

**Naila Kabeer**

**Economic pathways to women's  
empowerment and active citizenship: what  
does the evidence from Bangladesh tell us?  
Article (Accepted version)  
(Refereed)**

**Original citation:**

Kabeer, Naila (2016) Economic pathways to women's empowerment and active citizenship: what does the evidence from Bangladesh tell us? *The Journal of Development Studies* . pp. 1-15.

ISSN 0022-0388

DOI: [10.1080/00220388.2016.1205730](http://dx.doi.org/10.1080/00220388.2016.1205730)

© 2016 Taylor & Francis

This version available at: <http://eprints.lse.ac.uk/68376/>

Available in LSE Research Online: November 2016

LSE has developed LSE Research Online so that users may access research output of the School. Copyright © and Moral Rights for the papers on this site are retained by the individual authors and/or other copyright owners. Users may download and/or print one copy of any article(s) in LSE Research Online to facilitate their private study or for non-commercial research. You may not engage in further distribution of the material or use it for any profit-making activities or any commercial gain. You may freely distribute the URL (<http://eprints.lse.ac.uk>) of the LSE Research Online website.

This document is the author's final accepted version of the journal article. There may be differences between this version and the published version. You are advised to consult the publisher's version if you wish to cite from it.

# Economic pathways to women's empowerment and active citizenship: what does the evidence from Bangladesh tell us?

## Abstract

*This paper sets out to explore economic pathways to women's empowerment and active citizenship in Bangladesh, a country where the denial of economic resources to women, and their resulting status as lifelong dependents on men, has long been seen as foundational to their subordinate status. While empowerment entails change in the lives of individual women and their interpersonal relations, the concept of active citizenship draws attention to women's capacity to participate in the public life of their community. The paper draws on the existing literature on women's access to various forms of paid work both to assess their impact in terms of empowerment and citizenship and to understand better the processes by which these changes might occur.*

## Introduction

This paper seeks to explore the economic pathways to women's empowerment and active citizenship in Bangladesh, a context where the denial of material resources to women, and their resulting dependence on male provision, has long been seen as a key structural underpinning to their subordinate status (Cain et al., 1979). It will draw on selected studies published over the last two decades on this topic, including my own on-going research, in order to synthesize key insights into these pathways, with a particular focus on women's access to economic resources.

It is important to state at the outset that this paper is not intended as a systematic review of the kind that is now standard in the 'evidence-based' policy literature (Pawson, 2006). The procedure in systematic reviews is to rank quantitative studies according to methodological rigour, with randomised control trials representing the 'gold standard', and to include only those which have addressed problems of selection bias and endogeneity. Most quantitative studies of women's empowerment carried out in Bangladesh fall short of these standards and hence fail to establish with the requisite degree of confidence whether, for instance, evidence of an empirical association between paid work and women's empowerment reflects the empowerment potential of the activity in question or the fact that empowered women are more likely to take up such activity. This means that the overwhelming majority of studies relevant to the concerns of this paper would be excluded from such reviews<sup>1</sup>, 'effectively [wiping] clean the memory banks of past knowledge' (Bedecarrats et al. 2015: p. 16).

This paper acknowledges the methodological limitations of many of the studies it will be discussing. It recognizes that the quantitative relationships that they may report can be taken as suggestive, rather than definitive, evidence of causal relationships. At the same time, it argues that while methodological rigour of the kind represented by RCTs and quasi-experimental studies may lead to greater confidence in the existence of 'circumstantial' causality (Basu, 2014), in other words, causality within a limited set of circumstances<sup>2</sup>, it does not necessarily illuminate the processes through which these causal relationships work (Pawson and Tilly, 1997). Equally, however, while qualitative methods can capture the more intangible aspects of empowerment that elude quantification, many merely report on these aspects without exploring their meaning in greater detail or what they tell us about underlying processes of change<sup>3</sup>.

Bearing these limitations in mind, this paper proposes to combine common sense, reasoned intuition and judgement (Basu, 2014, p. 464) with long-standing knowledge of the research context in order to carry out a detailed analysis of some of the existing literature on women's economic empowerment in Bangladesh in order to draw out its insights into the different causal

pathways thorough which women's access to economic resources might translate into changes in their lives. Aside from providing a better understanding of the micro-dynamics of social change, the paper will hopefully contribute to a more empirically-informed agenda for future research into women's empowerment in the South Asian context.

### **Some conceptual clarifications**

The concept of women's empowerment was once the domain of grassroots women's organizations in developing country contexts (Sen and Grown, 1987). Its adoption by a diverse range of actors, including microfinance organizations, has given rise to plethora of definitions that have gradually neutralized its original political edge (Cornwall and Brock, 2005). It is therefore important to start our analysis by clarifying how the concept will be used in the context of this paper.

There are two broad ways in which we could conceptualize women's empowerment. We could evaluate changes in women's lives from their own perspectives and priorities. Or we could use externally determined criteria based on a theoretical understanding of how patriarchal relations operate in particular contexts. The first approach has an intuitive appeal in that it ask women to provide their own accounts of what constitutes positive change in their lives. But it runs into a problem. If both men and women acquire their sense of identity and self-worth and assess the justice of their position in society on the basis of norms and values that embody, produce and legitimate women's inferior status and restricted opportunities, then these will shape in important ways how they interpret their experiences and their evaluation of social change. This is the predicament posed by the phenomenon of 'adaptive preferences' (Sen, 1990).

The second approach would evaluate changes in women's lives in terms of their impact on the unequal relations of power between men and women in society. This approach may be considered controversial since it appears to discount women's own views about their situation and to privilege outsider perspectives. And yet, as Jackson (2012) has argued, as social scientists, we are aware that we cannot take such direct testimonies at face value, precisely for the reason outlined earlier. Power relations are exercised not only through the ability to make choices but also through their influence on the kind of choices perceived as possible.

In this paper, I would like to draw on my own earlier work to propose a conceptualization of empowerment that can accommodate both approaches (Kabeer, 1999). It allows me to draw on women's own evaluation of changes in their lives and hence their perceptions of what matters to them and why. It also allows me to explore what theoretically derived criteria for assessing social change tell us about its implications for women's position within society – and why these might differ from more subjective evaluations.

