How Do We Measure Economic Empowerment?

A Summary of Current Measures and Recommendations for Future Research

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Introduction

Economic empowerment is important to measure, particularly to assess the destabilization over time of gender-based economic inequities that disfavor women compared to men. In most parts of the world, women are more likely to live in poverty, have lower rates of financial inclusion and employment, and are paid less compared to men.[1,2] Women do more unpaid work such as child or family caretaking and domestic work, than men, even in places where employment rates are high among women.[3] This economic disenfranchisement of women and girls increases their financial reliance on male partners and family members, limiting their decision-making control in the household, and reducing their autonomy in life decisions ranging from marriage, sex and family planning, to accessing healthcare.[1]

Among women and girls, economic disenfranchisement and financial reliance on males has been found to increase vulnerability to various forms of gender-based violence, including partner violence, as well as a multitude of poor health outcomes.[4-10] Financial reliance on male partners can reduce women's freedom of choice in intimate partnerships and capacity to leave abusive relationships.[4-8] Poverty and economic disenfranchisement are also associated with other forms of gender-based violence, including child marriage and sex trafficking.[9,10] Poor health outcomes related to disempowerment among women and girls result from inequities in the distribution of resources (e.g. food within the household) to women and girls, limited access to healthcare, reduced sexual and reproductive decision-making, as well as gender-based violence. Health related repercussions include malnutrition, mental health problems, infectious diseases (e.g. HIV, other sexually transmitted infections), chronic health issues (e.g. cancers, asthma), unplanned pregnancy, and conditions such as fistula (caused by pregnancy complications).[11-12] Globally, 830 women and girls die every day from maternal mortality, to which poverty and economic disenfranchisement contribute on many levels, including limiting access to adequate health care prior to and during delivery.[13]

Accumulating evidence has encouraged policies and programs to focus on economic empowerment as a way to enhance well-being more broadly, including better health outcomes. Rigorous evaluation methodologies, such as randomized controlled designs, help to build evidence about what works. To accomplish this important goal, valid ways of measuring economic empowerment need to be tested within specific cultural contexts and age groups.

This blog provides an overview and critique of the most common ways that economic empowerment has been measured across public health studies. We also discuss recommendations for future assessments of economic empowerment in field research as well as monitoring and evaluation.

Current Measures of Economic Empowerment and Scope for Improvement

Economic empowerment is a complex phenomenon and difficult to observe directly, thus, the use of proxies as indicators of empowerment are used. Most measures rely on self-reported responses, which can also be perceived differently by context and population group, making comparisons across place and population extremely challenging. Measures considered to be the gold standard in one context may not work in another context or population; measures often need to vary to ensure they are culturally and contextually appropriate. The key constructs of economic empowerment that have been commonly measured include financial decision-making power, access to money, financial independence (or dependence on others financially), financial literacy and inclusion, as well as other indicators of economic positioning (e.g. employment).

Financial decision-making control and agency

Items on financial decision-making control measure decisions on household expenditures/purchases, control over income earned (household income, which includes both women's own income and/or partner's income), who makes the purchases, as well as decisions related to business activities, savings, investments, taking on debt, and inheritance.[14-25] Items that measure decisions related to the number of children, schooling of children, and use of family planning are also often used, given that these are related or contribute to the household financial situation.[14,16; 25-26] In contexts characterized by agricultural and informal economic activity, measures have been used to assess women's involvement in the household business activity (e.g. "did you participate in [business activity] in the past 12 months?"), how much input they have in decisions related to the business activity, and how much input they have in decisions on how to use income generated by the business activity (e.g. no input, some input, input into most or all decisions, no decision made).[18,27]

Other measures help to assess the nature of involvement or knowledge/communication of financial decisions within the household. For example, in previous work among rural married couples in India, 20% of husbands reported that their household was in debt, compared to only 15% of wives, suggesting that spouses may not be communicating openly about household financial transactions.[28] In many contexts where women have low levels of financial decision-making in the household compared to husbands, wives may be less aware of the financial situation of the household if husbands are making decisions and not communicating these decisions to their wives.

Financial literacy and inclusion

Recently, there has been increased attention on financial literacy and financial inclusion as an important indicator of economic empowerment among women and girls. Financial literacy, or knowledge of how to navigate financial systems and exchanges, is key to economic autonomy and financial inclusion.[29] The type of financial topics that are most relevant vary by place and age group, making this a difficult measure to implement consistently and widely; however, measures may be adapted for specific populations. Some measures also ask about women's perceived ability and confidence to navigate financial systems as well as to engage in business transactions (e.g. bargaining power).[30,31,32]

Financial inclusion has increasingly been used as a marker of women's empowerment.[33-36] Financial inclusion is typically measured in terms of having a bank or mobile money account, a savings account, access to credit or a credit/debit card, and insurance; access to informal savings programs and loans from family or friends may also be assessed.[36,37,45] Recent research on savings has found that women who have a savings account in their own name are better able to invest in items relevant to their needs and women's decision-making in the household is improved if they have sole access to the accounts.[34,35] Women's ability to own and/or inherit property is an important related issue, as this may impact access to collateral for loans.

