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A FRAMEWORK FOR ASSESSING WOMEN'S ECONOMIC EMPOWERMENT

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ABSTRACT*: Global progress towards gender parity across critical areas of life is still at the disadvantage of women. Women are in a disadvantage position in such areas as the ownership and control over assets, access to affordable credit, social reproduction, to socio-political representation, cultural practices and participation in formal sector of the economy. The consequence of such disparities limits the extent women can exercise choice and make decisions economically, socially, and politically. Therefore, how to flatten the curve and reverse these disparities remains the subject of the subsisting women's empowerment conundrum about whether others can externally determine empowerment, or if women have to be the agents of their empowerment. What then defines the empowerment framework and understandings of the form that empowerment should take remains debatable. This paper critically reviewed how the empowerment of women has been discussed and conceptualised within development studies, with particular focus on women's economic empowerment. The paper further looked at issues around women's empowerment measurement and indicators; identified some frameworks for measuring women's empowerment. Lastly, the author proposed a conceptual framework within which women's empowerment might be assessed. To this end, women's economic empowerment was defined as the extent women exercise control over decisions relating to accessing and use of resources and the resulting household reality.*

KEYWORDS*:* Nigeria, empowerment, women's empowerment, economic empowerment framework, indicators, agency

INTRODUCTION

Background to the study

The United Nations by its Sustainable Development Goals five and eight seeks to achieve gender equality and empower all women and girls. It also wants a world where there is full and productive employment and decent work for all women and men; and equal pay for work of equal value (UN, 2018, SDG 5, SDG 8, target 8.5). The goals seek to roll back years of inequality among men and women across various facets of life. Economically, findings show that in 2018, women do at least 76% of unpaid domestic and care work (ILO, 2018a). By 2019, only 47% of women participated in the labour force compared to 74% of male participation (ILO, 2020, p.13), and women earned 21% less than men's salaries (The State of the Gender Pay Gap, 2019). The problem gets even bigger, such that when gainfully employed, women occupy below one-third of senior management roles in companies (Catalyst.org, 2019); and are fewer than 5% of CEOs of Fortune 500 companies (Zarya, 2018).

Politically, fewer than one quarter of elected officials are women (Atske, Geiger, & Scheller, 2019). Also, women are accorded only three-quarters of the legal rights that men enjoy,

constraining their ability to get jobs or start businesses and make economic decisions regarding their everyday lives (World Bank, 2019, p.3). Further, the World Bank data shows that of 189 economies assessed in 2018, 104 economies still have laws preventing women from working in specific jobs, while 59 economies have no laws on sexual harassment in the workplace (World Bank, 2019).

The data ostensibly show that globally, women are a disadvantaged group albeit at varying degrees. The situation is exacerbated across developing economies, especially in sub-Saharan Africa (SSA) where gender gaps exist in ownership of land and housing property, which are vital assets for the poor in Africa and the primary means to store wealth in most rural communities. A study by Gaddis, Lahoti, et al. (2018, p.2), reported that 13 percent of women in SSA (aged 20-49) claim sole ownership of land, compared with 36 percent of men. In terms of employment, in Nigeria, 60 to 79% of the rural workforce are women, who are predominantly farmers and farm workers, and they are also five times less likely than men to own lands (Oxfam, 2017, p.18). The implication is that women are more likely than men to be unemployed, and when employed, women are also more likely to be employed in the vulnerable informal sector at a more significant percentage than men (ILO, 2018b, p.5). The discussion so far has evidenced that women are economically, socially and politically disadvantaged, among other forms of inequalities, compared to men, especially in developing economies.

While these inequalities appear to have been done to women externally, the effect has been internalised, personalised and somewhat normalised. A critical outcome of these inequalities is taking away women's agency. The UN and other allied agencies allude to this, hence their goal to empower or give back power to women. However, is empowerment externally given? Does the UN and other interest groups have the power they intend to give back? Are women disempowered equally? Do women want to take back power and is it in the way that is being offered? Should empowerment be possible externally, does offering various women-focused programmes and initiatives (such as, micro-credits), empower women? These questions continue to pose critical debates in the literature about whether others can externally determine empowerment, or if women have to be the agents of their empowerment. This paper therefore reviews the women empowerment conundrum with particular focus on economic empowerment and proposes a framework for assessing women's economic empowerment.

The remainder of the paper is organised as follows: First, a review of relevant literature on women's empowerment. This is followed by a discussion on issues around women's empowerment measurement and indicators. The next section presents the authors proposed women's empowerment framework, and lastly, the conclusion which ends the paper.

