

# The role of social capital in female economic empowerment in urban settings?

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# Summary overview

# **Definitions of social capital**

The idea of social capital can be useful for bringing a socially-driven analysis into economics-driven approaches to understanding poverty, livelihoods and social mobility, but definitions/understandings of social capital are very varied. In general, 'social capital' commonly demarcates types of social resources that can help or hinder access to economic resources. Distinct types include 'bonding' capital (among members of a strongly connected group); 'bridging' capital (between bonded communities) and 'linking' or vertical capital connecting more powerful with less powerful individuals.

# Social capital in entrepreneurship and employment

The literature on social capital in developing countries is more focused on its role in entrepreneurship than employment – where it is found to play an important role, perhaps especially 'bridging' capital types.

In high income countries, although social capital is acknowledged for its function in progressing individuals in employment, it also tends to reproduce race and gender inequality in the labour market. In developing countries, recruitment commonly uses informal, personal referral methods, especially in their informal sectors. This makes the size of an individual's social networks an important factor in securing a job, and is associated with wage levels in some contexts. In addition, evidence that skills training alone often does little to support better incomes for trainees points to the role of social capital in securing these links, or perhaps suggests a role for proxy social capital in the form of information sharing and contact making.

# Gender issues in social capital

Women tend to have access to different types of social capital than men and use it in different ways. Their denser networks may be useful as a safety net, but less certain and less effective in securing stable livelihoods or enhanced employment options. Reasons include that social capital is embedded in an individual's social relations and therefore tends to reproduce these. Social capital is useful when it can be converted into other forms of capital – but this capability is stratified by gender, class and ethnicity.

For example, in Africa women's have through various practices used their networks to pool resources and protect savings from their husbands (Bruegel 2005). Kebede and Butterfield (2009) describe how in Ethiopian low-income neighbourhoods, traditional forms of networks – such as iddir and coffee groups – are drawn on by women to different degrees in forming newer, urban network types. At the same time, gender segmented networks can develop into gendered forms of social capital 'with bonds that can be difficult to bridge' (Bruegel 2005). This can present a challenge to relying on social capital to link to work opportunities, and to attempts to cross generally quite rigid boundaries of gender segmented employment spheres.







A gendered understanding of social capital would therefore be concerned with the degree of transformative power a particular type of social capital embodies. Understanding social capital as the social relations of inclusion and exclusion, which are in constant flux, is helpful. While women often invest in women's networks, important for survival especially in the face of male exclusion, these do not necessarily bring access to the powerful male networks that may support businesses. Family support – often important for businesses – also may not help women to develop business in traditionally male sectors.

# Social capital in poor urban settings

There is evidence from poor urban settings in Africa that social networks, especially of 'bonding' capital drawing on ethnicity, are indeed widely used as safety nets as well as to find jobs. But for young women, these networks lead them into highly gendered and narrow fields of work. A variety of 'horizontal' contacts may be available to slum residents, these mostly do not lead to improving one's livelihood. Maintaining them may require adhering to the social norms of the group, which – for women at least – may work against improving economic options. On the other hand, vertical contacts can provide access to valued resources and information unavailable to others.

For example, a study of the precarious livelihoods of 30 young migrants living in Accra, Ghana (Yeboah 2017) found that the social networks of these young people both facilitate their entry into the labour market – mostly into low-skill, easy entry activities such as mechanical repairs, shoe mending, hairdressing etc. – as well as helping them to navigate socio-economic hardship resulting from exploitative and insecure work (by providing financial or other resources). The study notes that 'bonding' forms of social capital – with people who share common characteristics such as family members, close friends, work colleagues – are associated with being more likely to find a job; but that these sometimes curtail opportunities for young people to access wider, more diverse networks: the 'bridging' social capital that is required to 'get ahead'.

In this study, both young women and men relied on families and friends to get work, often drawing on relations of ethnicity; but these networks indeed lead them into types of work that are highly gendered. For the young women, the gendered nature of opportunities narrows the types of work: here, all were confined to head portering; whereas some (not all) of the young men were able to engage in multiple occupations, thus broadening their work experience, and insuring against the risk of bad employers. Ethnicity-based bonding networks were also the basis for building savings groups for these respondents.

Diverse – and therefore higher quality – networks may be easier to achieve in diverse neighbourhoods, even if these are small. Some slums offer opportunity for building networks among relatively well off and very poor women which can be good sources of knowledge and skills transfer.

