li> </ul>

Source. Authors’ elaboration based on Fox and Romero (2016) and Kabeer (1999).

**What about Resources? We Must Measure Resources as Preconditions to Make Strategic Decisions**

Resources are tied directly to the capability to survive outside of the household (Sen, 1981). They enhance women’s *fallback position* and thus their bargaining power, decision-making power, and achievements. Nonetheless, to

track the process of empowerment, we must explicitly state how resources (as preconditions) connect to women's capabilities, freedom, and autonomy. For example, as reviewed in Chapter 3 of this book, having a savings account may give women the option to influence consumption decisions within the household. The more evenly household chores and care work are distributed between women and men, the more time women can dedicate to income-generating activities. Gender equity within the household gives women the opportunity to attain higher earnings and financial autonomy.

Stating the link between resources and the process of economic empowerment allows researchers to identify the potential opportunity costs that women could face during program implementation and interventions—in other words, the constraints to being or becoming empowered. As reviewed in Chapter 7, the problem arises when basic resources such as safety, available transportation, childcare services, and education are not accessible. Empowerment is not only about women making decisions but also about what they have on hand to make those decisions.

### **Some Key Aspects to Consider When Measuring Strategic Choice and Decision Making**

Another common challenge researchers face is distinguishing whether a choice is indeed a choice in a given context and determining the critical difference between basic and strategic choices. As seen in this book's conceptual framework, for a choice to be a choice, an individual must be able to choose from a pool of options (Kabeer, 1999). Furthermore, as described by Nussbaum (2000) and Kabeer (1999), strategic choices involve options that affect culture or context—for example, transforming the gender structure of society rather than reproducing assigned gender roles that subordinate women.

Therefore, to measure strategic decision making, our evidence indicates that we first need to understand if the decision is empowering in a given context or/and culture, which includes considering all types of possible and relevant *intersectionalities*. Are these decisions positively changing women's previous

conditions or instead reinforcing them? Decontextualized instruments may deeply affect and bias the results. What constitutes a strategic decision is different in Bangladesh than in Colombia and is different for urban Colombian women and for Afro-Colombian women on the Pacific Coast.

Second, we need to disaggregate the process of decision making. What does it mean to make a decision? This is an abstract question that can (and does) lead to different interpretations. Are women merely giving their opinions, being told about a decision, or deciding and acting upon decisions?

Third, we propose to disaggregate decisions about specific tasks and analyze which could be considered more strategic and which more basic or housekeeping types of decisions. Indeed, evidence from Colombia and Peru discussed in Chapter 5 indicated that not all decisions about tasks are necessarily empowering. Making a decision about groceries is not the same as deciding about family budget planning. In the family business, decisions about paying staff and providers are not of the same magnitude as decisions about the firm's financial aspects or loan applications and new product development. Indeed, evidence has found that even at the workplace, women tend to do housekeeping type tasks and men tend to do strategic tasks that are more likely to get them promoted (Babcock, Recalde, Vesterlund, & Weingart, 2017).

Fourth, we must compare perceptions of decision making and include men (husbands or partners) in the decision-making equation. Economic empowerment is not about assigning even more tasks to the *supermadres* (super mothers), but rather about including men in care and household activities. Allocating too much time to these tasks limits women's available time for paid work, which further reduces their chances of gaining financial autonomy. Empowerment as agency, therefore, should look at women making more strategic choices jointly or individually, and men making more basic decisions and tasks together or individually.

Finally, researchers must always remain aware of our *positionality* and how it could bias the questions we ask and analyze. Table 18 summarizes research questions we can ask ourselves while designing or even analyzing decision-making questions in the empowerment process.

