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## **Understanding and Measuring Women's Economic Empowerment** Definition, Framework and Indicators

## 2 Understanding and Measuring Women's Economic Empowerment



Anne Marie Golla/ICRW

### Acknowledgments

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## I. Introduction

There is increasing recognition that economically empowering women is essential both to realize women's rights and to achieve broader development goals such as economic growth, poverty reduction, health, education and welfare. In the last five years, a broad range of organizations have committed themselves to the goal of women's economic empowerment. These organizations realize that economically empowering women is a win-win that can benefit not only women, but society more broadly. It promotes women's ability to achieve their rights and well-being while also reducing household poverty, increasing economic growth and productivity, and increasing efficiency.

Research has found strong reasons to emphasize women's economic empowerment in development programs:

- Economic empowerment is one of the most powerful routes for women to achieve their potential and advance their rights.
- Since women make up the majority of the world's poor, meeting poverty-reduction goals requires addressing women and their economic empowerment.
- Discrimination against women is economically inefficient. National economies lose out when a substantial part of the population cannot compete equitably or realize its full potential.
- Working with women makes good business sense. When women have the right skills and opportunities, they can help businesses and markets grow.
- Women who are economically empowered contribute more to their families, societies and national economies. It has been shown that women invest extra income in their children, providing a route to sustainable development.

As interest in fostering women's economic empowerment grows, two questions arise.

1. How is women's economic empowerment defined? What does the term women's economic empowerment encompass?
2. How can women's economic empowerment be measured and evaluated so organizations can show they are on the right track to achieving it?

Answers to these questions are essential to design meaningful strategies that will lead to women's economic empowerment. This document addresses them by presenting:

1. A definition of women's economic empowerment;
2. A measurement framework that can guide the design, implementation and evaluation of programs to economically empower women; and
3. A set of illustrative indicators that can serve as concrete examples for developing meaningful metrics for success.

The concepts presented here are meant to help practitioners, researchers and donors design effective, measurable interventions to advance women economically. In developing these concepts, we have drawn both on the available literature and on ICRW's direct experience in evaluating women's economic empowerment programs. This document is intended as a conceptual guide, rather than an operational tool kit. Economic empowerment is a complex process, and the general framework presented here will have to be adapted to meet the needs of specific projects.



Brian Heilman/ICRW

## II. Defining Women's Economic Empowerment

**Definition:** A woman is economically empowered when she has both the ability to succeed and advance economically and the power to make and act on economic decisions.

- 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.
- To **have the power and agency** to benefit from economic activities, women need to have the ability to make and act on decisions and control resources and profits.

As Figure 1 illustrates, economic empowerment is comprised of two inter-related components: 1) economic advancement and 2) power and agency. Both components are connected, and both are necessary to achieve better lives for women and their families. Economic gain and success (economic advancement) promote women's power and agency. At the same time, 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 economically.



Anne Marie Golla/ICRW

## III. Addressing Women's Economic Empowerment

To achieve women's economic empowerment, organizations must address the underlying factors that contribute to it: individual and community resources, and norms and institutions.

**Resources** are the building blocks women can draw on to succeed economically or to exercise power and agency. Resources can be at the individual or community level. They are more than financial or monetary in nature, and include:

- Human capital (e.g., education, skills, training)
- Financial capital (e.g., loans, savings)
- Social capital (e.g., networks, mentors)
- Physical capital (e.g., land, machinery)

**Norms and Institutions** are the "rules of the game" or the organizational and social systems that govern activities and mediate relations between individuals and their social and economic environment. Norms and institutions influence how resources are distributed and used.

- Norms include gender defined roles, taboos, prohibitions and expectations such as whether or not it is appropriate for women to be in public spaces, hold certain types of jobs, or manage money.
- Institutions include legal and policy structures, economic systems, market structures, marriage, inheritance and education systems.