Diversity is not necessarily related to size: in smaller communities, it may be less likely that social capital will be built around similar people in terms of education, income and work skills (because there may not be many people in the locality with the same profiles) and networks may therefore be more diverse. In Ethiopia, Kebede and Butterfield (2009) find that the expectation that networks will consist of women from relatively similar economic and social categories does not hold true among the slum women in their study; most networks they identified included relatively well off as well as very poor women – and these were important sources of skill training and knowledge transfer for the poor women in particular, as well as savings mechanisms.

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### Interventions with enhanced social capital outcomes

There is some evidence that enhanced social capital can be an outcome of interventions that make deliberate effort in capacity building for collective action, and for decision making.

One innovative project in Kenya developed a concept of Social Capital Credits in a community, though which some community activities became redeemable against other activities or concessions. For example, one women's savings group earned SoCCs by clearing up the vacant properties of the area's landlords. In return, the landlords agreed to allow the group to plant community gardens on the cleared land.

# Implications for MUVA

Setting out to draw on the social capital already available to young women may be quite limiting in terms of employment implications. More productive strategies may include:

- Support in linking young women to or generating different forms of social capital.
- Making vertical links with organisations/employers for whom gender equality is an aspiration and who have progressive outlooks on women's capabilities.
- Building cohesion among groups of women to strengthen social capital.
- Engaging men, including male family members, may help women access male networks.
- Strategies to diversify social networks in general. It is possible that this would involve addressing some aspects of women's restricted mobility and access to public space.

#### 1 Definitions of social capital

There is a relatively broad and dense literature on social capital, which is perceived in particular as a useful concept for bringing a socially-driven analysis into otherwise more economics-driven approaches to understanding poverty, livelihoods and social mobility (see e.g. du Toit *et al* 2007). Insights from these analyses, however, are very diverse, because there is no enduring consensus on the meaning/

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definition of social capital. Definitions range from an emphasis on social capital as the *products or gains* made from collective or group action (e.g. Blaustein 2016); the social cohesion which can result in collective action (e.g. Barsargekar 2010); social relations in general (Dudwick *et al* 2006); the relations of reciprocity which exist in personal networks (Yeboah 2017); and the existence of trust between individuals or groups which can support certain types of mutual activity (Hamdan *et al* 2014).

A helpful analysis used by Dudwick *et al.* (2006) identifies six overlapping dimensions of social capital, noting that these dimension demarcate different types of (social) 'resources' which can help or hinder access to key (economic) resources.

- Groups and networks which are the basis for informal exchanges of information within communities; efforts at cooperation and coordination and mutual assistance.
- **Trust and solidarity** referring to how far people feel they can rely on relatives, neighbours, colleagues, service providers, and leaders.
- **Collective action and cooperation** which draws attention to whether and how people work with others in their community or elsewhere, in joint work or in response to a problem.

While definitions are varied, 'social capital' commonly demarcates types of social resources that can help or hinder access to economic resources. Distinct types include 'bonding' capital (among members of a strongly connected group); 'bridging' capital (between bonded communities) and 'linking' or vertical capital connecting more powerful with less powerful individuals.



- **Information and communication** referring to the knowledge exchanges which take place among networks, and recognised as central for helping poor communities improve their well-being.
- **Social cohesion and inclusion** which focuses on the strength of social bonds and how far they include or exclude community members. These bonds are demonstrated through events such as weddings, funerals and other coordinated activities.
- **Empowerment and political action** which explores the sense of satisfaction, personal efficacy and capacity of networked people to influence local situations and broader political outcomes.

Other commentators draw attention to three distinct types of social capital. 'Bonding' capital links individuals within communities and emerges from membership in exclusive groups such as families or ethnicity-based groups which are strongly connected and share specific characteristics. 'Bridging' social capital which consists of horizontal links among different actors between 'bonded' communities and may link individuals with external assets and information. 'Linking' social capital consists of vertical links connecting more powerful with less powerful individuals (see e.g. Myroniuk 2016).

The literature does not offer any clear, consistent picture of which of these dimensions are more or less significant to pathways to women's economic empowerment. Nevertheless, from the diversity of studies, some relevant insights can be drawn.

