

Income Generation and Empowerment Pathways for Rural Women of Jagusi Parish, Uganda

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ABSTRACT

This article contributes to the growing literature on women's economic empowerment (WEE) in the global south, with an empirical analysis of the potential empowerment pathways associated with income generation activities (IGAs) and control over money earned in the context of rural Uganda. A comprehensive survey was administered to 84 randomly selected households in Jagusi Parish, Lake Victoria along with a card sorting game (CSG) where women picked locally-framed scenarios of well-being, decision-making and community engagement as 'experienced' or 'aspired to experience'. Surveys were analyzed to determine correlations between IGAs and WEE proxies, while text analysis of interviews and CSG narratives revealed what characterizes an 'empowered' woman in Jagusi. Findings show that some women who earn income experience a degree of economic empowerment through greater access and claim to assets and agency over key decisions, but many women engaged in IGAs are not economically independent relying on their partners, extended family and community to manage poverty. A preponderance of women, adhering to prevailing social norms, prefer joint decision-making within the household where men are reliable earners and exercise authority. In Jagusi, and in rural Uganda generally, gender discrimination and structural poverty remain major barriers to sustained improvements in women's economic empowerment.

Keywords: women's empowerment, women's economic empowerment, gender and development, gender and development in East Africa

INTRODUCTION

This article draws on foundational authors¹ and more recent scholarship² to consider a woman's empowerment as a process of positive change in her well-being and exercise of agency, or decision-making, in accordance with self aspirations. Kabeer (2012) cautions researchers about the 'value laden' concept of empowerment and how its meaning and what are appropriate choices for women vary widely in different contexts.³ Using Demographic Health Survey (DHS)

¹ (Keller and Mbwewe; 1991, Sen; 1993, Kabeer; 1999)

² (Anders et al. 2016; Cornwall, 2016; Hunt and Samman, 2016.; Miedema et al 2018)

³ (Kabeer; 1999; Kabeer, 2012)

data for five East African nations, Miedema et al arrived at a three domain best fit model of women's empowerment containing variables for: (1) human and social assets, (2) gender attitudes and beliefs, and (3) participation in household decision-making, a model they suggest can be used for cross-country monitoring of the 5th Sustainable Development Goal (SDG): to achieve gender equality and empowerment among all women and girls.⁴

Mandal's (2017) systematic review of empowerment metrics related to household decision-making found that not all measures are applicable and valid across regions and cultures.

⁵ For instance, cooperation and joint decision-making (versus female autonomy) are more accurate measures of what many women desire as a precaution to preserve their marriages:⁶ Kabeer expressed it well in an early paper (1999) '*.....they (women) invest considerable time and effort in maintaining their marriages, in strengthening the "cooperative" dimension of "cooperative- conflict", seeking separation only in exceptional circumstances.*'⁷ More granularly, Duflo (2012) finds that households even within the same community differ in preferences and ideas, and that decision-making is fluid and falls, most often, at neither extreme of female powerlessness nor total harmony.⁸

Similarly, a study on women's income-generating groups and empowerment in India found that women rejected autonomy because of community disapproval.⁹ In the African context, Swidler and Watkins have studied the importance of mutual support and interdependence in traditional rural societies, and the risks of applying Western notions of empowerment where they lack meaning,

... the very image of an autonomous, independent, empowered individual that is so hallowed in the Western imagination is likely to make little sense in the daily lives of Malawians. Perhaps if a fully effective labour market emerges in parts of Africa and people's basic claims to property and person are protected by an effective legal system,

⁴ (Miedema et al, 2018)

⁵ (Mandal, 2017)

⁶ (Mandal, 2017)

⁷ (Kabeer, 1999, p. 460)

⁸ (Duflo, 2012, p. 1066)

⁹ (Brody et al 2015)

*some of the traditions of reciprocal interdependence upon which most Africans depend will slowly die out.*¹⁰

The more narrow concept of women's economic empowerment (WEE) is defined in the literature as a process of gaining access to assets and knowledge for economic activity, and agency over key economic decisions that were previously denied her. WEE can be 'measured' as a constellation of indicators capturing access, control, decision-making and voice.¹¹ Hunt and Samman's Overseas Development Institute (ODI) research report used Gallup World Poll data from over 160 countries to employ a framework for linking WEE with other strategic areas of decision-making in her life, such as family planning, educating family members, health care, and civic engagement. *'Crucially, this framework (Taylor and Pereznieta, 2014) is concerned not just with increases in women's access to income and assets but also with control over them and how they use that control in other aspects of life.'*¹²

Since the 1990s, driven by anti-poverty and gender equality priorities, international development organizations have invested heavily in WEE-related interventions such as: access to financial literacy training, income generation activities, life skills support, small business development, microfinance/village banks, reform of inheritance laws, women's groups and collective action, and human rights training, among others.¹³ Cornell (2016) offers a critique of these interventions, drawing from a review of earlier feminist literature on empowerment, and concludes that by and large development interventions and metrics have failed to confront systematic gender bias and to understand empowerment as a transformative journey.¹⁴ *'..it becomes evident that providing women with loans, business opportunities and the means to generate income may enable them to better manage their poverty, but to be transformative, to address the root causes of poverty and the deep structural basis of gender inequality, calls for more than facilitating women's access to assets or creating enabling institutions, laws and*

¹⁰ (Swidler and Watkins, 2017, p. 212)

¹¹ (Kabeer 2008, Anders et al. 2016; Swidler and Watkins, 2017.; Miedema et al 2018)

¹² (Hunt and Samman, 2016, p. 9)

¹³ (Hunt and Samman, 2016)

¹⁴ (Cornwall, 2016)

*policies.*¹⁵

While acknowledging that prevailing societal norms limit women's capacity to live differently, Kabeer suggests that locally framed conceptions of empowerment are not immutable.¹⁶ Dominant norms and limiting self-beliefs may temporarily blind women and their ability to re-imagine their possibilities, but circumstances and awareness do change.¹⁷ Grabe takes a rights perspective to examine the role of cultural ideology in suppressing women's agency in Nicaragua even when inequities in property rights were addressed.¹⁹