**Table 18**

Aspects to Consider When Using Decision-Making Questions as Proxies for Agency

Item	Elements to consider	
1. Understand if a decision is empowering in a given context or/and culture	<ul style="list-style-type: none"> <li>· How are traditional female and masculine roles structured?</li> <li>· What intersectionalities should be taken into consideration?</li> <li>· Do women have alternative choices?</li> <li>· Are these decisions changing their previous conditions positively?</li> <li>· Were these decisions previously denied to them?</li> <li>· Are these decisions strategic in terms of improving their well-being?</li> </ul>	
2. Disaggregate the process and expression of decision making into several concrete items	<p>Are women individually or jointly:</p> <ul style="list-style-type: none"> <li>· Expressing their opinions?</li> <li>· Being told about a decision being made by their husbands<sup>57</sup>?</li> <li>· Deciding?</li> <li>· Acting upon that decision?</li> <li>· Not deciding at all?</li> </ul>	
3. Disaggregate specific tasks and analyze which could be considered more strategic and which more of the housekeeping type given a particular context	<p>Household tasks:</p> <ul style="list-style-type: none"> <li>· Housecleaning</li> <li>· Care for children and elders</li> <li>· Tasks related to children (education, uniforms)</li> <li>· Groceries</li> <li>· Major purchases (TV, fridge)</li> <li>· Family budget planning</li> <li>· Savings</li> </ul>	<p>Family business tasks:</p> <ul style="list-style-type: none"> <li>· Bookkeeping</li> <li>· Paying personnel and providers</li> <li>· Picking providers</li> <li>· Personnel selection</li> <li>· Developing new products</li> <li>· Branding</li> <li>· Location remodeling</li> <li>· Loan applications</li> <li>· Investment in equipment</li> </ul>
4. Compare perceptions of decision making	<p>Ideally, at least in a pilot, it is critical to interview both women and their partners.</p> <ul style="list-style-type: none"> <li>· Interview women about their perception of their husbands' roles.</li> <li>· Interview men about their perception of their wives' roles.</li> <li>· Interview women to identify what differences there may be between their decision making and their husbands'</li> </ul>	
5. Always be aware of your positionality and how it could bias the questions asked	<ul style="list-style-type: none"> <li>· How could my position and view of the world bias my questions?</li> <li>· How could this positionality bias my interpretations of the answers women give?</li> <li>· Why do I consider that a particular group of women is disempowered?</li> </ul>	

Source. Authors' elaboration based on Kabeer (1999), and case studies in Part I, *Measuring Decision Making*.

57 As seen in the case of Peru in Chapter 3, women explained during the interviews that when they reported deciding on the quantitative questionnaire, it meant that their husbands made a decision and communicated that decision to them. This proposal aims at measuring this possibility.

### **Alternatives to Measure Subjective Indicators of Psychological Well-being such as Freedom and Autonomy**

As discussed in Chapter 5, another way of looking at women's agency and economic empowerment is through subjective well-being. Subjective well-being refers to women's evaluation or perception of their lives and includes fulfillment, life satisfaction (Diener & Biswas-Diener, 2002), and freedom to attain the life they value (Sen, 1999; 1985). As hard as this is to measure and to put into questionnaires, Ibrahim and Alkire (2007) and Samman and Santos (2009) proposed ways to measure subjective dimensions of well-being, self-esteem, freedom, and autonomy.

One of the main limitations we found in using subjective measures of women's empowerment was the difficulty we had in asking about abstract concepts, leading to different interpretations from the surveyed women that we didn't intend in the first place. Partly, this was because our sample consisted of women with low educational attainment in conditions of moderate and extreme poverty. The questions were too abstract and distant from their context of daily survival and the fulfillment of their immediate needs. What meaning do freedom and autonomy have to women who struggle to pay for shelter and food? To what extent are freedom and autonomy abstract concepts that could be understood only by the highly educated?

We propose several solutions to overcome challenges around how we should ask the questions. It is important to note that while some of these solutions come from our own experience in the field, they need to be tested or piloted in a given context before being implemented in other field research. Furthermore, each program evaluation or phenomenon to be analyzed requires a different set of concrete examples based on people's daily lives. This is why our proposal cannot be prescriptive about exactly what questions to ask. Rather, we outline what elements researchers need to consider when designing qualitative and quantitative instruments (Table 19).

**Table 19**

Questions Measuring Subjective Economic Empowerment; Abstract Example vs. Concrete and Real Scenarios

Example of abstract question	Example of concrete, context-specific sequence of questions based on research subjects' own experiences
<p>Interviewer:            "Imagine you are on a staircase. The first step represents no freedom at all to decide about your life and what you want, while the tenth step represents total freedom to do so. On which step are you standing right now?"</p>	<p>Interviewer:            "Imagine a situation that happened to you in the past year."</p>
	<p>Individual (woman interviewed):            "When I wanted to change the roof of my house."</p>
	<p>Interviewer:            "Now, tell me whether you could change the roof. What needed to be done to change the roof? Why was it important to change the roof?"</p>

Source. Authors' elaboration.