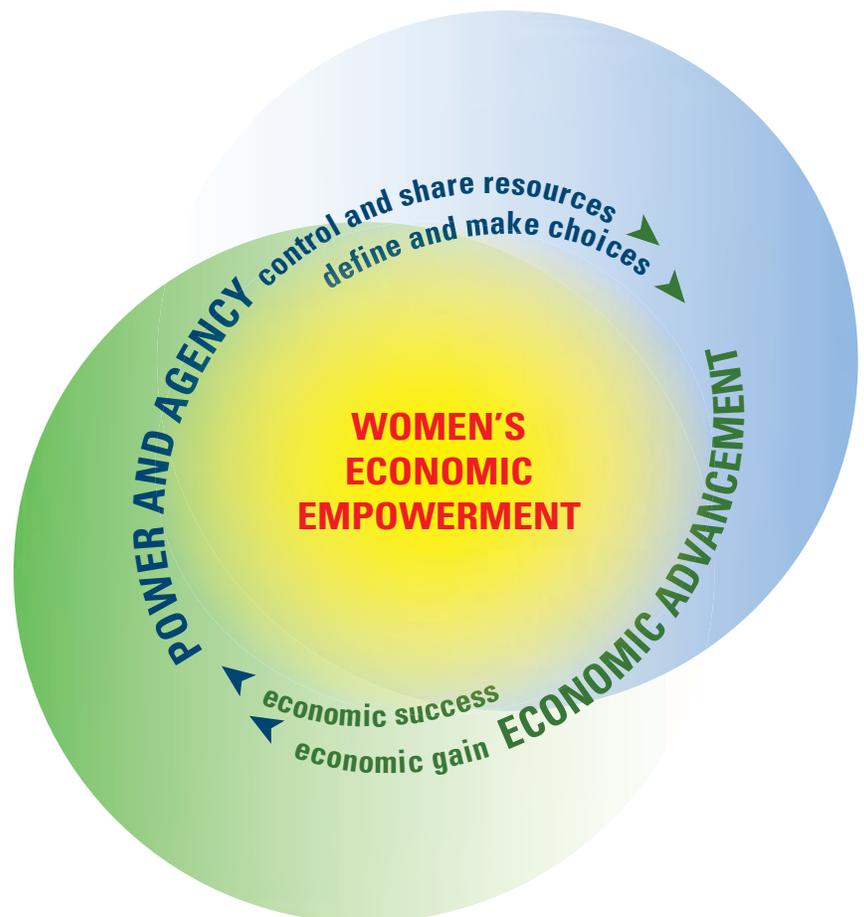


Figure 1: Women's Economic Empowerment: Two Necessary, Inter-related Components

Projects may approach economic empowerment by working either to enhance the resources available to women or to redefine norms and institutions. Furthermore, projects may work toward advancing women economically or building women’s power and agency. These different paths to addressing women’s economic empowerment are illustrated in Figure 2. For example, a microcredit program that provides loans to women works primarily to increase women’s economic advancement through resources. A literacy or life skills program primarily increases women’s personal resources in order to increase their power and agency. While both projects work to increase women’s economic empowerment, they do so along different pathways.

In addition, economic empowerment can be addressed at different levels. For example, projects may work at the individual, household or organization level, or at the level of communities or social networks.

The specific factors that signal progress toward women’s economic empowerment may be different in different contexts. They may even change over time, as countries or regions become more developed. Figure 2 provides examples of how some projects would fit within the framework.

No single program can address all of the factors that contribute to women’s economic empowerment. Rather, if economic empow-

erment is seen as a complex, multilayered pie, programs should “choose their slice.” That is to say, they should concentrate efforts on where they can make the most difference given their resources, timeframe, local conditions, and also consider what other organizations are doing.

Even though most programs take on their specific slice of the pie, framing their work within a broader framework of economic empowerment is essential. Understanding the wider opportunities and challenges women face in the specific context of the project is important in order to:

- Determine where resources are best spent to meet goals;
- Design the best intervention;
- Identify areas outside of the project focus that may help or hinder its success; and
- Define clearly what the program will and will not change, and where change outside of the project is necessary for the project to succeed.