Studies by Cornwall and Sholkamy found that increases in income earned by women improved family well-being and reduced household stress.²⁰ Taukobong et al's (2016) review of 76 studies on women and girls empowerment indicators and improved health and development outcomes found strong correlations between increased women's control over assets and income and sector improvements in maternal and child health, nutrition, agriculture, financial services, and Water, Sanitation and Health (WASH).²² However, there is growing evidence that job training and microloan initiatives for women without regard to socio-cultural and institutional barriers have backfired by shifting the burden of economic progress onto already 'overburdened and impoverished women and girls'.²³

In light of mixed results in the empirical literature, O'Donnell (2016) questions common assumptions that improving women's access to microcredit and income generation opportunities leads to broader women's agency and empowerment, and calls for further research.²⁴ In fact, the evidence to support positive impacts of income-generation on women's well-being and decision-making authority has proven to be fickle. Hunt and Samman found that a large proportion of women workers are self-employed and classified as 'survival-oriented' income

¹⁵ (Cornwall, 2016, p. 345)

¹⁶ (Kabeer; 1999; Kabeer, 2012)

¹⁷ (Cornwall, 2016)

¹⁸ (Yount and Peterman, 2016; Gammage and Kabeer, 2016)

¹⁹ (Grabes, 2012)

²⁰ (Cornwall, 2016)

²¹ (Sholkamy, 2014)

²² (Taukobong et al, 2016)

²³ (Moeller, 2014; Hunt and Samman, 2016; Gates, 2014)

²⁴ (O'Donnell and Buvinic, 2016)

earners, particularly in Sub-Saharan Africa (42.5%) and South Asia (47.7%), where *'there is very little evidence of active choice'*.²⁵ Working women, whether in the formal or informal sectors, often remain trapped in poverty and over-burdened by unpaid work in child-rearing, household tasks, caring for extended family members, and social obligations, negatively impacting time available for income generation, earnings and mental well-being.^{26 27} Social norms and structures where labor, product and financial markets are gender biased pose significant challenges to WEE.²⁸ For example, financial literacy training programs and microloans often fail to address broader constraints facing women's ability to enter and rise within the workforce.²⁹ Research findings by Heintz (2016) confirm that in contexts with significant gender bias in market-based and household work, narrow economic interventions tend to keep women vulnerable to poverty and unequal decision-making power.³⁰

Results from the 2015 study of Social Assistance Grants for Empowerment (SAGE) in Uganda show microloans have improved women's access to assets but have not positively influenced women's authority in household decision-making; in fact, cash loans have 'exacerbated' marital tensions.³¹ A qualitative analysis of women in Self-Help Groups in India suggests that initial participation can create tension between husbands and wives; however, long term participation was not found to increase risk of domestic violence.³² A study linking Intimate Partner Violence (IPV) with poverty in South Africa, showed that access to a multi-prong intervention including micro-credit, HIV risk and prevention, and training on domestic violence reduced IPV incidence, whereas access to microfinance alone was associated with increased risk of IPV for some participating women.³³

Measuring processes of women's empowerment requires sensitivity to how power structures and individual histories shape these processes, and how they may or may not evolve

²⁵ (Kabeer, 2012; Hunt and Samman, 2016)

²⁶ (Duflo, 2012; Stotsky 2006b; Freeman and Schettkat, 2002; Aguire and Hoteit, 2012)

²⁷ (Hunt and Samman, 2016)

²⁸ (O'Donnell and Buvinic, 2016)

²⁹ (O'Donnell and Buvinic, 2016; Moeller, 2014)

³⁰ (Heintz, 2006)

³¹ (Merttens and Jones, 2014)

³² (Brody, 2016)

³³ (Kim, J.C., et al. , 2007, pp. 1794-95).

from greater access to economic resources. Taukobong et al identified multiple gaps in the literature on the causal pathways between health and development outcomes and ‘gender related levers’.³⁴ Case studies of women’s empowerment by Hunt (2016) demonstrate the need for empowerment measures that foreground women and their perspectives but are also adaptable to future changes. The Gates Foundation is partnering with the International Center for Research on Women (ICRW) to study 40 projects worldwide funded by the Women and Girls at the Center of Development Grand Challenge, seeking evidence on the causal pathways to and from women’s empowerment and health and development outcomes.³⁵ As much of the literature on women’s empowerment focuses on South Asia, there is a particular need for empirical studies from Africa.
36

This study draws on the cited literature to examine women’s economic empowerment in the context of Jagusi Parish, Lake Victoria in rural Uganda. Informed by the Hunt and Samman ODI study, we relate participation in income-generating activities and control over money earned (proxies for WEE) with locally-defined empowerment outcomes associated with individual and family well-being, household decision-making and community engagement. Qualitative data sheds light on common themes of an ‘empowered woman’ in the Jagusi Parish context and emerging transitions as recent challenges and opportunities transform the empowerment landscape.

SITE DESCRIPTION

Jagusi Parish comprises seven independent islands with 13 villages and an approximate population of 18,000 according to district census data. The Parish is in Mayuge District in Southeastern Uganda, part of the Lake Victoria Basin (Figure 1). This study was conducted in six villages on two parish islands, Jagusi (5) and Kaaza (1), selected to encompass diversity in economic activities and socio-economic levels.

Primary economic activities in the area are agriculture, fishing and trading, and more minor activities include animal raising, transportation operation, fruit orchards, commercial

³⁴ (Taukobong et al, 2016)

³⁵ (Van Eerdewijk et al, 2017)

³⁶ (Miedema et al, 2018)

vegetable gardens, apiaries, and small businesses. Island villages are a diverse mix of ethnic groups and religions from mainland communities throughout Uganda making a living from the islands' resources. There are both formalized settlements of long-time residents and other camp-like villages comprised primarily of fisher families.

*Figure 1. Map of Jagusi Parish, Mayuge District*³⁷



Recently the Ugandan government has taken steps to eliminate illegal fishing in Lake Victoria by force. Seen as brutal and arbitrary by some, and necessary by others, these actions have pushed many Jagusi fishers to

abandon their villages out of fear. For those households that remain, there is greater reliance on agriculture and women adopt new ways of earning income or entering the workforce to supplement their partner's lost income.

Throughout 2017, the Uganda Peoples Defence Force imposed fees on fishers found breaking the law and confiscated and destroyed fishing gear.Fishers who are currently allowed to fish may be the victims of future crackdowns. The sudden nature of the action undermined any adaptive measures that fishers could have used to maintain resilience in the face of lost employment. Finally, women may suffer uniquely because the

³⁷International Lake Environment Committee Foundation as cited by Pathfinder International's powerpoint on HOPE-LVB.

supplies of small (that is, illegal) Nile perch, which they smoke and sell, will be reduced.