REVIEW OF LITERATURE

What is Empowerment?

The concept of empowerment is broad and almost difficult to define or delineate in a single perspective as feminists, authors and mainstream development agencies differ as to what empowerment means (Malhotra, Schuler, et al., 2002; Mosedale, 2005; Ibrahim & Alkire, 2007, pp.7-8; Richardson, 2017). Empowerment as a concept has also been used and applied differently by different authors across different disciplines. For example, the term finds

expression in areas such as education, psychology, sociology, and development domain. The term has been related to self-determination, liberation, capacity to fight for one's rights (Narayan, 2005, p.3); redistribution of power or change in power relations (Batliwala, 1994; Rowlands, 1997); autonomy and control over personal/household decisions (Ibrahim & Alkire, 2007, pp.19-20); agency or the capacity to make effective choices where such ability was previously denied (Kabeer, 1999, p.435); and "the extent to which some categories of people are able to control their own destinies, even when their interests are opposed by those of the other people with whom they interact" (Oppenheim Mason, 2003, p.1). Yet, other authors suggest that empowerment is a capacity that can be bestowed on an individual or something that can be externally determined (World Bank, 2001, 2006, 2011). For instance, the World Bank defined empowerment as "enhancing the capacity of an individual or group to make purposive choices…" (World Bank Institute, 2007, p.6). Alsop and Heinsohn (2005), defined it as the process of increasing capacity of individuals or groups to make choices and to transform those choices into desired actions and outcomes. From the foregoing definitions, it appears that development agencies pre-supposes that empowerment is what should be given or what people should receive (such as social or credit programmes). Whereas, feminist and critical scholarship posit empowerment in terms of achieving power or ability to make choices either at the individual, group or societal levels. These perspectives of empowerment have implications on how women's empowerment has been conceptualised in the literature.

Women's Empowerment Conceptualisation

First, women's empowerment as a process. An important aspect of the empowerment discuss is the feminists' conceptualisation of empowerment as a process and not an end of itself (Kabeer, 1999, 2016; Malhotra, Schuler, et al., 2002; Batliwala, 1994; Richardson, 2017). As a process, empowerment is related to the procedure of internal change (Batliwala, 1994), and agency--the capacity or ability to choose or make effective decisions (Kabeer, 1999). Kabeer argues that women's ability to choose has three inter-related elements: *resources*, *agency* and *achievement*. Resources (e.g., money, education, social capital) facilitate the empowerment process by providing conditions in which women's agency may be increased (Kabeer, 1999; Richardson, 2017). But accessing these opportunities are often filled with constraints, especially for women due to patriarchy and other socio-cultural factors. Hence, resources can only facilitate the empowerment process when women are able to maximise the opportunities available to them without constraints. Therefore, externally providing resources is only a piece of the empowerment process and does not define it. Agency on the other hand encompasses the ability to formulate strategic choices, and to control resources and decisions that affect important life outcomes (Kabeer, 1999). In this view, women are the agents of their empowerment and empowerment is about the process through which women acquire power and meaningful alternatives. Furthermore, the agency concept is often associated with decision making power especially at the household level (Kabeer, 1999). Women's decision making power in the household is widely recognised as a key to women's empowerment or direct evidence of women's empowerment (Malhotra & Schuler, 2005, Richardson, 2017, p.5). Therefore, increasing women's agency or decision making power is believed to be a precondition for achieving gender equality economically, socially and politically (Malhotra, Schuler, et al., 2002). Thus, development agencies and liberal feminists suggest that promoting policies that increase women's access to financial resources is expected to increase the decision making power of women in households or gender equality. This assumption is still open to

debate whether access to financial resources automatically improve women's status or increase their decision making power. It also supports the externally determined empowerment thesis.

Taking the discussion of the process of women's empowerment further, Batliwala (1994) also argues that for women to make informed choices there has to be an expanding framework of information, knowledge and analysis of available options, since choices can only be made within the lists of known or experienced possibilities. Therefore, the process must enable women to discover new possibilities and new options. Batliwala (1994) also notes that empowerment is a spiral or process that leads to greater changes, including consciousness, problem identification, action for change, and analysis of that action whose outcome leads to higher levels of consciousness and more effective strategies. The empowerment spiral therefore transforms every person involved: the individual, the change agent, the collective, and the environment, although not necessarily at the same rate or depth. This implies that women should be able to define their self-interest and choice, and consider themselves as not only able, but entitled to make choices. Thus, an essential feature of women's empowerment is that it is a process of transformation or change—which requires changes in power structures and relations that deny women choice in different spheres of their lives in the first instance (Mosedale, 2005; Batliwala, 2008). It is a progression from one state (gender inequality) to another (gender equality). Even though as noted by Khan (1999) changes in gender roles and relations are not easy to achieve, suggesting that the process can be slow and sometimes incremental.

