

Does Paid Work Provide a Pathway to Women's Empowerment? Empirical Findings from Bangladesh

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Summary

The debate about the relationship between paid work and women's position within the family and society is a long standing one. Some argue that women's integration into the market is the key to their empowerment while others offer more sceptical, often pessimistic, accounts of this relationship. These contradictory viewpoints reflect a variety of factors: variations in how empowerment itself is understood, variations in the cultural meanings and social acceptability of paid work for women across different contexts and the nature of the available work opportunities within particular contexts. This paper uses a combination of survey data and qualitative interviews to explore the impact of paid work on various indicators of women's empowerment ranging from shifts in intra-household decision-making processes to women's participation in public life. It finds that forms of work that offer regular and relatively independent incomes hold out the greater transformative potential. In addition, it highlights a range of other factors that also appear to contribute to women's voice and agency in the context of Bangladesh.

Keywords: gender, paid work, empowerment, informality

1. The contested relationship between paid work and women's empowerment

The debate about the relationship between paid work and women's position within the family and society is a long standing one in which the positions taken by different protagonists do not fall neatly into predictable ideological camps. Liberal and Marxist scholars, including feminists of both persuasions, have argued that women's integration into the market is the key to their empowerment¹ while dependency theorists as well as many radical and socialist feminists offered more sceptical, often pessimistic, accounts of this relationship.² These contradictory viewpoints reflect a variety of factors: variations in how empowerment itself is understood, variations in the cultural meanings and social acceptability of paid work for women across different contexts and the nature of the available work opportunities within particular contexts (Kabeer 2008).

This paper is concerned with the impact of paid work on women's lives in Bangladesh, a country in which the denial of economic opportunities to women, and their resulting dependence on male providers, has long been seen as the structural underpinning of their subordinate status. This has started to change in recent years with a gradual expansion in opportunities for paid work for women. This paper uses a combination of survey data and qualitative interviews to explore the impact of these changes on women's lives and to assess the extent to which these impacts can be considered empowering.

The structure of the paper is as follows. The next section of the paper sketches out the key structures of women's subordination and the construction of female dependency in the context of Bangladesh. These structures help to shape the likely trajectories of change in women's lives, thereby imparting a degree of 'path dependence' to the possible pathways through which empowerment is likely to play out in this context (Kabeer 2008). The section also documents some of the major changes that have taken place in the wider environment in recent decades. These changes relate to the expansion of women's work opportunities but also include other changes that hold out the potential for transformative change in

¹ E.g. Engels (1972), Zaretsky (1976); Bergmann (2005); Blood and Wolfe (1960); Omvedt (1980); Blumberg (1991); Sen (1990a); Joekes (1987); Safilios-Rothschild (1976); Kessler-Harris (2001).

² Beechey (1978); Fuentes and Ehrenreich (1983); Saffiotti (1980); Hartmann (1981); Elson and Pearson (1981); Greenhalgh (1991); Mather (1985); Kopinak (1995).

women's lives. These will be factored into the analysis. Section 3 reports on what our analysis adds to the existing research on women's empowerment in Bangladesh and the methodology used to carry out this research. Sections 4, 5 and 6 report on the main quantitative findings from the research, while Section 7 draws on our qualitative data to interpret these findings. Finally Section 8 draws together the implications of the paper for our understanding of the processes of women's empowerment in the context of Bangladesh.

2. Gender and the changing structures of patriarchy in Bangladesh

Family and kinship relations in Bangladesh are organised along corporate patriarchal lines, with authority vested in the senior male household head. Descent and property is transmitted through the male line, leaving women effectively without property and genealogically irrelevant. Their devalued status within the family is further reinforced by purdah norms which restrict their mobility in the public domain, confining them to reproductive responsibilities and those forms of productive work that can be carried out within the home. Women marry outside their own kinship systems and generally outside their natal villages. They are absorbed into their husbands' patrilineage but their position within it is not secured until they have borne sons to carry on the family line and act as insurance in parents' old age. The fact that they move to the husbands' home after marriage cuts them off from the support of, and the ability to contribute to, their natal family. The emergence in the past half century of the practice of dowry which favours the groom's family in marriage transactions in place of the earlier practice of bride-wealth which had favoured the bride's family has made daughters an even greater economic liability to their parents. Not surprisingly, Bangladesh has been characterised by a culture of strong son preference and by the high levels of fertility necessary to assure the survival of a minimum number of sons.

The overall consequence of these interacting constraints has been to restrict women's access to material resources of their own. They remain dependent on male family members for much of their lives, passing from the responsibility of father to husband to son. In their study of rural Bangladesh carried out in the late 1970s, Cain *et al.* (1979) commented on the implications of these marked asymmetries in gender relations for the position of women during a decade that was characterised by rapidly increasing poverty:

While men have both power and authority over women, they are also normatively obligated to provide them with food, clothing, and shelter... (T)he normative obligations of men towards women – the principal protection women have against loss of status – have probably never been universally honoured, but there are indications that, under the pressure of increasing poverty, male normative commitment has eroded...' (Cain *et al.* 1979: 408 and 432)

They coined the concept of 'patriarchal risk' to capture women's lifelong dependence on men and the strong likelihood they faced of a precipitous decline in both social status and material conditions should they find themselves deprived of male protection. There had been a steady rise in female-headed households at the time of their research as a series of crises³ that characterised the 1970s had put a strong strain on familial claims and obligations. Many more women were finding themselves divorced or abandoned. In the absence of any form of state support, most joined the ranks of the extreme poor. Although loss of male support occurred more frequently among poorer women, the likelihood of patriarchal risk applied to women of all classes.

One obvious way for women to have secured themselves against the growing insecurities of the patriarchal contract would have been for them to seek paid employment so that they had some resources of their own to fall back on should they be widowed, divorced or abandoned. However, this did not appear to be a realistic option. A small minority of educated women from better off urban families were able to take up jobs constitutionally reserved for women in the public sector. These were seen as 'respectable' jobs which did not entail a loss of status for the women or their families. For the vast majority of poorer women, however, with little or no education, economic options were extremely limited and there were powerful constraints from their communities on their ability to take up paid work. Most were confined to the home-based production of handicrafts or took up paid domestic labour, including the post-harvest processing of crops, in the homes of more affluent families.⁴ Female waged employment in the public domain was seen as a symptom of extreme poverty, the distress sale of labour (Kabeer 2000).

Given the apparent non-negotiability of these restrictions on paid employment as a means for mitigating women's economic dependence, Cain *et al.* offered a gloomy prognosis for women's position in Bangladesh society, concluding that their only strategy lay in bearing sufficient numbers of children to ensure that sufficient numbers of sons survived to adulthood:

The picture that emerges from our analysis of patriarchy and women's work in rural Bangladesh is bleak. Male dominance is grounded in control of material resources and supported by interlocking and reinforcing

³ Including a massive cyclone, a war of liberation, famine, assassinations of political leaders, a military takeover and extreme political instability.

⁴ Based on their village study, Cain *et al.* estimated that the 'physical limits of the market for a particular woman's labour (were) described by a radius of 200-400 meters, with her homestead as the centre of the circle' (1979: 428).

elements of the kinship, political, and religious systems. Powerful norms of female seclusion extend to labour markets, severely limiting women's opportunities for independent income generation... The systemic nature of patriarchy suggests that solutions to the problem of women's vulnerability and lack of income-earning opportunities will not be easily reached. (Cain *et al.* 1979: 434)

In reality, however, major changes in social relations were already underway even as this analysis was being published. A number of these changes stand out for their profound direct and indirect impacts on women's work and life choices. Each of these changes was policy-driven but by no means with the aim of empowering women.

The first of these related to family planning policies. Total Fertility Rates (TFRs) in Bangladesh began to decline during the late 1970s from around 7 to around 3 by the end of the 1990s (Cleland *et al.* 1994). While a variety of factors, including poverty, landlessness and educational aspirations, have been put forward to explain the factors driving the decline, a massive effort on the part of the government to mount the door-step delivery of family planning services by a network of female community-based workers has been credited with expediting it. An important by-product of this programme was to open up a whole new area of 'respectable' employment for women who had completed at least secondary levels of education (Mahmud and Sultan forthcoming). As the World Bank (2008) has noted, a great deal of the growth in female employment in Bangladesh has been led by the health and community service sector.

A second major change was the microcredit revolution. From fairly small-scale beginnings in the mid-1970s, microcredit became the dominant focus of a burgeoning NGO sector by the late 1980s. It was largely modelled on the Grameen Bank's joint group liability approach and, in the light of their better record of loan repayments, became almost exclusively targeted to women organised into groups. This has led to a major increase in women's economic activity although largely in informal activities both within and outside the home.

A third major change was the adoption of the New Industrial Policy in the early 1980s, heralding a shift to export-oriented industrialisation. The rise of labour-intensive garment manufacturing was a prominent aspect of this shift and, as in other parts of the world, relied primarily on lower-waged female labour to compete in a highly competitive global market. Bangladeshi women responded to these new opportunities in large numbers, many of them migrating on their own from the countryside to take up these jobs. International publicity about working

conditions in these export factories has led to some improvements in their labour standards. While women continue to work for extremely long hours in monotonous and repetitive tasks, they enjoy more benefits than most other forms of waged work available to them (Kabeer and Mahmud 2004).

A final set of policy changes of relevance to this paper are interventions by the government in the field of education. The introduction of a 'food for education' programme for children from poor rural households and a secondary school stipend for girls, initially piloted in the early 1980s, were scaled up to the national level by the 1990s. The result has been a remarkable change in a fairly short period of time. In a country where girls had faced systematic discrimination in access to education, there was a rapid rise in female education, first at primary and then at secondary levels, to the extent that female enrolment rates overtook those of male's at both levels (World Bank 2008). Education, particularly at secondary and higher levels, has served to increase women's labour force participation rates and to reduce the gender gap in wages (World Bank 2008; Al-Samarrai 2007).

3. Research questions and methodology

Each of these interventions on their own, and in interaction with others, has served to ease some of the rigid restrictions on women's life chances and to expand the range of resources and opportunities available to them. At the same time, patriarchal constraints have not vanished. The gender gap may have been closed at primary and secondary levels but girls' completion rates are still much lower than boys'. Women's economic activity rates may have increased but they remain confined to a very narrow range of occupations, generally extensions of, or compatible with, their domestic roles, and largely located in the poorer and informal end of the occupational spectrum. Indeed, the sharpest rise in women's employment has been in unpaid work in family-based enterprise (World Bank 2008). The norm of the male breadwinner remains strong, certainly in public discourse, as does women's secondary earner status. Purdah persists as a powerful social norm and while most women resort to some form of cover in the public domain, even if it is merely covering their heads, they are nevertheless subject to various forms of abuse and harassment outside the shelter of the home.

This raises questions about the nature of the impact of these various changes on women's capacity to make strategic life choices. Has they brought about any meaningful shifts in power relations between men and women within the household and beyond, or has their transformative potential been curtailed and even offset by the persistent power of patriarchal constraints? There is no dearth of studies into the relationship between paid work and women's empowerment in Bangladesh but they have been disproportionately focused on specific categories of women, namely, those working in the export garment industry and those taking loans from microfinance organisations. Most studies have also used a very limited notion of empowerment, with a particular emphasis on women's role in decision making and their mobility in the public domain. There has been very little attention to the impact of paid work on women's ability to exercise greater control over other aspects of their lives and life choices or to challenge gender injustice in the wider society.

The conceptualisation of empowerment that informs our analysis goes beyond this narrow focus. It is influenced by our personal experiences as women who were born and brought up in Bangladesh as well as by our political standpoint as feminist scholars who are committed to a just and democratic society. We are

therefore interested in both the personal and political dimensions of empowerment outlined in Kabeer (2008). In a context in which women have learnt from childhood to internalise the inferior status ascribed to them by their society, changes at the level of individual consciousness and personal relationships would appear to have an intrinsic value, regardless of whether they are accompanied by changes in the larger society. Our measures of empowerment therefore sought to capture women's sense of self-worth and identity, their willingness to question their own subordinate status, their control over their own lives and their voice and influence within the family.