38

Pathfinder International's 'Healthy People and Environments in the Lake Victoria Basin' (HoPE-LVB) initiative has been active on Jagusi Island since 2011, promoting an integrated suite of health, conservation and livelihoods interventions to improve maternal, child and reproductive health, clean water and sanitation, control of illegal fishing and fish breeding ground protection, and island reforestation.³⁹ Alternative and sustainable livelihoods for youth, women and men, such as agroforestry, tree nurseries, bee-keeping, vegetable gardens, construction of energy-conserving stoves, and handicrafts have been supported with training activities and input cost-sharing. While this study was conducted independent of HoPE-LVB, using a random selection of households, the project's interventions may certainly have influenced study results as reflected in the analysis.

RESEARCH QUESTIONS

To gain evidence and understanding on the potential empowerment impacts of women's participation in income generating activities (IGAs), we asked these research questions: (1) How does participation in IGAs impact her and her family's welfare? (2) How does a woman's participation in IGAs lead to or enable decision-making in other aspects of her domestic and community life? The domestic sphere includes individual and partner decision-making on topics such as reproductive health and spending for education as well as purchase and use of assets; the community sphere includes participation in savings and other women's groups, expressing her viewpoints in community affairs, and aspirations to assume extra-household leadership roles. (3) Another area of inquiry - what characterizes an 'empowered' woman in Jagusi Parish, was added to place women's empowerment in the local context. Data for this question are drawn from interviews and the innovative Card Sorting Game method described below.

METHODS

³⁸ (Glaser, 2018, paragraph 10, n.p.)

³⁹ This integrated approach is referred to as 'Population, Health and Environment' or PHE. The initiative is closing in September 2019.

Field work for this study was conducted by graduate students from UC Berkeley and Makerere University under the supervision of their respective university advisors, and supported by a local field assistant from the island of Jagusi. The student researchers lived with a farm family on Jagusi Island during the two month field period to facilitate a grounded, participatory research experience. The research design included four tools: (1) a comprehensive survey questionnaire administered to male and female heads of household for the first section, followed by female only for the remaining survey sections; (2) a visual hands-on Card Sorting Game (CSG); (3) key informant interviews (KII); and, (4) informal observations of social dynamics in public spaces. The CSG narratives and KII were transcribed, coded and analyzed for key themes, trends and variations by sub-groups using the qualitative research analysis platform, Dedoose. Survey data and CSG rankings were analyzed using Stata for descriptive statistics; paired t-tests were run between participation in IGAs and well-being and decision-making variables to determine correlation effects.

The survey questionnaire was developed through identifying and adapting prior questionnaires used for published studies and includes sections on household demographics, economic activities and food security, and assets, and for women, training experiences, her assets, IGA engagement, use of income earned, IGA returns, sustainability and challenges, decision-making within the household, reproductive health, perceptions and feelings of value/worth to others, followed by application of the CSG. After pre-testing and slight adaptations to increase clarity, the questionnaire and CSG were administered to eighty-four randomly selected households. The number of households per village was proportionately determined from District level census data. Subsequently, village maps were created with Jagusi and Kaaza Parish village leaders to enable random selection of households according to intervals set by the number of households per village (e.g. every sixth household). Software randomization was used to select alternate households when the selected households failed to meet the criteria of a female head of household with dependents and voluntary participation (only two cases).

The CSG is a useful research method for sensitive topics that require unprompted respondent perspectives with little interviewer interference and bias, particularly in situations of high functional illiteracy.^{5,6,7} Sociologist Maggie Frye comments on her use of CSG in Malawi

on topics related to HIV-AIDS, ‘It is our view that non-verbal, respondent-driven methods of data-collection can offer advantages over the conventional question-and-answer format—especially for research addressing sensitive topics.’⁵ For the CSG, the research team, in consultation with women social workers very familiar with the site area, developed 12 scenarios and captions depicting areas of well-being and decision-making that may result from or be related to engagement in income-generating activities (IGA). A local artist made simple, realistic drawings on cards with short captions in the local language, as follows:

Figure 2. Card sort game scenarios

The figure consists of 12 line drawings arranged in a 3x4 grid. Each drawing depicts a different scenario, with a caption in a local language below it and an English translation to the right.

- Scenario 1:** A woman is at a sewing machine in a shop, while another woman stands nearby with children. *● Abaana bange abato bagenda nange nga ngenda okukola Emirimu gyange egivaamu sente.*
1. “I take care of my children while attending to my business.”
- Scenario 2:** A man is sitting on a stool, talking to a woman who is sitting on the ground with a basket. *● Mwami wange assalawo kuki ekyokugula*
2. “My husband makes decisions about what to spend money on.”
- Scenario 3:** A woman is having her hair done by another woman. *● Nsobola okusasulira okusiba enviri zange*
3. “I can afford to pay for my hair to be done.”
- Scenario 4:** A group of people are gathered around a table in a meeting. *● Njogerela mu nkiko ze' kyalo*
4. “I voice my opinion at local village meetings.”
- Scenario 5:** A man is at a desk labeled 'Secondary School Administration' and 'School Register', talking to a woman. *● Ngenda nensasulira abaana bange ebisale by'esomero*
5. “I pay school fees for my child to attend Secondary School.”
- Scenario 6:** A man and a woman are sitting on a bed, talking. *● Tukubaganyiza wamu ebirwoozo ku baana bameka a'bokuzaala*
6. “My partner and I discuss how many children to have.”
- Scenario 7:** A woman is at a market stall, talking to a man. *● Ngenda nengulira amaka gange ebintu nga omucere, buto, amajani n'ekyenyanja*
7. “I buy things for my family like coffee, beans, and other things.”
- Scenario 8:** A man and a woman are sitting on a bench outside a building. *● Tukubaganyiza wamu ebirwoozo ku ki ekvokueula*
8. “I discuss with my partner about what to do next.”
- Scenario 9:** A man and a woman are walking towards a building labeled 'Health Clinic'. *● Nze n'omwami wange tugenda wamu okunywa eddagala lyo' lubuto*
9. “My partner and I go to the health clinic to get medicine.”