New technological innovations, such as mobile money and other digital financial services, aim to promote financial inclusion in previously under-served areas. Programmatic efforts to support women's access to new innovations are increasingly important. For example, new technological innovations have been designed to improve women's access to financial education (e.g. via mobile devices).[38] Digitizing financial services and increased use of mobile phones may also facilitate women's ability to work remotely from their homes, particularly among rural populations and women who have limited mobility due to social restrictions and/or domestic work responsibilities.[39] Digital payments used by women's businesses may also reduce likelihood for theft and lessen threats on women's safety when carrying money in cash.[40]

Access to spending money

Access to money of their own that women can spend freely is an important indicator of economic empowerment to measure.[16] Unlike measures asking about women's financial inclusion, measures asking about access to money "to spend however they choose" attempt to assess money that is marked for women's use – and that may be in the form of cash or in a savings or other account.

In previous research, access to money was found to be associated with increased use of family planning methods among young married women in rural India who did not desire to become pregnant. This relation was found above and beyond the influence of any social constraints (freedom to go places alone) or reproductive decision-making power in the relationship.[41] These findings suggested that access to money may increase women's ability to obtain family planning methods, even in contexts where social norms to support women's power in family planning decision-making have not been readily adopted. While women's access to their own spending money may be an important marker for health-related outcomes, there are several limitations which call for the use of this measure with greater specificity or along with additional items. While women may report having funds that they can spend how they choose, measurement items may need to distinguish these funds from funds dedicated to basic household needs, like food and clothing for children that women may be purchasing with "their own money." In many scenarios, women may be expected to use this money for certain household expenses such as food and child welfare (e.g. school fees, health care).[42] Moreover, women's access to money that can be spent on their own may reflect women's employment tied to household poverty. Access to spending money may also be difficult to assess via self-reported measures, given that women may perceive such access differently across cultural contexts. Women's control over these funds may need to be measured more explicitly as well (e.g. do partners/spouses also have access to use the money? Do women only have control over a small portion of the household funds?). While women who are employed may report that they have access to their own money to spend, they may not have full control over how that money is spent. In addition, women's spending money may be provided by male partners if women have financial reliance on these partners or via other types of relationships with males (e.g. sex trade) that place women at risk for gender-based violence or health risks.[43] Thus, measures may need to also assess the source of the income, financial reliance on male partners, expectations for how these funds will be used, or other aspects that may limit women's control over these funds.[41]

Financial reliance on male partners

Another type of measure related to women's economic empowerment involves assessing the level of women's financial dependence on males or others (e.g. family).[32,43,44] The rationale is that women have their own money (and are not relying financially on male partners) are *financially independent*, and thus, more empowered to make financial decisions and less likely to stay in relationships that are abusive.

However, if women are generating their own money and spending their own funds for household and children's needs without any support, it could also indicate that a male partner/parent is not contributing financially and increasing the financial burden on women. For example, in a recent study among women working as sex workers, the majority of whom were primary caretakers and breadwinners for their household, having no financial support from male partners or other family (i.e. being the sole breadwinner for their families) was a marker of economic vulnerability and, in turn, was associated with increased occupational hazards (e.g. increased inconsistent condom use during sex with clients and experiences of client-perpetrated violence).[44] Thus, questions asking women about financial support from males need to consider males' financial contribution to their children and better distinguish factors that create financial burdens versus financial independence among women. In addition, if financially possible, some families may choose to have one parent at home and often this is the mother. In such cases, women's financial decision-making control in the household may be a better measure of empowerment. Overall, financial reliance on male partners or family members is not straightforward in terms of its indication of disempowerment and it varies substantially by the population of focus. In many cases, assessing financial independence may be more directly captured using other items, such as financial decision-making, access to money, and financial inclusion and literacy.

Other indicators of women's economic position

Economic empowerment is often *indirectly* measured using indicators of economic position, usually via items on employment or income,[45] time dedicated to domestic work or unpaid work,[46] household access to credit,[27] savings,[36] ownership of property or business assets (e.g. land, agricultural assets),[15,16,45] household assets (e.g. running water, electricity, toilet, cell phone, clothing),[16,32,47] perceived ability to pay for household needs (clothing, education or medical care),[32] economic distress,[48] proportion of money earned spent on household expenses,[49] and level of economic deprivation (e.g. food insecurity; homelessness),[50] as well as ability to make payments in emergency situations or economic crises (e.g. challenging economic situations due to illness or injury, unemployment, theft, bad harvest etc.).[36,51] In addition to measuring households assets, some studies have also specifically measured women's access to and usage of assets, such as a mobile phone, as an indicator of women's economic positioning.[52] However, it is important to note that these indicators do not always directly capture women's financial autonomy and independence, control over financial decisions, and access to financial knowledge, services and resources. In addition, there are a number of nuances to consider when measuring these types of economic indicators.

