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# Reviewing approaches to women economic empowerment: Global, regional and local best practices

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Fair for All: Inclusive and sustainable gender transformative value chains

July 2023

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## 1. Introduction

Achieving gender equality and empowerment of all women and girls is the fifth of the UN sustainable development goal (SDGs). Women disproportionately suffer from inequality, poverty, and unemployment. They are often marginalized from economic, political, and familial spheres, with limited or unequal access to economic and political resources, health services, and education (Rimon, Wang, Lee and Anderson, 2019; Batliwala, 2010). Their command over resources is severely curtailed in many contexts through discriminatory legal and customary law provisions, some of which reinforce gender inequalities, as well as social norms and practices (Rimon et al., 2019; Hunt and Samman, 2016).

Across a range of indicators, the outcomes for women are poorer than for men. Globally, the labour force participation rate among prime working-age women (aged 25–54) stands at 63% compared to 94% among their male counterparts. Similarly, the global gender pay gap is 23%. This means that women earn 77 per cent of what men earn, though these figures understate the real extent of gender pay gaps, particularly in developing countries where informal self-employment is prevalent (United Nations Women, 2018).

Regarding entrepreneurial activities, women are less likely to be entrepreneurs and face more disadvantages starting businesses. Women's early-stage entrepreneurial activity is half or less than half of that of men's (Global Entrepreneurship Monitor, 2017) with sizable gender gaps in labor productivity. Women-run businesses are estimated to be about 11% less productive than men-run businesses. In other words, an extra worker in a woman-run business generates about 11% less profit than an extra worker in a male-run business (Islam, Gaddis, Palacios López and Amin, 2020). For example, a comparison of average male and female productivity across six African countries shows that the gender productivity gap in agriculture ranges from a low of 13% in Uganda to a high of 25% in Malawi. This suggests that male-managed plots produce on average 13-25% more per hectare than female-managed plots (World Bank, 2014). Though women make up a large share of the population working in agriculture, women farmers have significantly less access to, control over and ownership of land and other productive assets compared with their male counterparts. Less than 20 per cent of landholders worldwide are women, although there are wide regional variations (United Nations Women, 2018).

The observed disparity between the sexes in productivity and earnings is persistent and pervasive. This disparity is not because women are inferior entrepreneurs, farmers or wage workers; it is primarily the result of differences in the size of their businesses and farms, in the sectors in which they operate, and in human capital (health and education) and returns to this capital (Buvinić and Furst-Nichols, 2014; World Bank, 2012; 2013).

In view of stark inequalities between men and women, there is increasing recognition that women's empowerment is a prerequisite for strengthening women's social, political, and economic rights. This is essential to achieving gender equality for women in education, job and business opportunities, wages, access to financial services, as well as mitigating hunger and poverty (Oxfam, 2017). At the centre of this debate is the presumption that women's economic empowerment contributes towards women's overall empowerment. Enhancing women's participation in economic activities improves women's access to and control over productive resources, which they can use to exert increased control over other areas of their lives (Batliwala, 2010; Gressel, Rashed, Maciuka, Sheshadri, Coley, Kongeseri and Bhavani, 2020; Oxfam, 2017; Niyonkuru and Barret, 2021; Perezniето and Taylor, 2014).

This paper is a review of literature on women empowerment with a particular focus on women's economic empowerment. While economic empowerment of a woman's life does not necessarily equate to empowerment in all other areas of life, economic empowerment underpins wider social and political empowerment of women, both as individuals and as a collective marginalized group (Kabeer, 1999).

The paper synthesises various definitions, including different aspects and concepts of the empowerment process in the literature and from key organisations working in the space. This lays a conceptual basis for use in the project and to inform fieldwork interviews in the next phase of the project. To provide context, we conduct a situational analysis on women's participation in economic activities in South Africa focusing on labour force participation, entrepreneurship, and access to assets and financial services.

The main questions guiding the review are: 1) How is women economic empowerment defined? What does the term women's economic empowerment encompass? 2) How can women's economic empowerment be measured and evaluated?

The paper is structured as follows. Section 2 sets out the conceptual issues and aspects for understanding women empowerment. Section 2 also provides different approaches to how women's economic empowerment is measured and what indicators are used. Section 3 provides a local overview on the state of women's economic participation in South Africa. Section 4 discusses the research agenda and the way forward.