Empowerment is therefore not something that can be done for or to women, or indeed for or to anyone. Women should therefore be the agents of their empowerment. Women themselves must be significant actors in the process of change that is being described or measured. It follows that even though there could be improvements or changes in the indicators of gender equality, unless the intervening process involved women as agents of that change rather than merely as its recipients, empowerment may not be said to have occurred.

Second, women's empowerment in relation to 'power' or change in power relations. Another dimension of empowerment is presented in the power concept (Rowlands, 1997; Oxaal and Baden, 1997; Koomson, Enu-Kwesi, et al., 2012; Kabeer, 2016). Power is central to the concept of empowerment, both in literal and practical terms (Rowlands, 1997). Although power in itself is a contested concept (Oxaal and Baden, 1997). This concept recognises the relationship between power and people or power relationships. Various forms of expressions of power are recognised in the literature. Rowlands (1997, p.13) described four types of 'power', each with implications for women's empowerment and their ability to advance personal and structural change. These types of power relations are 'power over', 'power within', 'power to' and 'power with' (Rowlands, 1997).

'Power over' is a form of power where one person's gain is another person's loss (Rowlands, 1997; Koomson, Enu-Kwesi, et al., 2012). It is evident in many adverse situations that women experience, such as discrimination, abuse, and coercion (Rowlands, 1997; Koomson, Enu-Kwesi, et al., 2012, p.31). In this situation, power often presents a seemingly natural order or an unchangeable or divinely ordained condition. Hence, the more power one person has, the less power the other has (Rowlands, 1997). This type of power relations is experienced by women within patriarchal societies, where men have control of household decision-making

processes, including those related to household income, spending and allocation of care work. Power over is at the root of the disempowered woman's inability to access resources to do as they please, to do business, to work and earn, to have rights, and to live the life they truly desire. So to the disempowered woman, empowerment here would mean gaining power over men and women who subject them to these harsh, unequal, and unfair living conditions. However, the question then arises, should the disempowered woman get power over her oppressors would she then become the new oppressor herself? Therefore, it is important to realise power in such a way that power relations do not limit the ability of others.

'Power within' on the other hand, refers to the state of confidence, dignity and self-esteem that comes from gaining awareness of one's situation and realising the possibility of doing something about it. It generates the ability to be assertive and exude self-confidence or self-esteem (Rowlands, 1997; Koomson, Enu-Kwesi, et al., 2012). This also implies, increased critical consciousness and self-respect. A woman's awareness of socially constructed identities and hierarchies, and her acceptance of herself and others as equals are the basis of her desire for personal and structural change. Power has two central forms according to Batliwala (2008)—control over resources such as physical, human, intellectual, financial, and control over the ideology that is values, attitudes and beliefs. If power means to control, then empowerment, therefore, is the process of gaining control (Sen, 1997, p.2). Again, it follows therefore that empowerment is not something that can be done to or for anyone else. Accordingly, Rowlands, argues that empowerment must validate the processes that lead people to perceive themselves as able and entitled to exercise decision-making such that they see themselves as having the capacity and the right to act and have influence (Rowlands, 1997). However, the realisation of the ability to change their situation is still not enough. The disempowered need to have the 'power to'.

'Power to' relates to the actual capacity to create the desired change after the realisation to do so (Rowlands, 1997; Kabeer, 1999, 2016, p.6; Koomson, Enu-Kwesi, et al., 2012, p.32). 'Power to' is the power which increases the boundaries of what is possible for one person without necessarily limiting somebody else and this can be achieved by increasing a person's ability to resist and challenge 'power over' due to increasing consciousness to shape one's life (power within). Making reference to Rowlands (1997), Kabeer noted that 'power to' refers to people's capacity to define their own life choices which she referred to as agency in a positive sense (Kabeer, 1999, p.438). Therefore, within this context, empowerment refers to the ability to exercise choice and change one's conditions. Thus, to the disempowered woman, empowerment here would mean increasing her capabilities to contest and change power hierarchies or alter others' power over her. This could open the possibilities of collective action known as 'power with' when based on mutual support.

'Power with' relates to building networks, groups, and collective strength based on collaboration and solidarity (Rowlands, 1997; Oxaal & Baden, 1997; Mosadale, 2005; Kabeer, 2016). This type of power relations does not result in one group limiting the ability of others; hence it involves mutual gains or mutual benefits or finding common ground among different interest groups in order to promote gender equity. Hence, empowerment to the disempowered woman in this perspective is about a win-win situation as men so that it represents the interest of both genders.