At the same time, we believe that change that is limited to the level of the individual will have little impact on the larger structures of patriarchal constraint that oppress all women. We are therefore also interested in whether paid work has impacted on women's political consciousness and agency, on their awareness of their rights, their agency as citizens and on their willingness to take collective action against social injustice.

The methodology adopted for this research was influenced by the basic propositions outlined at the start of this paper: that the meaning and transformative potential of women's paid work will vary not only across contexts, but also within contexts according to the social acceptability of paid work and the nature of the work opportunities available. To capture the variation in available work opportunities in the particular context of Bangladesh and the different degrees of acceptability associated with these opportunities, we decided to organise our analysis around two cross-cutting categories of work: paid and unpaid work, and 'inside' and 'outside' work. This gave us four categories: a) paid work outside the home b) paid work within the home c) unpaid subsistence production or expenditure-saving work within the home and d) economic inactivity. In the context of Bangladesh, paid work within the home is likely to have greater social acceptability and greater conformity to restrictive norms, but lower rates of return.

We designed a survey questionnaire which incorporated indicators of different dimensions of empowerment within both domestic and public domains. They included strategic areas of decision making within the family, mobility in relation to different locations in the public domain, participation in community and politics, and views and attitudes on a number of critical issues. Our respondents were selected from locations spread over eight districts across Bangladesh, chosen to represent different socio-economic conditions: Faridpur and Narayanganj represent the two urban/peri urban locations in our sample; Moulvibazaar and Chandina are considered to be among the most conservative;

Modhupur is one of the more prosperous areas in the country; while Kurigram and Bagerhat are among the poorest (see Table A.1 in the Annex).

A preliminary census was carried out on all women aged 15 and above in the selected locations. The women were then classified into our four activity categories according to their primary occupation, and proportionate random samples of 625 women were selected from each location. This gave us a total sample of 5198 women aged 15 and above. Preliminary analysis of the data immediately made it clear that the women working outside the home were a very heterogeneous category and included some of the poorest and most affluent women in our sample. We therefore sub-divided this category into two: women who work in formal/quasi-formal occupations and those in informal activities.

Table 3.1 shows the distribution of our sample between these five categories of work:

- Formal/semi-formal work: 4 per cent. This category is mainly made up of export garment (35 per cent) and other factory workers (10 per cent), teachers (19 per cent), NGO staff (16 per cent), nurses, paramedics and other health workers (9 per cent) and insurance field workers (4 per cent).
- Informal work outside the boundaries of the home: 9 per cent. This encompasses a larger range of activities, including paid domestic work, agricultural and non-agricultural wage labour, petty trade and services.
- Informal paid work within the home: 46 per cent. The largest of our categories, this work consists of livestock and poultry rearing, handicrafts etc., from which some income is earned.
- ‘Expenditure-saving’ activities: 18 per cent. Various forms of subsistence activities oriented to directly meeting the household’s needs, although the women might engage in occasional small sales of their products.
- ‘Economically inactive’: 22 per cent. Women who reported neither paid nor unpaid productive activity as a primary occupation.

Table 3.1 Working conditions by activity category

	Formal paid work	Informal paid work (outside)	Informal paid work (inside)	Subsistence production	Economically inactive
Number of cases	187	473	2443	937	1158
% in each category	4	9	46	18	22
Mean hours worked daily	7.5	5.9	1.7	1.3	NA
Paid for overtime (%)	38	NA	NA	NA	NA
Entitled to Maternity leave (%)	40	1	NA	NA	NA
Allowed paid leave (%)	53	3.4	NA	NA	NA
Faced harassment at work (%)	23	23	9	6	NA
Negative effect on health (%)	30.5	57.1	11.7	6.7	NA
Satisfied with conditions at work (%)	34	17	44	36	NA

Table 3.1 also highlights some of the differences in the terms and conditions associated with different kinds of activities. One key difference between work within and outside the home is the length of the working day. The women in formal employment work an average of 8 hours a day while the women in informal paid work outside the home work an average of 6 hours. By contrast, women working within the home work an average of one or two hours a day, combining their paid and productive work with a range of other childcare and domestic chores. There thus seems to be a trade-off between the time-flexibility of work and the regularity of pay.

Another important difference is in work-related social benefits. As might be expected, women working within the home did not report any such benefits nor did women in outside informal work. Women in formal work are more likely to be paid for overtime work or get maternity and paid leave than any other category of worker.

Finally, Table 3.1 makes the point that work outside the home, whether it offers social benefits or not, carries certain costs. In a country with strong restrictions on women's mobility in the public domain, women working outside the home are more likely to face harassment and abuse than those working within the shelter of the home. Their longer hours of work also take a toll on their health. This is particularly the case for women working in informal outside work who are also the least satisfied with their conditions of work.

Table 3.2 provides information on the basic characteristics of women in the different work categories, variations that might have a bearing on our empowerment indicators. First of all, as we noted, women doing outside paid work include both the extremely poor and the relatively affluent. However, it is clear that women participating in outside informal activities constitute the poorest group in the sample: 64 per cent come from the lowest wealth category and only 14 per cent from the highest.⁵ They were much more likely than other categories to have experienced food shortages in the previous year. They have the lowest levels of education: 66 per cent have no formal education at all and only 9 per cent have gone beyond secondary education. In addition, only 54 per cent of them are currently married. They have the highest incidence of divorce, separation and widowhood of the five categories of women (32 per cent). Not surprisingly, they also have the highest incidence of female household heads in the sample: 34 per cent compared to an average of 13 per cent for the whole sample. Informal outside work is thus most likely to represent a poverty-driven entry into the labour market.

The formal outside employment category is very different. Only 28 per cent come from the least wealthy group while 39 per cent come from the highest. There is a lower percentage of widowed/divorced women in the category (12 per cent) than women in informal outside work, and 71 per cent are currently married. The percentage of female household heads is lower than women in informal outside work (22 per cent) but higher than the sample average. This category probably includes young garment workers who have migrated to the city in search of work and live on their own.⁶ Ever-married women in formal/semi-formal employment have an average of 2.2 children compared to the average of 3 or more that characterises other categories. They are the most educated of our five categories: only 19 per cent of them have no formal education, while 29 per cent have achieved Secondary School Certificate or higher. They are also the youngest age group with a mean age of 31 years compared to 38 among women in informal outside work.

Among the women working within the home, women in informal paid work and in expenditure-saving activities have more in common with each other than either do with the economically-inactive category. They have similar age profiles, are

⁵ A wealth index was constructed using factor analysis of current market value of a range of household assets and the sample divided into three equal groups on the basis of their household wealth status.

⁶ Around 12 per cent of the women in female-headed households have never been married – and may be the household heads themselves – and 34 per cent are currently married. Thus only around 50 per cent of female-headed households appear to be associated with the traditional drivers of female-headship: divorce, widowhood and separation.

more likely to be currently married than any other category of women in our sample, and have similar numbers of children and levels of education. What distinguishes them is their wealth status. Women engaged in subsistence production are clearly wealthier: 42 per cent come from the wealthiest group and 26 per cent come from the least wealthy. The figures for women in home-based market activity are 28 and 34 per cent respectively and they also own less cultivable land.

Members of the economically-inactive category differ from the other two 'inside' categories in a number of ways. They are less likely to be married and more likely to be single (17 per cent) or widowed (18 per cent). They are more likely to live in urban locations. They also come from the wealthier households. Indeed they are the wealthiest category in our entire sample: only 26 per cent come from the lowest wealth category and 46 per cent come from the highest. After women in formal work, they are the most educated category: 34 per cent have no formal education and 10 per cent have achieved Secondary School Certificate or higher; and they were least likely to have experienced a period of food deficit in the previous year.

Table 3.2 Socio-economic profile of sample women

	Formal outside work	Informal outside work	Informal inside work	Subsis- tence production	Econo- mically inactive	All
Mean age (years)	31	38	35	35	36	36
Mean number of children	2.2	3.1	3.2	3.4	3.3	3.2
Single (%)	17	14	7	8	17	11
Married (%)	71	54	83	80	63	75
Widowed (%)	7	22	8	11	18	12
Separated/divorced (%)	5	10	1	1	1	2
Female household heads (%)	22	34	10	11	14	13
No formal education (%)	19	66	44	42	34	43
Primary education (%)	30	15	30	29	24	27
Secondary education (%)	21	10	23	25	32	24
SSC and above (%)	29	9	3	5	10	6
Mean area homestead land (dec)	12.5	8.9	15.6	17.1	15.8	15.2
Mean area of cultivable land (dec)	40.1	17	58.5	85.7	73.9	62.4
Wealth index: Low (%)	28.3	63.9	34	26.3	25.9	33.3
Wealth index: Middle (%)	32.6	21.8	38.3	32.2	28.6	33.3
Wealth index: High (%)	39	14.4	27.7	41.5	45.5	33.3
Member of NGO (%)	40	40	42	34	27	37
Taken loan from NGO or bank (%)	48	54	52	45	35	47
Work valued by family (%)	83	68	52	43	36	49
Watches TV regularly (%)	61	26	29	32	46	34

Table 3.2 also reports on three further variables that are used in our analysis because of the strength of their observed statistical correlation with women's empowerment indicators and the intuitive plausibility of a causal relationship between them. The first is NGO membership. As might be expected, women in paid work, whether within or outside the home, are more likely to be members of NGOs (around 40 per cent) than economically-inactive women or those engaged in expenditure-saving work (27 and 34 per cent respectively). However, while economically-inactive women were least likely to have taken out loans from NGOs (or banks), there is no consistent pattern across the other work categories.

The second is whether women reported that their work contributions, whether paid or unpaid, is valued by their families. In a context where women occupy an economically devalued position within the household, the recognition they receive from their family is likely to be a critical factor in how they view themselves. As we can see, it is largely women in paid work, particularly in formal paid work, who say that they are valued by their families but the fact that at least 43 per cent of women in subsistence production and 36 per cent of economically-inactive women also fall into this category suggests that it is not income alone that determines how women's contributions are regarded.

The third variable is whether women watch TV regularly. There has been a remarkable growth in the number of people owning TVs in Bangladesh and a proliferation of domestic channels since the early days of a single state-owned one, with 12 independent satellite channels available now (Saleh and Chowdhury 2009). TV proved to be a far more important source of information for women in our sample than either radio or newspapers. TV watching can be a collective activity in rural Bangladesh so that while TV ownership may be an indicator of wealth, a higher percentage of people may watch TV regularly than own one. Women in formal work and the economically inactive, the two wealthiest groups in our sample, are most likely to watch TV regularly followed by women in subsistence production. Women in informal outside work, the poorest in our sample, are least likely to be regular TV watchers.

This brief description of our sample thus tells us that women in different categories of work represent distinct social, economic and demographic categories. The women in formal employment and those economically-inactive are relatively better-off and more educated than the rest. They are also more likely to live in urban/peri-urban locations. Those in informal paid work are among the poorest sections of our sample but those in informal work outside the home are not only poorer but are also more likely to be uneducated, divorced/widowed and female-headed than those in informal paid work within the home. In the rest of the paper, we will be exploring the impact of different

categories of work, along with other measures of change, on a range of empowerment indicators.

Our analytical strategy had a number of stages. We began our analysis using cross-tabulations and chi square tests to examine the relationship between our indicators of empowerment and different categories of work. We then used multivariate regression analysis in order to control for other factors that are likely to have a bearing on these relationships. A number of limitations at this stage of the analysis need to be noted.

First of all, for the purposes of this working paper, we factored in dummy variables for the different districts in which the survey was carried out in order to control for possible effects of location. As will be seen from the results, the district variables are generally significant and suggest that local contextual factors have an impact on women's capacity for voice and agency. A later version of this analysis will introduce slope district dummies on the most important explanatory variables in order to capture their interactive impact on empowerment.

A second limitation relates to endogeneity. It is very possible that some of our dependent and explanatory variables are simultaneously determined by some other variables. While we allow for the possibility of complex pathways of women's empowerment rather than specific causal pathways, there is a strong assumption in our analysis that the direction of causation runs from forms of paid work to empowerment. In fact, the positive association between outside paid work and empowerment could very well be due, at least in part, to the fact that more empowered women are more able to overcome various social and cultural obstacles to such work. Unobserved factors could be resulting in some women being more empowered and in turn being able to engage in outside paid work.

