



Mobility, Visibility, and Financial Autonomy among Tailoring Women: Evidence from Wayanad, Kerala

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Abstract

This study examines the economic empowerment of tailoring women in Wayanad district, Kerala, by analysing variations across work-station and employment arrangements. Using primary data collected from 100 tailoring women, respondents are classified into three categories: home-based workers (n=30), self-owned shop operators (n=25), and wage labourers in others' shops (n=45). Empowerment is conceptualised as a multidimensional construct and operationalised through mobility, visibility, and financial decision-making. A standardised composite empowerment index (0–1) is constructed by normalising domain scores and aggregating them using equal weights. The findings reveal a clear empowerment gradient across work settings. Self-owned shop tailors record the highest empowerment

(0.77), characterised by stronger financial autonomy, higher public visibility, and greater market-oriented mobility. Home-based tailors demonstrate moderate empowerment (0.53), supported by financial agency but constrained by limited mobility and restricted market exposure. Wage labour tailors exhibit the lowest empowerment (0.38), reflecting weak financial autonomy and low individual visibility despite regular employment. The study demonstrates that ownership and control over the work environment are central to translating employment into sustained economic agency. By offering an occupation-specific multidimensional framework, the paper contributes to the literature on women's economic empowerment in the informal sector and provides policy-relevant insights for strengthening enterprise ownership, financial autonomy, and market integration among women workers in rural economies.

Keywords: *Women's Economic Empowerment; Informal Sector Employment; Home-Based Work; Self-Employment and Wage Labour; Composite Empowerment Index; Kerala*

Introduction

Women's economic participation has increasingly been recognised as a critical pathway to inclusive growth and social transformation, particularly in developing economies where gendered constraints shape access to work, income, and decision-making (Kabeer, 1999; UN Women, 2018). In India, women's engagement in informal and home-based activities constitutes a substantial share of female employment, especially in rural and semi-urban regions. While such work provides an important source of livelihood, the extent to which it translates into genuine economic empowerment remains contested. Empirical evidence suggests that employment alone is insufficient to ensure empowerment; rather, the nature of employment, control over the work environment, and the ability to convert earnings into agency are central to empowerment outcomes (Kantor, 2003; West, 2006).

The tailoring and garment sector represents a significant avenue of employment for women, particularly in regions with limited formal job opportunities. In districts such as Wayanad in Kerala—characterised by a predominantly rural economy, high female literacy, and constrained non-farm employment—tailoring has emerged as a flexible, skill-based occupation that women can pursue either from home, through self-owned enterprises, or as wage labour in others' shops. Despite Kerala's relatively favourable social development indicators, women's labour-market experiences continue to be shaped by spatial constraints, household responsibilities, and unequal power relations, influencing how far paid work translates into autonomy and recognition (Naqvi et al., 2002; Sharma & Kunduri, 2015).

The literature on women's work and empowerment highlights important but incomplete insights. Studies on home-based work show that while it may enhance women's contribution to household income and limited intra-household bargaining power, it often restricts market exposure, public visibility, and independent mobility (Dadheech & Sharma, 2024; Kantor, 2003). Research on wage employment in the garment sector, particularly in South Asia, points to low wages, limited control over income, and weak bargaining power, suggesting that regular employment does not necessarily translate into empowerment (Paul-Majumder & Zohir, 1994). At the same time, evidence from enterprise-oriented and self-employment contexts indicates that ownership and control over the work environment play a decisive role in strengthening women's agency and financial autonomy (Carter & Al-Dajani, 2008).

However, much of the existing literature examines home-based work or wage employment in isolation, relies heavily on qualitative insights, or employs single-dimension indicators of empowerment. There is limited empirical work that systematically compares empowerment outcomes across different work-station arrangements within the same occupation, particularly in rural contexts such as Kerala. Moreover, few studies simultaneously assess key dimensions such as mobility, visibility, and financial decision-making within a unified analytical framework, despite their recognised importance in empowerment research (Alkire et al., 2013; Malhotra & Schuler, 2005).