From the foregoing, power concept of women's empowerment suggests the combination of self-efficacy (power within) to capacity building (power to), and collective action (power with) as the necessary components of an approach that provides every woman equal power as men and among themselves rather than 'power over' others. In addition, power may be exercised individually and in conjunction with others. Hence, women's empowerment is the capacity to make effective choices regarding one's life and a change in power relation is required where there is power over others.

Third, women's empowerment as an outcome. Empowerment as a process and a change in power relations would mean nothing without a tangible and definite outcome in terms of significant economic, social and political change (Kabeer, 1999; Malhotra & Schuler, 2005; Vaessen, Rivas et al., 2014; Buvinic, 2017; Golla, Malhotra, et al., 2018). According to Kabeer (1999), achievements refer to outcomes of agency or realisation of one's goals. Thus, women's (dis)empowerment is the extent to which this capability (agency) is realised or fails to be realised. Achievements might include increased labour participation and educational attainment (Richardson, 2017). Other indicators include access to consumption, health care and contraception, better spatial mobility, access to property and a decrease in domestic violence (Alsop & Heinsohn, 2005); control over income and resources (Buvinic, 2017; Golla, Malhotra, et al., 2018); autonomy and control over personal decisions (Ibrahim and Alkire, 2007); autonomy and control over household expenditures and household reality (Vaessen, Rivas, et al., 2014; Golla, Malhotra, et al., 2018). Achievements or outcomes are said to be far more likely to be empowering if they contribute to a person's sense of independence, rather than simply meeting survival or basic need (Kabeer, 2005).

Fourth, women's empowerment as a multi-dimensional concept. Empowerment may come into effect in different dimensions such as personal, relational, micro, meso and macro levels, etc, and one person can be empowered in one, many or all of these dimensions (Malhotra & Schuler, 2005; Huis, Hansen et. al., 2017). Personal empowerment dimension includes constructs such as self-esteem, self-efficacy, beliefs, personal actions and individual choice (Huis, Hansen et al., 2017, p.6). While relational empowerment focus on women in relation to relevant others, such as their partner, family or societal networks (Huis, Hansen, et al., 2017, p.4; Oppenheim Mason, 2003; Malhotra & Schuler, 2005). Empowerment can also occur at different levels: (1) the micro-level, where personal empowerment can be observed (2) the meso-level, where relational empowerment can be observed and (3) the macro-level, referring to outcomes in the broader, societal context where societal empowerment can be observed (Huis, Hansen, et al., 2017, p.1).

Another important consideration in understanding the dimensions of empowerment is that empowerment can be immediate/short-term or futuristic/long-term (Mahmud, 2003, p.587) or involve practical and strategic areas (Molyneux, 1985; Moser, 1993). The immediate achievement or practical area is concerned with, for example, improvements in women's daily household living and income. While the strategic areas include women having control over their own money, reduce subordination to men, division of household labour etc, which some authors suggest can all occur as a consequence of specific events in changes in women's lives like self-employment through access to credit for entrepreneurialism (Yunus, 2011; World Bank, 2011; UN, 2018--SDG 8 target 8.3). However, the assumption that women can be

empowered in these strategic areas through access to resources has been contested by critical feminist and scholarship (e.g., Karim, 2011; Geleta, 2016).

Nevertheless, any dimension of empowerment will require women to know their current situation, their capacity to get out of it, the material possession they need, how to relate with people as they progress to take control of their lives. As women come to these realisations, the availability of the resources and systems to support their choice is crucial in the empowerment process. However, if the availability of resources cannot be said to be empowerment, and empowerment is not externally determined, how then is empowerment measured? What would be the essence of empowerment measurement? For one, the essence of empowerment measurement would be to make information available for women to come to realisation of their level of empowerment and for stakeholders to know the level resources they need to make available. As with empowerment definition, the process and framework of empowerment measurement is still embroiled in controversy.