While such problems are difficult to avoid with this kind of methodology, we have gone some way towards addressing them through the use of qualitative data. This was collected after preliminary analysis of the survey data had helped to identify the key explanatory variables associated with women's voice and agency. Semi-structured interviews were carried out with a small, purposively selected subsample of 20 respondents from four of the locations in which the survey was carried out. These interviews were used to tease out insights into some of the underlying casual processes through which these key variables were likely to have translated into positive forms of change in women's lives. In addition, we have drawn on the wider secondary literature on these issues in Bangladesh to place our findings on a firmer footing.

4. Women's economic activity and indicators of empowerment: bi-variate analysis

4.1 Control over income

Our first set of empowerment indicators relates to women's agency with regard to their income and focuses on a number of decisions with implications for their well-being and position within the family. As Table 4.1 shows, there is considerable variation in women's role in these decisions. Around 80 per cent or more of the economically-active women keep back some of their income for their own use. Exercise of agency in relation to other decisions is generally lower and the category of paid work makes a significant difference. Women in paid work, particularly those working outside the home, are more likely than the rest to take decisions about their own health, to choose their own clothes and to invest in a major asset with their income. However, it is mainly women in formal employment who reported having a savings or insurance account in their own name at a bank. While the ability to purchase one's own clothes may appear to be a trivial choice in the greater scheme of things, past fieldwork has shown that women attach a great deal of significance to the fact that they have to rely on men in the family, usually husbands, to choose and buy their clothes for them (Kabeer 1998). It represents one of the more mundane manifestations of the constraints on women's capacity for choice. To sum up, therefore, the table suggests that paid work, particularly formal paid work, appears to make a significant difference to women's ability to exercise agency across a range of significant and less significant income-related decisions.

Table 4.1 Impact of earnings

	Formal/ outside (%)	Informal /outside (%)	Informal /inside (%)	Subsistence production (%)	Econo- mically inactive (%)	Total (%)	Chi 2 value
Retain some income for own use	95	82	80	77	n/a	81	24.72 (0.000)
Take major decisions about own health	34	40	19	14	11	19	236.17 (0.000)
Choose own clothes	90	64	53	42	n/a	57	104.90 (0.000)
Invest in major asset	21	12	11	3	n/a	12	20.0660 (0.000)
Savings/insu- rance account	24	7	9	10	9	10	46.78 (0.000)

4.2 Mobility in the public domain

The next set of indicators relates to women's ability to move freely in the public domain, a widely used indicator of social change in societies like Bangladesh where there are strict constraints on such mobility. Very few women are literally confined to the home by purdah norms but there is considerable variation in the spheres of the public domain where it is considered socially permissible for women to move around unaccompanied. The women were asked whether they were comfortable going unaccompanied to the local health clinic, to the market and to visit their natal families. The health clinic is taken to represent a public space associated with their reproductive roles within the family; the market represents a link to their roles as producers and consumers; while ability to visit the natal family represents the restrictions associated with marriage patterns which frequently cut women off from their parents and siblings.

That only 24 per cent of the overall sample said they were comfortable visiting their families unaccompanied after marriage suggests that constraints on keeping contact with their natal families after marriage still applies. However, even lower percentages of women were comfortable going unaccompanied to other public spaces: only 18 per cent were comfortable visiting the health centre on their own while only 11 per cent said they were comfortable going to the market on their own.

Table 4.2 Freedom of movement

Public location	Formal /outside (%)	Informal/ outside (%)	Informal/ inside (%)	Subsistence production (%)	Economically inactive (%)	Total (%)	Pearson Chi 2 value
Visit health facility	50	31	17	14	15	18	192.67 (0.00)
Visit market	36	25	9	7	9	11	250.81 (0.00)
Visit cinema	4	3	2	1	2	2	16.28 (0.003)
Visit natal relatives	32	33	25	22	17	24	66.21 (0.000)
Wear a burkha/hijab	45	32	57	59	56	55	121.96 (0.000)

The significant point, from the perspective of this paper, is that women who regularly leave the home in order to work find the prospect of moving unaccompanied in the public domain for other purposes far less intimidating than women who work within the home. There is some debate in the Bangladesh literature as to whether the donning of purdah/hijab in the public domain has the instrumental function of allowing women to move more freely or whether it simply represents compliance with religious/cultural norms (Huq 2010). Table 4.2 supports the latter interpretation. There were 55 per cent of economically-inactive women and 59 per cent of women who work within the home who reported that they ‘sometimes or always’ wore a burkah/hijab when they went out compared to only 32 and 45 per cent of those who work informally and formally outside. Those least likely to wear the burkah are the the poorest group of women, those in informal outside work. This may reflect the kind of work they do as well as social status considerations: concerns with respectability are less affordable for very poor women.

4.3 Participation in public life

Table 4.3 explores the extent to which involvement in different categories of work translates into differences in knowledge and participation in the collective life of the community. It suggests that a mere 14 per cent of the women in the total sample know of the existence of labour laws. This rises to a high of 48 per cent among women in formal employment – also the group most likely to be covered by such laws – and falls to a low of 11-12 per cent among women in informal paid work. Within the category of formal workers, garment workers are most likely to

be aware of labour laws, an indication of the national and international publicity given to their situation.

Table 4.3 Participation in public life

Knowledge and activity	Formal/ outside	Informal/ outside	Informal/ inside	Subsistence production	Economically inactive	Total	Pearson Chi 2 value
Knows labour laws	48	12	11	14	17	14	200.02 (0.000)
Consulted by others	52	27	32	33	36	33	40.20 (0.000)
Voted in local elections	88	94	92	92	89	91	11.81 (0.019)
Own decision in voting	69	64	54	59	54	56	27.50 (0.000)
Comfortable about attending rural committee meetings/ <i>shalish</i> unaccompanied	17	13	7	4	4	7	89.55 (0.000)
Participated in <i>shalish</i>	5	9	5	4	3	5	24.17 (0.000)
Participated in protest	4	0.4	0.1	0.1	0	0.3	103.78 (0.000)

Being consulted by others for advice and information can be taken as evidence of occupying a position of some authority and respect within a community or neighbourhood. Other studies have shown that women who belong to NGOs often command this position in the community. Here, we find that employment status also makes a difference: women in formal employment are most likely to be approached in this way (52 per cent). Given that they are seen to have greatest familiarity with the wider world, this is not surprising, but there is clearly a matter of status as well since women in informal outside work, the poorest in our sample, are least likely to report this outcome (27 per cent).

The vast majority of women in our sample voted in both national and local elections. We focus here on local elections where there is slightly more variation. According to Table 4.3, 91 per cent of the women in our sample voted in the local elections and this did not vary systematically by work category. One surprising result however is that women in formal work are among the least likely to have voted. One reason for this may be that many of those in formal work have migrated from the countryside to work in largely urban-based garment factories

and are not given enough leave to go back to their villages where they are registered to vote. Of those women that voted, a fairly high 56 per cent said that they had decided for themselves how they would vote with women in formal employment most likely to have done so (71 per cent) followed by those in informal outside work (64 per cent).

However, there is little evidence that women are actively engaged in other aspects of governance in public life, regardless of the category of work. Only 7 per cent of women feel comfortable about attending a committee meeting or *shalish* on their own, with women in outside work, particularly those in formal work, more likely to give a positive response to this question. Only 5 per cent have participated in a *shalish* in the last five years and there is little variation by work status. Finally, less than 1 per cent of the women in our sample have participated in any form of public protest. Disaggregation of this last result suggests that it is largely garment workers who reported participation in any form of protest: they are the most likely to have contact with trade unions and women's rights organisations.

4.4 Attitudes and perceptions

A further set of questions explored the relationship between women's work status and their views and opinions: about themselves, about their relationships and about how they were perceived by others. Two sets of questions elicited overwhelming support across all work categories: 96 per cent of the women in our sample believe that having an income is important for their sense of self-reliance and 95 per cent believe that husbands should help with household work and childcare if wives work outside the home. There is little variation by work status for these statements. However, a question to married women about husbands' assistance in various household tasks suggests that very few husbands take primary responsibility in any of the jobs mentioned - although some help out in a secondary role. Lowest levels of involvement are in cooking: less than 1 per cent of women in the overall sample reported such help, with husbands of women in formal work more likely to provide some assistance (4 per cent). The highest levels of assistance are in childcare: an average of 28 per cent of women reported help. Here there does not appear to be much variation by work category but women in formal work are least likely to receive such assistance. However it should be remembered that these women also have fewer children than the rest.

Table 4.4 Beliefs and perceptions

Knowledge and activity	Formal/ outside	Informal/ outside	Informal/ inside	Subsistence production	Economically inactive	Total	Pearson Chi 2 value
Own income important for woman's self-reliance	96	96	97	96	95	96	9.53 (0.05)
Husbands of working wives should help with house-work/ childcare	98	96	95	95	92	95	29.62 (0.000)
Women's income increases respect from family	46	32	23	-	-	26	53.98 (0.000)
Women's income increases respect from community	28	20	14	-	-	16	29.62 (0.000)
Feeling of constant pressure	31	37	19	26	22	23	87.45 (0.000)
Hopeful about future	97	85	94	95	90	93	70.11 (0.000)
Believes she has control over own life	77	61	67	65	63	65	18.41 (0.001)
Most important new resource in women's lives	Education (83%)	Education (80%)	Education (82%)	Education (80%)	Education (84%)	Education (82%)	34.35 (0.08)
Most important new resource in respondent's life	Education (44%)	Access to credit (43%)	Education (34%)	Education and credit (32%)	Education (37%)	Credit (33%)	173.76 (0.000)

Other questions about attitudes and perceptions do not generate as much consensus and we discuss these in greater detail here. The women engaged in paid work were asked whether they received greater respect from their family

and from the wider community as a result of income earning efforts. While 26 per cent overall believe that income brings women greater respect within the family, this rises to 46 per cent of women in formal paid work and declines to 23 per cent of those in informal inside work. However, as we noted earlier, the norm of the male breadwinner continues to influence public attitudes to women's work. As a result, only 16 per cent of women overall believe that their status in society has risen as a result of their income contributions, although again the percentages are higher among women in formal paid work, 28 per cent, compared to just 14 per cent of those who work within the home. Clearly women in inside paid work are most likely to believe that their contributions are socially invisible. At the same time, more women in outside work reported feelings of constant pressure compared to those who work within the home or are economically inactive.

An astonishing 93 per cent of women are hopeful about the future. This varies between a high of 97 per cent of women in formal employment and a low of 85 per cent among women in outside informal activity. Drawing on a question from the 'World Values Survey', women were asked whether they felt that they could influence the course of their lives through their own actions or whether it was outside their control. A majority of women (65 per cent) feel that they have considerable control over their own lives. This varies from a high of 77 per cent among women in formal employment to a low of 61 per cent among those in informal outside work, the poorest category in our sample.

A final set of questions asked respondents what they thought was the most significant new resource in women's lives more generally and in their own lives in particular. They were asked to choose between certain key resources that are thought to make a difference in women's lives: education, credit, family planning, mother and child health clinics, local government quotas, land rights, ownership of home, family courts and access to media. There is a strong consensus that education is the most significant resource for women in general: regardless of work status, around 80 per cent or more believe this to be the case. Only around 10 per cent cited credit, the next most frequently reported resource. However, there is far less consensus when it comes to the most important resource in the women's own lives. Education and credit remained the most frequently cited but this varies by work status. Education was most frequently cited by women in formal employment and economically-inactive women (44 per cent and 37 per cent respectively) who are also the most educated in our sample; these women give less importance to credit (24 per cent and 27 per cent). Credit was cited most frequently by women in informal outside work followed by women in informal inside work (43 per cent and 34 per cent respectively) while around 23-24 per cent of this group cited education. Women in expenditure-saving work give equal

prominence to credit and education (32 per cent in both cases). Other resources considered important are family planning (13 per cent of women in formal employment), the right to land (around 10 per cent of women in inside work) and maternal and child health care (10 per cent of women in inside paid work).