7. "I can afford to buy things like rice, oil, tea, sugar and fish for my family."



Abakyalu ku kyalo bagabana ku magezi mu bye'nfuna

8. "We discuss together how much money to spend for different things we need."



Njogera ne muwala wange ku byo'kulinda ko okufumbirwa n'okuzaala

9. "My husband (or partner) goes with me for my antenatal clinic appointments."



Nze n'omwami wange tukolera wamu emirimu gye'waka

10. "Women in our village share business advice together."

11. "I talk with my older daughters about motherhood. I advise them to postpone marriage and pregnancy until they are older."

12. "My husband (or partner) and I share the domestic chores."

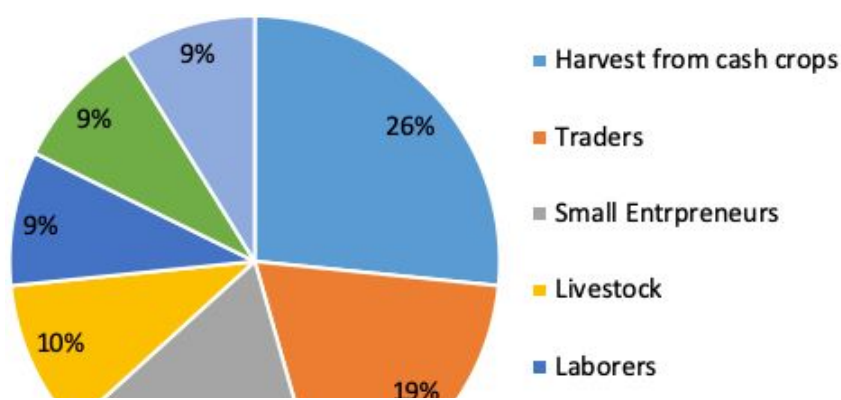
After presenting the 12 cards face-up, and reading their captions, the women were asked to select all scenarios they have experienced. Next, they were asked to rank the top three cards by, 'if you could have had only one of these experiences, which would you choose?', then second choice, then third choice. They briefly explained the reasons for their choices and their answers were recorded. Next, from the remaining cards, women chose all the depicted scenarios they "would have wanted to experience" or "wish to experience" in the future, and ranked and briefly explained the top three.

Fourteen key informant interviews were conducted using a semi-structured interview guide to gain multiple in-depth perspectives on the research questions (e.g. clergy, village leaders, midwives, community health workers, women entrepreneurs, PHE model households, district officials). Informal observations were recorded in public spaces such as churches, village centers, boat launch sites, and open group meetings in part to validate data gathered in interviews and in part to gain greater understanding of the lives of women on Jagusi.

RESULTS

Women's Participation in IGAs Jagusi's reduced reliance on fishing and

Figure 3. Types of Women's IGAs



increased inter-island trading open more remunerative work opportunities for women. For the purpose of this research whether or not a woman is involved in an income-generating activity (IGA) is defined by whether she reports earning income. Although 68% of women (n=57) reported earning income, in practice, some women engage in IGAs but do not feel ownership of the money earned and reported no IGA, leading to an underestimate of actual engagement. Figure 3 shows the diverse economic activities of Jagusi and Kaaza women.

Most of the women within the sample are middle-aged, married and educated up to primary school. The main population characteristics are given in Table 1 and grouped for women with and without IGAs. Women with IGAs have statistically higher levels of involvement with HoPE-LVB (38%) compared to those without (11%), which may be explained by their participation in project supported IGA training and savings groups, as well as the project focus on gender equality and access to reproductive health.

Table 1. Women's Demographics

	IGAs (n=57)	No IGA (n=27)	<i>p</i>
Age (M, SD, Range)	33, (11)(17-65)	30, (12)(17-65)	0.32
Education (% at levels)			0.54
No schooling	17.6	22.0	
Primary	58.0	52.0	
Secondary	21.0	26.0	
Tertiary	3.4	0.0	
Years on the island (M, SD)	12, (10)	9, (11)	0.21
Marital status (%)			0.52
Living together	58.0	55.5	
Married	26.0	29.5	
Separated	12.0	15.0	
Widowed	0.5	0.0	

Ethnicity (%)			0.18
Musoga	31.5	26.0	
Musamya	17.5	11.0	
Other	51.0	63.0	
Religion (%)			0.93
Muslim	40.5	22	
Protestant	17.5	18	
Catholic	17.5	30	
Born again	24.5	30	
Attended HOPE-LvB training(s)	0.38	.11	0.00**
Woman owns land	0.31	0.18	0.21

Statistically significant at $p \leq 0.05^$, 0.01^{**}*

Women reported different degrees of experience with legal and social gender-bias in their work lives. Typically they lack access to financial resources (land, credit, capital) and face norms constricting their employment outside the home. Several key informant interviews highlighted that local gender roles dictate the male as the main household income provider. Some men are jealous and intimidated by female partners with successful IGAs, especially in weaker relationships that are already prone to poor communication and abuse.

Men try to reduce or block women from access to making income. Because when women get money they tend to equate themselves to men. You know in African settings, men believe that women must be below him or kind of report to them. ...Some women when they get money, they tend to think they are equal to men. They have superpowers. Sometimes it causes commotions in families.⁴⁰

This is not the case for all men, as respondents report that additional income often improves relationships because it decreases the husband's financial burden and stress of being a sole

⁴⁰ Interview, Nabakyla (village-elected woman to counsel other women). 19 June 2018.

provider. *'Hahahaha, these men nowadays realize that they cannot meet all the needs at home, so when a woman brings in additional income to meet some of the home needs, they will not complain of giving them limited time because they know that money is needed at home.'*⁴¹

*'Yes I do believe that a woman engaging in IGAs is one of the ways of women's empowerment because men respect us more if we are working. In most cases, a woman being so demanding to the husband makes the man hate the relationship.'*⁴²

Inheritance laws and customs dictate that a woman has no right to her parent's land or assets and has limited rights to inherit her husband's assets except when widowed with her name on the title. However, if she invests in properties with her earnings she is more entitled to control and benefit from their use and sale. *'In most cases when a woman is engaged in IGAs at home, she raises money to buy other items like land, animals so as to increase household sources of livelihood. In so doing, she also gains rights over the property.'*⁴³

Well-being and Decision-Making Empowerment Scenarios

We employed the Card Sorting Game technique to better understand the relationship between women's participation in IGAs and locally relevant indicators of empowerment. The twelve CSG drawings represent scenarios related to 'well-being' and 'decision making' as practiced in Jagusi Parish. Table 2 shows the scenario captions, frequency chosen as 'experienced', and weighted top ranked card(s), ordered by cards with highest to lowest frequency for all 84 respondents. Half of the CSG cards depict well-being scenarios (cards 1, 3, 5, 7, 9, and 11), the other half depict scenarios related to individual and household decision making and community engagement (cards 2, 4, 6, 8, 10, and 12).