## 2. Empowerment and power: conceptual issues

The term empowerment has different meanings depending on the socio-economic, political, and cultural context in which it is presented. Various definitions and concepts have been proposed, emphasising different aspects of the empowerment process. These definitions lay the foundation for respective approaches to how empowerment is measured and what indicators are used (Gressel et al., 2020).

Empowerment is an economic, social, and political process and the critical operating concept is power (Rowlands, 1997). Empowerment is about shifts in political, social, and economic power between and across both individuals and social groups (Batliwala, 2010; Rowlands, 1997). It is a process that shifts social power in three critical ways: by challenging the ideologies that justify social inequality (such as gender or caste), by changing prevailing patterns of access to and control over economic, natural, and intellectual resources, and by transforming the institutions and structures that reinforce and sustain existing power structures (such as the family, state, market, education, and media) (Batliwala 2010; Ghanghas, 2018).

Understanding the process of empowerment requires that we are aware of the different forms that power can take and how it is exercised within processes of empowerment (Rowlands, 1997). Power is relational and exists only in its exercise. It is constituted in a network of social relationships among subjects who are, to at least a minimal extent, free to act (Rowlands, 1997). Below, Rowlands (1997) considers the different manifestations of power.

- power over: controlling power, which may be responded to with compliance, resistance (which weakens processes of victimisation) or manipulation

- power to: generative or productive power (sometimes incorporating or manifesting as forms of resistance or manipulation) which creates new possibilities and actions without domination
- power with: a sense of the whole being greater than the sum of the individuals, especially when a group tackles problems together
- power from within: 'the spiritual strength and uniqueness that resides in each one of us and makes us truly human'. Its basis is self-acceptance and self-respect which extend, in turn, to respect for and acceptance of others as equals.

Using the conventional definition, of 'power over', empowerment is bringing people who are outside the decision-making process into it. This puts a strong emphasis on participation in political structures and formal decision-making and, in the economic sphere, particularly on the ability to obtain an income that enables participation in economic decision-making (Rowlands, 1997). Within the generative, 'power to' and 'power with', interpretation of power, empowerment is concerned with the processes by which people become aware of their own interests and how those relate to the interests of others, in order both to participate from a position of greater strength in decision-making and to influence such decisions.

It follows that, the notion of empowerment denotes the ability to make choices with the ability to choose as one way of thinking about power (Kabeer, 1999; Rimon et al., 2019; Gressel et al., 2020). The ability to exercise choice incorporates three closely inter-related dimensions: resources (pre-conditions); agency (process); and achievements (well-being outcomes) (Kabeer, 1999). Agency represents the processes by which choices are made and put into effect. Resources are the medium through which agency is exercised; and achievements refer to the outcomes of agency (Kabeer, 2005).

Resources are defined broadly to include not only access, but also future claims, to both material and human, and social resources which serve to enhance the ability to exercise choice (Kabeer, 1999; 2005; Gressel, et al., 2020). Resources in this broader sense of the word are acquired through a multiplicity of social relationships conducted in the various institutional domains which make up a society (such as family, market, community). Access to, and allocation of such resources will reflect the prevailing rules, norms and conventions which govern distribution and exchange in different institutional arenas. Allocation of resources also reflects how the prevailing rules, norms and conventions are interpreted within the various institutions and relationships in a society, as well as who these rules and norms give authority to (Kabeer, 1999). The way in which resources are distributed thus depends on the ability to define priorities and enforce claims. Equally importantly, it defines the terms on which resources are made available (Kabeer, 2005).

The second dimension of power relates to agency, the ability to define one's goals and act upon them (Kabeer, 1999; 2005; Klugman, Hanmer, Twigg, Hasan, McCleary-Sills and Santamaria, 2014; Gammage, Kabeer and Van der Meulen Rodgers, 2016). Agency encompasses not only 'decision making' and other forms of observable action but also the meaning, motivation, and purpose that individuals bring to their actions or activity; that is, their sense of agency, or 'the power within'. While agency tends to be operationalized as 'decision-making' in the social science literature, it can take a number of other forms. It can take the form of bargaining and negotiation, deception and manipulation, subversion and resistance as well as more intangible, cognitive processes of reflection and analysis (Kabeer,

1999). Agency in relation to empowerment, therefore, implies not only actively exercising choice, but also doing this in ways that challenge power relations (Kabeer, 2005).