Let me begin with what I understand by power since it is clearly provides the root concept for empowerment. I draw on a standard sociological definition that sees power very simply as the ability to make choices. People who exercise a great deal of choice in their lives – to the extent of imposing their choices on others - are generally regarded as *powerful* (Dahl, 1957). However, they are not *empowered* in the sense in which I will be using the term because they were not disempowered in the first place. Empowerment relates to processes of change. In particular, it refers to the processes by which those who have been denied the capacity for choice gain this capacity.

However, we must qualify 'choice' in a number of ways in order to make it relevant to the analysis of women's empowerment. The first qualification relates to the conditions in which

choice is made. For choice to be meaningful, it should have been possible to choose otherwise. In the absence of alternatives, we cannot talk about meaningful choice. There are well-recognized material dimensions to this qualification because the economic resources at our disposal shape the range of alternatives available to us. But there are also important cognitive dimensions which relate to the point about adaptive preferences alluded to earlier. If we are in a position that we cannot imagine behaving or thinking in ways other than those that are prescribed by social norms - or if the costs of dissenting from these norms are punitively high - then our views and behavior are likely to embody conformity rather than choice.

A second qualification refers to the consequences of choice. We must distinguish between the myriad and very often trivial choices that we all make in the course of our everyday lives and the more *strategic* choices which signify a degree of control over one's own life and which have important consequences for the kinds of lives we are able to lead. There is, for instance, a clear distinction between being able to choose between one or other brand of soap and being able to choose who we marry.

My final qualification also focuses on the consequences of choice and asks about the implications of our choices for the larger structures of inequality. Women do not exist in isolation from the rest of society and their actions have consequences both for their own position in the social hierarchy and for the ways in which these hierarchies are reproduced or transformed over time. It is perfectly possible for women to make choices that appear both meaningful and strategic as we have defined these criteria but that nevertheless not only fail to challenge their own subordinate position within society but also infringe the rights of others. So for instance, women who choose to engage in female-selective abortion, not out of passive compliance with patriarchal norms but out of a cost-benefit calculation about their own material interests can be said to be exercising strategic and meaningful choice but their beliefs and actions serve to reproduce the wider culture of daughter devaluation.

Similarly, women may become politically active through involvement in racist or communalist organizations without ever questioning the consequences of their involvement on the rights of those men and women who are at the receiving end of such politics (Batliwala and Dhanraj, 2004). Empowerment may not necessarily require that women go out and seek to change the world, although it would certainly encompass such action, but it does require that their beliefs and behavior do not perpetuate or exacerbate social injustice.

Empowerment then refers to the expansion in the capacity to make strategic and meaningful choices by those who have previously been denied this capacity but in ways that do not reproduce, and may actively challenge, the structures of inequality in their society. It touches on many different aspects of change in women's lives, each important in itself but also in its inter-relationships with other aspects. It touches on women's sense of self-worth and social identity; their capacity to question the subordinate status assigned to them; their capacity to exercise strategic control over their own lives and to renegotiate their relationships with others who matter to them; and their ability to participate on equal terms with men in reshaping their societies in ways that expand the options available to all women and that contribute to a more democratic distribution of power and possibilities. It extends, in other words, from changes in women's sense of their own self-worth to their ability to think and act like citizens.

Turning to studies on women's economic empowerment in the context of Bangladesh, it is clear that most of them operate with a very restricted understanding of the concept. Quantitative studies tend to define it in terms of a limited range of changes at the level of individuals and households. Most frequently, these entail changes in intra-household decision-making and

mobility in the public domain. The first acknowledges the generally male dominated nature of household decision-making, while the second recognizes the constraints on women's ability to move freely in the public domain which in turn constrain their ability to participate more fully in the public life of their community. A smaller number of studies have also focused on domestic violence, seen as a particularly naked manifestation of unequal power relations within the household. Qualitative studies frequent reproduce these concerns but also pay attention to women's sense of self-worth and the quality of their relations with the rest of the family.

What is missing in most of these studies is attention to women's ability to exercise agency with respect to wider aspects of their lives: their position within their communities and their ability to challenge social injustice. In a context in which women have learnt from childhood to internalise the inferior status ascribed to them by their society, it is clearly important that we pay attention to changes at the level of individual consciousness and inter-personal relations. At the same time, we need also to attend to forms of change that have consequences not only for individual women but for the wider structures of inequality in society. While structural change may come about as the unintended consequences of aggregated individual actions, our interest here is on more purposive efforts to bring it about.

### **The empowerment impacts of microfinance**

In the light of Bangladesh's contribution to the popularization of microfinance, and of the targeting of women in the provision of financial services, it is not surprising that an overwhelming number of studies on women's empowerment in the country are focused on microfinance. Given the modalities of service provision, these studies should be seen as attempts to evaluate the impact of a composite resource: access to microcredit, of course, but also membership of purposively formed women's groups and, very often, access to training of various kinds. The literature on the empowerment potential of microfinance has generated very contradictory findings and hence considerable controversy. Some of the reasons for these, discussed in detail in Kabeer (2001), include differences in evaluation methodologies, in measures of impact, in organisational practice and finally, in the interpretation of often very similar findings.

This section reviews a selection of these studies in order to make a number of general points. Let me start with a widely cited study by Hashemi et al (1996) which sought to explore the impact of membership of two microfinance organizations, BRAC and Grameen Bank (GB), on various indicators of empowerment. These indicators, based on prior ethnographic study, included mobility in the public domain, women's asset ownership, economic contribution to the family, ability to make small and large purchases, involvement in major family decisions, freedom from domination within the family, political/ legal awareness and political activity.

The findings reported were largely positive. Some were generic to the two organizations so that, controlling for duration of membership, members of both organizations reported higher levels of asset ownership, greater ability to make large and small purchases, higher political/legal awareness and greater economic contribution to the family. Duration of membership increased the likelihood that members reported the ability to make small purchases, to be involved in major family decisions and to participate in political activity. At the same time, some variation in results by organization suggested the influence of variations in organizational practice so, for instance, GB members were more likely than the rest to report involvement in major family decisions while BRAC members were more likely to report mobility in the public domain. The study could only speculate on why this was the case. What it did provide, by way of insights into causality, was persuasive evidence that the changes reported appeared to operate, at least in part,

through the effect of program membership on the magnitude of women's economic contributions. When women's economic contributions were included as an explanatory variable in the estimation procedure, it reduced but did not eliminate the effect of programme membership. In fact, their economic contributions exercised an influence on the empowerment indicators, regardless of programme membership.