Summing up, our cross-tabulations provide strong support for the argument that it is the nature of women's paid work, rather than the simple fact of earning money, that has the potential to bring about shifts in gender relations: in terms of how women view themselves and how they are viewed by others, as well as in their capacity for voice and agency. In our survey sample we find this result most strongly and consistently in relation to the small group of women engaged in formal work but we also find some evidence of positive change among women in informal outside work, despite the fact that these women are among the poorest in our sample.

At the same time, our analysis points out that the empowerment potential of paid work has costs. Forms of work that empower women also leave them vulnerable to harassment and abuse because it takes them into the public domain. It can also involve considerable levels of stress and take a toll on their health: this is particularly true of women in informal outside work. There is also little evidence that the gender division of labour in unpaid domestic chores and childcare has changed with women's greater breadwinning responsibilities. Finally, it is evident that while access to certain forms of paid work has had a number of positive impacts on women's voice and agency; it does not seem to have done a great deal to promote women's capacity to participate in the collective affairs of the community or in public protests against injustice.

4.5 Paid work as a pathway of women's empowerment: multivariate analysis

While a comparison of means and frequencies provides us with a preliminary set of insights into the impact of women's work in relation to different dimensions of empowerment, these relationships are likely to be mediated by other aspects of women's lives which may serve to dilute, confound or exaggerate the actual relationship. For instance, some of the autonomy reported by women in outside informal work may reflect the fact that a much higher percentage of them belong to female-headed households, and hence are not subject to male authority, rather than from the nature of the work they do. Similarly, the fact that most formally employed women are located in urban areas may mean it is the urban context rather than formal work status that explains their higher levels of empowerment.

In the next stage of the analysis, therefore we will use multiple regression techniques to control for relevant differences in individual, household and location-specific characteristics. Given that most of our empowerment indicators were discrete rather than continuous variables, we translated them into dichotomous variables and used logistic regression techniques to analyse our data. This allowed us to assess likely impacts associated with different categories of work in relation to a reference category of women which was, in most of the regressions, the economically inactive category. However, in cases where the empowerment indicator sought to measure changes relating to women's earnings, we excluded non-earning women from the regression and used women in paid informal work within the home as our reference category.

Table A.2 in the annex describes our explanatory variables in greater detail. Along with work categories, they include individual and household characteristics that are likely to mediate the impact of women's work: age and age squared, women's education levels, marital status, household wealth, women's ownership of assets (house/land), gender of household head, whether there was a child below the age of five in the house and the education and occupation of the household head. Location was controlled for by the use of district dummies.

As noted earlier, we also included a number of variables which showed strong and consistent correlations with our indicators of women's empowerment. The first of these is membership of an NGO which, along with access to savings and credit, is likely to be associated with a variety of other changes in women's lives, including participation in group activities. Access to loans did not prove significant and was dropped from the analysis. The second is the extent to which women said their work is valued by their family, regardless of whether it is paid or unpaid. We believe that family support is likely to influence how women perceive themselves and their ability to exercise agency and choice. The third is routine watching of TV which is likely to familiarise women with the world beyond their immediate community. And finally, given debates about whether the wearing of the burkah/hijab represents compliance with norms and custom or an active assertion of religious beliefs, we were interested in comparing its impact on women's empowerment with other variables more conventionally associated with women's empowerment.

5. Discussion of multivariate findings

In this section, we first discuss the impact of paid work on our various indicators of empowerment and then provide a more general discussion of the other explanatory variables. Our first set of regressions focuses on factors associated with questions of voice and decision making within the household (Table 5.1). As far as decisions relating to own health are concerned, it appears that most of the economically-active women in our sample have a higher likelihood of making decisions relating to their own health than do those who are economically inactive, with stronger impacts related by women in paid work. On other issues, however, it is only women in formal paid work that appear to have a degree of economic autonomy: they are significantly more likely than the others to have savings or insurance in their own name and to have invested their income in a major asset.

Examining the other explanatory variables, certain ones prove consistently significant in predicting the likelihood that women are empowered according to decision making on health issues, having a savings account and investing in a major asset. Many of these, as we will see, also prove significant for other indicators as well. Life course proves to be a factor. Age is consistently significant but has a non-linear relationship to the empowerment indicators: the likelihood of women's empowerment increases up to a certain age and then declines. This appears to be the pattern with a number of other indicators and we will discuss possible interpretations for this in the next section.

Marital status is also important. As might be expected, divorced, widowed and female household heads are more likely than others to make their own health decisions but only female household heads are likely to have their own savings. This may be because many of this latter group are young working women who have migrated to urban areas in search of work. Never-married and widowed women are the least likely to have savings in their own name.

Secondary education and membership of an NGO increase the likelihood of women having savings in their own name, and NGO membership is also linked to investment in a major asset. Routine TV watching and being valued by one's family both increase the likelihood of women making decisions about their own health, having their own savings account and investing in a major asset.

Household wealth increases the likelihood of own savings and assets while women who own their own home/land reported positive impacts on all three indicators. Neither religion nor wearing the burkrah/hijab makes much difference to these impacts. The occupation and education of household heads are only intermittently significant with regard to these and other indicators in our study.

The second set of regressions revisits the relationship between women’s work and mobility in the public domain (Table 5.2). The findings confirm those from the cross-tabulations: economically-active women are generally more comfortable in the public domain than inactive women, with stronger and more consistent effects for women working outside the home. Economically-active women from all four categories are more likely to be able to visit their natal family unaccompanied than economically-inactive women while it is only women in outside paid work who are comfortable about going to the market.

Table 5.1 Multivariate logistic regression models for women’s decision making around income

Independent variables and covariates		Dependent variables								
		Major decision maker regarding her own health care			Bought new asset with her own income			Has savings in her own name with bank or insurance company		
		Odds Ratio	Std. Err.	P>z	Odds Ratio	Std. Err.	P>z	Odds Ratio	Std. Err.	P>z
Age		1.101	0.022	0	1.098	0.048	0.031	1.178	0.047	0
Age squared		0.999	0.000	0	0.999	0.001	0.032	0.998	0.001	0
Woman’s marital status	Never-married	0.740	0.175	0.203	1.454	0.491	0.268	0.375	0.101	0
	Widow	2.688	0.453	0	0.923	0.262	0.777	0.388	0.107	0.001
	Separated/divorced	3.330	0.797	0	1.157	0.417	0.685	0.548	0.217	0.13
Has child under 5		1.150	0.125	0.199	0.960	0.178	0.825	0.936	0.117	0.597
Female household head		7.217	0.956	0	1.172	0.255	0.465	2.426	0.428	0
Woman’s education level	Primary	1.031	0.124	0.801	0.886	0.174	0.537	1.215	0.180	0.189
	Secondary or above	1.184	0.187	0.283	0.965	0.241	0.887	1.953	0.343	0

(Table 5.1 continued.....)

(continued Table 5.1.....)

Woman's work type	Formal outside	2.966	0.678	0	1.641	0.400	0.042	2.091	0.487	0.002
	Informal outside	2.898	0.523	0	1.121	0.241	0.597	1.045	0.261	0.859
	Market inside	2.377	0.337	0				0.993	0.145	0.963
	Expenditure-saving	1.357	0.223	0.063	na	na	na	1.098	0.187	0.584
Head's education level	Primary	1.101	0.123	0.393	1.164	0.231	0.443	1.098	0.157	0.514
	Secondary or above	0.982	0.134	0.895	1.063	0.237	0.783	1.186	0.186	0.275
Head's occupation	Day labour	1.129	0.141	0.331	0.647	0.133	0.035	0.691	0.118	0.03
	Business or Salaried or skilled	1.235	0.141	0.063	0.783	0.140	0.171	1.011	0.136	0.938
	Unemployed	1.448	0.233	0.021	1.280	0.371	0.394	0.821	0.158	0.305
NGO member		1.074	0.101	0.447	1.802	0.271	0	1.870	0.208	0
Watches TV regularly		1.250	0.138	0.043	1.526	0.261	0.014	1.717	0.214	0
Family values work		1.814	0.165	0	1.723	0.272	0.001	1.205	0.129	0.082
Wears burkah/hijab		0.889	0.087	0.227	1.249	0.205	0.174	1.157	0.151	0.264
Household wealth index		0.947	0.051	0.316	1.162	0.091	0.055	1.320	0.061	0
Owens asset (land/home)		1.782	0.206	0	1.871	0.326	0	1.640	0.240	0.001
Religion	Muslim	1.175	0.190	0.319	1.022	0.274	0.936	1.127	0.237	0.57
District	Faridpur	2.02	0.467	0.002	2.248	0.997	0.068	0.339	0.079	0
	Tangail	3.668	0.770	0	2.116	0.915	0.083	0.570	0.120	0.008
	Chapainabganj	4.86	1.018	0	6.002	2.536	0	0.492	0.113	0.002
	Moulvibazar	3.136	0.686	0	3.430	1.473	0.004	0.551	0.116	0.005
	Bagerhat	3.899	0.831	0	3.228	1.406	0.007	0.611	0.124	0.015
	Kurigram	5.803	1.186	0	4.041	1.681	0.001	0.556	0.124	0.009
	Narayanganj	4.575	1.005	0	5.704	2.347	0	0.923	0.179	0.68
N		5198		2285			5198			
Pseudo R2		0.1542		0.1008			0.1562			

Table 5.2 Multivariate ordered logistic regression models for women's mobility in the public domain

Independent variables and covariates		Dependent variables								
		Mobility to health centre			Mobility to market			Mobility to natal relative		
		Odds Ratio	Std. Err.	P>z	Odds Ratio	Std. Err.	P>z	Odds Ratio	Std. Err.	P>z
Age		1.100	0.015	0	1.063	0.013	0	1.080	0.014	0
Age squared		0.999	0.000	0	0.999	0.000	0	0.999	0.000	0
Woman's marital status	Never-married	1.537	0.229	0.004	1.593	0.200	0	n/a		
	Widow	1.234	0.164	0.114	1.254	0.163	0.082	0.926	0.133	0.591
	Separated/divorced	1.363	0.264	0.109	2.395	0.431	0	0.203	0.093	0.001
Has child under 5		1.332	0.115	0.001	1.054	0.077	0.471	1.083	0.084	0.301
Female household head		1.955	0.219	0	1.964	0.210	0	1.498	0.191	0.002
Woman's education level	Primary	0.992	0.092	0.935	1.196	0.094	0.022	1.105	0.094	0.242
	Secondary or above	1.277	0.147	0.033	1.638	0.158	0	1.118	0.123	0.309
Woman's work type	Formal outside	3.805	0.688	0	4.266	0.782	0	1.551	0.309	0.028
	Informal outside	1.864	0.254	0	2.777	0.356	0	1.403	0.209	0.023
	Market inside	1.200	0.110	0.047	1.078	0.086	0.345	1.322	0.125	0.003
	Expenditure-saving	1.019	0.110	0.859	0.854	0.080	0.092	1.283	0.135	0.018
Head's education level	Primary	1.086	0.096	0.352	0.973	0.072	0.716	0.941	0.079	0.471
	Secondary or above	0.915	0.089	0.36	0.796	0.066	0.006	0.930	0.086	0.431
Head's occupation	Day labour	1.087	0.107	0.394	1.007	0.084	0.935	1.070	0.098	0.455
	Business or Salaried or skilled	1.258	0.110	0.009	1.130	0.085	0.105	1.078	0.090	0.37
	Unemployed	1.164	0.141	0.207	1.170	0.123	0.136	1.221	0.144	0.091
NGO Member		1.526	0.108	0	1.111	0.071	0.098	1.352	0.090	0
Watches TV regularly		1.195	0.097	0.028	1.034	0.074	0.641	1.226	0.105	0.017
Family values work		1.375	0.095	0	0.891	0.053	0.052	1.215	0.079	0.003
Wears burkah/hijab		0.665	0.053	0	0.746	0.053	0	0.717	0.055	0
Household wealth index		0.930	0.035	0.051	0.963	0.031	0.246	0.878	0.037	0.002

(Table 5.2 continued.....)

(continued Table 5.2.....)