Table 2. Well-being and Decision making Scenarios

Card Number	Card caption	Experienced: Frequency chosen*	Weighted Rank* (0-1)
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⁴¹ Interview, woman entrepreneur. 21 June 2018.

⁴² Interview, woman entrepreneur. 21 June 2018.

⁴³ Interview, Nabakyla (village-elected woman to counsel other women). 19 June 2018.

Well-being			
Card 3	<i>"I can afford to pay for my hair to be done."</i>	64 (76%)	0.14
Card 7	<i>"I can afford to buy things like rice, oil, tea, sugar and fish for my family."</i>	56 (67%)	0.14
Card 1	<i>"I take care of my children while attending to my business."</i>	49 (58%)	0.23
Card 11	<i>"I talk with my older daughters about motherhood. I advise them to postpone marriage and pregnancy until they are older."</i>	46 (55%)	0.16
Card 5	<i>"I pay school fees for my children to attend secondary school."</i>	42 (50%)	0.21
Card 9	<i>"My husband (or partner) goes with me for my antenatal clinic appointments."</i>	31 (37%)	0.16
Decision making			
Card 8	<i>"We discuss together how much money to spend on different things we need."</i>	63 (75%)	0.35
Card 12	<i>"My husband (or partner) and I share the domestic chores."</i>	55 (65%)	0.12
Card 10	<i>"Women in our village share business advice together."</i>	50 (60%)	0.22
Card 4	<i>"I voice my opinion at local village meetings."</i>	42 (50%)	0.07
Card 6	<i>"My partner and I discuss how many children to have."</i>	32 (38%)	0.11
Card 2	<i>"My husband makes decisions about what to spend money on."</i>	24 (29%)	0.06

Note: The CSG weighted ranking assigns weights based on first (5), second (3), and third (2) choices divided by the total possible score, creating an index from 0-1 (n =84).

Card rankings, corresponding to which experienced scenarios were considered most important or meaningful, do not necessarily correspond to card choice frequency. As an example, Card 3, *'I can afford to pay for my hair to be done,'* was experienced by 76 per cent of the 84

women but was ranked relatively low (0.14). Card 8, ‘*We discuss together how much money to spend on different things we need,*’ was experienced by 75 per cent of respondents and also ranks high with a score of 0.35. Card 2, a contrasting male-centered decision making scenario, ‘*My husband makes decisions about what to spend money on,*’ falls lowest in both frequency and weighted ranking.

The overall mean number of cards chosen was 6.5 out of 12 (SD=2), whereas women with IGAs on average selected 1.5 more cards (5.5 versus 7.0), and the coefficient is statistically significant. A sample t-test of two-means was chosen to test differences in card choices comparing women with and without IGAs. Nine of the twelve scenarios show higher frequencies for women with IGAs and three well-being cards are statistically significant with “small” to “medium” effect sizes; however, none of the decision-making cards showed statistically significant differences.

Table 3. Mean differences between card choice selections for well-being cards

Card description	IGAs (n=57)	No IGA (n=27)	p	d	CI
	Well-being				
<i>“I can afford to buy things like rice, oil, tea, sugar and fish for my family.”</i>	0.73	0.51	0.04*	0.46	0.56, 0.76
<i>“I can afford to pay for my hair to be done.”</i>	0.78	0.70	0.39	0.19	0.66, 0.85
<i>“I take care of my children while attending to my business.”</i>	0.36	0.22	0.18	0.30	0.21, 0.42
<i>“I talk with my older daughters about motherhood. I advise them to postpone marriage and pregnancy until they are older.”</i>	0.63	0.37	0.02*	0.52	0.43, 0.65
<i>“I pay school fees for my children to attend secondary school.”</i>	0.57	0.33	0.03*	0.61	0.39 0.60
<i>“My husband (or partner) goes with me for my antenatal clinic appointments.”</i>	0.35	0.42	0.62	0.10	0.26, 0.47

Statistically significant at p<=0.05,0.01***

The means and effect size (*d*) are shown above. The effect size assesses the difference between groups and is calculated as the difference between two means divided by the standard deviation ($d = [M1 - M2/SD]$). Effect sizes are classified as follows: “small” (0.2 or under); “medium” (around 0.5); and “large” (0.8 or higher).⁴⁴

Engagement in IGAs and Well-being

About half of the households sampled reported difficulty meeting daily needs and food insecurity. Women with IGAs may be somewhat better positioned to meet family basic needs although the effect sizes are not significant (Table 4). For instance, households with women earning income more frequently own land increasing their ability to feed their families and sell a surplus. Whether land ownership and size enable IGAs or result from investments associated with successful IGAs is not determined. The subjective assessment of socio-economic status also was higher for households with women engaged in IGAs, although again the causal pathway cannot be determined.