#### 2 What is the role of social capital in employment trajectories?

#### 2.1 Social capital in entrepreneurship

There is a more focused literature on the role of social capital in entrepreneurship than in employment pathways, particularly with reference to developing countries. For example, Tran and Wyrwich (n.d) report on a study in Accra, Ghana and Nairobi, Kenya which looked at the role of family and wider social capital networks in entrepreneurship, and found that while family businesses were more common in

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Ghana, businesses with co-founders who came from wider networks of friends achieved better outcomes. They observe that the connections bringing 'friend' co-founders together rooted from different institutional settings – education, workplaces, and local neighbourhoods and suggest that this wider institutional base is relevant in the better outlook of these businesses. Other studies have found that social capital has a positive impact on the performance of women entrepreneurs, despite the fact that women tend to lack the connections that might be a source of credit and market information (Olomola, 2002; Brata, 2004; Mkpado & Arene, 2007; Lawal *et al.*, 2009 cited in Idris *et al* 2015).

#### 2.2 Social capital in employment

For high income countries, the literature on the connection between social capital and employment/career trajectories is relatively clear about its potential positive function in progressing individuals. However, some commentators caution that social capital also tends to reproduce race and gender inequality in the labour market. Using an understanding of social capital as the social connections In high income countries, although social capital is acknowledged for its function in progressing individuals in employment, it also tends to reproduce race and gender inequality in the labour market.

and networks available to an individual, commentators note that like the individuals that use them, these are themselves segregated by race and gender, with the result that these resources tend to be greater for white men than for minorities and women (see e.g. McDonald and Day 2010).



In developing countries, it is clear that social capital does often play a strong role in helping people find work and in helping employers find employees. A study on the relation between social capital and wages in China (Liu 2015) concludes that larger individual social networks and workers' positive attitudes towards social capital increase the wage level significantly, but also that this effect is much larger for men than for women – the reasons for this are discussed further below. Filmer and Fox *et al* (2014) note for South Africa that inefficient job searching and matching processes, In developing countries, recruitment commonly uses informal, personal referral methods, especially in their informal sectors. This makes the size of an individual's social networks an important factor in securing a job, and is associated with wage levels in some contexts.

alongside tight regulations making hiring and firing costs high, firms tend to hire unskilled labour through word of mouth and rely on personal referrals, therefore an individual's personal connectedness is a significant resource. In the informal sector in developing countries, where most of the poor are employed and increasingly most women (Kabeer *et al* 2013), finding work and workers tends to use these same informal methods. Thus most poor workers in developing countries are dependent on informal methods for finding a job: a 2004 analysis by Mboup, puts the proportion of slum dwellers working in the informal economy at over 90% in several countries in sub-Saharan Africa, including Mozambique (90%).

Another relevant insight from the literature is that skills training alone is rarely enough to guarantee increased income for trainees, whether through better work opportunities or through better businesses. A large scale review of vocational training initiatives in slum areas of several cities in India, for example, found that many women complained that the training had made no difference to business. The extent to which respondents expected the training to contribute to social and economic improvements In addition, evidence that skills training alone often does little to support better incomes for trainees points to the role of social capital, or perhaps proxy social capital in the form of information sharing and contact making.

in their lives was also associated with whether or not women had worked before: women who had never worked before were more optimistic. The authors conclude that services for job placement, information exchange especially with training alumni, and services linking trainees with finance should be provided (Parsuaman and Somaiya 2016). This suggests a role for interventions which attempt to enhance the social capital which might connect training with jobs, or – as in this case – of replacing it with proxy versions of social capital: systems which can fulfil similar roles of information sharing and contact making, but in a more formalized manner.

#### 3 What are the gender issues in social capital?

A number of studies note that women are differently placed than men in relation to opportunities for building and using social capital. A few studies emphasise the positive dimensions of women's particular versions of social capital and how these can be used to enhance their livelihoods. Others emphasise the limiting nature of women's versions of social capital and suggest reasons why these limitations have come about.

Some commentators, for instance, note that women make denser networks, which can be reliably and frequently referred to in times of need (Kebede and Butterfield 2009; Myroniuk 2016) – that is, women build and use social capital effectively as a safety net. Indeed, the rise of microfinance targeted at women, as acknowledged by several contributors, has exploited these women's networks in order to replace the need in credit structures for economic capital as collateral, with social capital instead embedded in the monitoring and accountability settings of women's groups (e.g. Maclean 2010). However, there is evidence that women's social capital

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resources tend to be more conditional and less certain, and that they are less effective than men's in securing stable livelihoods or enhanced employment options.