At the same time, neither program membership nor magnitude of economic contribution appeared to influence 'domination within the family', their attempt to capture power relations within the family through questions about whether dominant family members had appropriated women's land, assets and jewellery or whether they had sought to impose restrictions of women's ability to visit their natal family after marriage or to work outside the home.

In a separate study, the authors explored the influence of program membership on a specific aspect of power relations within the family: the likelihood that women had been beaten in the past year (Schuler et al. 1996). Here they found that program membership had a significant negative association with the incidence of violence but that women's economic contribution appeared to have negligible impact. Qualitative interviews suggested that the 'program effect' could reflect women's participation in an expanded set of social relationships through their membership of microfinance groups and hence the greater likelihood that hitherto private matters could be made public. One woman spoke of how her father-in-law remonstrated with her violent husband after she joined GB: *'You had better stop beating and scolding your wife. Now she has contact with many people in society'* (p. 1738).

This account of causality is different from the one suggested by Kabeer (2001) in her study of Small Enterprise Development Programme (SEDP). SEDP operated somewhat differently from the typical microfinance model. Rather than lending small amounts of money to very poor women, often with no prior entrepreneurial experience and requiring borrowers to organize into joint-liability groups, SEDP offered moderate-sized loans to individual men and women who were already engaged in small /medium sized enterprises. In this study, most women borrowers interviewed seemed to be of the view that violence had gone down as a result of their participation in the programme and that the reasons for this were economic. They believed that their access to loans had reduced the stress of primary breadwinning responsibility on their husbands, stresses that often gave rise to violence within the home. As one of them put it: *'The house where there is no scarcity, there is no abuse'* (p. 72). It may be, and this is suggested by Schuler et al, that women's economic contributions have to reach a certain level before they have an impact on domestic violence<sup>4</sup>.

A final observation to make in this section relates to the political impacts of program membership. Kabeer noted that there was very little evidence that the SEDP had brought about any political change among its membership and suggested this was not surprising: 'most of its practices, including its training, were geared to enterprise development' (p. 79). The fact that political changes were noted in relation to both Grameen and BRAC may reflect their group formation strategy and weekly meetings, which allows new ideas to disseminate, and in the case of BRAC, the content of some of its training. But while members of both programs reported higher levels of political knowledge, the greater likelihood of political activity among longer standing members was largely confined to voting.<sup>5</sup>

The likelihood of political impacts was explored in greater detail by Kabeer and Matin (2005) who used a comparison of new and longer standing members of BRAC. They found that longer-standing members were more likely to report increased access to government programs, greater knowledge of their locally elected representative, less likelihood of paying a bribe and greater

likelihood of voting in national and local elections. However, there was no evidence that political involvement went beyond voting to, for instance, campaigning during elections, participation in village level committees or collective mobilization against injustice.

The study offered indirect evidence of the relevance of varying organisational practice. Many BRAC members in the study sample also belonged to other microfinance organisations. Controls for alternative NGO membership suggested that higher levels of political knowledge and likelihood of voting were largely associated with membership of BRAC rather than these other organizations. Since these other organizations (mainly GB and ASA) tended to specialize in a more minimalist microfinance approach than BRAC which also offered legal and social training, this result was not entirely unexpected.

The findings in this section suggest a number of generalizations. First, while access to credit appears to be associated with a number of positive changes in women's lives, these changes are largely socio-economic in nature and confined to the individual and household level. Aside from increasing knowledge about key political figures and the likelihood of voting, there is little evidence of political change, particularly in relation to SEDP's individual lending program. Second, the likelihood of these changes appears to be greater when access to credit is associated with the enhancement of women's economic contribution to their households. And thirdly, some of these changes vary by organisational practice. This suggests that, rather than talking about 'the microfinance sector' in generic terms when discussing women's empowerment, it would be better to focus on variations in organizational practice within the sector and to investigate which aspects, and in what combination, are most likely to contribute to positive changes in women's lives.

### **Comparing the impact of paid versus unpaid work**

While the economic activities promoted by microfinance generally fall within the category of self-employment, the literature on women's empowerment rarely distinguishes between different forms of self-employment, such as unpaid labour in family-based enterprise or own-account work within or outside the home. Let me therefore turn to studies which differentiate between different kinds of work, starting with those that distinguish between paid and unpaid work.

Anderson and Eswaran (2009) used rural household data to compare women who earned an income of their own, primarily through home-based poultry rearing, with both those who worked as unpaid family labour on their husband's farm or were economically inactive<sup>6</sup>. They defined empowerment<sup>7</sup> as 'the ability of women to make choices/decisions within households relative to their husbands' (p. 179). Their measure of choice/decisions related to whether or not women had some say in household purchasing decisions relating to cooking oil, coconut oil, ice cream, betel leaf, the daily bazaar, children's clothes and own clothes.

The study found that women in own-account enterprises were more likely to report they had some say in all these decisions than either those who worked as unpaid labour on the family farm or the economically inactive. Education levels did not appear to influence the pattern of decision-making but the value of women's assets increased the likelihood that they reported some say in the purchase of betel leaf and own clothes.

Before concluding that engagement in own-enterprise was more empowering than unpaid work and economic inactivity, it is worth asking what the study was actually measuring. We would be setting the bar for women's empowerment very low indeed if any evidence of 'choice' was seen as empowering. As noted in Kabeer (1999), very few cultures operate with a completely dichotomous model of decision-making with men making all the decisions and women making

none. More commonly, we find a hierarchy of decision-making, with the more consequential decisions retained under male authority while more routine ones, particularly those associated with domestic responsibilities, assigned to women. While the fact that many women in this particular study reported having no say at all in the mundane everyday decisions included in the study is a reminder of the extent of their marginalization in household decision-making, to what extent can we say that having a greater say in these decisions is indicative of a shift in intra-household power relations? We might, for instance, want to distinguish certain decisions (children's clothing? own clothing?) as having somewhat greater strategic significance than others (cooking oil? coconut oil? ice cream?).

More strategic forms of agency feature in a study by Salway et al (2005) of an urban slum neighbourhood in Bangladesh. They compared currently working women, mainly in waged work (domestic service, garment factory work and construction work) with those who had never worked (around a third of their sample). They found that working women were more likely than those who had never worked to report involvement in managing money within the household, to have their own savings, to say they had 'freedom of movement' and that they could move in the public domain on their own. They also reported lower levels of physical violence from their husbands, but little difference in verbal abuse. This last finding would appear to suggest that while levels of domestic conflict did not vary a great deal between working and non-working women, it was less likely to take a violent form among working women. One reason suggested for this was that husbands from poor households might be less willing to alienate earning wives through outright violence.