The third dimension of power is achievements. Achievements or outcomes are the extent to which an individual's capabilities are realized. Resources and agency together constitute what Sen (1985b) refers to as capabilities: the potential that people have for living the lives they want, of achieving valued ways of 'being and doing' (Kabeer, 1999; 2005; Gressel et al., 2020). The term 'achievements' refers to the extent to which this potential is realised or fails to be realised; that is, to the outcomes of people's efforts (Kabeer, 2005; Kabeer, 1999).

## **2.1. Women empowerment: an economic lens**

Drawing on the above concepts of empowerment and power, the notion of economically empowering women entails a redistribution of economic and social power, and control of resources in favour of women (Mehta and Bhattacharjee, 2021; O'Neil, Domingo, and Valters, 2014; Cornwall and Edwards, 2016; Hunt and Samman, 2016). A woman is economically empowered when she has both the ability to succeed, progress and advance economically and has the power and potential to make and act on economic decisions (Golla et al., 2011).

The process of economic empowerment is comprised of two inter-linked or related components: a) economic advancement and b) power and agency. Economic gain and success (economic advancement) promote and encourage women's power and agency. When a woman is able to control and share in resource use (power) and to define and make choices (agency), she is better able to advance and progress economically (Golla, et al., 2011; Pereznieto and Taylor, 2014).

To succeed and advance economically, women need the skills and resources to compete in markets, as well as fair and equal access to economic institutions. Resources are the building blocks women can draw on to exercise power and agency. To have the power and agency to benefit from economic activities, women need to have the ability and potential to make and act on decisions, and control resources and profits. Resources can be at the individual or community level. Resources are more than financial or monetary in nature but include human capital (education, skills, training); financial capital (loans, savings); social capital (networks, mentors); and physical capital (land ownership, machinery). These resources are acquired through the social relationships and various institutions that make up a society (Golla et al., 2011).

The concept of economically empowering women seeks to enhance women's participation in economic activities. Greater participation and inclusion of women in economic activities improves their ability to gain access to and control over productive resources, which they can use to exert increased control over other areas of their lives (Batliwala, 2010; Batliwala and Dhanraj, 2004; Gressel et al., 2020; Oxfam, 2017). While economic empowerment of a woman's life does not necessarily equate to empowerment in all other areas of life, economic empowerment underpins the wider social and political empowerment of women, both as individuals and as a collective marginalised group (Pereznieto and Taylor, 2014).

Achieving women's economic empowerment also means addressing underlying factors relating to norms and institutions that contribute to it. Norms include gender defined roles, taboos, prohibitions, and expectations such as whether it is appropriate for women to be in public spaces, hold certain types of jobs, or manage money while institutions include legal

and policy structures, economic systems, market structures, marriage, inheritance, and education systems (Golla et al., 2011; Eyben and Napier-Moore, 2009; Niyonkuru and Barret; 2021). These influence women's access to resources, the choice of sectors that women can productively engage in, including how resources are distributed and used. As such, addressing social and cultural empowerment are prerequisites for challenging the social norms and cultural practices that prevent women's full participation in economic activities (Oxfam, 2017).

### 3. Measurement of women economic empowerment

A number of studies propose three major indicators for measuring economic empowerment of women. These are a) process indicators measured through challenges and issues faced by women, participation, and success of women; b) power and agency indicators measured through parameters like agency/decision making, control over assets; and c) economic advancement indicators measured through income, productivity and skills, business practice, prosperity, etc. (Table 1). Economic indicators highlight a person's ability to control income and own assets while the various agency indicators of empowerment lie in different asset endowments like assets of material, social, financial, or human nature (Alsop and Heinsohn, 2005; Mehta and Bhattacharjee, 2021).