Measuring Women's Empowerment

There has been no harmony among researchers and institutions as to a common framework for measuring or tracking changes in levels of empowerment for women (Malhotra, Schuler, et al., 2002; Mosedale, 2005; Ibrahim & Alkire, 2007; Buvinic, 2017). This varied approaches sometimes make it difficult to ascertain whether or not strategies to contribute towards empowering women are achieving desired success; or whether global efforts in this direction would be achieved. While some scholars and institutions have measured women's empowerment from a broad sense or societal level in order to gain knowledge of changes in lives of women, others have viewed the measure of women's empowerment from the local level with an approach that looks at the effects of specific programmes or projects on women (Oxaal & Baden, 1997). The United Nations Development Programme (UNDP) Human Development Index (HDI) and Gender Empowerment Measure (GEM) are examples of measures of empowerment in broad categories for women. The Human Development Index (HDI) is a composite index to measure a country's social and economic development. This is a single statistic, which combines together a country's life expectancy, education and income. This was developed to measure development as not just economic advances and increases in income, but to measure the improvements in the human condition. However, the HDI is limited because development contains a wide number of other factors that can measure human well-being. Similar to the HDI, the Gender Empowerment Measure (GEM) was developed in 1995 by the UNDP to measure the relative empowerment of women in a specific country. The GEM supports the Human Development Index (HDI) by adding another measurement index to assess development. The GEM is a single statistic that focuses on three indicators: proportion of parliamentary seats held by women, percentage of women in economic decision making positions and income level. These measures have often been criticised as too bogus and inappropriate for local level analysis (Oxaal & Baden, 1997; Koomson, Enu-Kwesi et al., 2012, p.46). For instance, measures may contain data on the percentage of women in economic and political positions, however, it does not reveal other more meaningful factors that measure women's empowerment such as agency and control. Fundamentally, these approaches to empowerment measurement considers the extent women take up the use of the available resources and decision making power. However, these indices can be influenced and is not an accurate measure of the extent women are able to exercise choice.

On the other hand, the specific programmes measure have been advocated by some scholars as being ideal because they are culturally specific; supported by studies that shows that women empowerment and its impact are more context specific and multidimensional (Malhotra & Schuler, 2005; Ibrahim & Alkire, 2007; Kabeer, 2016). In further argument, some authors have also advocated for the use of direct measurement such as the use of decision making, choice and control over certain elements or components such as, income, savings, consumption, mobility and political participation. Such measures are argued to be more effective link with empowerment because they refer to specific aspects that can be readily observed or measured in empirical context (Narayan, 2005; Koomson, Enu-Kwesi, et al., 2012, p.48).

From these positions different frameworks for measuring women's empowerment have been proposed. Malhotra and Schuler (2005) provided a framework of dimensions and indicators of women's empowerment based on their review of forty-five empirical studies, and frameworks developed by various authors. They considered empowerment from the prism of empowerment as a process and agency with indicators such as economic, socio-cultural, legal, political and psychological. Economic empowerment includes women's control over resources, access to credit, contribution to family support and increased household ownership of properties and assets. Social and cultural empowerment includes freedom of movement, lack of discrimination against daughters, commitment to educating daughters, participation in domestic decision making, control over sexual relations, ability to make childbearing decisions, use of contraception, control over spouse selection and marriage timing and freedom from violence. Legal empowerment includes the knowledge of legal rights and mechanisms and family support for exercising rights. Political empowerment includes the knowledge of political system and means of access to it, family support political engagement and ability to exercise right to vote and be voted for. Psychological empowerment includes women increased self-esteem, self-efficacy and psychological well-being. The frame work also identifies the potential independence of the various dimensions, which implies that women can be empowered in one sphere without similar gains in other spheres. However, they noted that it is practically difficult to neatly detach one dimension from another as many aspects of one dimension considerably overlap with other dimensions. Different levels of empowerment are also identified; micro and macro levels. Micro level is made up of the individual and household levels, while the macro level is made up of the community and broader areas.

Chen (1997) provided a consolidated empowerment framework which has four dimensions, material change, cognitive change, perceptual change and relational change. Material change includes increased in income, resources, basic needs and earning capacity. A cognitive change includes increased in knowledge, skills and awareness. Perceptual change includes change in self-esteem, self-confidence, vision for future, and visibility and respects. Relational change includes increased role in decision-making, bargaining power, participation in non-family activities and self-reliance. These changes are triggered by specific events in women's lives like participation in development programs, employment, and life cycle event like marriage, divorce etc.

Koomson, Enu-Kwesi et al. (2012) proposed a framework for measuring women's empowerment, relative to the current and context-specific set of gendered norms. The authors drew from Kabeer (1999) and England (2000) frameworks of agency concept. The resultant model depicts systematic gender norms as influencing and also influenced by economic

resources available to women, and both have an interactive effect on the exercise of agency. It theoretically isolates the gender component of empowerment, so that it can be empirically measured as women's relative level of adherence to context-specific gender norms. Comparison is therefore based on the concurrent power women exercise and not the power women exercised at an earlier point in time. In addition, the model also incorporated elements of Malhotra and Schuler (2005) framework of women's empowerment under economic, personal and familial, socio-cultural, legal, political and psychological spheres or dimensions. The framework identifies the potential independence of the various dimensions, which implies that women can be empowered in one dimension without similar gains in other dimensions. However, they noted that it is practically difficult to separate one dimension from another as many aspects of one dimension considerably overlap with other dimension. The model focus on micro level, which is made up of individual and household levels.