This gap is especially relevant in the case of tailoring women in Kerala, where home-based work, self-owned shops, and wage labour coexist within the same local labour market. Without a comparative framework, it remains unclear how differences in work location and employment status shape women's ability to move freely for work, gain public and market recognition, and exercise control over income and financial decisions. Understanding these differences is essential not only for advancing academic debates on women's empowerment but also for informing policy interventions that move beyond employment generation toward enhancing women's agency and autonomy (World Bank & Group, 2020).

Against this backdrop, the present study examines the economic empowerment of tailoring women in Wayanad district by explicitly comparing women operating under three work-station arrangements: home-based units, self-owned tailoring shops, and wage labour in others' shops. Empowerment is conceptualised as a multidimensional phenomenon and operationalised through the interrelated dimensions of mobility, visibility, and financial decision-making power, consistent with established empowerment frameworks (Kabeer, 1999; Kishor et al., 2008). Using primary data collected from tailoring women across major taluks of the district, the study constructs a standardised composite empowerment index to capture variations in empowerment outcomes across employment categories.

Specifically, the study seeks to analyse the occupational and income profiles of tailoring women in Wayanad, to measure and compare their levels of mobility, visibility, and financial autonomy across different work-station arrangements, and to assess how ownership and control over the work environment influence overall empowerment. By situating employment status within a single occupational framework and employing a structured, index-based approach, the study contributes context-specific empirical evidence to the broader literature on women's economic empowerment in the informal sector. By integrating spatial, occupational, and financial dimensions within a unified empirical framework, the study offers a context-specific contribution to emerging multidimensional approaches to measuring women's economic empowerment in informal labour markets.

Literature Review

Women's participation in informal and semi-formal labour markets has been widely examined as a potential pathway to economic empowerment. However, a consistent finding across the literature is that employment per se does not automatically translate into empowerment; rather, outcomes vary significantly depending on employment status, work location, ownership, control over income, and socio-cultural context.

Early work on home-based employment in the garment sector highlights its dual nature as both an opportunity and a constraint. Kantor (2003), in a seminal study on India, indicates that home-based garment work can enhance women's intra-household bargaining power by increasing their contribution to household income. Yet, such empowerment remains limited when compared to work outside the home, as home-based workers often lack market exposure, collective organisation, and control over production conditions. Kantor's distinction between income generation and transformative empowerment provides an important conceptual foundation for later research.

The spatial dimension of women's work is further elaborated by Sharma & Kunduri (2015) through the concept of *spatial embeddedness*. Their study of women workers in Delhi demonstrates that work location is deeply embedded in power relations: while working from home is often perceived as safer and socially acceptable, it may simultaneously restrict women's autonomy, visibility, and bargaining power. Women's labour-market decisions, therefore, are frequently shaped by structural constraints rather than genuine preference. Although the study does not explicitly measure economic empowerment or focus on tailoring, it underscores the importance of space and control in shaping women's agency.

Similarly, Dadheech & Sharma (2024) analyse women's preference for home-based work in the informal sector and identify high fixed costs of outside employment, loss of joint household production, and restrictive social norms as key determinants. The authors caution against romanticising home-based

work as inherently empowering and argue that, without supportive institutional mechanisms and shifts in societal attitudes, such work may reinforce occupational segregation and limit women's long-term mobility.

While home-based work has attracted considerable attention, wage employment in the garment and tailoring sector has also been critically examined, particularly in South Asian contexts. Paul-Majumder & Zohir (1994), in their study of Bangladesh's garment industry, find that women wage workers earn less than men with similar qualifications and experience. More importantly, women's social status and control over income are shaped by occupational hierarchy and length of service, with widespread job insecurity and exploitation limiting financial decision-making power. This evidence suggests that wage employment, even in expanding labour-intensive industries, may fail to deliver meaningful empowerment when control over earnings and working conditions remains weak.

Broader empirical evidence on the employment–empowerment relationship is provided by West (2006), who analyses women's employment and empowerment in India across multiple indicators. The study finds that employment is positively associated with certain dimensions, particularly financial decision-making, but the strength of this relationship varies across empowerment indicators. Crucially, the analysis does not distinguish between self-employment and wage employment, nor does it focus on occupation-specific contexts such as tailoring, limiting its explanatory power regarding how different employment arrangements shape empowerment outcomes.