Table 1: Key indicators for measuring women's economic empowerment

| Process indicators  |   |
|---|---|
|   | Indicator/question  |
| Participation   | Number of women who participated in different activities  |
|   | What barriers kept women from participating?  |
|   | How were participants selected? Did the selection process itself exclude any kinds of women (or other kinds of groups)? |
|   | Number of those selected who did/did not participate.   |
|   | Number of women who started activities and then dropped out. What are the reasons given for dropping out?               |
|   | Which women are participating, and which aren't?  |
| Success   | For business activities, are they adopting suggested changes in business practice?                                      |
|   | Are women successful in the activity?   |
| Power and agency (individual and community/institution level) |   |
| Control over assets   | Women's ownership of productive assets (land, animals, machinery)   |
|   | Laws that protect women's property rights   |
|   | Women represented as owners of larger businesses and in business leadership   |
|   | Use of community resources in ways that benefit women (pumps, clinics, schools, etc.)                                   |
| Agency/Decision-making  | Women's participation in community groups/associations/networks   |
|   | Women's access to information and technology  |

|   |   |
|---|---|
| Autonomy and Mobility   | Women's use of media, phone, technology   |
| Self-confidence/self-efficacy   | Valuing of women's entitlement and inclusion at a community and institutional level                           |
| Gender roles/Responsibilities   | Sex-disaggregated employment rates by sector<br>Community attitudes on what work women should do              |
| <b>Economic advancement indicators (individual and community/institution level)</b> |   |
| Productivity and skills   | Individual educational attainment   |
|   | Business and work skills  |
|   | Access to productive tools and technologies   |
|   | Access to markets (as buyers and sellers)   |
|   | Access to jobs  |
|   | Free entry to markets for buyers and sellers  |
|   | Access to new technologies  |
| Business Practice   | Keeps records   |
|   | Diversity of product line   |
|   | Marketing – takes advantage of market opportunities; is not dependent on one or irregular buyers or suppliers |
|   | Invests in business   |
|   | Employment practices  |
|   | Barriers to entry to key jobs and markets   |
|   | Earnings/growth at a firm or sector level Women as share of certain jobs                                      |
| Income  | Levels of income and revenue earnings, profits  |
|   | Community resources and what percent are spent on women   |
| Consumption smoothing/risk  | Has savings, insurance, or liquid assets  |
|   | Did not sell productive assets  |
| Work environment  | Work hours, conditions, and remuneration meet international labor standards                                   |
|   | Labor laws exist and are enforced   |
|   | Wage inequality   |
|   | Work site is safely accessible for women  |
|   | Work site has separate toilet facility for women  |
| Prosperity  | Individual and family wealth  |
|   | Housing, property, assets   |
|   | Economic status of women in community   |
|   | Women's share of assets, business ownership   |

Sources: (Golla et al., 2011; Mehta and Bhattacharjee, 2021; Pereznieta and Taylor, 2014)

The use of mixed (quantitative and qualitative) methods is recommended to assess economic empowerment comprehensively. A mixed-methods approach means that qualitative and quantitative data can complement each other, allowing for effective triangulation of data. In measuring women's economic empowerment, it is important to capture how and why changes happened. A quantitative analysis helps to establish whether

change took place and what caused it while qualitative information helps to understand the process of change and factors that may have influenced change. This is especially important for women economic empowerment analysis as changes in norms, attitudes, and behaviours are difficult to understand fully with quantitative data alone. As such, mixed-methods evaluations are the most effective in terms of measuring change and outcomes, and also provide good material for learning and improving future project designs (Pereznieto and Taylor, 2014).

