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Measuring Women's Economic Empowerment in Payment Projects: A Short Module to Complement Context-Specific Measures



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Cash transfers and digital payments hold promise for women’s economic empowerment through their potential to enhance women’s privacy, financial autonomy, decision-making and labor force participation.¹ Yet, despite this potential, gaps in data and evidence persist. This brief aims to provide actionable advice on measurement for project teams working on digital government-to-person (G2P) projects, as well as practitioners and researchers working on cash transfer payments and financial inclusion more broadly. It is not meant to serve as a comprehensive guide to women’s economic empowerment. Instead, the brief provides short measures focused on key outcomes related to women’s economic empowerment as a complement to more in-depth context-specific measures. The indicators suggested in this guide can be used for measurement in impact evaluations, monitoring and evaluation, or general population descriptions.



WHAT IS WOMEN’S ECONOMIC EMPOWERMENT?

Women’s economic empowerment (WEE) is a multi-dimensional concept capturing women’s ability and power to generate, accumulate, and control income and assets. It encompasses women’s own beliefs and actions as well as their relationships to their families, communities and societies. Societal factors, like laws, regulations and policies, as well as gender and social norms, can influence women’s economic opportunities.

Women’s economic empowerment is both a process and an outcome. It entails three dimensions: resources, agency and achievements. *Resources* refer to the material, social and human endowments that enhance someone’s ability to exercise choice. They can be both at the individual-level and the societal-level, forming part of the broader contextual backdrop and enabling environment of a woman’s life. *Agency*—the ability to act and effect change in areas that are important to the individual—links resources to final outcomes. Agency is often conceptualized as having three main dimensions: goal-setting capacity, perceived control, and ability to act on goals.² *Achievements* are the final outcomes of empowerment. These can include monetary outcomes, such as increased income, or subjective measures, like wellbeing or happiness. Teams should try to measure both more traditional economic variables such as asset ownership and labor force participation, as well as respondents’ perception over their well-being (See *Table 1: Dimensions of women’s economic empowerment*).³

Table 1: Dimensions of Women’s Economic Empowerment

Resources	Agency	Achievements
<ul style="list-style-type: none"> • Health • Education (including basic literacy and numeracy, digital and financial literacy) • Willingness to take risks, optimism, determination (grit) • Soft skills (e.g., communication skills and teamwork) • Work experience • Personal access to networks • Time 	<ul style="list-style-type: none"> • Ability to set goals in accordance with own values • Self-efficacy • Decisionmaking power over household expenditures • Decisionmaking power over savings and investment • Decisionmaking power over productive assets (assets with documented ownership or that the respondent has the right to use, purchase, sale, transfer, inherit or bequeath) • Increased financial independence/autonomy • Ability to act on individual or group goals 	<ul style="list-style-type: none"> • Value of household expenditures controlled • Value of savings and investment controlled • Value of productive assets controlled • Absence of stress/economic well-being (“peace of mind”) • Leadership roles • Self-confidence/self-esteem

CONTEXTUAL RESOURCE INDICATORS (ENABLING ENVIRONMENT):

Laws, customs, policies (formal & informal institutions, including social norms):

- Property rights (i.e., right to purchase, own, sell, transfer, and bequeath productive assets)
- Absence of gender discrimination in legal codes and regulations (e.g., work, marriage, and divorce)
- Protection against violence and sexual harassment
- Equal right to start and operate a business
- Women’s freedom of mobility