Reasons for this include that social capital is embedded in the same types of (unequal) social relations as the individuals themselves, and tend to reproduce these. Several authors caution against assuming that social capital resources are any different than the social relations of power which embed gender inequality, and note that social capital analysis needs to be linked to an account of the networks and systems which empower some – enabling them to move out of poverty, for example – but marginalise others, trapping them in poverty. Du Toit *et al.* (2007), for example, show how in rural areas of South Africa's Eastern Cape, social networks are varied and complex, and how some people are able to benefit from the kinds of exchanges and relationships that social capital makes possible, while others are not. Yeboah (2017) observes that the usefulness of social capital is in the capability of individuals to convert it into other forms of capital – but that this capability is stratified by gender, class and ethnicity.

Franklin (2005) argues that it is a mistake to focus on networks and relationships without reference to relations of power and gender, and suggests that an approach to social capital concerned with gender equality would focus not on internal relations of bonding, bridging and linking but rather on differentiating social capital by the degree of transformative power that it embodies. Bruegel (2005) elaborates that the transformative potential of social capital can be developed through collective experience and networks of solidarity which can furnish women with a degree of power A gendered understanding of social capital would therefore be concerned with the degree of transformative power a particular type of social capital embodies. Understanding social capital as the social relations of inclusion and exclusion, which are in constant flux, is helpful.

enabling them to challenge the status quo. While the concept of social capital helps people to recognise that this is not a given, and can be expanded to enhance the power of individuals to act in their own interests, she suggests that it is more helpful to see social capital as the social relations of inclusion and exclusion, in which the boundaries of inclusion and exclusion are in constant flux.

Bruegel also notes, however, that the metaphor of 'capital' provides a way of recognising and valuing the value of women's time spent in creating social networks and relations of trust both within and beyond the home – and recognition of the way women have often sustained themselves in the fact of male exclusion by building their own networks within the locality.

For example, in Africa women's have through various practices used their networks to pool resources and protect savings from their husbands (Bruegel 2005). Kebede and Butterfield (2009) describe how in Ethiopian low-income neighbourhoods, traditional forms of networks – such as iddir and coffee groups – are drawn on by women to different degrees in forming newer, urban network types. At the same time, gender segmented networks can develop into gendered forms of social capital 'with bonds that can be difficult to bridge' (Bruegel 2005). This can present a challenge to relying on social capital to link to work opportunities, and to attempts to cross generally quite rigid boundaries of gender segmented employment spheres.

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Vossenberg's (2013) analysis of factors contributing to the gender gap in entrepreneurship in developing countries also observes that women's networks may be important for survival but are not very helpful for business growth or building strong start-ups due to their limited size and quality. Lui (2015) refers to evidence that women's networks tend to involve people in fewer types of occupations than men. Women have less access to the more powerful male networks that might support entrepreneurship more effectively. Similarly, while family support, both financial and emotional, is an important determinant of entrepreneurial behaviour, women are less likely to access this, in particular if they are looking to develop business in traditionally male sectors. Even when they do, domestic responsibilities are rarely completely relieved, such that women have to 'deploy several strategies to cope with the .... challenges deriving from combining business with family' (Vossenberg 2013). In some settings, women's work-related networks are also likely to be disrupted and degraded by responsibilities in particular to young children, and also if they are expected to change jobs or residence in response to a husband's work mobility (Lui 2015).



#### 4 How does social capital work in poor urban settings?

#### 4.1 Social capital and basic employment

This review found few studies looking at the specific role of social capital in work opportunities for slum residents or residents of other poor urban areas (in sub-Saharan Africa). Nevertheless, some insights are available into the dimensions of social capital that are used in some settings. For example, Yeboah (2017) reports on a study of the precarious livelihoods of 30 young migrants living in Accra, Ghana. The social networks of these young people are found to both facilitate their entry into the labour market – mostly into low-skill, easy entry activities such as mechanical repairs, shoe mending, There is evidence from poor urban settings in Africa that social networks, especially of 'bonding' capital drawing on ethnicity, are indeed widely used as safety nets as well as to find jobs. But for young women, these networks lead them into highly gendered and narrow fields of work.

hairdressing etc.– as well as helping them to navigate socio-economic hardship resulting from exploitative and insecure work (by providing financial or other resources). Similarly, in Ethiopia Serneels (2007, in Kebede and Butterfield 2009) found that social networks were widely used to search for new jobs among 1500 young men.