### **3.1. Overview of women's participation in economic activities in South Africa**

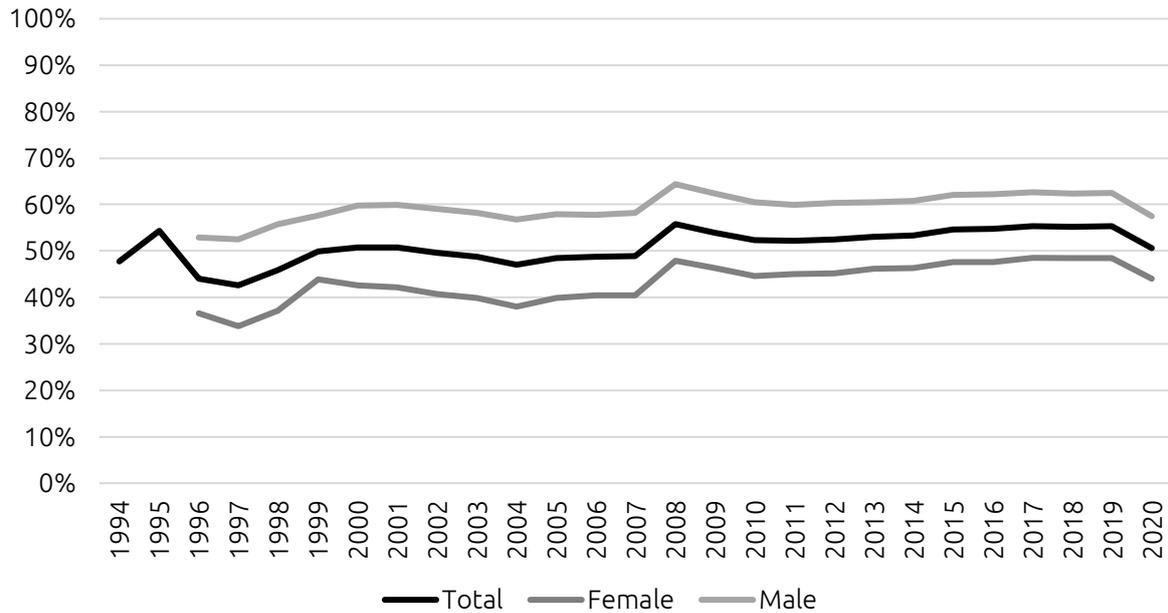
This section provides an overview on women's participation in economic activities in South Africa. It focuses on employment as measured by labour force participation, self-employment, and access to assets and financial services. Choosing to seek employment and having the chance to do so, is an act of agency. By entering the labour force and engaging in income generating activities, women augment their ability to make choices in their domestic life, take control of their resources, learn new skills and build new networks (de Sanfeliu, Polanco, Vasquez and Calderon, 2016). Access to assets such as land and access to financial services expands the financial inclusion of women. Providing women with effective and affordable financial tools to save and borrow money, make and receive payments and manage risk furthers women's empowerment and poverty reduction (Holloway, Niazi and Rouse, 2017)

South Africa's enduring problems of inequality, poverty and unemployment have a disproportionate impact on women. The country recorded the highest levels of income inequality in the world as measured by a Gini coefficient of 0.63 in 2015 followed by Namibia with a Gini coefficient of 0.59 (Statistics South Africa, 2019; World Bank, 2020). While South Africa has made notable progress in reducing rates of poverty in the years following democracy, progress has reversed since 2011 and was recently exacerbated by the Covid-19 pandemic. In 2015, 55.5% of the country's population was living below the upper-bound poverty line (UBPL) of R1 268 (in 2020 prices) up from 53,2% in 2011 (Stats South Africa, 2017). In 2015, 49.9% of households headed by women were living under the UBPL compared to 33% of households headed by men. Poverty and the gender gap in poverty rates are most acute in rural areas. Over seven out of every ten households headed by women (74,8%) in rural areas were living under the UBPL compared to almost six out of every ten households headed by men (59,3%) in 2015 (Statistics South Africa, 2017).

#### ***Labour force participation***

The labour force participation rate for women has seen a notable rise from 39% in 1994 to 48% in 2019 (Figure 2). However, it is below that of men which has remained at around 57% in 2019 (58% in 1994). South Africa's labour force participation rate for women lies within the global average, which stood at 47.8% in 2019. South Africa's increase in the female labour force participation rate has been regarded as one of the most important changes in the country's nature of labour supply (Ackermann and Velelo, 2013). This is due to a number of reasons including the enacting of legislation aimed at rectifying racial and gender discrimination, increasing levels of education among women, declining proportion of women living with employed spouses due to high rates of unemployment, and changes in social conventions about the position and role of women in society (Ackerman and Velelo, 2013).