### How to Measure the Significance of Labor Market Engagement?

Labor market outcomes *per se* are not proxies for economic empowerment. Women must have options from which to choose. Having a job could be empowering when the job has a high social status, but could be perceived as disempowering and an obligation or a sacrifice when the job is of low status. This is why we need to add a proxy for status when measuring labor market engagement. In Bangladesh, for example, Kabeer, Huq, and Mahmud (2013) distinguished among different kinds of work and the status associated with each: formal/semi-formal waged employment, informal waged work, informal self-employment outside the home, informal self-employment within the home, unpaid subsistence work, and economic inactivity.

We discussed in Chapter 6 that when measuring engagement in the labor market we must consider the structural constraints associated with women's decisions. Perhaps offering free access to high-quality childcare services can have more impact on low-income women's labor market participation than any other initiative. Intra-household bargaining matters. Changing husbands' cultural views of women in the labor market also can further improve women's participation in that market. Therefore, we must measure both constraints to participation and husbands' perceptions of social norms when evaluating programs aimed at increasing women's economic empowerment.

### **What Are the Most Relevant Methods to Measure Subjective Dimensions of Women's Economic Empowerment?**

Subjective questions are difficult to measure with quantitative methods. Nevertheless, using qualitative methods does not guarantee that study questions are appropriate. We have observed in our fieldwork that researchers can design qualitative questions that are too abstract for women in poverty to understand and answer accurately. We will discuss the following three methods for understanding subjective measures of economic empowerment: quantitative methods, qualitative methods, and the use of SenseMaker<sup>®</sup>.<sup>58</sup>

**Participatory activities.** Once we saw that subjective measures of empowerment did not work as intended among our sample in the impact evaluation of Red UNIDOS in Colombia, we developed participatory activities in which women could build their concepts of well-being, role models, the life they desire, and the changes necessary to achieve that life. It is important to consider that this activity was exploratory and therefore requires further testing before being replicated in other settings. Some of the steps we followed when delivering this activity included:

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58 For more information on SenseMaker<sup>®</sup> (<http://www.sensemaker-suite.com>) and videos on the theory behind the methodology, see the Cognitive Edge YouTube channel at <https://www.youtube.com/user/CognitiveEdge>.

- We placed a four-quadrant poster on a wall with one question in each quadrant.
- While we asked the questions on the poster, women (90) who participated in the activities wrote three options on sticky notes. We assisted those who could not write.
- Each woman put her sticky notes on the wall in the appropriate quadrant and discussed her choices.

**Table 20**

Example of the Question Layout for the Participatory Activity to Jointly Generate Women's Definitions of Well-being

What kind of woman do you admire?	What does the life you desire to have look like? ( <i>We provided concrete examples in the activity</i> )
What kind of woman don't you admire?	How do you think you could reach/achieve those things or goals?

*Source.* Authors' elaboration based on the fieldwork conducted in the impact evaluation of Red UNIDOS in Colombia.

The advantage of this type of activity is twofold. First, participants told us it made them reflect on their lives and goals. Often, as researchers, we are simply collecting information to write papers and reports without empowering women during our data gathering process.

Second, we obtained results from women's definitions of well-being that we defined as "the life you would like to have." Since this concept may seem somewhat abstract, researchers should provide enough examples to clarify when delivering this activity. Instead of quantitative information measuring "the freedom and autonomy I have to choose and decide" using a scale from 1 to 10, we obtained qualitative information about what women valued and how they could achieve those things. They did not necessarily value freedom to choose and autonomy (or at least it did not come out in their answers). Rather, they valued making home improvements (putting tiles in the bathroom, changing the roof), obtaining more education (for themselves and their children), going on holidays, or having safe neighborhoods (in the case of urban women). The follow-up question, also shown on the poster, was what action they would need to take to attain that goal: ask for money from family members, start a business, save, or get God's help.

One necessary follow-up question we did not ask was about specific constraints to attaining their goals. This question could have explored women's actual choices more deeply, rather than simply asking about their dreams and aspirations. We could have asked participants not only to describe concrete aspects of the life they value, but also to relate precise life stories. Researchers could then apply concepts of strategic decision making, choice, freedom to choose, and autonomy to those short stories to qualify participants' responses.