Earlier comparative work by Rahman (1991) on poor rural women in Bangladesh examines both wage employment and self-employment, focusing on wage determination, family responsibilities, and capital constraints. While the study does not explicitly analyse empowerment or financial decision-making authority, it highlights an implicit trade-off: wage employment offers income regularity but limited autonomy, whereas self-employment provides flexibility but is constrained by capital scarcity. This tension between income stability and control is central to understanding empowerment in informal occupations.

Household-level determinants of women's work decisions are explored by Naqvi et al. (2002) in the Pakistani context. Their study emphasises the role of household structure, socio-cultural norms, education, and economic necessity in shaping women's labour-force participation. Although the study does not directly address empowerment outcomes by employment status or sector, it reinforces the argument that women's economic participation is often mediated by household power relations rather than individual choice alone.

Comparative evidence from outside South Asia adds further nuance. Carter & Al-Dajani (2008), examining home-based women producers in Jordan, find that women linked to women-owned SMEs experience higher levels of empowerment than those associated with non-profit organisations. Their findings underscore the importance of ownership structures, market integration, and control over enterprise relationships in determining empowerment outcomes, suggesting that the nature of work organisation may matter more than the physical location of work itself.

Across this literature, three consistent insights emerge. First, both home-based and wage employment can enhance women's economic participation, but neither guarantees empowerment by default. Second, wage employment in garment and tailoring activities often fails to translate into financial autonomy or social recognition due to low wages, weak bargaining power, and employer dominance. Third, ownership and control over the work environment play a decisive role in converting employment into sustained economic agency.

Despite these contributions, significant gaps remain. Most studies examine home-based work or wage employment in isolation, rely heavily on qualitative analysis, or use single-dimension indicators of empowerment. There is limited empirical research that systematically compares multiple work-station arrangements within the same occupation, particularly in rural contexts like Kerala. Moreover, few

studies simultaneously assess mobility, visibility, and financial decision-making using a composite, multi-dimensional framework.

The present study addresses these gaps by focusing on tailoring women in Wayanad district and explicitly comparing home-based workers, self-owned shop tailors, and wage labourers. By measuring empowerment through the interrelated dimensions of mobility, visibility, and financial autonomy, and situating employment status within a single occupational framework, the study contributes robust empirical evidence to the literature on women’s economic empowerment in the informal sector.

Research Design

The study adopts a descriptive research design to examine the livelihood and economic empowerment of tailoring women in Wayanad district. Both quantitative and qualitative approaches are employed to obtain a comprehensive understanding of women’s work conditions, income patterns, skill development, and empowerment outcomes. The study explores how participation in tailoring activities contributes to women’s economic and personal empowerment, with particular emphasis on variations across different work-station arrangements.

Primary data were collected through a structured questionnaire supplemented by personal interviews with women engaged in tailoring units. The questionnaire captured information on socio-economic background, occupational profile, working conditions, income patterns, and empowerment indicators such as mobility, visibility, and financial decision-making. Personal interviews enabled deeper insights into respondents’ experiences, constraints, and perceptions regarding their work and empowerment. The use of both methods ensured reliability and depth in the data collected.

Sample Frame and Analytical Techniques

The study is based on primary data collected from 100 tailoring women across major taluks of Wayanad district. Respondents were selected from three major taluks—Vythiri, Mananthavady, and Sulthan Bathery—and were categorised according to their work-station arrangements: home-based units, self-owned tailoring shops, and wage labour in tailoring shops.

Table 1 Sample Distribution by Taluk and Work-station Category

Taluk	Home-based	Self-owned shop	Wage labour	Total
Vythiri	15	12	22	49
Mananthavady	5	6	10	21
Sulthan Bathery	10	7	13	30
Total	30	25	45	100

Source: Primary Data, 2025

This sampling framework enabled a balanced representation of tailoring women across different employment categories and geographical locations within the district.