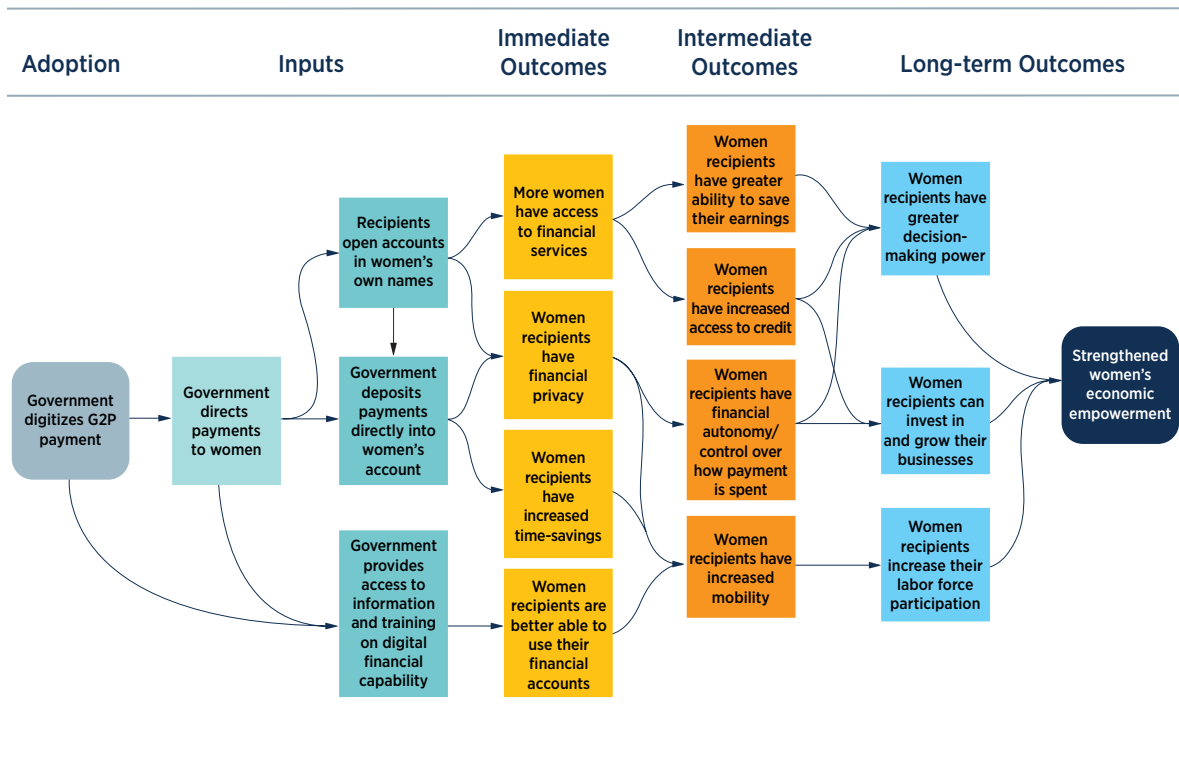
Economic/job market features:

- Availability of paid work
- Social capital (e.g., existence of social cohesion and women’s advocacy organizations, cooperatives, and labor unions)
- Absence of discrimination in wages and benefits
- General business environment
- Availability of infrastructure (e.g., transportation, phone lines and internet access, electricity, and water and sanitation)

Source: Adapted from Buvinic et al. 2020. Measuring Women’s Economic Empowerment: A Compendium of Selected Tools. Center for Global Development. <https://www.cgdev.org/sites/default/files/measuring-womens-economic-empowerment.pdf>

When exploring dimensions of women’s economic empowerment in the context of cash transfers and digital payments, several key outcomes take centerstage. As a result of receiving a payment, women could increase their access to other financial services, like savings, credit, remittances, insurance, and credit. Transfers could also increase women’s financial privacy and autonomy, save them time, increase their skills, and improve their mobility. In the longer term, women could have more decision-making power, participate more in the labor force, and witness higher business growth, ultimately increasing their economic empowerment (see *Figure 1: Impact pathway of digital G2P payment on women’s economic empowerment*).