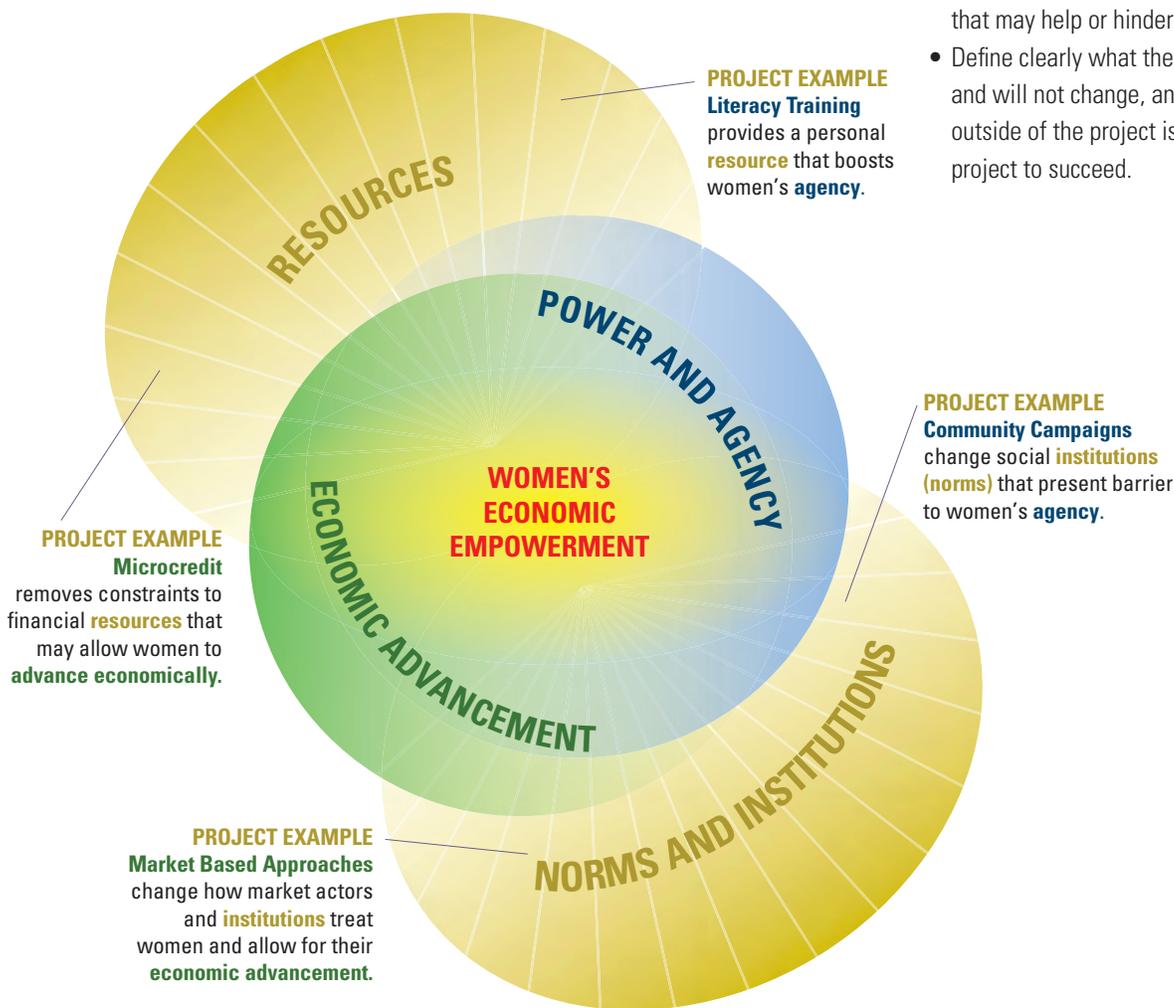


Figure 2: Contributors to Women’s Economic Empowerment Addressing Resources, Institutions and Norms

### IV. Measuring Women's Economic Empowerment

As illustrated in Figure 2, women's economic empowerment has many dimensions and is specific to the context under consideration. Projects address economic empowerment through different pathways. The indicators suitable for one area or program may not be relevant elsewhere. No universal set of indicators is appropriate for every project, in every sector and in every context.

Rather, measurement should align with the "slice" of women's economic empowerment that a particular program chooses to address. **For evaluation purposes, a project should measure only what it will reasonably change.** While effectively measuring women's economic empowerment requires considering indicators of both women's economic advancement and women's

power and agency, many projects do not seek to achieve change in both areas. This means that individual projects may focus measurement more on one component than the other or may not measure both components.

Figure 3 presents a matrix for measuring women's economic empowerment, which uses sample indicators to show different stages at which results can be measured. These stages range from project outputs and immediate outcomes to intermediate and longer term impacts. Determining which stage to measure depends on what is feasible to measure given the project's resources, expected impact and timeframe. As the matrix shows, agency/power and economic advancement can be measured separately. Both quantitative and qualitative methods are appropriate for measurement, depending on what type of information is needed and feasible to collect.