**Software that processes narratives.** Catholic Relief Services (CRS) currently uses a software program that uses a narrative-based methodology to capture and analyze many short stories. This software, called SenseMaker, bridges the gap between case studies and large sample survey data by asking people to recount a story about a specific matter of interest to the research or program evaluation. Then interviewers ask follow-up questions that are common to other storytellers. The software identifies patterns in trends, perceptions, behaviors, and relationships. The software also presents visual aids with multidimensional options that can be quantified. This is a rather new software that allows mixing of qualitative and quantitative methodologies and has been introduced to evaluate

programs (not exclusive to women's economic empowerment) in countries such as Rwanda, Ethiopia, and Guatemala.<sup>59</sup> Using concrete, real short stories and quantifying the response patterns could support the measurement (in both qualitative and quantitative terms) of subjective dimensions such as freedom and autonomy to choose or the perceived status of certain types of work.

**Qualitative and quantitative methods.** Measuring empowerment as a process would require us to observe how women acquire the ability to make strategic choices. This process could be seen only over time, for example with a longitudinal study. Furthermore, measuring the impact of an intervention on empowerment must include the use of experimental and *quasi-experimental* techniques such as *Difference-in-Difference* (DID), *Instrumental Variable* (IV), and *Randomized Controlled Trial* (RCT) estimations, with short-run, mid-run, and long-run follow-ups.

After piloting and perhaps implementing qualitative methods in studies of similar populations, one could build questions that quantify particular experiences. These questions might require extra training of interviewers. Qualitative methods are still crucial to complement the analysis and deepen our understanding of processes. As discussed in the case of Uruguay in Chapter 8, discussions groups are a useful tool for understanding those perceptions and processes.

### **Next Steps and Further Research**

Measuring economic empowerment should be subject to continuous improvement. We need to continue exploring and disseminating new ways to capture and analyze subjective measures of economic empowerment. Doing so requires more comprehensive approaches, such as using behavioral experiments, integrating men and concepts of masculinity into our analysis, and exploring new ways to understand economic empowerment in relationship to social categories such as ethnicity and age, and to the concept of *collective action*—when individuals

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<sup>59</sup> For more information, see Girl Hub. (2015). Using Sensemaker \* To Understand Girls' Lives: Lessons Learnt From GirlHub.

claim to belong to and, identified with and pursue the interests of particular groups (Folbre, 1994).

**Behavioral experiments.** Experiments based on behavioral design allow researchers to mimic real-life circumstances and keep track of how individuals' reactions unfold. Understanding these reactions in the context of women's subordination, gender roles, and economic empowerment provides evidence-based data to explain how participants reproduce, reinforce and even question and challenge gender inequality.

Such experiments are not limited to a community room, a classroom, or the laboratory. They can be implemented in real-life situations. For example, researchers could register how people react to messages about gender equality in executive positions in companies. Research conducted in this way has shown that positive messages—examples of gender equality—have more significant impacts than negative ones—pointing out the gaps and obstacles women face in the corporate world (Bohnet, 2016).

We need to understand how economic disempowerment happens. What strategies produce changes in attitudes, perceptions, and behaviors regarding women's economic empowerment? How can we continue creating interventions that produce changes? Behavioral experiments are a useful and efficient method to fulfill this need. Our example about how women negotiate with their partners their labor decisions in Chapter 7 is an example of the use of laboratory experiments to understand the labor preferences of husbands and wives.

**Masculinity.** There are two main reasons to incorporate the concept of masculinity into the analysis of women's economic empowerment. First, women's economic empowerment is a process resulting from social relations molded by gender. Women are disempowered because gender relations distribute material and ideological resources unequally between women and men (Agarwal, 1997). This unbalanced distribution of power places women in positions subordinate to men. Men are women's counterparts in the process of economic empowerment.

Second, in the context of developing countries, funding for programs and

interventions is often limited. This limitation implies funding trade-offs despite the fact that women's economic empowerment has the potential to positively influence the entire environment—families, communities, and economic development (Duflo, 2012). Resources invested in programs to empower women economically are not available for other essential purposes. Policymakers widely acknowledge this issue when targeting women: how to justify that men in poverty, displaced by armed conflicts or unemployed, are overtly excluded from some social programs?

Therefore, it is essential to identify what role men and masculinity play in the process of economic empowerment of women. What are men's mechanisms to bargain and maintain a privileged position within their households even under conditions of moderate and extreme poverty? How do men understand women's position within the household? How can they contribute to balance out gender relations? The central methodological contribution of considering men and masculinity is to identify how to establish the commitment of partners, sons, fathers, and other males to the process of women's economic empowerment.