Figure 1: Potential Impact Pathway of a Digital G2P Payment



POPULATION MONITORING INDICATORS⁴

Population monitoring tools, typically comprised of indicators from country-level secondary data, often allow for cross-country comparison. These tools can help country teams seeking to understand women's status without collecting primary data. Teams can explore these kinds of indicators when designing a payment program to better understand the extent of gender gaps across various dimensions. For example, a country with large gender gaps in identification, as well as mobile phone or bank account ownership, will likely need specific efforts to reach women and support their empowerment.



Table 2: G2P Population Monitoring Indicators

Indicator	Source
Financial account ownership (individual level, allows comparison by sex)	World Bank Findex
Percentage of those over 15 years old who have a national identity card (individual level, allows comparison by sex)	World Bank Findex
Percentage of those aged 25 and older who report having a mobile phone that they use to make and receive personal calls (individual level, allows comparison by sex)	Gallup
Used a mobile phone or the internet to access an account (percentage of age 15+) (individual level, allows comparison by sex)	World Bank Findex
Number of payments made, disaggregated by sex, age, and other demographic characteristics (individual level, allows comparison by sex where data available)	Government administrative databases
Has individual formal savings and/or safe and private savings (individual level, allows comparison by sex)	World Bank Findex
Control over use of income (individual level, women only)	Women's Empowerment in Agriculture Index

PRIMARY DATA COLLECTION INDICATORS⁵

A list of core short measures capturing key elements of women's economic empowerment relevant to government-to-person transfer projects are listed in Table 3. Teams are encouraged to use these indicators whenever their project is conducting data collection for the purposes of monitoring or assessing impact. For project teams that are particularly pressed for space and time during data collection, priority indicators covering decisionmaking, financial autonomy, asset ownership and economic participation are highlighted in bold. If no original data collection is conducted, these indicators can still provide ideas of which existing data from country surveys are a good reflection of women's economic empowerment.

Indicators in Table 3 can be used to understand how G2P projects impact WEE (in terms of e.g., food security, asset ownership, economic participation, and decisionmaking). Indicators in Table 4 are not themselves outcome indicators, but provide crucial complementary data to understand differences in outcomes across respondents and/or locations according to constraints (in terms of e.g., financial literacy, safety and time to obtain a transfer). In addition, projects delivering both digital and non-digital payments can add an indicator to capture the modality of payment each respondent receives, yielding useful information on outcomes and constraints by payment type.

The survey questions in Table 3 and 4 are intended to be administered to adult women respondents. It is important, nevertheless, to always code the sex (and age) of the respondent. If the survey is conducted by phone, the enumerator should ask the woman to speak somewhere privately and off speakerphone (and/or record who else is around). When possible, administering questions also to male respondents will allow for analysis of gender inequalities in the project context.

Table 3: WEE Indicators

Indicator	Unit of Observation	Associated Survey Question(s)
Food Security⁶	Household	<p>A. In the past 7 days, did any member of your household skip any meal because of shortage of food in the household? 1=Yes, 2=No</p> <p>B. When food is in short supply (meaning there is not enough for everyone), in what order are household members generally served/ fed? Please rank the following groups (tied rank allowed): 1=Male adults, 2=Female adults, 3=Male children, 4=Female children</p>
Asset Ownership⁷	Household and Individual	<p>A. Do you have access to a mobile phone? Y/N</p> <p>B. Which members of your household own the mobile phone that you have access to? 1=Self, 2= Spouse/Partner, 3= Other female household member(s), 4= Other male household member(s), 5=Other non-household member</p> <p>C. Does anyone in your household currently have any [ITEM]? Mats/ mattress/matelas, bicycle, motorcycle/scooter, radio, television, jewelry. 1=Yes, 2=No</p> <p>D. Who would you say owns most of the [ITEM] (i.e., who can sell, mortgage, rent out, give away, purchase new?) 1=Self, 2= Spouse/ Partner, 3= Other female household member(s), 4= Other male household member(s), 5=Other non-household member</p>
Cash Transfer Use	Individual	<p>A. Who decided how the money that you received from the most recent cash transfer was spent? 1= Self, 2= Spouse, 3= Joint Self and Spouse, 4= Other Female Household Member, 5 = Other Male Household Member</p> <p>B. How much of the most recent cash transfer did you keep to spend yourself? Amount (local currency unit)</p> <p>C. What were the three main things that you [or your family] used the money from the most recent cash transfer on? <i>Do not read options. Ask for up to three things beginning with the most important use*</i> 1= Food and nutrition, 2= Education (fees, books, uniforms, etc.) or childcare, 3= Health care, 4= Shelter/accommodation/house repairs, 5= Clothing/shoes, 6= Loan repayment, 7= Savings, 8= Investment, 9= Business Expenses, 10= Other ____ [specify]</p>
Economic Participation⁸	Individual	<p>A. During the past month⁹, did you work for someone else for pay, for one or more hours? 1=Yes, 2=No</p> <p>B. During the past month, did you run or do any kind of business, farming or other activity to generate income? 1=Yes, 2=No</p> <p>C. During the past month, did you help in a family business or farm? 1=Yes, 2=No</p>