Heath (2014) also examined the impact of women's paid work on domestic violence in the urban context. Once again, most of the working women in her sample were waged workers, the overwhelming majority in the garment industry. She found that domestic violence was higher in households where women were in paid work compared to households of non-working women, but that this correlation was confined to less educated women and women who married at an early age. So, for instance, while garment workers in her study reported lower levels of domestic violence than women working within the home, this appeared to be because they had higher levels of education rather than because of their involvement in garment work.

One possible reason for the differences in the association between paid work and the incidence of violence reported by the two studies cited in this section lies in their measure of violence. Heath measured violence in cumulative terms (had women ever been beaten by husbands) while Salway et al used a current measure (had women experienced violence in the past year). One interpretation that would reconcile the two findings is that a high percentage of the women who had been beaten in the past in Heath's study had taken up paid work, hence the positive association between paid work and cumulative domestic violence. The negative association between paid work and current incidence of physical violence in Salway et al. suggests violence may go down after women take up paid work, even if verbal conflict does not.

### **Comparing the impact of different economic activities: programme interventions**

We next turn to studies that compared the impact of different kinds of paid work, distinguishing in particular between wage and self-employment. In this section, we focus on studies of employment generated by anti-poverty development programmes targeted to women. Ahmed et al (2009) compared four different program interventions targeted at women in extreme poverty, all for a limited period of time: the Food for Asset programme (FFA) which provided wages in cash or food to women participating in labour intensive public works programmes; the Rural



Maintenance Programme (RMP) which gave women cash wages for participation in maintaining rural roads, keeping a portion back in the form of mandatory savings; the Income Generation Vulnerable Group Development programme (IG-VGD) which provided a combination of food rations and access to credit; and the Food Security Vulnerable Group Development programme (FSVGD) which provided a combination of food and cash transfers.

The indicators of empowerment included in the study were whether women had a say in decisions about their paid work, whether they worked outside the home, how they disposed of their income, whether they took loans, whether they used birth control as well as decisions with regard to various expenditures (housing, food, health care, clothing). The indicators also included the incidence of various forms of domestic abuse as well as mobility with regard to visiting friends and relatives, markets, health providers and attending NGO training.

The study found a stronger positive correlation between these empowerment indicators and the wage labour opportunities generated by the two public works programs than with the self-employment provided through the IGVGD and the cash/food transfer associated with the Food-Security VGD. They found little difference in the results reported for the two VGD programmes but a comparison of the two public works programmes suggested that the empowerment indicators were more strongly associated with the RMP than the FFA. These results could partly reflect the size of the transfers involved, with the two public works programmes offering larger transfers in exchange for work. But, as the authors suggest, they could also reflect programme design. The public works programmes required women to earn the transfers they received which may have given them a greater sense of ownership of the income they earned and greater appreciation from the family.

Certainly, a number of evaluations of the RMP have emphasised the importance that women attached to having regular employment for which they receive clear-cut remuneration. For instance, a review carried out in 2003 found that “wage employment remains a vital dimension of RMP. In spite of the demands of daily physical work, the women value this more than any other aspect of the RMP experience. It is the real signifier of their shift from dependence and destitution. Informal responses indicate that many would continue with the road work, if that were an option. The wage employment is the platform on which they would build a better life ...” Postgate et al. (2003: p.7). A later review carried out by CARE International (2005) suggested that it was probably the combination of regular wages *with* other aspects of the RMP which explained its empowerment potential: ‘RMP, probably more than any other programme working with destitute women such as VGD or microcredit schemes institutionally encourages women to be mobile within their union, having to go and work in villages besides their own. They attend meetings, workshops and trainings’ (p.19). The review also notes a number of knock-on effects on women’s lives: they were more likely to report participation in the *shalish* (informal justice forums) and invitations to social functions such as marriages (p. 16)

Further insights into the empowerment potential of self-employment versus wage employment are provided by a number of studies of BRAC’s Targeting the Ultra Poor (TUP) programme. Started in 2002, the programme seeks to promote enterprise development among women in extreme poverty through a combination of asset transfers, consumption support and training. Rabbani et al (2006) and Emran et al. (2012) used panel data for the first phase of the programme (2002-2005) to explore how participating households had fared compared to similarly poor households who had not been selected. In general, participating households appeared to have made greater progress in terms of asset accumulation, over and above those transferred by the program, as well as in savings, income and household food security. Where program participation appeared to have made negligible difference was in women’s self-reported

health status and in the ratio of sarees (worn by women) to lungis (worn by men) which Emran et al used as a measure of women's bargaining power in household expenditure.

The targeting procedure used in the first phase of the program ruled out the use of experimental methods but the second phase of the program (2007 to 2011) incorporated a randomized control methodology. Using panel data from this phase, Bandiera et al (2013) reported a substantial increase in women's annual earnings in participating households. They attributed this to changes in occupational opportunities made possible by the program: there had been a sizeable reduction in percentages of women engaged in wage employment, a sizeable increase in percentages engaged in home-based livestock rearing and a small increase in percentages of women combining the two. The increase in earnings per hour over this period suggested that these changes represented a movement from lower to higher productivity activities.

The study also found that participants reported an increase in life-satisfaction since they had joined the program, a finding they took to reflect women's ability to withdraw from wage labor and take up home-based self-employment. Along with the higher and more regular returns to these forms of self-employment, they speculate that this increased satisfaction also reflected the increased ability of poorer women to emulate the livelihood choices of the middle class women in their communities: 'our story is thus one of aspirations realized' (p. 27).

Analysis of panel data from the second phase of the TUP by Das et al. (2013) also found an increase in the percentages of women in the participating households who worked in home-based self-employment and a decline in percentages working outside the home. Their qualitative interviews offered some direct insight into women's evaluations of these occupational options. They found little direct evidence of middle-class aspirations among TUP participants. Instead, participants valued the higher returns and lighter workloads associated with home-based employment compared to the main wage labor activities available to them: agricultural and domestic wage labor. They also stated that their family relationships were less conflictual, that they had gained in self-confidence and social status in their communities and that 'they now had enough confidence to participate in a local *shalish*' (p. 26).