The Ghana study notes that 'bonding' forms of social capital – with people who share common characteristics such as family members, close friends, work colleagues – are associated with being more likely to find a job; but that these sometimes curtail opportunities for young people to access wider, more diverse networks: the 'bridging' social capital that is required to 'get ahead'. In this study, both young women and men relied on families and friends to get work, often drawing on relations of ethnicity; but these networks indeed lead them into types of work that are highly gendered. For the young women, the gendered nature of opportunities narrows the types of work: here, all were confined to head portering; whereas some (not all) of the young men were able to engage in multiple occupations, thus broadening their work experience, and insuring against the risk of bad employers. Ethnicity-based bonding networks were also the basis for building savings groups for these respondents.

Dimanin (2012) notes a high investment in social groups and networks among slum dwellers in Kampala, Uganda, and high membership rates – particularly for savings groups, church groups and drama groups. While these groups are understood to be contributing to a sense of community and 'a form of power', the study did not focus on how they might be used to support livelihoods or work. This sense of power generated by group membership is echoed by some observers of rural transactions by women. Women rice farmers in Benin, for example, were found to have enhanced technology uptake, and economic and social position, when they were members of groups (Shroeder *et al* 2013).

#### 4.2 Types of social capital in slums

Myroniuk (2016), in a study of social capital in a Johannesburg township, echoes the conceptual material on how social capital is rooted in social relations – of gender, ethnicity or class – which tend to reproduce these as bounded realms. While a variety of 'horizontal' contacts may be available to slum residents, these mostly do not lead to improving one's livelihood; indeed, maintaining these may require adhering to the social norms of the group, which – for women at least – may work against improving economic options. On the other hand, vertical contacts can provide access to valued resources and information unavailable to others. In the Johannesburg study, Myroniuk finds quite distinct gendered differences in the use of both bonding and bridging capital. While women have used their bonding social capital as important livelihood strategies, their access to it is much more conditional and uncertain than for men. The men, on the other hand, have had their bonding sources of social capital benefit them almost unquestionably in times of need, and they are able to fully assume that they will be able to draw on it in the future. This 'conditional' effect of social capital for women echoes Lui's (2015) observations in China.

The men in the study used their bridging social capital almost uniformly for employment, and this has led to relatively stable livelihoods for them. Women, on the other hand, have also developed bridging social capital through other women, but more often this is in case they need alternative support for basic needs when bonding capital sources are uncertain. The women with whom bridging relations are forged are also not embedded in lucrative employment sectors, but rather similar women offering minimal resources. Myroniuk concludes that 'there is likely a nexus of gender, social capital and power which exacerbates inequalities.'

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That women's bridging social capital, particularly in peripheral slums, is likely to be more limited and limiting than men's is supported by Grant's (2013) study in Soweto, which suggests that women's greater spatial limitations – needing to locate their businesses close to home in order to balance these with their domestic responsibilities – also leads them to develop more circumscribed networks that men's and to develop businesses in 'a peripheral location with a peripheralized community'.

Nevertheless, with its key role in survival strategies and material support in poor communities, as well as in linking at least some kinds of individuals to opportunities, some commentators have noted the potential of the destruction of social capital as a strong reason for avoiding urban poverty alleviation programmes which emphasise slum relocation. Teferi and Newman (2017) find in Ethiopia, for example, significantly lower levels of trust and community networks among residents in relocation-based high-rise projects in comparison with slum residents.

A study in Malaysia of social capital in urban high density housing neighbourhoods (Hamdan *et al* 2014) includes the insight that social capital is of higher quality when neighbourhoods are diverse; and that it is affected by specific locations in the city, and the surrounding level of development. Diversity is not necessarily related to size: in smaller communities, it may be less likely that social capital will be built around similar people in terms of education, income and work skills (because there may not be many people in the locality with the same profiles) and networks may therefore be more A variety of 'horizontal' contacts may be available to slum residents, these mostly do not lead to improving one's livelihood. Maintaining them may require adhering to the social norms of the group, which – for women at least – may work against improving economic options. On the other hand, vertical contacts can provide access to valued resources and information unavailable to others.