Financial Autonomy ¹⁰	Individual	<p>A. In the past 12 months, has anyone taken any of your income or savings from you against your will? 1=Yes, 2=No</p> <p>B. If Yes, who? 1=My Spouse/Partner, 2=My Father, 3=My Mother, 4=My Son, 5=My Daughter, 6= A Male Friend, 7= A Female Friend, 8=A Male Acquaintance, 9=A Female Acquaintance, 10=A Community Leader, 11 = Other (specify)</p>
Household Financial Decision-making/Input into Productive Decisions ¹¹	Individual	<p>A. How much input do you have in making decisions about [Income you earn; How household income is spent; What transfers from the government are spent on; How you spend your own time; Major household expenses; Childbearing]? 1= No input or input into few decisions, 2= Input into some decisions, 3= Input into most or all decisions.</p> <p>B. To what extent do you feel you can make your own personal decisions regarding [Income you earn; How household income is spent; What transfers from the government are spent on; How you spend your own time; Major household expenses; Childbearing] if you want(ed) to? 1= Not at all, 2= Small extent, 3= Medium Extent, 4= High Extent</p>
Mobility	Individual	<p>Have any of the following happened to you in the past 12 months? 1=Yes, 2=No</p> <p>A. Husband/other family member prevented you from visiting your relatives or friends.</p> <p>B. Husband/other family member prevented you from working outside the home.</p>
Gender Attitudes ¹²	Individual	<p>I will read some statements and want you to tell me whether you agree or disagree with each. There are no right or wrong answers, just your own opinions:</p> <p>A. A husband should earn more than his wife 1=Yes, 2=No</p> <p>B. A woman's role is taking care of her home and family 1=Yes, 2=No</p> <p>C. Husbands and elders should have the final say in how a woman spends her money 1=Yes, 2=No</p>
Social Networks ¹³	Community	<p>A. Do you participate in any groups, for example, business associations, farmer's groups, credit groups? 1=Yes, 2=No</p> <p>B. What is your level of participation in the group activities? 1=Active, 2=Somewhat active, 3=Not active</p> <p>C. Do you have a leadership role in this group? 1=Yes, 2=No</p> <p>D. Do you have a peer network other than family and in-laws whom you can turn to for economic advice or investment ideas? 1=Yes, 2=No</p>