These negative perceptions about the wage labor opportunities available to poorer women were also echoed by women from non-participating households who continued to work in waged jobs. They complained that they were offered lower wages than men, that they were mistreated by employers, that they had to leave their children unsupervised at home, that they could not pray at the correct times and that they missed out on regular meals. They also spoke of the stigma associated with work outside the home in that it transgressed social norms about women's seclusion.

At the same time, Das et al found that women's ability to withdraw into home-based self-employment as a result of their participation on the program appeared to have had negative implications for intra-household power relations. Their quantitative analysis found that while the assets transferred by the program had remained under women's control, the accumulation of other assets made possible by the program, including land, productive assets and consumer durables, passed into sole male ownership, thereby increasing intra-household gender inequalities in asset ownership. Furthermore, women in participating households appeared to have less of a say in decisions relating to income, saving and spending decisions compared to women from non-participating households: they were less likely to have a say about income generated by household assets, about the disposal of their own earnings (or even to keep them) and about purchases for themselves. They were more likely to report joint or sole male decision-making than non-participants and less likely to exercise sole decision-making power.

The findings of these various evaluations of the TUP program remind us of the point made earlier that women's subjective evaluations of social change in their lives may diverge from the evaluations conducted by researchers. As feminist researchers have long pointed out, improvements in overall household position cannot be conflated with improvements in women position within the household. In the present case, it appears that improvements in the overall asset holdings of the household have been accompanied by growing gender inequalities in asset holdings within the household. Women may also have to face certain trade-offs. On the one hand, their withdrawal from outside wage labor into home-based self-employment may well have added to their sense of life-satisfaction and social status within the community, given that it offers higher earnings as well as a purdah-compliant form of work. On the other hand, it appears to have led to a decline in their voice and influence in household decision-making and made very little difference to their self-reported health status and their share of household clothing expenditure.

At the same time, there are certain questions raised by the evidence discussed in this section that merits future research. How can the positive evaluations of waged work reported by participants of the RMP who were engaged in highly public forms of physical construction work be reconciled with the very negative evaluations of waged work, primarily in daily agricultural and domestic wage labor, offered by the women interviewed by Das et al<sup>8</sup>? To what extent does it reflect the fact that waged work on RMP is generated by the government in collaboration with an international NGO and hence governed by different set of social relations, including more reliable wages, than the usual wage opportunities available to poor women<sup>9</sup>? To what extent does it also reflect the fact that waged work on the RMP is accompanied by other measures that encouraged women's mobility in the public domain and promoted their self-confidence. There is a telling difference between the women in the RMP program who reported *participating* in shalish and those on the TUP program who reported themselves *confident enough to participate* in a shalish.

### **Comparing the impact of different economic activities: the general picture**

We now turn to a study by Kabeer et al (2013) which examined the empowerment potential associated with a wide variety of economic activities typically undertaken by women in Bangladesh, some generated by programme interventions but others by market forces. The study was based on a survey of 5198 women from 8 districts of Bangladesh which was carried out in 2008 as part of larger DFID-funded research programme on Pathways of Women's Empowerment. Women's activities were classified in the study according to formality, location (within or outside the home), remuneration (paid or unpaid) and status (wage or self-employment). This led to six categories of work: formal/semi-formal waged employment; informal waged work; informal self-employment outside the home; informal self-employment within the home; unpaid subsistence work; and economic inactivity. The study also included a number of other resources, such as women's ownership of land/housing, education levels, membership of NGOs and access to loans, which have featured in the literature on women's empowerment.

The indicators of empowerment used in the study reflected the multidimensional conceptualisation outlined in the introductory section. At the level of the individual, women were asked whether they thought they had control over their own lives<sup>10</sup>, a question intended to capture their 'sense of agency'.

A second set of questions related to their relationships within the family. These asked women what value their families attached to their productive contributions, whether they played a major role in decisions regarding their own health care treatment, whether they decided the use of their own income, whether they had purchased new assets with their income and whether they had a formal savings account in their own name.

A final set of questions sought to capture changing attitudes and behaviour in relation to the wider community. Here they were asked about their mobility in terms of how comfortable they felt about visiting certain places on their own: health clinics, local markets and rural committees. They were asked whether they had been approached by others in the community for advice and information and whether their work was valued by the community, an indicator of the respect they enjoyed within the community. To capture possible political dimensions of change, they were asked whether they had voted in recent elections, and, of those who voted, whether they had voted according to their own judgement or in compliance with the wishes of others. They were also asked whether they had campaigned in the local and national elections; whether they had participated in the *shalish*; and finally, to capture willingness to tackle the wider structures of patriarchy, whether they had participated in any form of collective action to protest injustice or claim their rights.

The study found that women in formal/semi-formal work reported the most consistent positive results in terms of the measures of empowerment but they constituted a very small minority of women (3%) in our sample and were likely to be exceptional in some way. Of the rest, women in paid work outside the home were more likely to report positive results than those in paid work within the home, although women in informal waged work (the poorest in the sample) were less likely than others in paid work to report a sense of control over their own lives and were less likely, even than the economically inactive, to be consulted by others for advice. Women in subsistence activity and the economically inactive were least empowered by the criteria used in the study.

Among the other resources which appeared promote positive change in women's lives, education proved to be the most consistent. Also positive but less consistently was women's ownership of land/housing and membership of NGOs (overwhelmingly microfinance organizations). Once NGO membership had been controlled for, access to credit proved insignificant, although it is possible that it was captured by women's involvement in various forms of self-employment.

In the light of our earlier discussion, one point to note was the limited impact of paid work on the indicators of political empowerment included in the study. For instance, while around 90% of eligible women had voted in the last national elections, the percentages voting in the local elections were considerably lower while of those voting in the local elections, much lower percentages of women, particularly those in the various informal activities, said that they had voted according to their own judgement. Only 5% of the sample had participated in *shalish* and less than 1% had participated in any form collective action (such as petitions, campaigns, demonstrations, sit-ins) to protest injustice or claim their rights. In other words, there was little evidence that involvement in paid work contributed to women's willingness and ability to participate as active citizens within their community.

### **What leads to active citizenship in Bangladesh?**

There is wide agreement in the academic literature on Bangladesh that the barriers to active citizenship are both pervasive and deeply entrenched, particularly for its poorer citizens (Wood, 2000; Sobhan, 2004; Dunn et al., 2000; Lewis, 2011). Despite the constitutional commitment to democracy and human rights, the state has never been equally accessible to all its citizens. Its resources are allocated through pervasive patron-client networks which stretch down to village level, allowing powerful family and kinship groups to combine economic power with political influence. Poorer sections of the population seek to bind themselves into these highly asymmetrical networks, exchanging the promise of protection and patronage on the part of the powerful in return for their loyalty and acquiescence (Wood, 2000). To seek to assert their rights and to protest injustice in such circumstances could have punitive consequences. It is therefore not surprising that so few women in the studies cited appeared to be politically active.