Composite indices were constructed to measure mobility, visibility, and financial decision-making power, and these indices were further combined to derive a standardised empowerment index.

Research Focus

The study seeks to address the following key questions:

1. What are the occupational characteristics and income patterns of women engaged in tailoring units in Wayanad district?
2. What are the major components of the empowerment index used to assess economic empowerment?
3. How can each component of the empowerment index be measured and calculated?
4. How does the level of empowerment vary across different categories of tailoring women, and what do these variations indicate about the relationship between work-station arrangements and women's empowerment?

By addressing these questions, the study aims to provide a systematic assessment of how employment arrangements and work environments influence the economic empowerment of tailoring women in Wayanad district.

Occupational Profile and Work Environment of Tailoring Women

The occupational profile of the study group was analysed using key variables such as nature of employment (home-based, self-owned shop, and wage labour), years of experience in tailoring, working hours per day, number of working days per week, and ownership of tools and machines. To obtain a comprehensive understanding of livelihood conditions and empowerment levels, the sample was categorised into three work-station groups:

1. Home-based tailoring units
2. Self-owned tailoring shops
3. Wage labour in tailoring shops

This classification enables a systematic comparison of work environments and their influence on economic independence, decision-making power, and overall empowerment of women in the tailoring sector.

This categorisation facilitates a focused assessment of how different work environments shape economic independence and empowerment. Among the respondents, 55% are self-employed (home-based and self-owned shop workers combined), while 45% depend on wage employment (see Table 1). This distinction highlights varying degrees of autonomy, as self-employed women generally exercise greater control over work conditions and income compared to wage earners.

The distribution also indicates comparable shares of home-based (30%) and self-owned shop workers (25%). Shop-based self-employment is associated with greater mobility, visibility, and financial decision-making power—key dimensions of empowerment—while home-based work may reflect constraints such as limited access to capital, markets, and institutional support.

Working Hours and Employment Intensity

Working hours serve as an important indicator of labour participation, income stability, and bargaining power. They reflect the intensity of work engagement and help explain variations in earnings and empowerment across employment categories.

Table 2 Working Hours and Employment Pattern of Tailoring Women

Working Hours/Day	Shop-based self-employed	Home-based	Total self-employed	Wage-employed	Total
< 3 hours	3	12	15	1	16
4–5 hours	5	15	20	12	32
6–8 hours	10	2	12	29	41
> 8 hours	7	1	8	3	11
Total	25	30	55	45	100

Source: Primary Data, 2025

A significant proportion (41%) of tailoring women work 6–8 hours per day, suggesting a standard and relatively stable livelihood pattern. About 11% work more than eight hours daily, which may reflect higher earning opportunities but could also indicate work pressure and potential health risks. Nearly 48% work less than six hours per day, pointing to underemployment arising from domestic responsibilities, irregular demand, or limited access to markets.

Measurement of Women’s Empowerment

Women’s empowerment is multidimensional and is commonly assessed through composite indices capturing agency and autonomy across different domains. In this study, empowerment is operationalised through three domain indices:

- Mobility
- Visibility (public/market presence)
- Financial decision-making power

The construction of domain indices using ordinal indicators follows established approaches in empowerment research (Hashemi et al., 1996; Jejeebhoy, 2000; Bloom et al., 2001; Kishor & Subaiya, 2008). It is also consistent with structured frameworks such as the Women’s Empowerment in Agriculture Index (Alkire et al., 2013), which emphasises agency over income, assets, and credit.

Mobility Index

Mobility reflects women’s ability to move independently for business and institutional purposes. It is measured using four indicators:

- Travel alone for business
- Frequency of market visits
- Ability to visit banks/training institutions independently
- Requirement of permission for travel

Table 3 Mobility Index across Work-station Categories

Work Setting	Number of Tailors	Total Mobility Score	Mobility Index	Interpretation
Home-based	30	60	0.50	Lowest mobility; movement limited and locally bounded
Self-owned shops	25	111	1.11	Highest mobility; frequent market and institutional interaction
Wage labour in shops	45	146	0.81	Moderate mobility; commuting exists but employer-controlled

Source: Primary Data, 2025

Self-owned shop tailors demonstrate the highest mobility, as enterprise ownership requires active market engagement, procurement of inputs, customer interaction, and networking. Wage labourers exhibit moderate mobility primarily through commuting and work-related errands, but their movement is often regulated by employers. Home-based workers show the lowest mobility, reflecting stronger domestic constraints and limited need for external travel.