Table 4: Constraint Indicators

Financial Literacy	Individual	<p>A. Have you ever inserted a sim card? 1=Yes, 2=No</p> <p>B. Do you know how to check your airtime balance? 1=Yes, 2=No</p> <p>C. Do you know what a PIN number / code is? 1=Yes, 2=No</p> <p>D. Do you share your PIN with anyone to collect / withdraw your cash transfer payment? 1= Yes, my spouse, 2= Yes, other female household members, 3= Yes, other male household members, 4= Yes, other family / friend helping to collect / withdraw payment, 5= Yes, mobile money or bank agent, 6= No, I do not share my PIN with anyone</p> <p>E. Suppose you had \$100 in a savings account and the interest rate was 2% per year. After 5 years, how much do you think you would have in the account if you left the money to grow?</p> <ol style="list-style-type: none"> 1. More than \$102 2. Exactly \$102 3. Less than \$102 4. Don't know 5. Prefer not to say
Time to Obtain Transfer	Individual	<p>A. How long did you have to travel to receive your payment?*</p> <ol style="list-style-type: none"> 1. Less than 15 minutes 2. >15 minutes to 30 minutes 3. >30 minutes to 1 hour 4. >1 hour to 2 hours 5. > 2 hours 6. Don't know <p>B. How long did you have to wait in line to receive your payment?*</p> <ol style="list-style-type: none"> 1. Less than 15 minutes 2. >15 minutes to 30 minutes 3. >30 minutes to 1 hour 4. >1 hour to 2 hours 5. > 2 hours 6. Don't know
Account Usage	Individual	<p>A. Thinking about the account you use to receive your cash payment, have you ever used the account to [activity]?*</p> <p>1= Save part of your program benefit to withdraw later, 2= Make deposits of your own money into the account (different from the program benefits), 3= Receive payments from others directly into the account, 4= Make purchases using a debit/ATM card or a mobile phone, 5= Pay bills (such as gas, electricity or school fees), 6= Transfer money to others, 7= Receive other cash transfers</p> <p>[Enumerator: Mark Yes, No, or DK for each.]</p>