At the same time, one thread that has run consistently through some of this literature is the need to build the organizational capacity of poor men and women as a necessary precondition to overcoming their isolation and providing them with the courage to protest (BRAC 1983; Ahmed 1982; Kramsjo and Wood, 1992; Kabeer, 1985). Many of the non-governmental organizations founded in the aftermath of the 1971 liberation war were founded on this principle, using social mobilization tactics to creating countervailing structures of power that could be used to bring about the bottom-up transformation of society. Most of these have, over time, turned to microfinance and many have abandoned their earlier transformative objectives. As we have seen, while these microfinance organizations have succeeded in promoting many aspects of women's empowerment at the individual and interpersonal level, there is very little evidence that they have contributed to the political participation of their members, beyond the act of voting.

In the light of this, it is important to note that a series of studies carried out as part of a DFID-funded research programme on citizenship suggested that the very few organizations that have retained their original commitment to building the identity and practice of citizenship through their group formation strategies appear to have had some success in addressing the barriers to the political participation of the poor. These organizations have steered clear of microfinance and other forms of service delivery but do encourage collective savings by their group members: this provides the initial impetus for groups to come together on a weekly basis but also builds a longer term source of security and investment.

One of these studies (Kabeer et al., 2012) compared the political impacts of specialist microfinance organisations (Grameen Bank and ASA), non-government organisations which combined microfinance with social development (BRAC and Proshika) and social mobilization organizations (Nijera Kori and Samata). Impact was sought in terms of changes likely to capture the process of political empowerment as it played out at the grassroots level in Bangladesh: political knowledge and attitudes; voting and campaigning at elections; participation in village level committees, including shalish; interaction with government and locally elected officials; and collective action to protect injustice and claim rights. As might be expected the study found that duration of membership of the two social mobilization organisations, particularly Samata, was more likely to show a positive and statistically significant association with the political empowerment indicators, with duration of membership of ASA, the most narrowly focused of the microfinance organizations, least likely to show such associations.

Further evidence on the political impacts associated with social mobilization comes from Kabeer and Sulaiman (2015). They analysed a survey which compared NK members with a control group with similar backgrounds from neighbouring locations. They found that NK members were more likely than non-members to participate in shalish and other forms of village-level governance, to know their constitutional rights, to have campaign in local elections, to have

interacted with government and elected officials, to have taken action to ensure the proper distribution of government anti-poverty programmes and to have taken part in collective action within the past five years. The fact that the survey was carried out in a different region of Bangladesh to that covered in the 6 NGO study suggests that NK's contribution to change in its members' lives may apply across different geographical locations.

Detailed qualitative research with women who belong to these kinds of organizations helped to illuminate the gradual processes through which the combination of the practical support provided by their savings funds, the regular group meetings, their political education about rights and entitlements, legal advice and organizational support for collective actions around various forms of political demands had contributed to building the status and practice of citizenship among their membership (Kabeer, 2005; Kabeer, 2012; Kabeer and Huq, 2014; Jones et al., 2008). The single most important factor differentiating these organizations from those focused on microfinance, according to the women we interviewed, was the quality of their relationships with both staff members and group members. As one woman who belonged to both Grameen Bank and Nijera Kori put it:

*Being in a Grameen samity (group) brings you one kind of benefit and you get something else from being a member of a Nijera Kori samity. (NK) give you knowledge, Say, if my husband throws me out, if he threatens me with divorce, even though I want to stay with him, then I will come to the samity. Then they will definitely do something to help me, surely they will... If someone comes to the Nijera Kori samity, and informs people about an event like this, they will protest. Grameen people will not do that... With them the relationship is based on loans (Kabeer, 2005: p. 189).*

Another woman, this time belonging to BRAC, spoke of what group solidarity meant to her, both in terms of her everyday needs but also in her struggle to become an active citizen:

*One stick can be broken, a bundle of sticks cannot. It is not possible to achieve anything on one's own. You have no value on your own. Now if I am ill, my samity members will look after me. Moreover to establish your rights you need to struggle, you need to be united. If I want to stand in an election, I would need support for that, to vote for me, to run my campaign. Can I make myself valuable on my own? I cannot. No matter how big you think yourself, you have to win support (Kabeer, 2012: p. 514).*

## **Conclusion: what does the evidence tells us?**

In this concluding section, we attempt to answer the question posed at the start of the paper: what insights can we draw out of the existing research into the processes through which women's access to paid work translates into empowerment and citizenship. First of all, the findings discussed here underline the importance of women's access to income-earning opportunities in bringing about change in certain aspects of their lives. They also point to some of the pathways through which these changes occur. While membership of microfinance groups has a role to play in these pathways, its influence appears to operate largely through the enhancement of women's economic contributions to the family. Indeed, women who earn an independent income and contribute to the family budget are likely to report these changes, regardless of whether they are involved in credit programs.

Secondly, neither involvement with microfinance nor women's income-earning capacity appears to have much influence on more coercive aspects of family relationships, such as appropriation of women's valued possessions and restrictions on their ability to work outside the home. However, studies which focused on domestic violence as another aspect of these coercive

relationships offer a somewhat different story. One aspect of this story is that involvement with microfinance does reduce the incidence of domestic violence, but that this effect operates through the expansion of women's social relationships and the likelihood of private matters becoming public rather than through the enhancement of their earning capacity. However, this may be because the enhancement of earnings through microfinance is too limited to have an effect on domestic violence. Evidence that women involved in the more lucrative enterprises associated with a different kind of credit programme identified the reduced pressure on men of being primary or sole breadwinner as a potential pathway through which women's earning power might reduce domestic violence. We suggested that it was important to differentiate between different kinds of credit programmes and not seek to make generic claims about their likely impacts.

Thirdly, comparisons of the impacts associated with different kinds of economic activity reaffirmed the importance of women's access to paid work but suggested access to paid work outside the home appeared to have more consequential implications for women's empowerment, including in relation to domestic violence, than paid or unpaid work within the home. While this finding was most strongly associated with regular waged work, such as garment factory work, it also seemed to hold, perhaps to a lesser degree, for unskilled waged labour in agriculture and construction work. Women who gave up such work to take up livestock rearing and other home-based activities reported a decline in voice and influence in the household decision-making process.