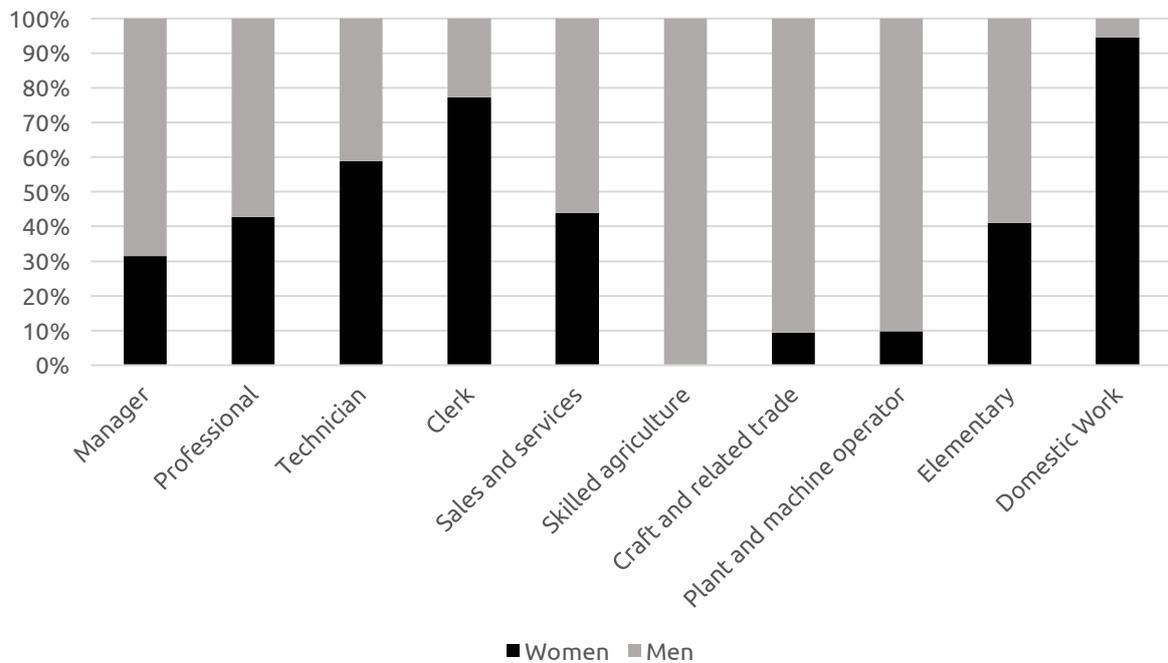
Figure 1: Labour force participation rate by sex, 1994 -2020



Source: World Bank (2022a; 2022b)

Despite the growing participation of women in the labour force, female employment remains concentrated in low-value industries and jobs such as domestic workers and clerks while higher-value jobs such as in skilled agriculture have the lowest rates of female participation (Figure 2).

Figure 2: Employment occupation by sex, Q4 2021



Source: Statistics South Africa (2022)

The agriculture sector is a key driver of rural employment and development and provides 5.28% of total employment in the country (World Bank, 2021). Women account for 29% of all individuals employed in agriculture (Statistics South Africa, 2022). Of this, women account for approximately 52% of part-time or seasonal workers and 34% of full-time workers (Statistics South Africa, 2020). Women also occupy few senior roles on farms. Only 2 497 or 16% of all farm managers were women compared to 13 466 or 84% who were men. The majority of women (approximately 139 600 or 93%) work as general workers.

The preponderance of women in low-level jobs is a key reason why the wage earnings of women are well below that of men. Women earn approximately 30% less than men on average (Statistics South Africa, 2019). Furthermore, approximately 54% of the total low wage working population are women (Feder and Yu, 2020). Women also constitute 53% of the working poor – those who are employed but reside in households earning below the upper-bound poverty line.