Safety

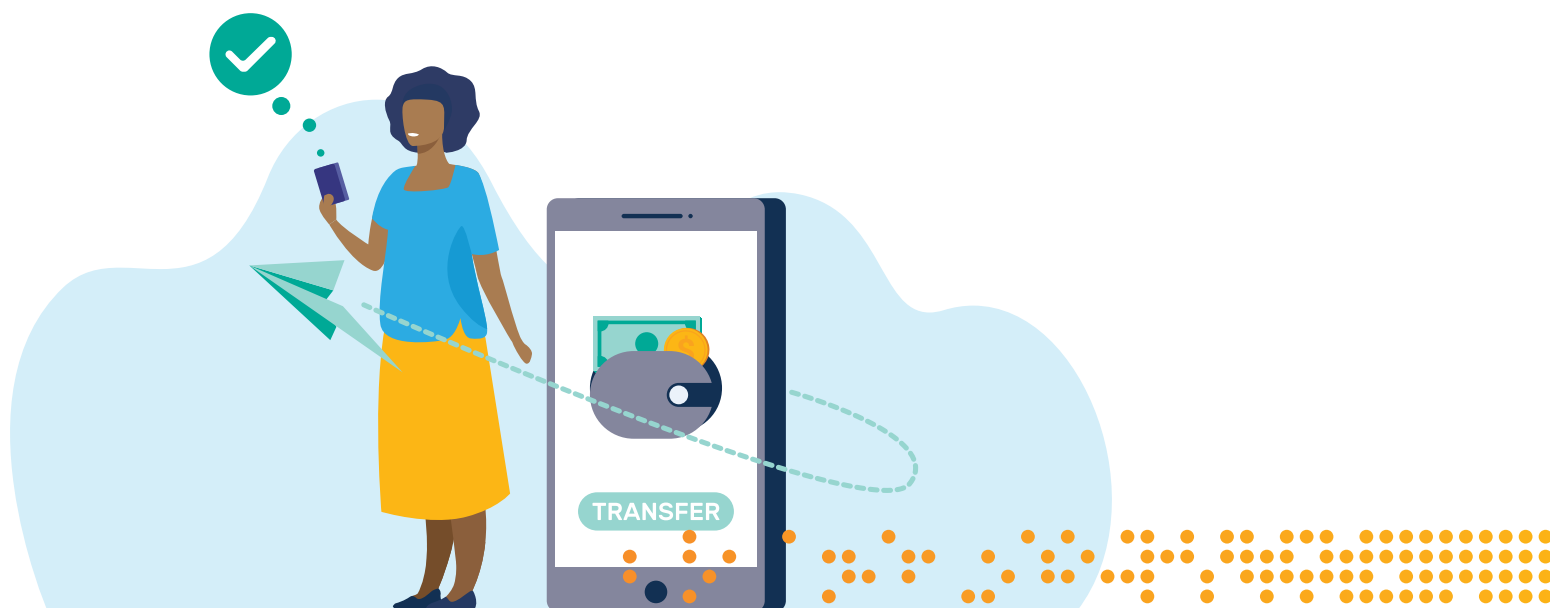
Individual

A. What kind of difficulties has your household experienced while collecting or cashing out transfers? (select all that apply)

1. Incomplete / delayed Payments
2. Access point was very far
3. Queue was too long at collection point
4. Theft / crime
5. Bribe was requested
6. Felt unsafe / uncomfortable at the collection point
7. Harassed by agent or inappropriate favor requested
8. Lack of adequate information to access benefit
9. Lack of identity documents
10. Issues with verifying identity
11. Collection point was closed
12. Power/ mobile network / internet was down
13. No funds at collection point
14. Did not remember / know PIN number / code
15. Lack of appropriate hygiene
16. Did not like the cash out fee
17. Other ____ [specify]

B. Do you feel safe working around the area where you live? 1=Yes, 2=No

C. Did you need another household member to accompany you when going outside? 1 = Yes, 2 = No



KEY RESOURCES ON WOMEN'S ECONOMIC EMPOWERMENT

Mayra Buvinic, Megan O'Donnell, James C. Knowles and Shelby Bourgault (2020). [Measuring Women's Economic Empowerment: A Compendium of Selected Tools](#). Center for Global Development and Data2X/UN Foundation.

The Compendium selects and reviews tools for measuring women's economic empowerment (or disempowerment) grouped into 20 population monitoring tools (PM) and 15 monitoring and evaluation tools (M&E).

The main objective is practical: helping readers both understand how different measurement tools are built and select among the most well-known and widely (cross-culturally) applicable tools for different purposes.

Aletheia Donald and Markus Goldstein (2020). [The Africa Gender Innovation Lab's Core Empowerment Indicators : Developing a Cross-Country Module to Complement Context-Specific Measures](#). Gender Innovation Lab;. World Bank, Washington, DC. World Bank.

The note provides a set of survey questions that can be deployed across contexts to measure key elements of women's economic empowerment.

Rachel Glennerster, Claire Walsh and Lucia Diaz-Martin (2018). [A Practical Guide to Measuring Women's and Girls' Empowerment in Impact Evaluations](#). JPAL.

This guide offers practical tips on measurement the empowerment on women and girls. It emphasizes the importance of conducting in-depth formative research to understand gender dynamics in the specific context before starting an evaluation, developing locally tailored indicators to complement internationally standardized ones, and reducing the potential for reporting bias in instruments and data collection plan.

[Appendix 1](#) provides a catalogue of examples of survey questions and modules related to women's and girls' empowerment.

[Appendix 2](#) includes examples of non-survey instruments that can be used to measure women's empowerment, the pros and cons of each approach, and tips on how and when to use them.

Anne Marie Golla, Anju Malhotra, Priya Nanda and Rekha Mehra (2018). [Understanding and Measuring Women's Economic Empowerment](#). ICRW.

The report lays out fundamental concepts including a definition of women's economic empowerment; a measurement framework that can guide the design, implementation and evaluation of programs to economically empower women; and a set of illustrative indicators that can serve as concrete examples for developing meaningful metrics for success.