Fourth, for poorer women in particular, concerns with social status and purdah norms appeared to drive a wedge between their subjective evaluations of different income-earning options and the objective evaluations conducted by researchers. Poorer women in a number of these studies declared their preference for work within the home, not only because it was more profitable and less physically demanding than their wage labour opportunities, but also because it conformed to purdah norms and contributed to their social status within the community. There appeared to be a trade-off associated with different kinds of work which may explain these preferences. On the one hand, paid work within home was associated with lower levels of conflict within the family, higher levels of status within the community, higher earnings and lighter workloads but it was also associated with a decline in women's voice and influence in family matters (one reason perhaps for the lower levels of conflict). Paid work outside the home, on the other hand, may have brought greater voice and influence in family and, for some forms of work, reduced domestic violence but it also subjected women to more physical demanding and personally demeaning forms of work and greater difficulties in reconciling their domestic and earning responsibilities.

Finally, we noted that access to paid work, whether within inside or outside the house, whether generated by microfinance or market forces, did not appear sufficient on its own to promote citizenship and political agency among women. In the light of the pervasive barriers to the exercise of active citizenship for both men and women in Bangladesh, and particularly for women from poorer households, this is not surprising. What did hold out the promise of change were those organizations that had dispensed with microfinance delivery functions and focused instead on promoting active citizenship among its members through a combination of building their organizational capacity, promoting knowledge of their rights and supporting their collective efforts to act on this knowledge.

Given the history of poor governance that has characterised Bangladesh over the course of its history, there appears to be a strong case for scaling up the efforts of social mobilization organizations, not only to empower individual women but to create active citizenship at the

grassroots level capable of holding governments to account. However, the drive for financial sustainability within the NGO sector has served to crowd out social mobilization organizations in favour of microfinance. And there are understandable reasons why microfinance organizations might be reluctant to take on a mobilizing role. Social mobilization is highly demanding in terms of time and commitment, it is likely to interfere with the loan disbursement priorities of these organizations and there is always the danger that that a political empowered constituency might turn the demand for accountability on the organizations themselves.

### **Acknowledgements**

Many thanks for the detailed comments provided by the anonymous reviewer of the earlier draft. Many thanks also to Isabelle Guérin and Supriya Garikipati for encouraging me to submit the article to the special issue

### **References**

- Ahmed, M. (1982) *Nijera Kori in Retrospect: In Search of an Organisation of the Rural Poor*, Dhaka: Nijera Kori
- Ahmed, A.U., Quisumbing, A.R., Nasreen, N., Hoddinott, J.F. and Bryan, E. (2009). *Comparing Food and Cash Transfers to the Ultra Poor in Bangladesh* (Research Monograph 163). Washington: IFPRI
- Amin, R., Becker, S. and Bayes, A. (1998) NGO- Promoted Microcredit Programmes and Women's Empowerment in Rural Bangladesh: Quantitative and Qualitative Evidence. *The Journal of Developing Areas*, 32(2), pp. 221-237.
- Anderson, S. and Eswaran, M. (2009) What determines female autonomy? Evidence from Bangladesh. *Journal of Development Economics*, 90 (2009), pp 179–191.
- Bandiera, O., Burgess, R., Das, N., Gulesci, S., Rasul, I. and Sulaiman, M. (2013) *Can basic entrepreneurship transform the lives of the poor?* (IZA DP No. 7386). Bonn: Institute for the Study of Labour.
- Basu, K. (2014) Randomisation, Causality and the Role of Reasoned Intuition, *Oxford Development Studies*, 42 (4): pp. 455-472
- Batliwala, S. and Dhanraj, D. (2004) Gender myths that instrumentalise women. A view from the Indian frontline. *IDS Bulletin*, 35 (4), pp. 11-18
- Bedecarrats, F., Guérin, I., and Roubaud, F. (2015) *The gold standard for randomised evaluations: from discussion of method to political economy* (Working Paper WP/2015-01). Paris:
- BRAC (1983) *The Net: Power Structure in Ten Villages*, Dhaka: Bangladesh Rural Advancement Committee.
- Cain, M., Khanam, S. R. and Nahar, S. (1979) Class, Patriarchy and Women's Work in Bangladesh. *Population and Development Review*, 5(5), pp. 405-38



CARE International (2005) *Strategic Impact Inquiry – Process Reconstruction of the Rural Maintenance Program (RMP) through Literature Review and Staff Interviews* Dhaka: CARE Impact Measurement and Learning Team.

Cornwall, A. and Brock, K. (2005) *Beyond buzzwords. “Poverty reduction”, “participation” and “empowerment” in Development Policy*. (Overarching Concerns Programme Paper No. 10). Geneva: UNRISD

Dahl, R.A. (1957) The concept of power. *Behavioural Sciences* 2(3), pp. 201-215

Dunn, J., Gain, P.; Hossain, S. and Hubert, D. (2000) *Human Rights and Democracy in Bangladesh: Context for a Strategy*, Prepared for the Royal Norwegian Embassy, Dhaka: Verulam Associates

Emran, A.S., Robano, V., and Smith, S.C. (2012) *Assessing the frontiers of ultra-poverty reduction: evidence from CFPR/TUP, an innovative program in Bangladesh* (IIEP-WP-2009-06). Washington: George Washington University

Hashemi, S., Schuler, R.S. and Riley, I. (1996) Rural credit programs and women’s empowerment in Bangladesh. *World Development* , 24(4), pp. 635-653

Heath, R. (2014) Women’s Access to Labour Market Opportunities, Control of Household Resources, and Domestic Violence: Evidence from Bangladesh. *World Development* 57 ( C ): pp. 32–46.

Jackson, C. (2012) Speech, gender and power. Beyond testimony. *Development and Change*, 43 (5), pp. 999-1023.

Jones, S., Yasmin, T., Gauchan, D. and Chowdhury, A. (2008) *Impact assessment of social mobilization for economic empowerment* . Dhaka: DFID

Kabeer, N. (1985) Organising landless women in Bangladesh. *Community Development Journal* , 20 (3), pp. 203-211.