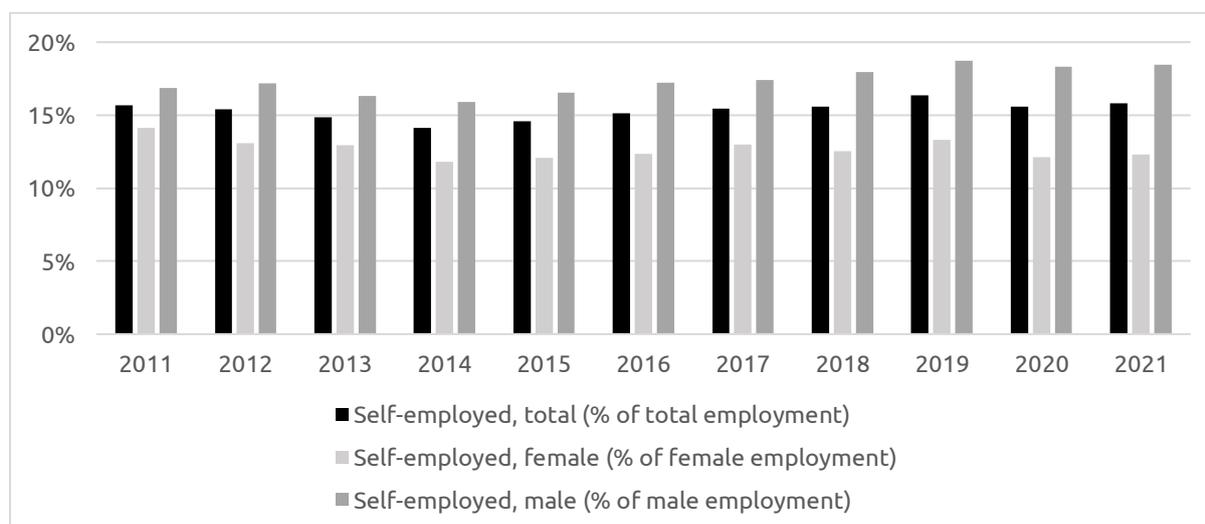
### *Self-Employment*

Self-employment represents an alternative to wage employment. When unemployment is high, as is the case in South Africa, self-employment acts as an employer of last resort.

The rate of self-employment in South Africa was significantly lower than that of Sub-Saharan Africa. This is in the context of high levels of unemployment and indicates that self-employment, even in the informal sector, has largely failed to act as an employer of last resort. Even so, the rate of self-employment has been higher for men than for women. The rate of self-employment of women has decreased from 14% in 2011 to 12% in 2021 while that of men has increased slightly from 17% in 2011 to 18% in 2021 (Figure 3).

Several reasons have been put forward to explain the gender gap in self-employment. These include gender discrimination and limiting social norms, education and skills gaps, risk aversion and lack of confidence, unequal division of domestic labour and time constraints, gender-based violence and a lack of safety, structures of patriarchy and patrilineal wealth distribution that restrict female property ownership and land tenure, lack of financing and other assets (Vossenbergh, 2013; World Bank, 2019).

**Figure 3: Percentage of self-employed individuals by sex, 2011 – 2021**



Source: World Bank (2021)