ACKNOWLEDGMENTS

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NOTES

- 1 Van Biljon, C., Von Fintel, D., & Pasha, A. (2018). *Bargaining to work: the effect of female autonomy on female labour supply*. Working Papers 04/2018, Stellenbosch University, Department of Economics; Theis, S., Rusconi, G., Panggabean, E., Kelly, S. (2020). *Delivering on the Potential of Digitized G2P: Driving Women's Financial Inclusion and Empowerment through Indonesia's Program Keluarga Harapan*. Women's World Banking; Field, E., Pande, R., Rigol, N., Schaner, S., & Troyer Moore, C. (2021). *On Her Own Account: How Strengthening Women's Financial Control Impacts Labor Supply and Gender Norms*. American Economic Review, 111(7), 2342-75; Aker, J. C., Boumnijel, R., McClelland, A., & Tierney, N. (2016). *Payment mechanisms and antipoverty programs: Evidence from a mobile money cash transfer experiment in Niger*. Economic Development and Cultural Change, 65(1), 1-37 in World Bank. *forthcoming*. *G2Px Evidence Mapping: Digital G2P Payments and Women's Economic Empowerment*. Washington, DC : World Bank Group.
- 2 Another approach conceptualizes agency as having four dimensions: power within (e.g., self-efficacy), power to (e.g., apply for a job), power over (e.g., household decisions) and power with (e.g., advocate for improved working conditions).
- 3 Buvinic et al. 2020. *Measuring Women's Economic Empowerment: A Compendium of Selected Tools*. Center for Global Development. <https://www.cgdev.org/sites/default/files/measuring-womens-economic-empowerment.pdf>
- 4 These indicators are drawn from *A Core Set of WEE Indicators to Inform Digital Social Protection Payment Programs*, recently developed by the Center for Global Development: <https://www.cgdev.org/sites/default/files/wee-indicators-digital-social-protection-payment-programs.pdf>
- 5 Developed by Aletheia Donald; Adapted from Donald, Aletheia; Goldstein, Markus. 2020. *The Africa Gender Innovation Lab's Core Empowerment Indicators : Developing a Cross-Country Module to Complement Context-Specific Measures*. Gender Innovation Lab;. World Bank, Washington, DC. © World Bank. <https://openknowledge.worldbank.org/handle/10986/34428> License: CC BY 3.0 IGO.”
- 6 Rwanda Land Tenure Regularization Questionnaire
- 7 Adapted from A-WEAI
- 8 LSMS (Tanzania)
- 9 Country teams can decide on the appropriate timeframe based on country context. Seven days is typically used in the Africa Region to detect impact, since most women will have worked in the last month.
- 10 Women's Empowerment and Savings Groups: SEEP Toolkit
- 11 A-WEAI* and Oxfam (Adapted to include reproductive control and control over time)
- 12 SEEP Toolkit and DHS
- 13 Karlan et al. 2017. *Impact of savings groups on the lives of the poor*. PNAS 114 (12) 3079-3084; <https://doi.org/10.1073/pnas.1611520114>

G2Px is a World Bank initiative that aims to help governments digitize their cash transfers, with women's economic empowerment as a core objective. G2Px provides a framework, best practices and upstream technical assistance to 40 country governments to achieve this goal.

The World Bank Africa Gender Innovation Lab (AFR GIL) conducts impact evaluations of development interventions in Sub-Saharan Africa, seeking to generate evidence on how to close the gender gap in earnings, productivity, assets and agency. The GIL team is currently working on over 80 impact evaluations in more than 25 countries with the aim of building an evidence base with lessons for the region.

The Measures for Advancing Gender Equality (MAGNET) initiative is a collaboration between AFR GIL, the Living Standards Measurement Study team at the World Bank, the International Food Policy Research Institute, the International Rescue Committee and Oxford University. It aims to broaden and deepen the measurement of women's agency, based on the development of new tools and rigorous testing and comparison of both new and existing methods for measuring agency.

The Center for Global Development works to reduce global poverty and improve lives through innovative economic research that drives better policy and practice by the world's top decision makers.