For example, while women's labor force participation may afford greater access to money and financial decision-making, it may also be an indicator of household poverty.[41] Types of paid work need to be considered as well, including whether it is skilled versus unskilled, occupational risks, hours worked (part-time versus full-time), labor rights, community respect for such work, pay (e.g. many women may only have access to employment that is lower paying compared to males as a result of gender stereotypes or laws that prohibit women from certain professions or where there are no laws that ensure equal pay for equal work) and other risks related to gender inequity, such as sexual harassment in the workplace.[54] Unpaid work may be indicative of the disproportionate burden of childcare and household work on women at the community level, but at the individual level, may not be a consistent marker for inequity and economic deprivation.[55] Therefore, there is a need to also measure whether women are supported to work outside the home – including items on access to childcare, the distribution of unpaid domestic work within households, partner/spousal support, women's freedom of movement, safety in the workplace, and access to transportation to work.

Increased mobility and access to employment for women is critical, but may also result in backlash and expose women to greater risks of violence.[56] For example, some studies on microfinance and other economic strengthening programs have suggested that women who become economically independent through their own income generation may be at *greater risk* for experiencing violence (physical and sexual violence, sexual harassment) because they are perceived as a threat to men's authority.[56-62] Studies should monitor the potential for backlash, identify the types of backlash women experience (e.g. via qualitative research), and include relevant measures. Backlash may also present in ways that make it difficult for women to start, maintain, or grow their own businesses. Measures assessing women's entrepreneurship are often used to evaluate microfinance interventions; these measures include items on women's specific challenges, experiences, reasons for starting a business, as well as gender parity in business (e.g. gender differences in access to business loans, rights to own property, ability to manage government requirements).[53]

Understanding social constraints may also influence economic empowerment

Economic empowerment measures need to consider both social and economic aspects of empowerment, given the that social constraints including restricted mobility, partner violence (including economic abuse/control), and lack of child support can limit women's ability to engage in financial opportunities.[63,64] Careful consideration of the specific population, age group, and broader social context is needed. For example, programs providing access to credit or loans as a means to promote entrepreneurship among women need to consider societal limitations women face (e.g. restricted mobility, lack of access to financial services, limited ability for women to rent space to use for business activity, and/or pressure for women to spend their loan money on family needs rather than a business investment) and how such social restrictions may inhibit women's success in business activities and ability to repay the loan.[37,62,65] Programs that provide financial subsidies (e.g. cash transfers) need to ensure that the funds provided are within women's or girls' control – and not retrieved by family or male partners.[65] Programs that promote vocational opportunities will need to assess occupational health and safety, including experiences of sexual harassment,[54,62,66] as well as the types of employment accessed among women and girls ensuring that opportunities are not limited to areas historically represented by women and girls that are often lower-paying arenas with less upward mobility compared to male dominated work spaces.[66]

What is economic empowerment among girls?

Perhaps the most notable gap in existing measures of economic empowerment, including measures assessing economic well-being, is the lack of economic empowerment measures among girls. Most of the existing measures consider financial engagements (e.g. household financial decision-making) that are tailored to adults. More work is needed to understand the specific types of economic vulnerability experienced among girls to inform program development and assess program impact. Access to spending money of their own may be an important indicator of girls' economic power; however, similar to findings among adult women, this may be influenced by where money is obtained. For example, previous research has shown that receiving financial support from male partners was associated with gendered power imbalances that undermine girls' ability to insist on safe sexual practices (e.g. contraceptive use) with male partners (often older in age) to protect against pregnancy.[67-70] Adolescent pregnancy itself reduces girls' ability to fully engage in their education/training and increases financial burdens on girls.[70-73] Therefore, among girls who do not have children, financial reliance on males may be an important and less ambiguous indicator of economic vulnerability (and disempowerment), compared to adult women. Studies have also found that economic hardship at home creates low expectations of career/education opportunities, shifting girls' priorities away from their future training/education and delaying pregnancy.[67,69,74-76] Educational enrollment and completion among girls has been linked to a number of positive health and social outcomes, including reduced financial reliance on male partners. Gender norms disfavoring women and girls (e.g. norms that support females only as domestic caretakers) not only restrict girls' access to education, but may also limit girls' exposure to financial literacy education and reduce their financial inclusion (e.g. limiting girls' access to their own bank account), altogether promoting girls to rely financially on males. More work is needed to identify the key elements and measures of economic empowerment among girls, with a focus on better understanding girls' reliance on male partners for financial needs, girls' perceptions of their financial situation at home, future expectations of career and educational opportunities, and financial literacy and inclusion.

Summary and Future Directions

The key constructs of economic empowerment that have been commonly measured in health studies include financial decision-making power, access to money, financial independence (or dependence on others financially), and financial literacy and inclusion. Studies also often measure other indicators of economic positioning, such as assets or employment, to gauge improvements in women's economic status or situation. While all of these are important to understanding economic empowerment, none fully measure economic empowerment, but rather serve as markers for different aspects of this complex process. Identifying appropriate measures and interpretation of findings requires understanding of the underlying context. Careful attention is needed to tailor the items to the specific population/context as well as to identify possible scenarios that may be unintended consequences of economic empowerment programming.[77] It is important to capture the existence of social constraints that may impede improvements in economic empowerment for women and girls. Consideration of both social and economic realities of women and girls is needed to measure any type of empowerment. Finally, more work is needed to understand what economic empowerment means for adolescent girls.

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