### *Access to assets and financial services*

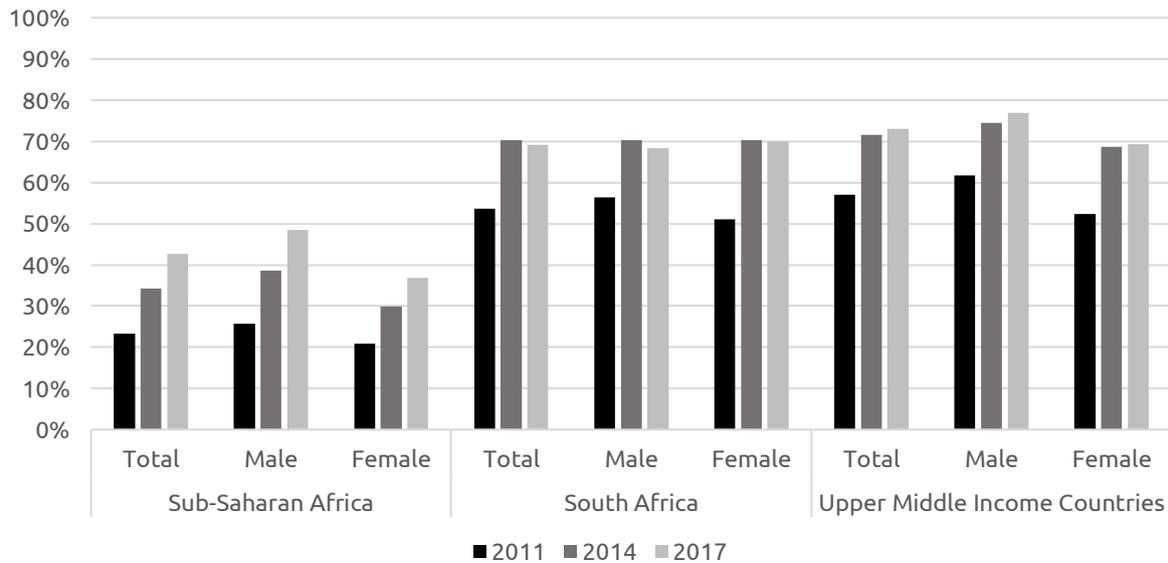
Women's access to assets is necessary to increase their ability to start and grow businesses. Furthermore, without assets and collateral, access to credit remains limited. In terms of distribution of land ownership in South Africa, women own just 13% of private farmland in South Africa compared to a world average of 20% (Department of Rural Development and Land Reform, 2017). Only 20% of all farm owners who farm for themselves in South Africa are women (Statistics South Africa, 2020). Although there have been efforts to remove legal barriers to women's land rights through legislation, progress has been slow in achieving gender equity in land distribution. Policies initiated after the first democratic elections have failed to adequately address the socioeconomic factors that continue to direct patterns of land ownership in South Africa (Bohler-Muller et al., 2021). Indicatively, only 25% of total land reform beneficiaries in the country during the 2017-2018 period were women (Fynn and van Schalkwyk, 2022).

Alongside access to material assets, access to financial services – such as bank accounts and credit including improved access to savings, insurance, and risk mitigation products – is key to expanding women's economic participation and to facilitate inclusive growth. Having access to and use of a range of financial services enhance not only the contribution of women to economic growth, but also contributes to women's greater financial control and lower transaction costs. These benefits can make it easier for women to invest in businesses, get jobs, and manage financial risk (Trivelli et al., 2018).<sup>1</sup>

In 2017, 69% of adults in South Africa had access to a transaction account (including mobile money accounts) (World Bank, 2018). In the same year, 70% of South African women had access to a transaction account compared to 68% of men. South Africa's advanced banking sector has allowed for high level of coverage for both men and women compared to the rest of Sub-Saharan Africa. The higher rates of transaction account ownership among women in South Africa are attributed to the shift from cash to electronic transfer methods such as direct deposits to bank accounts and the issuing of a for-purpose SASSA MasterCard to social grant recipients that allows them to transact at ATMs and retail shops (Fanta and Mutsonizwa, 2016). In 2015, 10.5 million South Africans (representing 28% of the adult population) had SASSA MasterCards, comprising 42% adult females and 13% adult males (Fanta and Mutsonziwa, 2016).

**Figure 4: Adults with an account at a financial institution or a mobile money account (%)**

<sup>1</sup> <https://www.worldbank.org/en/topic/gender/overview#1>



Source: World Bank, 2018

#### 4. Research agenda: key issues and way forward

Women's empowerment is a dynamic, multidimensional, and interconnected process spanning social, cultural, political, and economic spheres. Drawing on the economic aspect of women empowerment, this paper posits that economically empowering women by enhancing women's participation in economic activities improves their access to and control over productive resources, which they can use to exert increased control over other areas of their lives.

However, enhancing women's participation in economic activities requires understanding the nature and magnitude of the diverse barriers faced by women in different sectors of the economy to ensure that regulatory and policy interventions have a meaningful impact on creating inclusive and gender transformative value chains that support the empowerment of women. This brings to the fore several questions that will inform our research for the next phase of the project, including: (1) What is the role and key activities of women-owned businesses in selected value chains? (2) What are the barriers to entry and growth faced by women-owned businesses? (3) What are the implications for competition and industrial policy to improve women-owned businesses' participation in, and benefit from, economic activities?

This paper lays a conceptual basis for use in the project and to inform fieldwork interviews in the next phase of the project. The paper synthesises various definitions, including different aspects and concepts of the empowerment process in the literature, and provides a framework for measuring economic empowerment including key indicators.

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