Overall ranking:

Self-owned shops (1.11) > Wage labour (0.81) > Home-based (0.50)

This pattern suggests that ownership and control over the work environment significantly enhance women’s independent mobility.

Visibility Index

Visibility captures the public and market presence of tailoring women and is measured through the following indicators:

- Possession of a physical shop
- Direct customer interaction
- Membership in SHGs/associations
- Participation in fairs or exhibitions

Table 4 Visibility Index across Work-station Categories

Index Component	Home-based	Self-owned shop	Wage labour
Physical shop	0	25	0
Customer interaction	55	50	40
SHG/association membership	28	19	43
Participation in fairs	0	2	0
Number of tailors	30	25	45
Visibility Index	0.69	0.96	0.46

Source: Primary Data, 2025

A value closer to 1 indicates higher public and market visibility. Self-owned shop tailors exhibit the highest visibility due to direct customer engagement, shop ownership, and stronger market presence. Home-based workers maintain moderate visibility within local neighbourhood networks but lack broader

market recognition. Wage labourers show the lowest visibility, as their work is associated with the shop rather than individual identity.

Overall ranking:

Self-owned shops (0.96) > Home-based (0.69) > Wage labour (0.46)

This indicates a clear visibility gradient linked to enterprise ownership and market interaction.

Financial Decision-Making Index

Financial autonomy is a crucial dimension of economic empowerment and reflects women’s control over income, savings, investment, and expenditure decisions. In this study, the Financial Decision-Making Index is constructed using five indicators representing women’s control over financial resources and economic decisions.

Table 5 Components of Financial Decision-Making Index

Code	Indicator	Scoring Pattern
FIN1	Control over income	2 = Self, 1 = Joint, 0 = Others
FIN2	Bank account ownership	2 = Own, 1 = Joint, 0 = None
FIN3	Price-setting power	2 = Self, 1 = Joint, 0 = Others
FIN4	Decision on purchases	2 = Self, 1 = Joint, 0 = Others
FIN5	Ability to reinvest profits	2 = Freely, 1 = Limited, 0 = No

The index is calculated by aggregating scores across these five indicators and dividing by the maximum possible score for each category.

Table 6 Financial Decision-Making Scores across Work-station Categories

Index Component	Home-based	Self-owned shop	Wage labour
FIN1: Control over income	31	36	53
FIN2: Bank account ownership	55	46	68
FIN3: Price-setting power	24	22	0
FIN4: Decision on purchases	47	49	0
FIN5: Ability to reinvest profits	39	45	0
Number of tailors	30	25	45
Financial Decision Index	1.31	1.58	0.54

Source: Primary Data, 2025

The financial decision-making index is highest among self-owned shop tailors (1.58), followed by home-based tailors (1.31), and lowest among wage labour tailors (0.54). This pattern clearly indicates that enterprise ownership substantially strengthens women’s financial autonomy. Women operating self-owned shops exercise greater control over income, pricing, reinvestment, and expenditure decisions.

Home-based workers display moderate financial autonomy, often sharing financial decisions within households. In contrast, wage labourers show very limited control over income utilisation, price setting, and reinvestment, highlighting the constrained nature of wage-based employment in enhancing financial empowerment.

Composite Empowerment Index (Non-normalised)

To understand overall empowerment, the three domain indices—mobility, visibility, and financial decision-making—are combined to form a composite empowerment index.

Table 7 Non-normalised Empowerment Index by Work-station Category

Work-station category	Mobility Index	Visibility Index	Financial Index	Empowerment Index
Home-based	0.50	0.69	1.31	0.83
Self-owned shops	1.11	0.96	1.58	1.22
Wage labour	0.81	0.46	0.54	0.60

Source: Primary Data, 2025

Standardised Composite Empowerment Index (0–1)

To enable comparison across categories, indices are normalised to a 0–1 scale and aggregated using equal weights.