Kabeer, N. (1998) *Can buy me love? Re-evaluating the empowerment potential of loans to women in rural Bangladesh* (IDS Discussion Paper 363). Brighton: IDS

Kabeer, N. (2001) Conflicts over credit: Re-evaluating the empowerment potential of loans to women in rural Bangladesh *World Development* , 29(1), pp. 63-84

Kabeer, N. and Matin, I. (2005) *The wider social impacts of BRAC’s group-based lending in rural Bangladesh* (BRAC Research Monograph Series No. 25). Research and Evaluation Division, BRAC, Bangladesh ([www.bracresearch.org](http://www.bracresearch.org))

Kabeer, N. (2005) Growing citizenship from the grassroots. Nijera Kori and social mobilization in Bangladesh. In N. Kabeer (Ed.), *Inclusive citizenship: meanings and expressions* (pp. 181-198). London: Zed Press

Kabeer, N. (1999) Resources, agency , achievement: Reflections on the measurement of women’s empowerment. *Development and Change* 30 (3), pp. 435-464

- Kabeer, N., Mahmud, S., and Isaza Castro, J.G. (2010) *NGO Strategies and the challenge of development and democracy in Bangladesh* (IDS Working Paper Vol. 2010 No. 343). Brighton: IDS (<http://www.ids.ac.uk/files/dmfile/Wp343.pdf>)
- Kabeer, N. (2012) Between affiliation and autonomy: navigating pathways of women's empowerment and gender justice in Bangladesh. *Development and Change* 42 (2): pp. 499-528
- Kabeer, N. S, Mahmud and Isaza Castro, J.G (2012) NGOs and the political empowerment of the poor in Bangladesh: cultivating the habits of democracy. *World Development* 40 (10): pp. 2044-2062
- Kabeer, N. Assaad, R., Darkwah, A., Mahmud, S., Sholkamy, H., Tasneem, S. and Tsikata D. (2013) *Paid work, women's empowerment and inclusive growth: transforming the structures of constraint* UN Women, New York  
(<http://www.unwomen.org/~media/Headquarters/Attachments/Sections/Library/Publications/2013/1/Paid-work-womens-empowerment-and-inclusive-growth2%20pdf.pdf>)
- Kabeer, N. and Huq, L. (2014) The power of relationships: money, love and solidarity in a landless women's organization in rural Bangladesh. In A. Cornwall and J. Edwards (Eds). *Feminisms, empowerment and development* (pp.250-276) London: Zed Press
- Kabeer, N. and Sulaiman, M. (2015) Assessing the Impact of Social Mobilization: Nijera Kori and the Construction of Collective Capabilities in Rural Bangladesh, *Journal of Human Development and Capabilities* 16 (1), pp. 47-68
- Kramsjö, B. and Wood, G.D. (1992) *Breaking the chains. Collective action for social justice among the rural poor in Bangladesh* Dhaka: University Press Ltd.
- Lewis, D. (2011) *Bangladesh. Politics, economy and civil society* Cambridge: Cambridge University Press
- Pawson, R. (2006) *Evidence-based policy. A realist perspective* London: Sage Publications
- Pawson, R. and Tilly, N. (1997) *Realistic evaluation* London: Sage Publications
- Postgate, D., Baker, J. and King, D. (2003) *Performance review of the Rural Maintenance Programme (RMP), Phase III, Stage 2, Bangladesh* Report to CARE, Dhaka
- Rabbani, M., Prakash, V. and Sulaiman, M. (2006), *Impact Assessment of CFPR/TUP: A descriptive analysis based on 2002-2005 Panel Data*. (CFPR/TUP Working Paper 12). Dhaka: BRAC
- Salway, S., Jesmin, S. and Rahman, S. (2005) Women's Employment in Urban Bangladesh: A Challenge to Gender Identity? *Development and Change* 36(2), pp. 317-349.
- Schuler, S.R., Hashemi, S.M., Riley, A.P. and Akhter, S. (1996) Credit programs, patriarchy and men's violence against women in rural Bangladesh, *Social Science and Medicine* 43 (12), pp. 1720-1742.
- Sen, A. K. (1990) Gender and co-operative conflict. In I. Tinker (Ed.), *Persistent Inequalities* (pp. 123-149). Oxford: Oxford University Press

Sen, G. and Grown, C. (1987) *Development, crises and alternative development. Third World women's perspectives* New York: Monthly Review Press

Sobhan, R. (2004) Structural dimensions of malgovernance in Bangladesh *Economic and Political Weekly* (Sept. 4): pp.4101-4108

Sudarshan, R. (2011). *India's National Rural Employment Guarantee Act: women's participation and impacts in Himachal Pradesh, Kerala and Rajasthan*. CSP Research Report 6. Brighton: IDS (<https://www.ids.ac.uk/files/dmfile/ResearchReport06FINAL.pdf>)

Wood, G.D. (2000). Prisoners and escapees: improving the institutional responsibility square in Bangladesh. *Public Administration and Development*, 20(3), pp. 221–237.

---

<sup>1</sup> For instance, a recent systematic review on the effects of microfinance on women's control over household spending in developing countries, which excluded all qualitative studies, found only 56 were relevant to the topic and only 29 met the methodological criteria (Vassen et al., 2014).

<sup>2</sup> See Bedecarrats et al (2015) for some of the problems associated with establishing even this more limited evidence of causality.

<sup>3</sup> For instance, the qualitative evidence cited in Amin et al (1998) takes the form of assertions on the part of women borrowers from microfinance programmes that 'Women now have greater courage now' and 'Women have become very clever and smart nowadays' that add very little to our attempts to understand the processes by which their access to loans might have translated into these changes.

<sup>4</sup> This was certainly suggested by an SEDP borrower who reported on the improvement in her husband's behaviour towards her as her loans allowed her trading profits to grow from 200-300 takas a month to 3000-4000 takas: 'Now that I bring in money, that I earn so much, won't my husband love me more? Did he love me before? Well, the difference between then and now is like day and night' (Kabeer, 1998 p.49).

<sup>5</sup> Personal communication, Syed M. Hashemi

<sup>6</sup> According to the authors, there was no market for women's wage labour in their study location

<sup>7</sup> They use the concepts of autonomy and empowerment interchangeably.

<sup>8</sup> And in other studies: see Kabeer (2001).

<sup>9</sup> Sudarshan (2011), for instance, noted that many educated women signed up for manual waged labour on the National Employment Guarantee scheme in Kerala because they regarded it as 'government work' and hence carrying higher status than other forms of such work (p. 10).

<sup>10</sup> This question was drawn from the World Values Survey.