Owns asset (land/home)		1.355	0.134	0.002	1.421	0.136	0	1.320	0.132	0.005
Religion	Muslim	1.766	0.235	0	1.032	0.100	0.741	1.797	0.221	0
District	Faridpur	2.394	0.315	0	1.335	0.132	0.003	2.469	0.337	0
	Tangail	1.030	0.134	0.818	0.111	0.016	0	1.671	0.202	0
	Chapainabganj	2.463	0.353	0	0.769	0.085	0.017	5.452	0.738	0
	Moulvibazar	3.174	0.421	0	0.892	0.091	0.261	4.340	0.577	0
	Bagerhat	4.059	0.499	0	0.859	0.092	0.155	3.796	0.486	0
	Kurigram	2.214	0.330	0	0.912	0.096	0.383	9.667	1.233	0
	Narayanganj	5.943	0.808	0	1.074	0.136	0.576	5.424	0.773	0
N		5197			5198			4649		
Pseudo R2		0.0893			0.0922			0.0790		

Marital status is also associated with public mobility, with married women far less likely to express comfort in the public domain than single and divorced women and female household heads. Women's secondary education is strongly associated with greater freedom of movement in relation to health centres and markets, although it does not have much impact on visiting the natal family. Household wealth has no significant impact on mobility in the public domain, with the exception of visiting the natal family, but women who own land/housing are generally more comfortable in the public domain than those without property in relation to all three of our mobility indicators. Membership of an NGO, routine TV watching and being valued by one's family are generally associated with greater mobility in the public domain but their impact is weakest in relation to the market and most consistent in relation to visiting natal family. Wearing of the burkah/hijab has little impact on freedom of movement in relation to markets and health centres but reduces the freedom to visit natal family. Once strict observance of purdah is controlled for, Muslim women are found to be more comfortable visiting the health clinic and natal family than non-Muslim women.

The third set of regressions explores the impact of women's work patterns on participation in public life (Table 5.3). Introducing controls for other possible explanatory variables does not change the earlier finding that it is women in outside formal work who are most likely to know about labour laws but women in outside informal work and in expenditure-saving categories are also more likely than economically-inactive women to know about these laws. Women's education, both primary and secondary, increases the likelihood of their knowledge as does a household head's secondary education. Knowledge of labour laws is higher in wealthier households. NGO membership does not seem to be associated with greater knowledge of the laws but routine TV watching and being valued by one's family does seem to have a positive impact.

Table 5.3 Multivariate logistic regression models for women’s participation in public life

Independent variables and covariates		Dependent variables														
		Knowledge of labour law			Approached by others for advice			Voted according to own decision			Comfortable going to rural committee			Participated in <i>shalish</i>		
		Odds Ratio	Std. Err.	P>z	Odds Ratio	Std. Err.	P>z	Odds Ratio	Std. Err.	P>z	Odds Ratio	Std. Err.	P>z	Odds Ratio	Std. Err.	P>z
Age		1.002	0.025	0.93	1.103	0.015	0	1.085	0.019	0	1.185	0.044	0	1.127	0.036	0
Age squared		1.000	0.000	0.457	0.999	0.000	0	0.999	0.000	0	0.998	0.000	0	0.999	0.000	0
Woman’s marital status	Never married	1.481	0.260	0.025	0.890	0.131	0.427	0.413	0.157	0.02	2.246	0.719	0.011	1.488	0.530	0.265
	Widow	0.773	0.177	0.263	0.839	0.111	0.182	1.275	0.179	0.082	1.194	0.323	0.514	0.934	0.256	0.804
	Separated/divorced	0.719	0.273	0.385	0.818	0.185	0.376	1.665	0.431	0.049	1.947	0.644	0.044	2.347	0.761	0.008
Has child under 5		0.896	0.105	0.349	1.003	0.085	0.971	0.955	0.096	0.649	1.178	0.196	0.326	0.888	0.163	0.52
Female household head		1.096	0.175	0.568	1.044	0.120	0.708	1.862	0.256	0	1.264	0.290	0.309	1.488	0.345	0.086
Woman’s education level	Primary	1.482	0.223	0.009	1.579	0.144	0	1.217	0.119	0.044	1.402	0.239	0.047	1.118	0.206	0.547
	Secondary or above	3.798	0.586	0	2.176	0.244	0	1.586	0.213	0.001	1.761	0.360	0.006	1.040	0.249	0.869
Woman’s work type	Formal outside	4.516	0.901	0	1.916	0.342	0	1.255	0.293	0.33	2.884	0.861	0	0.919	0.377	0.837
	Informal outside	1.398	0.271	0.084	1.030	0.142	0.83	0.910	0.145	0.555	1.965	0.478	0.006	1.019	0.291	0.947
	Market inside	0.862	0.104	0.219	1.012	0.090	0.892	0.880	0.096	0.241	1.470	0.287	0.049	1.072	0.238	0.755
	Expenditure-saving	1.274	0.178	0.084	1.060	0.110	0.575	0.998	0.125		1.243	0.311	0.385	1.053	0.258	0.833
Head’s education level	Primary	1.007	0.127	0.956	0.963	0.083	0.659	1.082	0.105	0.421	1.015	0.169	0.929	1.137	0.197	0.458
	Secondary or above	1.355	0.169	0.015	1.093	0.102	0.343	1.227	0.140	0.073	0.925	0.173	0.678	0.813	0.188	0.371
Head’s occupation	Day labour	1.106	0.161	0.489	0.788	0.076	0.014	1.226	0.129	0.053	1.223	0.214	0.25	1.346	0.260	0.123
	Business/Salaried/skilled	1.365	0.169	0.012	0.945	0.081	0.508	1.147	0.114	0.167	1.055	0.176	0.749	1.217	0.233	0.304
	Unemployed	1.463	0.242	0.021	0.910	0.106	0.419	0.956	0.130	0.741	0.596	0.191	0.107	1.232	0.318	0.419

(Table 5.3 continued.....)

(Continued Table 5.3.....)

NGO Member		1.175	0.119	0.112	1.075	0.076	0.308	1.140	0.090	0.097	4.243	0.601	0	1.163	0.168	0.299
Watches TV regularly		1.372	0.141	0.002	1.143	0.091	0.093	1.120	0.109	0.244	1.517	0.222	0.004	1.286	0.220	0.141
Family values work		1.776	0.173	0	1.079	0.073	0.261	1.906	0.145	0	1.126	0.150	0.375	1.209	0.173	0.183
Wears burkah/hijab		1.160	0.131	0.19	1.544	0.121	0	1.022	0.090	0.805	0.537	0.077	0	1.229	0.193	0.189
Household wealth index		1.222	0.055	0	1.194	0.054	0	0.967	0.044	0.457	1.025	0.064	0.697	0.754	0.090	0.018
Owns asset (land/home)		1.056	0.171	0.736	0.993	0.094	0.94	1.009	0.105	0.934	1.634	0.264	0.002	1.569	0.274	0.01
Religion	Muslim	0.912	0.179	0.638	0.778	0.167	0.241	1.578	0.180	0	1.341	0.199	0.048	0.654	0.128	0.03
District	Faridpur	4.065	0.886	0	1.785	0.422	0.014	1.522	0.194	0.001	2.514	0.512	0	0.786	0.185	0.306
	Tangail	3.539	0.730	0	3.038	0.655	0	1.502	0.182	0.001	1.950	0.390	0.001	0.618	0.135	0.028
	Chapainabganj	4.018	0.916	0	1.434	0.361	0.152	2.505	0.325	0	5.117	0.981	0	0.362	0.077	0
	Moulavibazar	1.658	0.394	0.033	0.762	0.207	0.316	3.915	0.503	0	10.193	1.886	0	1.096	0.266	0.706
	Bagerhat	2.052	0.438	0.001	1.382	0.310	0.149	1.658	0.200	0	1.860	0.376	0.002	0.778	0.175	0.263
	Kurigram	1.556	0.344	0.045	0.631	0.157	0.064	5.345	0.720	0	1.995	0.404	0.001	0.474	0.104	0.001
	Narayanganj	2.587	0.623	0	0.663	0.184	0.137	2.276	0.295	0	17.729	3.430	0	0.139	0.030	0
N		3103			3103			5198			5198			5198		
Pseudo R2		0.2450			0.1980			0.0688			0.1792			0.1292		

Women in formal employment are more likely than women in other economic categories to be approached for advice and information. As we might expect, educated women are also more likely to be consulted than women without education as are women from wealthier households and, interestingly, also women who wear the burkha/hijab. It may be that those wearing the burkha/hijab are viewed as having moral authority. Finally, women who report watching TV on a regular basis are also more likely to be asked for advice.

In terms of voting behaviour, we focus only on women who reported that they had voted in the last elections based on their own opinions. Patterns of work do not appear to have much impact here but women's education and secondary levels of education among household heads do. Marital status also makes a difference with married women far less likely to vote according to their own wishes than never-married, widowed and divorced women. Finally, NGO members and women who are valued by their families are also more likely exercise autonomy in their voting.

We next examine whether work status affects women's ability to attend a rural committee meeting or *shalish* and the extent to which they actually participate in a *shalish*. We find that women in paid work, particularly outside the home, expressed less discomfort about attending a committee or *shalish* on their own than other categories of women. Never-married and separated/divorced women are also more comfortable in this activity than married women as are educated women, particularly those with at least secondary education, compared to those with no education. Finally women who are members of NGOs, women who own housing/land and those who watch TV regularly also reported greater mobility in this regard.

However, the results are far less significant with regard to active participation in a *shalish*. The only variables of significance are marital status and female ownership of housing/land. Divorced and separated women are more likely to have participated as are female household heads but this might have to do with adjudications relating to their marital status. Women who own housing/land are likely to be seen to have higher status than others and hence may be invited to participate.

Our final set of regressions deals with on attitudes and perceptions (Table 5.4). In response to the question about whether women's paid work commanded greater respect from the family, female household heads were more likely to reply in the affirmative than women in male-headed households, since they were most likely to be primary breadwinners this is not a surprising result. The other variables that

proved significant were routine TV watching and being valued by the family. As far as respect from the wider community was concerned, once again female household heads responded positively as did women in formal work and women who were valued by their family. The former result is interesting since female household headship used to be associated with poverty and the loss of a male breadwinner. It appears that female headship is a more diverse phenomenon than it used to be. Women who are valued by their family also responded positively.

As we noted earlier, a surprisingly high percentage of women are hopeful about their own future. According to our multivariate analysis, economically-active women, with the exception of women in outside informal work, are more likely to express optimism about the future than economically-inactive ones. As far as the other explanatory variables are concerned, wealth, not surprisingly, is associated with greater optimism about the future. Also not surprising in view of the centrality of marriage in women's lives, married women are more optimistic than single, divorced, separated or widowed women. Finally women who are members of NGOs and who watch TV regularly are more likely to fall into the optimistic category.

Marital status makes a considerable difference to women's stress levels as measured by whether they feel under constant pressure or not. Women who are separated or divorced and those who head their own households are more likely to report feelings of stress as are women in outside informal work relative to other occupational categories. Membership of a household whose head works as a wage labourer is also associated with a higher likelihood of stress. NGO membership is associated with higher levels of tension, possibly linked to pressures of loan repayment. Less intuitively, women who own their own land/house are more likely to feel under pressure than those that do not and Muslim women reported greater feelings of pressure than the non-Muslim minority.

Work status has little impact on expressions of son preference. What matters instead is marital status, women's education, household status and women's wealth and religion. Far fewer young single women expressed a son preference than married, or ever-married, women while widows are even more predominant in son preference. Educated women, particularly those with secondary education, women from wealthy households and those with land/housing of their own are also less likely to express son preference. NGO membership is, unexpectedly, associated with stronger son preference while women who are valued by their families are less likely to express son preference. The impact of religion is worth

noting. Women who regularly wear the burkah/hijab are more likely than the rest to express son preference but once this has been controlled for, Muslim women are generally less likely to express son preference than other, mainly Hindu women.

The final regression relates to women's sense of control over their own lives. Of the different work categories, women in formal paid work and women in paid work within the home are most likely to experience this sense of control. There is little difference between the other work categories. Separated and divorced women are less likely than married women to feel a sense of control. However, female household heads reported a sense of control more than women in male-headed households, perhaps because they did not have to submit to male authority. Education, both primary and secondary, enhances women's sense of control as does household wealth and being valued by one's family. Finally, Muslim women are less likely to express control over their lives than non-Muslim women. Whether they wear burkah/hijab makes very little difference.