Golla, Malhotra et al. (2018) provided a framework for measuring women's empowerment focused on economic empowerment. The framework is based on process, agency and output/outcome indicators. The framework measures women's economic empowerment at the individual, household, community and institutional levels. The framework also divided the economic indicators into two: reach indicators and economic advancement indicators. Reach indicators include, the number of women and men who participated in different activities and programmes, literacy level between genders, etc. While, economic advancement indicators focus on agency and processes, measured at individual/household and community/institutional levels. For instance, Economic advancement processes and indicators measured at the individual and household level include, control over assets (e.g., women's ownership of productive assets-land, animals, machinery), agency/decision making (e.g., women's involvement in major household decisions, i.e. large purchases (car, house, household appliance)), autonomy and mobility (e.g., women's ability to visit friends, family, associates; women's ability to use public transportation), self-confidence and self-efficacy (e.g., attitudes on own self-esteem, psychological wellbeing), gender norms (e.g., ability to negotiate sexual and reproductive decisions; attitudes on women and work), and gender roles/responsibilities (number of hours spent in housework; equity of domestic work load). Whereas, economic advancement processes and indicators measured at the community and institutional level include, control over assets (e.g., laws that protect women's property rights), agency/decision making (e.g., women's participation in community groups/associations/network; women have leadership roles in the community), autonomy and mobility (e.g., rates of abuse, assault, harassment against women in public spaces), self-confidence and self-efficacy (e.g., community valuing of women's entitlement and inclusion), gender norms (e.g., community acceptance of women working; community attitudes on women and violence), and gender roles/responsibilities (sex-disaggregated employment rates by sector; community attitudes on what work women should do) See (Golla, Malhotra et al., 2018, pp. 5-7 for details).

Other studies: Buvinic (2017) and Vaessen, Rivas et al. (2014) develop empowerment frameworks to study women's economic empowerment at the micro level (individual and household levels). These studies consider empowerment as both a process and an outcome. Just like Kabeer (1999) they consider empowerment as a process (the expansion of agency) and outcome in terms of personal indicators such as autonomy; control over income and resources; control over decisions on household expenditures and household reality (Vaessen, Rivas et al., 2014; Buvinic, 2017, p.3).

However, despite different frameworks of women's empowerment in the literature, some authors have identified indicators of women's empowerment which have been classified as quantitative and qualitative indicators.

Women's Empowerment Indicators

Again, indicators of women's empowerment vary and is not overtly acceptable (O'Neil, Damingo, et al., 2014, p.11; Buvinic, 2017; Golla, Malhotra et al., 2011, 2018, p.4). An indicator is a measure of change in condition overtime between genders or amount of progress made towards a specific goal (Chung, Kantachote, et al., 2013. p.2). Authors have suggested different indicators to measure women's empowerment which falls under quantitative or qualitative indicators (Chung, Kantachote et al., 2013; O'Neil, Damingo, et al., 2014; Buvinic, 2017). Typical quantitative outcome/indicators are the number of girls and women in education, literacy levels of genders, patterns of property ownership, employment outside the home, gender sensitive laws, membership of civic organisation, number of women in leadership positions, improvements in child or maternal mortality rates, increased use of contraception and lower fertility rates, levels of violence against women etc. (Alsop & Heinsohn, 2005; O'Neil, Damingo, et al., 2014; Buvinic, 2017, p.6). Quantitative indicators often favour the use of quantitative method (e.g. use of survey questionnaires, observations and document analysis) for collecting data that is easy to communicate (O'Neil, Damingo, et al., 2014, p.12). It also shows pattern of relationship between variables and make specific comparisons across countries possible (Chung, Kantachote et al., 2013). However, quantitative indicators often neglect impact of social and political context sometimes making usefulness of the data questionable (O'Neil, Damingo, et al., 2014, p.12). For instance, high number of female legislators tells little about their decision making roles or whether they have power to influence decisions. Similarly, simply because a woman earns income or have access to resources, doesn't mean she has decision making power over that income or resources.