The framework emphasizes the importance of not focusing exclusively on impact indicators in developing monitoring and evaluation (M&E) plans. It is equally important to prioritize the measurement of process, output and outcome indicators, such as women's participation in the project and which women participated. **All projects should measure basic process outputs and outcomes.** These indicators can provide initial assessments of whether a project is on the right track and whether it is engaging women as intended. They are usually more straightforward to measure than indicators of deeper or longer-term impact. Not all indicators can or should be measured at the highest level. **Often, it is not realistic to expect to be able to measure the deepest, long-term impact within the project's time frame.**

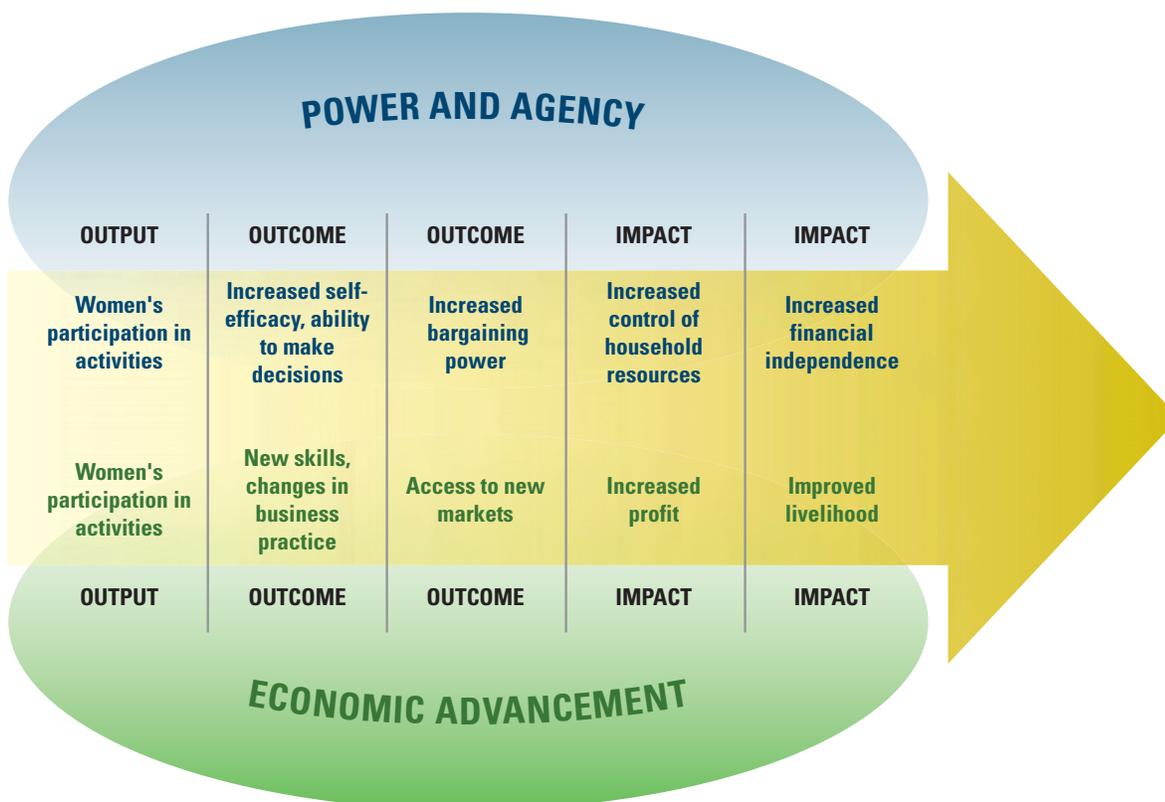


Figure 3: A Framework to Measure Women's Economic Empowerment

## V. Illustrative Indicators

Women's economic empowerment is a multifaceted concept. Given how project- and context-specific its measurement must be, it is not possible to define a universal set of indicators suitable for every project. However, we can provide an illustrative set of indicators in three key areas emphasized in the framework depicted in Figure 3:

1. Reach and Process Indicators
2. Economic Advancement Indicators
3. Agency or Power Indicators

Our experience shows that most interventions are trying to achieve success on these measures at either the individual and household level, or at the community and institutional level. Therefore, we provide illustrative indicators for both these levels.



Jeannie Bunton/ICRW

## Reach and Process Indicators

	Indicator/Question
<b>Participation</b>	Number of women and men 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?
<b>Issues faced by women</b>	Which women are participating and which aren't?
	How did the community respond to the activities? To women's participation?
<b>Success</b>	What are women's families' reactions to the project?
	Could women effectively implement project activities? (e.g. for a training, could they understand the training materials? For business activities, could they adopt suggested changes in business practice?)
<b>Unintended outcomes</b>	Were women successful in the activity? (e.g. For a training, did they master the material? For a new technology, did they adopt it?)
	Did the project have any positive outcomes that were not expected?
	Beyond the project participants, is there evidence that others benefitted indirectly or unexpectedly from the project?
	What negative unintended outcomes have project teams observed?
	Was anyone worse off because of the project, whether they participated or not?
	Has there been any sort of participant or community backlash? Of what nature?