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diverse. In Ethiopia, Kebede and Butterfield (2009) find that the expectation that networks will consist of women from relatively similar economic and social categories does not hold true among the slum women in their study; most networks they identified included relatively well off as well as very poor women – and these were important sources of skill training and knowledge transfer for the poor women in particular, as well as savings mechanisms. However, neither study draws conclusions on the relation between network diversity and employment.

#### 5 Enhancing social capital

Very little practical work is reported on efforts to enhance women's social capital, analysis being more focused on understanding the role social capital plays in livelihood and survival strategies in non-intervention situations. However, a few examples regard social capital as a potential outcome of interventions and comment on how and to what extent it has developed. There is some evidence that enhanced social capital can be an outcome of interventions that make deliberate effort in capacity building for collective action, and for decision making.

Barsargekar's (2010) study of the role of social capital in microfinance programmes in India finds that social capital – in the sense of the potential for collective action for mutual benefit – can be enhanced by women's group-based microfinance, at least in cases where there is a deliberate effort at capacity building and developing decision making abilities through the programme. In other words, increased (quality) social capital can be an outcome of group based microfinance, such as in Ecuador where Ronchi (cited in Barsargekar 2010) found these to have enhanced the wider political participation of women, stronger intervention in decision making processes, and better bargaining positions for poor women.

Using a less common understanding of social capital, Blaustein (2016) describes a project in Manyatta, a Kenya slum, which put forward a system of Social Capital Credits (SoCCs) as a route to women's economic empowerment. SoCCs were intended to work as a kind of community-based currency, in which groups of women gained recognisable 'points' for community activities, which could be redeemed in the community for services or goods. For example, one women's savings group earned SoCCs by clearing up the vacant properties of the area's landlords. In return, the landlords agreed to allow the group to plant community gardens on the cleared land.



It is of note that in this example, allowing the women to plant gardens could perhaps be seen more accurately as a concession towards inclusion, rather than a clear good or service. It would be informative to know more about how the project conducted advocacy around the concept of SoCCs in the community so that they did in fact become 'redeemable' rather than a normal part of women's unpaid reproductive labour.

#### 6 Implications for MUVA

It is possible to draw out some limited implications for interventions drawing on or aiming to enhance women's social capital for the purposes of economic empowerment – though cautiously, since specific contexts are clearly important to understand the details and forms of social capital at work.

First, it is likely that for young women, their existing social networks, whilst probably important for survival, tend to

Setting out to draw on the social capital already available to young women may be quite limiting in terms of employment implications. On the other hand, support in linking women to or generating different forms of social capital may be productive.

reproduce gender and other social relations. Therefore setting out to draw on the social capital already available to young women may be quite limiting in terms of employment implications. Those young women who already have vertical network linkages which might support better employment are in the first instance more likely to be of higher social status than those without.

Women may need support in linking to or generating different forms/sources of social capital which might be supportive of transformed gender relations. There may be two routes to this. From the perspective of employment, it is vertical social capital that is most likely to link them into to work in improved conditions. Making vertical links with organisations/ employers for whom gender equality is an aspiration and who have progressive outlooks on women's capabilities may be an

Making vertical links with organisations/employers for whom gender equality is an aspiration and who have progressive outlooks on women's capabilities may be an important strategy.

important strategy; simply linking vertically with employers in general is likely to play into existing inequalities. Second, build cohesion among groups of women specifically to support the generation of 'voice' and collective power can generate a different type of social capital leading (indirectly) to better employment conditions. As Barsargekar (2010) points out for microfinance groups, the creation of this kind of social capital is no automatic outcome of group building – organizations have to create and nurture it deliberately by implementing specific policies.

Engaging men may well be important. Vossenberg (2013) suggests that a good strategy for women entrepreneurs to pursue is to engage husbands, brothers or other male family members in paving the way into male networks, thereby improving their access to other entrepreneurs. A similar strategy of engaging male family members may be necessary also for routes into better employment.

Whether involving men or not, some of the literature agrees (e.g. Tran and Wyrwich n.d. and others) that diversity of networks is important as a basis for improving businesses; it may perhaps be inferred that the same is true for employment related networks. Although the literature reviewed here does not refer to it, the localised nature of women's networks, alongside – and likely driven by – restrictions on their mobility borne of their domestic

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responsibilities, their exposure to violence in public spaces and in (urban) transport settings ; and perhaps also of cultural patriarchal norms which restrict women's independent mobility – also suggests that diversifying and expanding networks, particularly for women living in (peripheral) slums, may involve addressing these issues in parallel.



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