Table 8 Normalised Empowerment Index across Work-station Categories

Category	Mobility (M)	Normalised M	Visibility (V)	Financial (F)	Normalised F	Empowerment Index (0–1)
Home-based	0.50	0.25	0.60	1.30	0.65	0.53
Self-owned shops	1.11	0.555	0.96	1.58	0.79	0.77
Wage labour	0.81	0.405	0.46	0.54	0.27	0.38

Source: Primary Data, 2025

The standardised composite empowerment index reveals a clear gradient across work-station categories. Self-owned shop tailors record the highest empowerment score (0.77), reflecting stronger mobility for market and institutional access, greater public visibility through direct customer interaction and shop ownership, and the highest level of financial decision-making power. Enterprise ownership thus emerges as a key driver of economic agency.

Home-based tailors occupy an intermediate position (0.53). Their financial autonomy and local visibility provide some degree of empowerment; however, limited mobility constrains broader market engagement and institutional access. The home as a primary workspace restricts expansion and external interaction, thereby moderating empowerment outcomes.

Wage labour tailors show the lowest empowerment score (0.38). Although they exhibit moderate mobility through regular commuting, their financial autonomy and visibility remain weak. Wage-based employment appears to provide income without corresponding control over earnings or recognition, resulting in limited empowerment gains.

Overall, the findings demonstrate that ownership and control over the work environment play a decisive role in shaping women’s economic empowerment. While employment participation is important, the ability to convert work into agency, visibility, and financial decision-making authority determines the extent of empowerment achieved.

Policy Implications

The findings underline the importance of differentiated policy interventions across work-station categories. For home-based tailors, improved market linkages, digital platforms, and access to microcredit can enhance visibility and income stability. For wage-employed tailors, skill upgrading, entrepreneurship training, and access to credit can facilitate transition towards self-employment and enterprise ownership. Strengthening women's collectives and self-help groups can further improve bargaining power, financial literacy, and institutional access. Policies aimed at supporting women-led micro-enterprises in the tailoring sector can play a crucial role in enhancing sustainable livelihood opportunities and multidimensional empowerment in rural regions.

Conclusion

This study provides robust empirical evidence that women's economic empowerment in the tailoring sector in Wayanad is uneven and strongly conditioned by work-station ownership and employment structure. The standardised composite empowerment index reveals a clear gradient: self-owned shop tailors exhibit the highest empowerment, home-based tailors occupy a moderate position, and wage labour tailors in others' shops record the lowest empowerment. This pattern is consistent with the underlying sub-dimensions—self-owned workers show stronger financial decision-making, higher public visibility, and greater mobility linked to market-facing activity, while wage labour arrangements are associated with limited financial agency and weaker social visibility even when work participation is regular.

Working hours further reinforce the structural differences within the sector. While a substantial share of respondents work a standard 6–8 hours per day—indicating potentially stable engagement—nearly half work under six hours, pointing to underemployment and constraints such as domestic responsibilities, irregular demand, or limited access to continuous orders. A smaller segment working beyond eight hours suggests a dual reality: for some, longer hours may reflect higher earnings and stronger work demand; for others, it may represent compulsion driven by financial stress, with possible costs to health and family well-being. Taken together, the evidence indicates that empowerment is not only a matter of participation in work, but also of control over the work environment, decision-making authority over earnings, and the ability to convert work into social and economic agency.

Limitations of the Study

This study is based on primary data collected from tailoring women in selected taluks of Wayanad district and therefore reflects a specific regional and occupational context. The sample size, though adequate for descriptive analysis, limits broader generalisation across regions or sectors. The empowerment index is constructed using selected measurable indicators and may not capture all qualitative dimensions of empowerment such as psychological agency or long-term social mobility. Future research may extend the analysis across districts, incorporate longitudinal data, and explore digital market integration and collective entrepreneurship among women workers.

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