Table 4. Mean differences between well-being variables

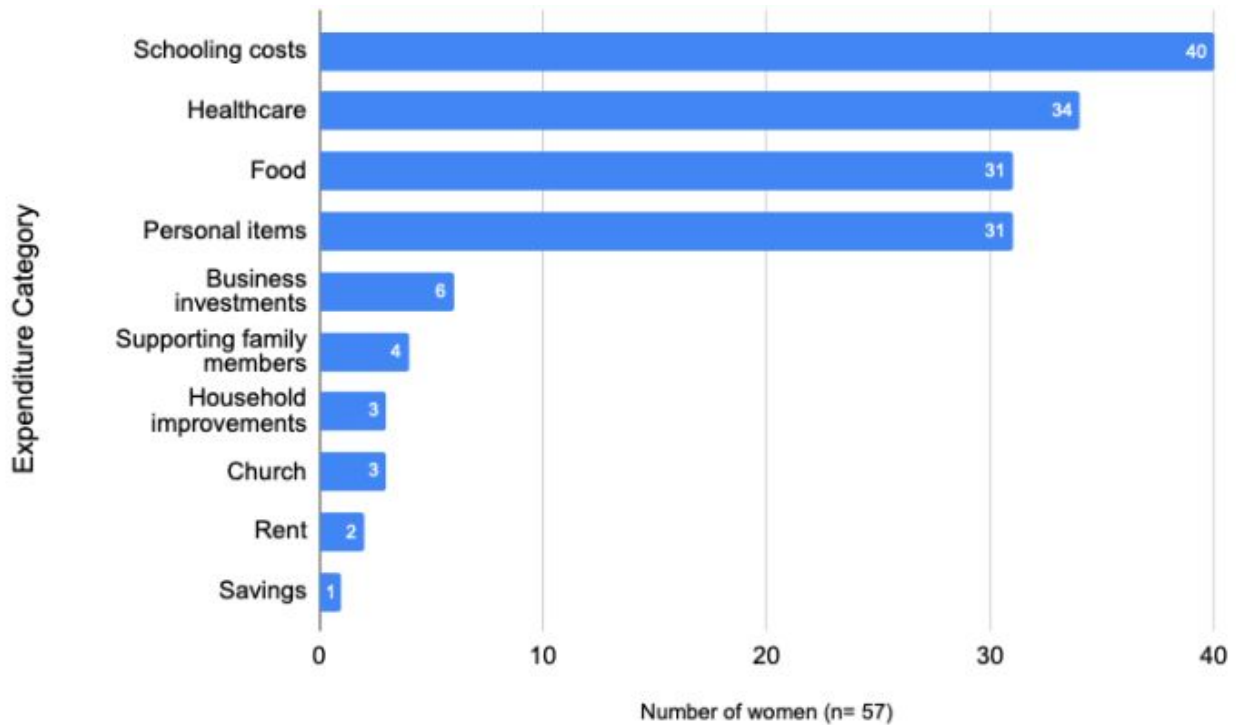
	IGAs (<i>n</i> =57)	No IGA (<i>n</i> =27)	<i>p</i>	<i>d</i>	CI
Daily needs score	1.75	1.62	0.5	0.14	1.53, 1.89
Difficulty meeting daily needs (%)	49	56			
Food security	0.54	0.40	0.2	0.06	0.39, 0.60
Household owns or rents land	0.77	0.51	0.01**	0.11	0.58, 0.79
Land size in acres (M, SD)	1.59 (1.7)	1.30 (3.1)	0.5	0.12	0.99, 2.00
Socio-economic (M, SD)	2.92 (1.2)	2.03 (0.8)	0.00**	0.76	2.38, 2.89

Statistically significant at $p \leq 0.05^*$, 0.01^{**} The SES is a scale from 1 to 5, very low to very high, as assessed by the research team based on relative housing quality, household amenities, and reported socio-economic indicators. Daily needs is scored on a 1-4 scale from difficulty meeting daily needs to both meeting daily needs and saving.

⁴⁴ (Cohen, 1988)

Of the women who have IGAs, 86 per cent of them report that they are able to use their money to better themselves and their family on such items as health/medicine, school fees, food, and personal items (Figure 3).

Figure 3. Women’s earned income expenditures



Engagement in IGAs, Decision Making and Community Engagement

In Table 5, decision-making questions from the questionnaire are divided into individual and household levels, followed by community engagement, comparing women with and without IGAs. Women with *and* without IGAs reported relatively high levels of participation in decision making at both levels, reflecting local gendered cultural norms. For all nine indicators, women with IGAs show higher means but only ‘group membership’ under community engagement is statistically significant, also reflected in the large effect size ($d = 0.62$). “My partner supports my increasing decision making in our household” had the highest mean (91 per cent) for women with IGAs indicating a positive shift in influence and support.

Table 5. Mean differences between decision making variables

	IGAs	No IGA	<i>p</i>	<i>d</i>	CI
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	(n=57)	(n=27)				
Individual decision making						
I can express my opinions easily	0.80	0.62	0.08	0.39	0.65,	0.84
I feel confident that I can contribute to good decisions	0.82	0.72	0.28	0.25	0.70	0.88
Household decision making						
My partner and I sit down to discuss important matters together	0.86	0.77	0.30	0.24	0.75,	0.92
I can influence most of the household decisions	0.76	0.70	0.53	0.13	0.65,	0.84
My partner supports my increasing decision making in our household	0.91	0.78	0.11	0.39	0.79,	0.95
When my partner and I disagree, we usually settle matters without conflict	0.84	0.83	0.86	0.02	0.76,	0.92
Community engagement						
I can be a role model for my community	0.71	0.60	0.31	0.23	0.57,	0.78
I can influence community affairs	0.56	0.36	0.09	0.40	0.38,	0.61
Group membership	0.61	0.29	0.00**	0.62	0.40,	0.62

Statistically significant at $p \leq 0.05^$, 0.01^{**}*

At the individual level use of family planning (FP) methods is a key decision for women, often in consultation with her partner. There is nearly universal knowledge among Jagusi women regarding what *is* family planning (over 95 per cent), likely a result of HoPE’s decade-long awareness-raising activities on the island. However, access, approval, and use are more variable. Mean differences between women with and without IGAs show large and significant effects for approval of FP, better access to services than five years ago and talking with their daughters to avoid early pregnancy (Table 6). In addition, the results show two-thirds of women with IGAs believe FP has a positive impact on a woman’s ability to run a business (68% versus 59%

without), and similarly that FP enables a woman to pursue what she wants to do (67% versus 59% without).

Table 6. Mean differences in family planning

	IGAs (n=57)	No IGA (n=27)	<i>p</i>	<i>d</i>	CI
Knowledge					
I have heard of family planning	0.98	0.96	0.58	0.06	0.94, 1.00
Approval					
Approval of couples using FP	0.96	0.79	0.01**	0.60	0.84, 0.97
Access					
Better access to maternal health and family planning than 5 years ago	1.31	1.66	0.03*	0.47	1.26, 1.58
Use					
“My partner and I discuss how many children to have.” (card 6)	0.43	0.25	0.11	0.08	0.27, 0.48
“I talk with my older daughters about motherhood. I advise them to postpone marriage and pregnancy until they are older.” (card 11)	0.63	0.37	0.02*	0.52	0.43, 0.46

Statistically significant at $p \leq 0.05^*$, 0.01^{**}

Access to FP is on a 1-3 scale (1- better; 2- same; 3- worse)

At the household-level a key decision by women and their partners relates to control over money, ‘How to manage the finances in the home, who takes the lead and who decides what. Finances make and finances break all.’⁴⁵ Using text analysis from interviews and CSG narratives, a decision-making spectrum was created to show the variation in gender-based control over income earned by women, and reported outcomes for each case (Table 7).