Qualitative or subjective indicators on the other hand, assess the interaction between women's actions and changes in their environment in different lives, women's actual exercise of choice and the outcome of such choices, and to understand why any changes do or do not come about (O'Neil, Damingo, et al., 2014, p.12; Buvinic, 2017). This include, decision-making power over access to resources, purchases, bargaining power, self-reliance, subjective perceptions of well-being, freedom of choice of movement and freedom of political participation (O'Neil, Damingo, et al., 2014, p.12; Buvinic, 2017, p.6). Qualitative indicators often use qualitative method of data collection (e.g., one-to-one interviews, key informants' interviews, focused group discussions, direct observations, etc.) in their own natural settings making it possible to say with more certainty whether what is being seen is women exercising their ability to choose and influence life decisions. This takes cognisance of the internal process of empowerment while also acknowledging external contributions. For example, to examine how women are using loans, such as whether they or male relatives have control over loans, rather than simply assuming that the greater number of women borrowers is an indicator of their empowerment, one would rather assess if they have control over use of such loans as they deemed fit.

More importantly, Sen (1994) has suggested that the process of empowerment is essentially qualitative and subjective in nature and therefore the measurement should utilize a qualitative approach prioritising women's experiences and views. According to O'Neil, Damingo, et al.

(2014), few studies have adopted the qualitative approach hence the call for more studies employing qualitative approach to collect data in assessing women's empowerment (Malhotra and Schuler, 2005; O'Neil, Damingo, et al., 2014, p.12). Therefore, the particular research question(s), context, nature of participants, phenomenon, economic programme, domain and level of empowerment being measured should guide the choice of indicator(s) and method to measure women's empowerment.

Economically, authors (Buvinic, 2017, p.2; Vaessen, Rivas et al., 2014; Golla, Malhotra et al., 2018) suggested that the most crucial impact measurement is the positive or negative evidence on the impact of specific programmes on the individual or user(s) and their immediate household economic reality. However, this paper contends that such measurement indicators rest on the faulty premise that empowerment is externally determined and does not account for the level of information available to women and how that translates into what they consider liberating. In summary, Table 1, is a compilation of some indicators of women's empowerment by authors across five main domains or dimensions of empowerment. Subsequently, this paper proposes a different approach to empowerment on the premise of the internal choice or agency framework.

Table 1: Indicators of women's empowerment

Domain / Dimension	**Indicator of empowerment Individual / Household**	**Indicator of empowerment Community / Institutional**
Economic	Access to employment Patterns of property ownership Decision on property ownership Contribution to household income Proportion of women's income spent on herself and children Decision on access to, and control over household resources Participation in household financial decisions making Control over savings	Percentage of women represented as owners of larger businesses and in business leadership Sex-disaggregated employment rates by sector Number of girls and women in education or school Literacy levels
Socio-cultural	Freedom of movement (ability to visit friends, family, associates without male or husband permission) Ability to use public transportation Ability to raise voice against social exploitation Attitude towards the education of child, especially daughter Share domestic work with husband Ability to make decision regarding marriage and divorce Ability to negotiate sexual and reproductive decisions Ability to get access to social services Freedom of access to information and technology	Community attitudes on women's freedom of movement Rates of abuse, assault, harassment against women in public spaces Community acceptance of women working Community attitudes on women's sexual and reproductive roles Community attitudes on what work women should do
Psychological	Confidence in ability and value Consider self as equal with men See self as deserving respect	Community valuing of women's entitlement and inclusion

	Attitudes on own self-esteem	Community attitudes towards gender equality
Political	Exercising the right to vote Stand for an elective position Participation in community meetings Extent to which women are allowed to participate in community meetings Taking leadership roles in the community Join in lawful protests Awareness of legal status	Percentage of women voters and candidates for election Percentage of women in leadership roles in the community Community attitudes towards women's involvement in community decision making Percentage of women who are members of a political party
Legal	Knowledge of legal rights of women Awareness of local, regional and state laws Extent to which women are treated equally under the law and practice Controlling properties in event of spousal death Taking action in event of domestic violence Seek divorce on legitimate grounds	Laws that protect women's individual and property rights Existing laws are enforced at the community level

Sources: Author's compilation from Malhotra and Schuler (2005), Alsop and Heinsohn (2005), Koomson, Enu-Kwesi et al. (2012), Golla, Malhotra, et al. (2018)

Conceptual Framework for Assessing Women's Economic Empowerment

Acknowledging that empowerment is a process that begins internally and intangible to be effectively measured quantitatively, a new way to assess economic empowerment is offered here. It does not propose an empowerment framework by measuring women's uptake of the resources or programmes made externally available as widely practiced, it seeks to match data of intent before uptake of available resources with use of the same as indicators of choice, control or agency. That way the level of empowerment becomes the extent to which women exercise control over the decision to access and use resources in relation to the broader information that is available to them, education level and other variables. Thus, this paper suggests that a conceptual framework of women's economic empowerment should reflect:

Economic empowerment as the extent to which women exercise control over decisions relating to accessing and use of resources and the resulting household reality.