Table 5.4 Multivariate logistic regression models for values and perceptions

Independent variables and covariates		Dependent variables																				
		Respect from own family for income contributions			Respect from community for income contributions			Weak son preference			Feel under constant pressure			Can handle difficult situations			Optimistic about future			Control over own life		
		Odds Ratio	Std. Err.	P>z	Odds Ratio	Std. Err.	P>z	Odds Ratio	Std. Err.	P>z	Odds Ratio	Std. Err.	P>z	Odds Ratio	Std. Err.	P>z	Odds Ratio	Std. Err.	P>z	Odds Ratio	Std. Err.	P>z
Age		1.064	0.025	0.008	1.072	0.029	0.01	0.993	0.012	0.577	1.065	0.017	0	1.007	0.017	0.685	0.949	0.021	0.018	1.020	0.013	0.129
Age squared		0.999	0.000	0.006	0.999	0.000	0.003	1.000	0.000	0.253	0.999	0.000	0.004	1.000	0.000	0.023	1.000	0.000	0.672	1.000	0.000	0.012
Woman's marital status	Never married	1.235	0.300	0.385	1.524	0.399	0.108	1.274	0.176	0.079	0.575	0.119	0.007	0.931	0.215	0.757	0.436	0.147	0.014	0.973	0.145	0.853
	Widow	0.818	0.174	0.343	1.215	0.292	0.417	0.763	0.098	0.036	1.087	0.164	0.579	0.684	0.119	0.029	0.605	0.121	0.012	1.070	0.144	0.616
	Separated/divorced	0.678	0.190	0.166	0.878	0.271	0.674	1.018	0.206	0.929	2.521	0.590	0	0.402	0.103	0	0.195	0.055	0	0.666	0.152	0.075
Has child under 5		0.894	0.112	0.374	0.741	0.106	0.036	0.886	0.069	0.118	0.918	0.091	0.389	0.919	0.118	0.509	0.981	0.191	0.921	0.899	0.075	0.199
Female household head		1.641	0.266	0.002	1.487	0.279	0.034	0.995	0.110	0.967	1.565	0.203	0.001	0.737	0.112	0.044	0.862	0.164	0.435	1.284	0.152	0.036
Woman's education level	Primary	0.930	0.123	0.583	0.999	0.154	0.992	1.170	0.097	0.059	0.963	0.097	0.706	0.938	0.123	0.624	0.843	0.148	0.33	1.313	0.116	0.002
	Secondary or above	0.901	0.158	0.55	1.191	0.239	0.385	1.359	0.145	0.004	0.726	0.099	0.019	1.110	0.198	0.557	1.343	0.345	0.251	2.001	0.225	0.000

(Table 5.4 continued.....)

(Continued Table 5.4.....)

Woman's work type	Formal outside	1.381	0.274	0.104	1.558	0.338	0.041	1.133	0.204	0.488	1.092	0.233	0.681	2.286	0.639	0.003	2.973	1.512	0.032	1.972	0.410	0.001
	Informal outside	1.140	0.158	0.347	1.170	0.185	0.32	1.112	0.141	0.403	1.776	0.268	0	1.432	0.266	0.053	1.216	0.274	0.385	1.168	0.157	0.245
	Market inside	1			1			1.028	0.087	0.742	1.047	0.115	0.676	1.383	0.178	0.012	1.423	0.234	0.032	1.251	0.111	0.012
	Expenditure saving	n/a			n/a			1.097	0.109	0.352	1.166	0.144	0.212	1.264	0.190	0.119	1.421	0.282	0.077	1.078	0.111	0.464
Head's education level	Primary	1.187	0.157	0.196	1.496	0.219	0.006	1.093	0.087	0.264	1.055	0.104	0.589	1.002	0.126	0.986	1.111	0.184	0.527	0.988	0.084	0.887
	Secondary or above	0.898	0.139	0.487	1.146	0.200	0.437	1.152	0.105	0.122	0.856	0.102	0.191	0.985	0.151	0.919	1.033	0.191	0.859	0.978	0.094	0.816
Head's occupation	Day labour	0.760	0.104	0.045	0.826	0.128	0.217	0.959	0.084	0.634	1.197	0.129	0.097	0.744	0.100	0.028	0.743	0.129	0.087	0.900	0.083	0.254
	Business/Salaried/skilled	0.995	0.127	0.966	0.852	0.124	0.271	0.957	0.078	0.593	1.084	0.114	0.441	0.954	0.130	0.728	0.938	0.169	0.724	0.999	0.087	0.995
	Unemployed	0.892	0.184	0.579	0.705	0.175	0.159	0.916	0.104	0.44	1.187	0.160	0.205	0.839	0.139	0.289	0.718	0.142	0.095	0.880	0.106	0.289
NGO member		1.049	0.107	0.643	0.986	0.115	0.9	0.896	0.060	0.102	1.171	0.096	0.055	1.314	0.140	0.01	1.515	0.224	0.005	0.990	0.070	0.886
Watches TV regularly		1.263	0.150	0.05	1.131	0.155	0.371	1.026	0.080	0.739	0.684	0.071	0	1.297	0.172	0.05	1.385	0.257	0.079	1.032	0.086	0.707
Family values work		16.504	2.497	0	12.511	2.330	0	1.300	0.083	0	0.928	0.074	0.345	0.979	0.097	0.835	1.079	0.142	0.566	1.185	0.080	0.012

(Table 5.4 continued.....)

(Continued Table 5.4.....)

Independent variables and covariates		Dependent variables																				
		Respect from own family for income contributions			Respect from community for income contributions			Weak son preference			Feel under constant pressure			Can handle difficult situations			Optimistic about future			Control over own life		
Wears <i>burkah/ hijab</i>		1.005	0.114	0.968	1.124	0.145	0.365	0.801	0.059	0.002	0.873	0.080	0.14	1.449	0.167	0.001	1.080	0.154	0.59	1.043	0.080	0.584
Household wealth index		1.083	0.078	0.271	0.985	0.089	0.871	1.177	0.057	0.001	0.825	0.047	0.001	1.192	0.089	0.019	2.117	0.349	0	1.185	0.052	0.000
Owns asset (land/home)		0.923	0.130	0.571	1.136	0.179	0.418	1.164	0.108	0.102	1.236	0.129	0.042	1.150	0.156	0.302	0.832	0.125	0.22	0.900	0.090	0.292
Religion	Muslim	0.912	0.179	0.638	0.778	0.167	0.241	1.578	0.180	0	1.341	0.199	0.048	0.654	0.128	0.03	0.715	0.168	0.153	0.790	0.097	0.056
District	Faridpur	4.065	0.886	0	1.785	0.422	0.014	1.522	0.194	0.001	2.514	0.512	0	0.786	0.185	0.306	0.596	0.153	0.043	0.741	0.105	0.035
	Tangail	3.539	0.730	0	3.038	0.655	0	1.502	0.182	0.001	1.950	0.390	0.001	0.618	0.135	0.028	1.782	0.529	0.052	2.542	0.408	0.000
	Chapainabganj	4.018	0.916	0	1.434	0.361	0.152	2.505	0.325	0	5.117	0.981	0	0.362	0.077	0	0.768	0.198	0.304	0.343	0.047	0.000
	Moulvibazar	1.658	0.394	0.033	0.762	0.207	0.316	3.915	0.503	0	10.193	1.886	0	1.096	0.266	0.706	1.198	0.327	0.509	0.785	0.108	0.078
	Bagerhat	2.052	0.438	0.001	1.382	0.310	0.149	1.658	0.200	0	1.860	0.376	0.002	0.778	0.175	0.263	0.636	0.153	0.059	0.542	0.072	0.000
	Kurigram	1.556	0.344	0.045	0.631	0.157	0.064	5.345	0.720	0	1.995	0.404	0.001	0.474	0.104	0.001	0.466	0.112	0.001	0.261	0.035	0.000
	Narayanganj	2.587	0.623	0	0.663	0.184	0.137	2.276	0.295	0	17.729	3.430	0	0.139	0.030	0	0.521	0.138	0.014	0.313	0.044	0.000
N		3103			3103			5198			5198			5198			5198			5198		
Pseudo R2		0.245			0.198			0.0688			0.1792			0.1292			0.1984			0.1008		

6. Interpreting the findings

The findings from our empirical analysis provide a fairly consistent narrative about women's empowerment in Bangladesh, highlighting certain regularities in the forces of change most likely to promote women's empowerment. First of all, in keeping with our basic hypothesis, it is the kind of paid work that women do, rather than the fact of paid work, that influences women's voice, agency and relationships both within the home, and to some extent, outside it. Controlling for other relevant factors, the most positive changes are reported by the very small minority of women in formal/semi-formal employment. They are most likely to retain some control over their income and to invest it in major assets and savings/insurance accounts in their own name, to be able to move around in the public sphere unaccompanied and to know about the labour laws. Their economic contributions are also more likely to be recognised by society at large and they are most likely to be consulted by others for opinions and information. Finally, they are also most likely to express optimism about the future and a sense of control over their own lives.

What is common to the various activities that come under formal/semi-formal work is the regularity of earnings. Where they vary is in the extent to which they carry additional social benefits as well as to how women themselves regard the non-economic value of the work they do. Research into the views of community health workers, for instance, suggests that they take considerable pride in their work because they see it benefiting the wider community (Mahmud and Sultan forthcoming). This consideration rarely features in how garment workers speak of their work, although over time, they have become more knowledgeable about their rights as workers (Kabeer 2000; Mahmud and Kabeer 2006).

Women in other forms of paid employment also reported a number of positive outcomes, but their greater poverty and the less favourable working conditions partly offset the transformative potential of their work. This is particularly true of women engaged in informal work outside the home. While they reported greater mobility in the public domain than those working within the home (as might be expected), they are more likely to report feeling under constant pressure and less likely to express optimism about the future or a sense of control over their own lives. In general, women who are economically inactive are least likely to report positive outcomes, at least in relation to our empowerment indicators.

As we noted earlier, paid work for women, particularly paid work in the public domain, entails a departure from traditional norms about women's role and place in society and while it has clearly brought many gains to women, it has also brought its share of 'pain'. Women in outside work face a great deal of harassment and abuse and the work often takes a toll on their health. It is also noteworthy that the gap between the percentages of women who say that they receive increased respect from their families as a result of their earnings and those that receive increased respect from society at large is largest for women in paid formal employment, although they are still more likely to believe that social respect has increased than any other category.

Secondly, turning to some of the other factors influencing our results, it is clear that life course and marital status have a bearing on women's experiences and attitudes and therefore on how they experience change. It is evident that marriage remains a central institution in women's lives. While women's expanded access to paid work may have helped to offset some of the costs associated with their dependency status within marriage, 'patriarchal risk' continues to structure their life trajectories. This shows up in the results relating to widowed, divorced and separated women. While they are more mobile in the public domain than married women and more likely to report autonomy in household decision making, they are also more likely to be concentrated in informal work outside the home that exposes them to abuse from others and takes a toll on their health; to report high levels of stress, greater pessimism about the future and less feeling of control over the direction of their lives.

Female households heads are a somewhat different category in our study because, while they include many divorced, separated (10 per cent) and widowed women (43 per cent), they also include 12 per cent of women who are still single as well as 34 per cent married women. The married women who live in female-headed households are not necessarily themselves household heads but live in households that are headed by an older woman, usually the mother-in-law. While female household heads are over-represented in informal outside work in our sample, a high percentage of them are also in formal paid work. More of them reported feelings of constant pressure and inadequacy in dealing with difficult circumstances than the women in male-headed households, but they also reported greater autonomy in household decision making (to be expected), respect from the community for their paid work and that they feel they have control over their own lives.

Age is the other aspect of the life course that proved to be a consistent variable in explaining variations in our empowerment indicators. Moreover, we find a fairly

consistent curvilinear pattern, with empowerment first increasing and then declining with age. It is not clear at this stage of the analysis whether this is an 'age' effect or a 'cohort' effect. The 'age' effect suggests women's voice and agency increases with age up to a certain point and then begins to decline once women cross a certain age threshold. The 'cohort' effect, on the other hand, suggests that the older generation of women in our sample grew up at a time when the general environment was far less conducive to women's empowerment and are therefore likely to be far more conformist in their behaviour. It is only those who were born after a certain period that have been able to take advantage of emerging new opportunities that have had an empowering impact.