**Social categories intersecting gender.** It is impossible to attribute women's economic empowerment to the category of gender alone. Gender always interacts with other social categories such as ethnicity. Our case studies, for example, include indigenous groups and groups of African descent like Afro-Colombians and Afro-Peruvians. South America is home to a myriad of social movements, each with its struggles, demands, and contributions to its respective country. However, we lack systematization and formal theories that focus on such regional, national, and local diversity.

Following a similar logic to that of considering men and masculinity, we need to develop particular theoretical and methodological approaches to focus on and treat women from specific social groups, such as Afro-Colombian women, allowing us to justify and create differential and targeted interventions and evaluation instruments.

Thus, enriching and complementing the study of gender in South America requires an analysis that systematizes what it means to be a woman in the context of different ethnic identities, social classes, and ages, to name a few.

**Collective action.** This book approaches economic empowerment from an individual perspective: what each woman undertakes or requires to enhance her economic empowerment. However, some researchers have examined the significant effects of social norms, institutional arrangements, and community initiatives on women's economic empowerment (Kabeer, 2017). The next step is to conceptualize the mechanisms through which social arrangements leverage women's economic empowerment in particular settings in South American countries and how these mechanisms operate. Kabeer suggests, for example, that "What is missing in most of these studies is attention to women's ability to exercise agency with respect to wider aspects of their lives, particularly their status as citizens and their ability to challenge social injustice." (2017, p.652). When women have internalized inequalities from an early age, researchers investigating those women's circumstances need to measure changes at the level of individual consciousness as well as the level of interpersonal relations.

### **Final Recommendations**

We have learned throughout this book that tackling the challenges of measuring women's economic empowerment more efficiently requires a community of researchers bearing a self-critical attitude who are willing to learn continuously from peers and, more importantly, from the field.

Few researchers may want to risk explicitly acknowledging their shortcomings. We need to spearhead a cultural change that encourages a more open community among researchers to discuss these issues and advance the profession. After all, this area is vitally important, as economically empowered women are essential agents of development.

Let's push out of our comfort zone. Let's engage and collaborate to form communities of learning around challenging practices within specific settings and social categories. Let's keep exploring, piloting, building, and proposing better ways to assess women's economic empowerment with subjective

measures, relevant to our field realities. Engaging with these perspectives will provide essential tools for translating simple evaluation frameworks into more comprehensive ones, yielding strategies for devising real-world solutions geared toward woman's economic empowerment.

# References

## Preface

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## **PART 1. DECISION MAKING: WHICH DECISIONS EMPOWER WOMEN ECONOMICALLY?**

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## Appendix B

### Original Question: P113. Household Chores

113. En su casa, ¿quién se encarga de las siguientes actividades en general?

*Rellene el cuadro columna por columna*

*Anotar en cada cuadro si corresponde:*

1=Generalmente, 2=Ocasionalmente, 3=Nunca

-88. No Sabe

	Lavado y planchado	Prepara comida	Reparaciones menores en el hogar	Cuidado de la familia	Cuidar a los miembros enfermos del hogar	Aseo
1. Usted						
2. Pareja						
3. Padre						
4. Madre						
5. Su empleada doméstica						
6. Otro familiar						
7. No aplica						

## Appendix C

### Intention-to-Treat (ITT) Effects on the Process of Business Decisions Within the Household

	Control at BL	FU1			FU2		
		Obs	IM	PWG	Obs	IM	PWG
<b>Entrepreneur only</b>							
Investments in equipment	0.626 (0.060)	349	0.0408 (0.053)	-0.0411 (0.064)	338	0.0030 (0.063)	-0.0028 (0.054)
Location remodelling	0.665 (0.049)	349	-0.0357 (0.043)	-0.0892 (0.056)	338	0.0013 (0.048)	-0.0211 (0.049)
Add new products	0.690 (0.065)	349	0.0829* (0.047)	0.0150 (0.061)	338	0.0594 (0.054)	-0.0070 (0.049)
Loan applications	0.555 (0.045)	349	0.1132*** (0.041)	0.1002* (0.057)	338	0.0102 (0.052)	-0.0444 (0.046)
Branding	0.658 (0.054)	349	0.0234 (0.044)	0.0092 (0.058)	338	0.0105 (0.052)	0.0535 (0.052)
Picking providers	0.703 (0.063)	349	0.0322 (0.052)	0.0136 (0.053)	338	-0.0027 (0.046)	-0.0158 (0.052)
Personnel selection	0.671 (0.056)	349	0.0009 (0.043)	-0.0067 (0.044)	338	-0.0305 (0.046)	-0.0223 (0.052)
<b>Joint decision</b>							
Investments in equipment	0.310 (0.048)	349	-0.0521 (0.044)	0.0004 (0.054)	338	-0.0096 (0.057)	-0.0049 (0.052)
Location remodelling	0.277 (0.045)	349	0.0037 (0.041)	0.0463 (0.050)	338	0.0084 (0.043)	0.0259 (0.050)
Add new products	0.252 (0.043)	349	-0.0819* (0.043)	-0.0229 (0.055)	338	-0.0385 (0.049)	0.0296 (0.047)
Loan applications	0.271 (0.046)	349	-0.0495 (0.041)	0.0113 (0.050)	338	0.0051 (0.049)	0.0329 (0.046)
Branding	0.258 (0.046)	349	-0.0236 (0.030)	-0.0071 (0.045)	338	-0.0013 (0.054)	-0.0469 (0.061)
Picking providers	0.252 (0.053)	349	-0.0037 (0.047)	0.0120 (0.047)	338	0.0154 (0.042)	0.0236 (0.050)
Personnel selection	0.290 (0.044)	349	-0.0119 (0.041)	0.0165 (0.051)	338	0.0159 (0.044)	0.0237 (0.053)