Table 7. IGAs and control over money

⁴⁵ Interview, HoPE-LVB Technical Advisor, 25 June 2018.

Decision-making spectrum	Scenario	Reported Outcome(s)
Autonomous male decision making	Man receives her money and spends it himself	Women are in the most dependent position and reportedly more likely to be in an abusive relationship. Less money spent on 'household development' (family welfare).
Partner consultation	Man wants to know how her money is spent	Eases marital conflict when money is spent on family needs and school fees.
Joint decision making (1)	Partners discuss together how much money to spend and on what things	Strengthens the marriage and is associated with more co-investments in productive assets.
Joint decision making (2)	Partners agree that the woman plans the budget for the household with pooled incomes	Builds trust around women's understanding of household needs and this strengthens the marriage.
Autonomous female decision making	Woman does not disclose how much she earns or how it is spent to her partner	When discovered it could lead to negative consequences, such as divorce or domestic violence.

Women and Community Engagement

Women hold leadership positions in savings groups, local government, and religious committees on Jagusi Island, although only one out of 13 elected village chairpersons is female (several vice-chairs are women). Each village has its own elected female leader, the Nabakyla, to manage conflict, scandals, and advise on 'women's issues', including encouragement to participate in savings and IGAs. Although women traditionally speak out far less than men at village meetings, when they do speak up it is often to uphold social norms and promote community unity. *'She speaks about bringing togetherness during times of misbehavior in the society or misunderstanding.'*⁴⁶ In comparing community engagement results show membership in groups to be much higher among women with IGAs (61% vs 30%). For instance, about half of the women with IGAs were members of women's savings groups, as compared to 19 per cent of

⁴⁶ Card Sort Game narrative, Respondent, 4 June 2018.

women without IGAs. Savings groups typically meet each week to contribute money, seek small loans, discuss business ideas and socialize.

Interviews revealed mixed opinions on links between participation in IGAs and community engagement by women. For example, a Village Health Team volunteer describes how successful IGAs may enable female leadership in more enlightened villages, but may also bring on jealousy and exclusion.

It is very possible for a woman who is engaged in IGAs to run for a political position in the community. The community welcomes her because they believe she already has something in her life and is exposed and therefore can easily lead to development of the community. (However...) for some villages a woman who is engaged in IGAs is not privileged to take on a political position because the community sees her as a threat. They believe she will develop at a very high speed and exceed most of the people. ...In other words a woman engaging in IGAs, is a double sided sword.⁴⁷

Women's Empowerment in Jagusi

What characterizes an 'empowered' woman in Jagusi Parish society is informed by qualitative analysis of the CSG narrative responses and interviews. Several characteristics were repeatedly voiced both by women describing themselves or other women and by men. First, is the preference for household joint decision making over autonomy as this results in more favorable outcomes and less conflict. Second women typically support gender norms dictating respect and obedience to their husbands and division of labor where women take responsibility for child rearing and domestic chores. Third, an empowered woman will prefer a man that takes care of his family rather than being forced to take on all of the household responsibility herself. At the same time, participation in IGAs can empower a woman to be less dependent on her husband 'for every little thing', which is seen as very positive. Fourth, she expects to be listened to, respectively, even when there is disagreement. Fifth, an empowered woman puts community and especially her children above herself; she is unselfish. *'So, in this ideal version of empowerment, the woman doesn't have the ultimate decision-making power, her husband does. Regardless of if*

⁴⁷ Interview, Village Health Team Manager, 6 July, 2019.

*he obeys her, she is listened to and heard. Exactly, she is being listened to. At times, she may win. He has the final word, but the suggestion came from her.’*⁴⁸

*‘There is no tension in our relationship because we both understand our roles in the relationship.’*⁴⁹

*‘Even if you are learned and you have a job you go by the social values. ...You are mindful of the societal repercussions (and) what does the society say. However, we still want to allow certain changes.’*⁵⁰

The second part of the Card Sorting Game asked women to choose which of the ‘not experienced’ scenarios they would have wanted to happen in the past or wish to happen in the future. Responses indicate some shifting in gender norms and aspirations over time. For instance, 76 per cent of women who did not discuss early pregnancy and premarital sex with their daughters either want to in the future or wish they had in the past. More than 50 per cent of women who did not share business advice together with other women in their village would like to in the future. Over 40 per cent of women aspire to these experiences in the future: take care of their children while attending to a business, pay school fees for children to attend secondary school, and buy items in the market like rice, oil, sugar and fish for her family. In other words, within societal limits, women in Jagusi are seeking more empowered lives.

DISCUSSION

In this study, women’s economic empowerment (WEE) is defined expansively to mean participation in remunerative economic activities (IGAs) where women control the money they earn and experience improvements in her/family well-being and increased decision-making at individual and household levels, and greater community engagement. Two-thirds of women reported earning their own money from a range of IGAs, primarily farming, trading and small entrepreneurship. Despite continued male opposition to and jealousy of women’s ability to earn

⁴⁸ Interview, HoPE-LVB staff member/social worker, 25 June 2018.

⁴⁹ Card Sorting Game, respondent narrative, 18 June 2018.

⁵⁰ Interview, HoPE-LVB staff member/social worker, 25 June 2018.

money, many women pursue IGAs out of necessity. Statistically, women who engage in IGAs are not different than women who do not with respect to age, schooling, ethnicity and religion. Participation in HOPE-LVB training related to savings groups and IGAs such as handicrafts and construction of energy-conserving stoves, is significantly different between the two groups indicating the importance of this support at a collective level. Women without IGAs repeatedly expressed interest to learn new skills and join women's savings groups should opportunities arise.