Thirdly, our findings testify to the fact that paid work is not the only route to positive forms of change in women's lives. A number of other variables also prove important in predicting the likelihood of positive outcomes and they alert us to some of the important continuities as well as changes that have occurred in the wider context in which our study is located. It is worth recalling that, according to Table 4.4, the vast majority of women in our sample believe that female education has been the most significant new resource in the lives of women in general, but that they varied between education and credit as the most significant new resource in their own lives. Interestingly, access to credit does not emerge in our multivariate analysis as a significant factor in promoting women's agency and empowerment (and was dropped). Education, on the other hand, does.

It is possible that the impact of access to credit may have been captured by NGO membership and by women's involvement in informal paid work (the usual use of loans). NGO membership certainly has some of the economic impacts to be expected from access to credit – having savings/insurance in own name in the bank and the purchase of new assets. We also note that women in informal paid work without and outside the home are more likely to have taken loans. Given that we have controlled for both investment in economic assets and participation in informal economic activity, the positive impact of NGO membership on a number of our empowerment indicators may be capturing some of the non-credit related impacts associated with this experience, particularly training and social interactions. As our multivariate analysis shows, NGO membership is associated with greater mobility in the public domain, optimism about the future; autonomy in voting; and the capacity to deal with difficult circumstances. At the same time, it is worth noting that it is also associated with greater stress, possibly linked with the need to pay back loans on time.

Education, on the other hand, does explicitly emerge as an important force for positive change on a number of different fronts but most consistently at secondary and higher levels. Educated women are more likely than uneducated ones to feel that they have some control over their lives, are less likely to express son preference, are more likely to be consulted by others in the community for advice, to vote according to their own preferences, to know about the labour laws, (less likely to feel stressed) and to be mobile in the public domain. They are also less likely to express feelings of stress.

Two variables that have not featured widely in the empowerment literature prove to be remarkably consistent in promoting women's voice and agency: regular TV watching and doing work that is valued by the family. Indeed, only in the case of access to formal paid work is the association with empowerment stronger and more consistent than these variables. We use qualitative data in the next section to interpret their significance.

The education levels and occupations of the male-household head has remarkably little impact on our empowerment indicators. It is possible that positive male impacts are captured by other variables such as the value given to women's work. Where impacts are noted, in general women in households where the head works as a day labourer are less empowered compared to those in farming while those in households where the head works in salaried or skilled employment are generally more empowered.

Household wealth is associated with a number of positive impacts on women's empowerment, including voice, mobility (except in relation to the market) and respect within the community. Women's ownership of land and housing is more consistently associated with these impacts than household wealth, with housing of greater significance than land. However, counter-intuitively, women who own housing/land reported higher levels of stress than those that do not.

Religion plays a mixed role in explaining variations in empowerment indicators. The findings from the regression analysis support our earlier suggestion that wearing of the burkah/hijab reflects the desire to comply with religious/cultural norms rather than an instrumental motivation. It is strongly associated with lower levels of mobility in relation to health clinics, markets and visits to natal relatives and the stronger likelihood of expressing son preference. At the same time, it is also associated with the likelihood of being consulted by others for advice and information: it is likely that the wearing of burkah/hijab is associated with greater moral standing in the community. It is also associated with the ability to deal with difficult circumstances. It may be that stronger adherence to religious/cultural

norms gives women a greater sense of belief in their own capacity or that they encounter difficulties of lesser magnitude than women who do not wear the burkah/hijab. It is also interesting to note that, once the routine wearing of the burkah/hijab in the public domain is controlled for, Muslim women are considerably more likely to report mobility in relation to health centres and the market place than non-Muslim women but less likely in relation to visiting natal relatives. They are more likely than non-Muslim women to feel a sense of pressure and less likely to be able to deal with difficult circumstances or to have a sense of control over their own lives.

Location plays a role in explaining variations in women's capacity to exercise agency in private and public life. The coefficients associated with the district dummies suggest, as expected, that women in Chandina, the reference category in the regressions, exercise less agency by most of our criteria compared to other districts. Chandina was selected to represent a rural, poor and conservative district. Women in Chandina have the lowest rates of work outside the home. As we stated earlier, we will be introducing interaction terms between location and key explanatory variables to capture how the impact of these variables may vary by location.

The final important finding to emerge from multivariate analysis reaffirms a key conclusion of our cross-tabulation analysis. Neither women's access to paid work nor any of the other variables that were found to have a significant influence on women's agency and attitudes in relation to the family and the wider community were found to have equivalent implications for their engagement in wider political processes and the struggle for gender justice. Women do vote in large numbers but there is little evidence that they participate in the collective life of their communities beyond this. Even NGO membership, one of the few forms of associational life beyond the family available to many women, does little to enhance women's participation in the local level decision-making bodies and in the collective struggle for gender justice.

7. Qualitative insights into the survey findings: exploring causality

The quantitative analysis carried out in the preceding sections draws our attention to the existence of systematic correlations between particular kinds of resources and positive change in women's lives. While there are strong theoretical grounds for interpreting these correlations as causal relationships, we draw on qualitative data from both our own study and the wider literature for insights into how such causality might work. In particular, we draw on women's views of the significance of various sources of change in their lives. Since the entry point for our research was the impact of paid work on women's lives, we start with women's views about the significance of income.

Earlier research has already supported the importance of material resources to women's empowerment in the context of Bangladesh (Salway *et al.* 2005; Kabeer 2000; Kabeer 1998). It suggests that a key pathway through which this works is the modification of women's status as dependents within the family and hence a lessening of the price they have to pay as a result. In particular, women have spoken of the nature of this price: the humiliations and often violence, particularly in relation to husbands. A striking example of this, cited in Kabeer (1998: 51), is the case of the woman who reported how things had been for her before she gained access to credit and was able to set up her own business: 'Once I had a headache, I wanted one taka for a bandage to tie around my head. I wept for eight days, he still would not give me the money. Just one taka'.

The capacity to have some form of income of their own has not only helped to mitigate such humiliations in women's lives but has also, as some of the interviews carried out for this research suggest, enhanced their voice and influence within their households and expanded their capacity for choice. For each of the respondents cited, we provide information on their age, marital status, educational level and occupation since this will help to locate them within our overall sample. Khaleda (40, married, Class 1, political party worker) described some of the changes that women's earning capacity had brought about:

Earlier men were the sole breadwinners. Women had to struggle with many children in the family. Whenever they needed something and men could not provide it, the men would take it out by beating their wives.

Now both husband and wife earn, their household situation improves and men don't feel the need to use violence. Women's value has increased in the sense that they are not as helpless as they used to be. If she is earning, she can use her money as she wishes. Women used to be helpless. They would have to wait for whatever their husbands gave them and when they choose to give it to them. Women would go and stand in wait for information at someone's house. Now five women have five mobiles between them, they don't need to rely on anyone.

Like Khaleda, Morgina (28, married, Class 1, domestic worker) also believes that violence diminishes when both husband and wife work, 'If there is want in the house, then there is a lot of violence. My household suffered from want in the past ... but now both my husband and I work and there is less violence'.

According to Lily (24, married, Higher Secondary Certificate, NGO worker), money brings women respect and recognition both from their families but also from the society at large:

Women were neglected when they did not work. Husbands who had an income sometimes did not give their wives any money or did not give them enough for living cost... But even if a husband is a millionaire, there is still a need for women to earn their own income because otherwise they are not valued by society. They should have some means of strengthening their position'.

She also gave a more personal account of what having a job has meant to her. Not only is she now able to buy things for herself and for her children when she wants rather than waiting on her husband's generosity, but she is also able to help her mother out when needed. This is a marked contrast to earlier times when women rarely had the means to support their parents and in any case, found it difficult to do so once they got married. That this is still not acceptable is evident from the fact that while Lily lets her husband know that she is helping her mother out, she keeps it from her in-laws, 'If I tell them, they will say I am giving away their son's money'.

Monwara (48, divorced, Class 8, subsistence production) also highlighted the importance she attaches to being able to help her own parents out:

If your husband does not allow you to support your own parent, you won't be able to. But if you are educated, and you earn an income, then

even if your husband objects, you will still be able to support your parents.

Bilquis (23, married, Class 10, insurance field worker) spoke of the impact of her work experience on her sense of self and her capacity for agency:

There is a change in me. Earlier I would stay at home, I wouldn't go out. Now I go out freely anywhere. Earlier I wouldn't talk to other people, I was at home and did not go out. Now I go out and talk to ten people, I have more courage. Now both husband and I are earning. I can educate my children and pay for household expenses'.

She also believes that access to paid work could provide a pathway to more generalised gender equality:

All girls should earn an income. It won't do for them to sit at home... Women are still weak in various spheres of their life... but those who earn have the freedom to do what they want... If only men worked, and women did not, they would not have equal rights. But now both are working and establishing themselves in society so they have equal rights.

Shahara Begum (26, married, Class 10, subsistence production) also spoke of how paid work helps to transform women's sense of themselves, 'You can tell as soon as you see a working woman. If she works and earns an income of her own, then there is a different sense about them. They have mental strength'.

It is evident from these interviews that access to an income of their own touches on many dimensions of women's lives. For some, the ability to spend money on themselves represents an important contrast to their previous dependence. Others spoke of valuing their ability to contribute to the running of their households and to spend on those they cared about: not only their families, particularly their children, but also (of particular significance in the case of married women) their ageing parents. Some believe that domestic violence has decreased as a result of women's greater earning power. And a few consider that the experience of earning transforms women's sense of themselves. Material change can thus be seen to have important relational and cognitive dimensions.

Women's family relationships also matter for the forms of agency that they are able to exercise. Our survey findings suggest that women whose families value their contributions are better able to translate their work experience into enhanced voice and agency. In some cases, this value takes a practical form.

Korimon (45, married, Class 5, garment worker) leaves her young son in her mother-in-law's care when she works and receives regular help from her husband in some of her household chores, 'If he comes home first (from work) or if he is already at home because there is no work, he does the cooking. He doesn't leave it in the hope that I will do it when I come home'.

In the case of Tilat (24, married, Higher Secondary Certificate, NGO worker), her husband's support for her work allows her to stand up to the opposition of her in-laws. Her mother-in-law sometimes remonstrates with her, asking if her job is more important than her children. Her father-in-law ('he is a bit Islamic in his outlook') does not approve of women working. However, her husband defends her decision:

He says, there is a need for her to work. She is educated, let her do something with her education. She will feel good and it will be good for the household as well. Without my husband's support, I could not have done this job. He sometimes helps with the household work. He washes the clothes or cleans the rooms.

However, as might be expected, not all the women we interviewed had positive views about the impact of paid work. Monwara, who is now engaged in subsistence production, is cynical about the nature of the value she had received as a result of her previous income, 'How do I know that my family used to give me importance for my work? Because where there is honey, there will be flies. Now there is no honey and so there are no flies'.

There are also women like Reena (27, separated, illiterate, daily wage labour) who feels that the value of women's paid work is contingent on the factors that give rise to it:

No, a woman does not have increased value because she works or only under certain conditions. If I were living in my son's house today and earning a living, then my value would have increased. But there is no value given to my work because I am staying in my father's house. I am working to feed myself. If my father had enough, I would not have had to work but he is too old to continue to feed me. So I have to work.

As we noted, the majority of the women in our survey identified female education as the most valued source of change in women's lives more generally. This is given indirect support by the multivariate analysis. Education, particularly at secondary and higher levels, emerges as an important explanatory variable for

a number of dimensions of empowerment. While the qualitative interviews point to the cognitive significance of education – in terms of ideas and attitudes – it is also evident that education is valued as a pathway to economic opportunities as well as for its positive implications for women’s marital prospects. Some of the changes associated with education operate within the bounds of accepted social convention, others challenge it.

According to Hamida (52, married, Class 5, economically inactive), education has built up women’s self confidence in the public domain:

Before we were afraid to go out, we did not where to go or what to do. Now women know what bus to take, they know how to go to different places. They are now also more secure, especially because of mobile phones’.