The framework considers economic empowerment firstly, in terms of the personal empowerment indicator, the power to choose, agency or choice, that is, the extent to which they make decisions regarding accessing resources. Resources encompass human capital (e.g., education, skills, training), financial capital (e.g., money, loans, savings, and income), social capital (e.g., networks, mentors) and physical capital (e.g., land, machinery) (Golla, Malhotra, et al., 2018, p.2). Women are empowered if they can make this decision independently and without systemic and patriarchal constraints. That is, empowerment begins at the point of access of resources and not at the point of use or control of resources which previous frameworks/studies have emphasised (e.g., Goetz and Gupta, 1996; Nilakanta, Datta, et al., 2013; Ganle, Afriyie, et al., 2015; Geleta, 2016). The implication of this framework is that unlike previous studies, the importance of the initial decision to access resources will not be minimised as whoever makes that initial decision may invariably control how resources is used or managed. Secondly, the framework considers the control over management and use of resources accessed from institutions (e.g., micro-credit/loans) or the extent to which they make

decisions over use of resources (e.g., savings, income, land, etc.) and control over household spending or relational empowerment. Thirdly, it also considers empowerment as an outcome or the household financial reality, whether they are marginalised, subordinated, or experience increased financial burden or not since accessing the resources (e.g. micro-credit from financial institutions). Therefore, in terms of agency, women will be said to have empowered themselves if they freely exercise choice and control to the extent of the available resources, information and other variables. On household reality, women are said to be empowered if the outcome is positive and disempowered if the reality is negative.

CONCLUSION

This paper has critically reviewed women's empowerment with particular focus on economic empowerment. It established various ways in which women's empowerment has been conceptualised, namely, as a consequence of disempowerment of women which is separate from the empowerment of other disadvantaged groups; as a process or agency; as a development goal; as a change in power relations; as a tangible and definite outcome or realisation of goals; as a multi-dimensional concept—which may come into effect in different dimensions such as personal, relational, micro, meso and macro levels, and one person can be empowered in one, many or all of these dimensions. Women's empowerment is also context specific. From these various conceptualisation, three broad arguments about women's empowerment can be identified; firstly, as a goal, with objectives and targets such as credit and poverty reduction programmes–mostly championed by the development institutions and liberal feminists. Secondly, as a process of change in which women empower themselves and challenge patriarchal structures and institutions—mostly championed by critical scholarship and critical feminist movements (e.g., social, marxist, cultural feminists). Thirdly, women's empowerment is relative and context-specific such that one notion of empowerment cannot be imposed or specified on all contexts, across georgraphical space and time. By this broad categorisation, it appears that development agencies pre-supposes that empowerment is what women should receive (social or credit programmes). Whereas, critical feminist and critical scholarship posit empowerment in terms of women's achieving power or ability to make choices either at the individual, group or societal levels. As a result, development institutions and liberal feminists suggests that a vital component of women's empowerment is access to economic resources (Kabeer, 2016, p.5), owing to decades of developmental imbalances that have seen women marginalised in the household, workplace, education and society at large. However, other feminists and critical scholarship have differed to this position which raises the argument: whether access to resources automatically empower women.

Against this background, various frameworks have been developed to measure women's empowerment in the literature with no agreement among researchers and institutions as to a common framework for measuring or tracking changes in levels of empowerment for women. While some scholars and institutions have measured women's empowerment from a broad sense or societal level in order to gain knowledge of changes in lives of women, the other angle viewed the measure of women's empowerment from the local level with an approach that looks at the effects of specific programs or projects on women. The United Nations Development Programme (UNDP) Human Development Index (HDI) and Gender Empowerment Measure (GEM) are examples of measures of empowerment in broad categories for women. The specific programs measure on the other hand are more context specific and multidimensional which

assess the interaction between women's actions and changes in their environment in different lives. This include, decision-making power over access to resources, control over use of resources, purchases, bargaining power, self-reliance, subjective perceptions of well-being, freedom of choice of movement and freedom of political participation.

Lastly, holding onto the argument that empowerment cannot be externally determined, the author, proposed a framework for measuring women's economic empowerment defined as the *extent to which women exercise control over decisions relating to accessing and use of resources and the resulting household reality.*

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