# 8 Understanding and Measuring Women's Economic Empowerment

## Power and Agency Indicators

	Individual/Household Level	Community/Institution Level
<b>Control over assets</b>	Women's ownership of productive assets (land, animals, machinery)	Laws that protect women's property rights
	Women have their own source of income	Existing laws are enforced at the community level
	Share of household income provided by women	Women represented as owners of larger businesses and in business leadership
	Women have control over how to spend some cash or savings	Use of community resources in ways that benefit women (pumps, clinics, schools, etc.)
<b>Agency/ Decision-making</b>	Proportion of women's income spent on herself and children	Women's participation in community groups/ associations/networks
	Women's involvement in major household decisions, i.e. large purchases (car, house, household appliance), agricultural decisions	Women's involvement in community decision-making
	Women's access to information and technology	Women have leadership roles in the community
<b>Autonomy and Mobility</b>	Women's ability to visit friends, family, associates	Rates of abuse, assault, harassment against women in public spaces
	Women's ability to use public transportation/travel freely in public spaces	
	Women's use of media, phone, technology	
<b>Self-confidence/ Self-efficacy</b>	Psychological wellbeing	Community valuing of women's entitlement and inclusion
	Attitudes on own self-esteem	
	Articulateness and confidence in speaking with authorities	
<b>Gender Norms</b>	Ability to negotiate sexual and reproductive decisions	Shifts in marriage and kinship systems
	Attitudes on women and work	Community acceptance of women working
	Attitudes on women and mobility	Community attitudes on women's sexual and reproductive roles women and work
	Attitudes on women and violence	Community attitudes on women and violence
<b>Gender Roles/ Responsibilities</b>	Number of hours spent in housework	Sex-disaggregated employment rates by sector
	Gender segregation of male and female work, ability to enter profitable jobs	Community attitudes on what work women should do
	Equity of domestic duty load	

## Economic Advancement Indicators

	Individual/Household Level	Community/Institution Level
<b>Productivity and Skills</b>	Individual educational attainment	Education available to and attained by girls and women
	Business and work skills	Adult learning opportunities available
	Access to productive tools and technologies	Free entry to markets for buyers and sellers
	Access to markets (as buyers and sellers)	Access to new technologies
	Access to jobs	
<b>Business Practice</b>	Keeps records	Employment practices
	Separates personal and business expenses	Barriers to entry to key jobs and markets
	Diversity of product line	Workplace policies
	Marketing – takes advantage of market opportunities; is not dependent on one or irregular buyers or suppliers	Earnings/growth at a firm or sector level Women as share of certain jobs
	Invests in business	
<b>Income</b>	Levels of income and revenue Earnings, profits	Community resources and what percent are spent on women
	Has individual and household savings	
	Has a safe place to save	
<b>Consumption smoothing/risk</b>	Has savings, insurance, or liquid assets	Community has safe places to save
	Does not experience seasonal hunger	Formal or informal social safety nets
	Did not sell productive assets	
<b>Work environment</b>	Work site is safely accessible for women	
	Work site has separate toilet facility for women	Labor laws exist and are enforced
	Work hours, conditions, and remuneration meet international labor standards	Wage inequality
<b>Prosperity</b>	Individual and family wealth	Economic status of women in community
	Housing, property, assets	Women’s share of assets, business ownership
	Better health and nutrition	Health and nutrition indices



David Snyder/ICRW

ICRW currently advises a number of organizations on how to integrate these concepts of women's economic empowerment into their program and evaluation efforts.

Specific projects that have informed the concepts in this document include:

- **Results Based Initiatives (RBIs):** This is a four-year program to economically empower women, commissioned by the World Bank as part of its Gender Action Plan (GAP) in partnership with ICRW and UNIFEM. ICRW worked on the evaluation of five RBIs aimed at economically empowering women in Peru, Egypt, Liberia, Kenya, Laos and Cambodia.
- **Personal Advancement and Career Enhancement (P.A.C.E.):** This program was launched by Gap Inc. in partnership with several of its Asian sourcing companies, ICRW and Swasti, an India-based nonprofit organization. P.A.C.E. aims to advance the personal and professional lives of female garment workers. ICRW has provided strategic guidance on program design and rollout, and undertaken evaluation activities in India, Cambodia and Vietnam.
- **Framework for Women's Economic Empowerment in South and Southeast Asia:** In this partnership with the U.K. Department for International Development (DFID), ICRW developed a framework for economic empowerment and tested how it fit existing projects in India, Bangladesh, Nepal, Cambodia and Laos.

For more information about ICRW's work and how to partner with us, visit our website at [www.icrw.org](http://www.icrw.org).

## Definition, Framework and Indicators





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