

# CONCLUSION



WORLD BANK/JONATHAN ERNST

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

## 1. Summarizing the findings

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

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

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

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

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

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

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

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

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

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

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



Egyptian scientists learn from nature.

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

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

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



UN PHOTO/EVAN SCHNEIDER

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

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

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

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



Ghanaian women fishing.



UN PHOTO/ESKINDER DEBEBE

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

The other important pathway through which gender equality is likely to impact on economic growth, and one of particular relevance to the inclusive growth agenda, is through the public goods aspect of women's empowerment. As we noted, the macro-level evidence suggests that women's improved access to employment and education contributes to economic growth through its impact on children's health and education.<sup>24</sup> Women's capacity to exercise agency is central to this pathway. There is rich body of micro-level evidence to suggest that it is through its impact on their agency and bargaining power within the household that women's access to valued resources, such as education, employment, land and so on, trans-

lates into improved distributional impacts within the household, with particularly favourable implications for the health, education and well-being of women and children. Not only does this contribute to the quality of the current and next generation of workers, but it also contributes to the improved distribution of the benefits of growth and hence to its inclusiveness.

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

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

### 3. Gender perspectives on inclusive growth: policy recommendations

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

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

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

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

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

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

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

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

## AN ENABLING REGULATORY ENVIRONMENT

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

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

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

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

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

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



UN PHOTO/KAY MULDON

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

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

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

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WORLD BANK/STEPHAN BACHENHEIMER

Teacher and class gather in a cyclone shelter in Bangladesh.

## **GENDER-RESPONSIVE SOCIAL PROTECTION**

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

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

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

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

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

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

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

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

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

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



UN PHOTO/WFP/PHILBEHAN

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

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

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

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## VOICE, ORGANIZATION AND CITIZENSHIP

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

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

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

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

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

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

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

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

# NOTES

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

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

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# ANNEX 1. NOTES ON METHODOLOGY

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

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

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

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

# ANNEX 2. PATHWAYS SURVEY RESULTS AND BACKGROUND DATA

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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> Table A9; continued from previous page

<b>HEAD OF HOUSEHOLD EDUCATION LEVEL</b>							
None	35	76	61	51	44	36	48
Primary	25	17	19	25	26	27	25
Secondary	22	6	13	16	18	19	16
Senior School Certificate and above	19	2	7	9	12	17	11
<b>HEAD OF HOUSEHOLD OCCUPATION</b>							
Farm/agriculture	12	7	21	37	33	18	29
Day labour	35	70	35	24	21	20	26
Business/skilled/salaried	43	19	30	34	30	42	34
Unemployed	10	5	14	6	16	20	11
<b>HOUSEHOLD AND ASSETS</b>							
Mean household size (number of people)	4.9	4.2	4.2	5.2	5.6	5.3	5.2
Mean number of children	1.6	2.5	2.4	2.8	2.9	2.4	2.7
Mean homestead land (in decimals)	12.3	5.9	13.8	15.7	17.1	15.8	15.2
Mean productive land (in decimals)	41.6	6.7	32.1	58.5	85.8	74.0	62.4
Owns residential land/dwelling	11	26	24	10	11	9	11
Mean household asset index	0.1	-0.5	-0.3	-0.1	0.1	0.3	0.0
Lowest asset tercile	26	71	53	34	26	26	33
Middle asset tercile	34	19	25	38	32	29	33
Highest asset tercile	41	9	21	28	42	46	33
Has membership in a non-governmental organization	40	36	46	42	34	27	37
Watches television regularly	64	22	32	29	31	47	34
<b>RELIGION AND CULTURE</b>							
Is religious	91	88	89	91	91	89	90
Wears burkah/hijab outside home	45	26	41	57	59	56	55

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

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

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

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





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