## Appendix D

### Intention-to-Treat (ITT) Effects on the Assignment of Responsibilities for Household Chores

	Control at BL	FU1			FU2		
		Obs	IM	PWG	Obs	IM	PWG
<b>Partner as key person in charge</b>							
Washing and ironing	0.0710 (0.018)	351	-0.0364 (0.045)	-0.0260 (0.054)	346	-0.0306 (0.047)	0.0471 (0.060)
Food preparation	0.0903 (0.018)	351	0.0195 (0.036)	-0.0156 (0.035)	346	-0.0669* (0.035)	-0.0280 (0.040)
House minor repairs	0.5548 (0.039)	351	-0.0317 (0.055)	0.0225 (0.051)	346	0.0397 (0.048)	0.0017 (0.056)
Family care	0.3290 (0.056)	351	-0.0561 (0.067)	0.0105 (0.077)	346	0.0013 (0.054)	-0.0353 (0.060)
Care of sick members	0.1677 (0.044)	351	-0.0598 (0.062)	-0.0913 (0.065)	346	-0.0224 (0.057)	-0.0254 (0.059)
House cleaning	0.1935 (0.038)	351	0.0394 (0.037)	0.0172 (0.031)	346	-0.0219 (0.063)	0.0199 (0.055)
<b>Partner as one of the persons in charge</b>							
Washing and ironing	0.4065 (0.052)	351	-0.0453 (0.071)	-0.0239 (0.054)	346	-0.0345 (0.049)	0.1278*** (0.047)
Food preparation	0.3677 (0.051)	351	-0.0398 (0.068)	0.0113 (0.054)	346	-0.0983* (0.058)	0.0639 (0.051)
House minor repairs	0.7290 (0.031)	351	-0.0030 (0.057)	0.0103 (0.049)	346	0.0756 (0.046)	0.0594 (0.054)
Family care	0.6129 (0.057)	351	-0.0323 (0.061)	0.0035 (0.038)	346	0.0392 (0.058)	0.0443 (0.061)
Care of sick members	0.4065 (0.049)	351	0.0110 (0.071)	-0.0653 (0.049)	346	0.0413 (0.065)	0.0643 (0.062)
House cleaning	0.4194 (0.051)	351	-0.0267 (0.059)	-0.0406 (0.046)	346	0.0466 (0.062)	0.0916 (0.059)

## Appendix E

### Motivating Questions in the Discussion Groups

The discussion groups considered the following motivating questions.

*Moment 1. (Open, introductory, general)*

What kind of problems and/or restrictions or obstacles are faced by women in the labor area?  
Are there specific advantages to being a woman in the labor area?

*About moments in relation to work and income.*

*Access.* At the time of *starting* to work or *getting* a job, what problems, restrictions, advantages are faced by women? (Please consider labor categories, ask if there are differences between starting to work as an employer or boss, formal employee, informal employee, freelancer, temporary worker, self-employed worker, or entrepreneur.)

*Keeping the position at work.*

Once employed, do women face problems, restrictions or specific advantages? So that the moderator can bring the issue up for discussion: discrimination at the place of work, sexual harassment, different opportunities in contrast to men, different levels of demand, positive or negative prejudices or opinions based on sex). Tell us about your experience in relation to this. (Please consider labor categories).



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