Using the Card Sorting Game to depict twelve locally framed scenarios of well-being and decision-making components of WEE, we tested whether women engaged in IGAs with control over money earned, would 'pick' more of these scenarios *as experienced* compared to women without IGAs, and found this to be true with a mean of 7.5 cards selected (vs 5 cards without IGAs), holding other factors constant, and significant at the $p= 0.05$ level. Yet, the differences between the groups are not large and card selections vary considerably across 84 household random sample showing somewhat surprising heterogeneity in women's circumstances and experiences in these island communities.

Women with IGAs fall along a spectrum ranging from very poor "survival work" through different levels of "poverty management" to more successful small entrepreneurs who can save money and improve their conditions. Women with IGAs indicated higher incidence of paying school fees and buying market food for their family (CSG cards) and the survey confirms that women who have IGAs spend most of their money on health/medicine, school fees and food for their family. Just under 20 percent of women reported spending their money on productive investments such as farm inputs or business expansion. Women engaged in IGAs belonged to households with statistically higher average socio-economic status (2.9 vs. 2.0 on a scale of 1 to 5) and more access to land, however, there was no statistical difference in ability to meet daily basic needs and food security in comparison to households with women not engaged in IGAs. The percentage of households with land is larger among women with IGAs, although cause and effect are not determined as access to land may be an enabler or an outcome of IGAs. The somewhat contradictory results of higher mean SES but similar struggles with basic needs and food security underline both the high variation in baseline circumstances along the IGA

spectrum, and the dominance of ‘survival’ IGAs which lack the transformational capacity to lift families out of poverty.

Women with IGAs tend to have more say in asset purchase and use if they contribute financially to the household. If women directly invest or co-invest in land, animals or the house they have greater claim on the investments and future inheritance, and begin to exert authority beyond traditional gendered roles associated with food preparation, childcare and health. As women increasingly enter the informal workforce they take on a ‘triple burden’, lessened to the extent that male partners and other family members share in income earning, food production and domestic chores. At the same time, qualitative data from CSG/KII coincide with studies by Cornwall and Sholkamy showing less intimate partner conflict and better domestic relationships when women have their own income and do not financially strain or rely on their husband for ‘each and everything’.^{51 52} While IGAs could potentially entrench a ‘triple burden’ they also afford women less reliance on their partner economically.

Key self-defined characteristics of an ‘empowered’ Jagusi woman coincide with other studies on WEE in rural societies, namely strong marriages with responsible working spouses and joint decision-making.⁵³ In sub-Saharan Africa, men have traditionally earned money and women have played the lead role in food production and household decisions regarding food, health, child rearing, and extended family. For the CSG, women with and without IGAs most often picked as experienced, ‘*we discuss together how much money to spend on different things we need*’ (card 8), and least often picked, ‘*my husband makes decisions about what to spend money on*’ (card 2), indicating that joint decision-making is a common way of life. In revisiting Kabeer, Swidler and Watkins, women on Jagusi have deemed joint decision-making as within their own self interest given prevailing social norms and the precarious economic context.⁵⁴ Increasing joint decision-making offers an opportunity for women to gain more power in a culturally appropriate manner. We infer that a ‘disempowered’ woman in the Jagusi context lacks this support, whether because she is tied into a relationship prone to jealousy and abuse, or

⁵¹ (Cornwall, 2016)

⁵² (Sholkamy, 2014)

⁵³ (Swidler and Watkins, 2017; Cornwall, 2016; Yount and Peterman, 2016; Gammage and Kabeer, 2016)

⁵⁴ (Cornwall, 2016; Watkins and Swidler, 2017; Kabeer, 2012)

because the male partner is absent or not working and she must fend for herself and children economically.

We did not find strong correlations between participation in IGAs and community engagement or leadership, in part because of the triple burden's drain on her time. Leadership opportunities do reportedly unfold for women who strategically use their businesses and income to share knowledge with others and invest in community improvements. Successful IGAs may also bring on jealousy as women are expected to use their skills and resources to develop the entire community rather than only dig their families out of poverty. Group membership is statistically higher among women with IGAs as it provides a socially acceptable foothold for these women to gain authority and exercise leadership without inviting jealousy. Women's savings groups provide small sums to fund or expand businesses, further explaining the clear relationship between IGAs and group membership.

Women most wished that they had or will in the future *'talk with their daughters about motherhood and advise them to postpone marriage and pregnancy until they are older'* (CSG card 10), indicating an expanded vision of empowerment for the next generation centered on educational attainment. Choice of card 10 was higher among women with IGAs who have benefited from remunerative work and have increased capacity to invest in their daughter's school fees. There are no secondary schools on Jagusi Island, so students wishing to pursue education beyond Primary 7 must travel to the mainland incurring additional costs and barriers to educational attainment. Women's engagement in IGAs is also correlated with higher approval of and access to family planning, another indicator of changing expectations regarding early pregnancy. Moving somewhat outside the confines of traditional societal norms, women of Jagusi wish for their daughters and the next generation of women brighter futures, including later marriage, child spacing, school, work, and joint decision-making, indicating a process of empowerment transition is underway.

CONCLUSION

Jagusi society greatly values adherence to traditional social and cultural norms to maintain order and community cohesion. Most women across the socio-economic spectrum respect and embody

gender norms to ensure partner and community approval. Yet, there is evidence of changes in gender roles and beliefs concerning women earning and controlling income, driven both by economic necessity and increasing emphasis on education attainment. As women are becoming income earners alongside or in lieu of their husbands, dominant social norms come under question and futures are reimagined.

Women engaged in remunerative work, particularly sporadic and poorly remunerated IGAs, are not economically or socially independent as they rely on their partners, extended family and community to manage poverty. Some women who earn and control income experience economic empowerment through greater access and claim to assets and agency over key decisions. A major conclusion is that a preponderance of women prefer joint decision-making within the household where men are the main earners and exercise authority even as women have an increased voice in critical decisions regarding investments, budgets, family planning and inheritance.

In Jagusi Parish, and in rural Uganda generally, societal gender discrimination and structural poverty remain major challenges to sustained improvements in well-being and gender equality. Our results substantiate prior research recommendations calling for a holistic approach to policy and program interventions intended to advance women's economic empowerment. In particular, a full understanding of prevailing social and cultural norms and the shifting economic landscape that shape local aspirations for empowerment will screen out interventions that may add to a woman's burden and put her at risk of negative social or marital repercussions.

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