But she believes that men have also changed, that they do not beat their wives as much as they used to, ‘Perhaps men’s mentality and attitudes have changed. I think perhaps they have changed along with the changing times’.

Others interpret education in ways that appear to challenge past constraints on women’s life choices. Zohra (50, married, Class 1, home-based enterprise) believes that the value of education is that it teaches women how to conduct themselves, ‘they know how to talk and behave with other people’. Education enhances their capacity to deal with a world increasingly based on the written word and increases the respect they receive from society. And for many women, education improves their chances of proper jobs and standing on their own feet. According to Rani (27, separated, illiterate, day labourer):

You can do nothing without education these days. We are from the past. Those days are gone. Now people do not understand anything without education. Wherever you go, you need education. That is why I am educating my children/daughters.

Bilquis said, ‘Of course a girl’s value increases with education. If they go out, they get a job and stand on their own feet, their value in society increases’. For Shanu (36, married, Class 10, subsistence production), on the other hand, it is the growing value given to women that explains why parents are willing to educate their daughters along with their sons, ‘Earlier people used to educate their sons but not their daughters. Now girls get the same education, they have the same value, they get the same respect’.

Our analysis identifies regular TV watching as a positive force for change in women's lives. As a recent survey has shown, hourly news bulletins are the most widely watched TV programmes (Saleh and Chowdhury 2009). While women mentioned watching soaps, films and cookery programmes, it is also evident that they watch the news and various talk shows, many of which revolve around the political issues of the day. The multiplicity of channels available now on TV and the variety of cultures and lifestyles they portray, have brought public concerns into the private domain and expanded women's horizons in both mundane and significant ways.

There has been a lot of change after TV came, after we bought a TV. Knowledge has increased. I never had energy. Now both my energy and knowledge have both increased... I learn things, I find out a lot of things... what food is good for you, how to cook it. There is also a change in the way I live. I have learnt it from TV. To stay clean and healthy, wear clean clothes. Not to live with dust, to cook hygienically, keep your house tidy (Parveen, 35, married, Class 5, home-based production)

They show everything on TV. They show men and women working together. Women dig earth and do all sorts of work. Women watch these and know that they can get out into the field and work. There is a lot to learn. They show how to plant seeds, how to work with thread, how to do many things. We learn from these and these are the kinds of work we do. (Chandbala, 52, widow, illiterate, agricultural day labourer).

I have heard on TV that men and women have equal rights. Women now think if men can do a job that they like, why can't they? If men have freedom, then as a woman, I should have my freedom too. Should I not have freedom just because I am a woman? (Monwara)

Yes, I have heard of equal rights. It means that a husband and wife have equal rights in any kind of work and in taking any decision. I know this from my education, through books and through watching TV. I have learnt a lot from TV. Earlier we would not know the news about what is happening in Sylhet or Cox's Bazaar. Now I find out from the news. I also learn about programmes on women. There is a show called Ex-Crime on NTV. They show a lot of things there. The other day they showed the case of a girl who had acid thrown on her. They showed how they caught the boy who threw it. I don't think violence against women has increased or decreased but if they show these things on TV, it may decrease. (Fatrhath, 25, married, Class 8, home-based paid work)

NGO membership has been another key factor in bringing about change in women's lives along material, cognitive as well as relational pathways. Given the centrality of microcredit in NGO strategies, the economic benefits of NGO membership are not surprising. Our survey findings suggest that NGO membership has allowed women to take up various forms of informal economic activity, including activities that are easier to reconcile with purdah norms and domestic responsibilities. It has also allowed women to purchase land and other assets of their own as well as to have their own savings. At the same time, our survey findings point to a range of other non-economic impacts. Women in NGOs are mobile in the public domain: they feel comfortable going unaccompanied to the health centre, to the market place and to visit their natal relatives. They decide on their own who to vote for, are able to attend rural committee meetings and are hopeful about their own future.

Since we are unable to differentiate between the different NGOs represented in our sample, these can be regarded as generic NGO effects. Other studies have suggested that NGO impacts tend to vary considerably according to organisational strategies and that a narrow focus on microfinance tends to be largely associated with purely economic impacts (Kabeer *et al.* 2010; Kabeer, 2011). Our qualitative findings do indicate that women differentiate between NGOs. Khuku (60, Class 5, wage labourer) expressed fear and suspicion about some of the major microfinance organisations:

I think there is a difference between the samities [groups]... There is an element of fear with BRAC or ASA. I was with ASA for a while but they stole my money. They did not give me a single penny. I had saved a lot of money. I was saving Taka 15 every week. I didn't get a single penny of that money. When I told them they kept on saying they will give it back, but they didn't. They lost my pass book. I lost such a lot of money that I worked so hard to save.

The discipline imposed by microfinance organisations to ensure loan repayment may explain the survey finding that NGO membership is associated with feelings of being under constant pressure.

Others, however, value BRAC for the knowledge and support it provides women in claiming their entitlements as well as ensuring them on behalf of others, 'This BRAC training is to teach you how to claim your entitlements from the Chairman and then how to make sure it is also distributed to others' (Khaleda). Halima (42, widowed, illiterate, agricultural wage worker) believes that along with TV and various government programmes, NGOs training has helped women become

aware of their rights: 'Before women could just be thrown out by their husbands and left to fend for themselves. Now they can take husbands to court and file for their maintenance rights'.

However, as we noted, our survey shows very little evidence that the women have engaged in collective action around gender injustice and this is as true of women belonging to NGOs as it is of others. The most radical impacts were reported by members of a few NGOs that do not offer any services at all, financial or otherwise, but focus on mobilising groups of men and women to demand their rights and protect injustice. The women in these organisations reported relational impacts not only in terms of their family members but also in relation to their groups and the wider society. This has been discussed in some detail elsewhere (Kabeer 2010) but we cite here from an interview carried out with Rahila (40, married, Class 9, wage worker) a member of Nijera Kori (NK) who is married to a daily wage labourer and who herself works as a domestic. She joined the organisation and has become gradually politicised to the point that she is acknowledged for her leadership qualities. She has twice stood for and won a seat in the local Union Parishad elections.

The pathways of change in her life are not primarily material. She does not believe her family's financial situation has improved much as a result of her membership of NK – her husband is disabled and can no longer work on a regular basis – but she spoke of the other gains that she associates with it. While she has grown up aware of the injustices her family face, she believes that she got her courage to act from the training that NK provides its members about the rights of the poor, about gender injustice and the responsibilities of government and the courage that it has given them to speak out and to engage in collective action. She described the qualities that have made her a leader within her community:

I never hesitated to protest because I was hungry or I hadn't eaten or because I wasn't sure where the next meal would come from. None of that held me back from speaking out. I never thought of things in that way. If anyone came to me, I would accompany them back to whichever office they needed. It didn't matter to me whether it was night or day; I would often go out at night. And I didn't just do this for people who were members of NK groups. I did it for anyone who came for help. In those cases also, we would undertake a protest at the organisational level.

8. Conclusions: there are many pathways of women's empowerment

The analysis carried out in this paper suggests that women's empowerment is not a single, unified process unfolding in a linear fashion in the course of social change. It is multi-stranded, uneven and frequently contradictory so that gains made on some fronts can be diluted or negated by increased costs, risks and setbacks on other fronts. Nevertheless, it is clear that changes in the larger socio-economic environment in Bangladesh have combined with changes in the lives of individual women in ways that have been experienced as empowering.

The entry point of our analysis was the impact of paid work on women's lives, but the analysis itself draws attention to the significance of other possible pathways of change. We find that the pathways of change uncovered by our analysis are associated with three broad sets of resources in women's lives: material, cognitive and relational. These pathways do not unfold in a uniform fashion for all women. Their significance varies considerably by such factors as age, marital status and household economic position. Nor do they operate in isolation from each other. Instead, they frequently overlap and interact, sometimes reinforcing, sometimes offsetting each other.

Access to paid work, the key material resource that featured in our analysis, does make a difference to women's lives, but its impact is strongest and most consistent in the case of women whose employment is characterised by some degree of regularity, visibility and social benefits. Paid work has important economic impacts, as might be expected but it also operates through cognitive and relational pathways. Working women appear to conduct themselves differently, to feel optimistic about their future and have a sense of control over their own lives. The value they give to their incomes reflects not only their ability to meet their own and their family's needs, but also to provide support for their aging parents, an ability that has previously been denied. Working women, particularly those in formal employment, are also more likely to be consulted by others for advice and information, to attend rural committees and to know about labour laws. Women who own land or housing also reported a number of these impacts.

Both education and TV operates in the first instance at the cognitive level but they also have indirect material and relational impacts. Education, for instance,

provides women with information about their rights, a say in household decision making, self-confidence in dealing with others, respect in the sense of being consulted by others for advice and information and autonomy in their voting practices. TV too is a source of information about the world that lies beyond the women's immediate experiences, offering codes of 'proper' behaviour and home-making but also raising awareness about women's rights and the legal protections available.

Two key 'relational' resources feature among our findings. The first is the support of the family and this testifies to the importance of this set of relationships in mediating women's experiences, regardless of their work status. Other research from Bangladesh has suggested that women who seek to exercise greater voice and agency as their economic contributions increase often generate resistance from dominant male members. The findings in this paper also provide converse evidence: they suggest that women who are valued and supported by other family members, including male members, find it easier to translate the resources at their disposal into enhanced voice and agency, including their public mobility and participation in politics. The qualitative data testifies to how important the support of men can be in enabling women to achieve this translation.

NGO membership embodies all three of our pathways of change. Access to credit expands women's economic options and permits strategic forms of investment – in land, housing and personal savings. Some NGOs provide training both relating to livelihoods skills but also women's rights as well as offering legal support where rights are violated. And as we saw, NGO membership is associated with higher levels of political participation as well as commanding greater respect within the community.

There are two conclusions that we can draw from this that might be of interest to policy makers focusing on women's empowerment. The first is that the change envisaged in using an economic entry-point, such as the provision of regular and reasonably well paid and protected work, does not necessarily have to be restricted to economic change; it can have spill-over effects on other aspects of women's lives. The same is true of other interventions that may operate in the first instance through cognitive or relational effects. But our second conclusion is that in order to bring about sustainable and transformative change in women's lives a combination of factors is needed: changes in women's consciousness and understanding, in their material security and well being and in their capacity to renegotiate existing, and to participate in new, relationships.

Annex

Table A.1 Locations selected

Study Areas	Rationale
Modhupur (Tangail)	Rural, dynamic
Chandina (Comilla)	Rural, conservative, poor
Komorpur (Faridpur)	Peri-urban
Chapainababganj	Rural, prosperous, conservative
Moullobhazaar	Rural, conservative
Bagerhat	Rural, poor
Kurigram	Rural, poor
Narayanganj	Urban, large garment sector

Table A.2 Variables used in regression analysis

Dependent variables:

Income use:

Makes major decisions about own health (Yes=1); Used own income to purchase a new asset (Yes = 1); Has savings/insurance in own name (Yes = 1)

Mobility in public domain:

Visiting health centre (Does not go =0; Goes with others but not comfortable =1; Goes with others and comfortable = 2; Goes alone but not comfortable =3; Goes alone and comfortable = 4)

Going to market: as above

Visiting natal family: as above

Participation in the public domain:

Knowledge of labour law (Yes=1); Approached by others for advice and information (Yes=1); Voted according to own decision (Yes=1); Comfortable attending rural committees (Yes+1); Participated in *shalish* (Yes=1)

Values and perceptions:

Respect from own family for earning capacity (Yes=1); Respect from community for earning capacity (Yes=1); Weak son preference (Yes=1); Feels under constant

pressure (Yes=1); Can handle difficult situations (Yes=1); Optimistic about her future (Yes=1); Feels in full or partial control over her own life

Independent variables:

Age (in years); Age squared; Marital status (Married = base category); Children under 5 (Yes=1); Female household head (Yes=1); Education (none = base category); Household head's education (none = base category); Household head's occupation (agriculture=base category); Member of NGO (Yes =1); Watches TV regularly (Yes=1); Work valued by family (yes=1); Wears burkah/hijab when going out (yes=1); Household wealth status (Wealth index); Owns house/land (yes=1); Religion (Muslim =1); Location (district dummies)

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