

**POVERTY ELIMINATION AND THE EMPOWERMENT OF WOMEN:
IMPLICATIONS OF DFID'S TARGET STRATEGY PAPER FOR ENTERPRISE
DEVELOPMENT AND IMPACT ASSESSMENT**

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SUMMARY

Gender equality and women's empowerment are key stated commitments in the Mission Statements of most donor agencies, including DFID for whom this paper was written. Enterprise development has a significant potential contribution to make towards women's empowerment, gender equality and gender equity and has an important role to play in gender strategies. Women's empowerment is more than simply marginal increases in incomes: it requires a transformation of power relations. This means that enterprise development must take into account not only income levels, but also power relations within households, markets, communities and national and international economies.

This paper begins by looking at definitions of women's empowerment, gender equality and equity. It goes on to look at the relationship between gender issues and sustainable enterprise development, and the implications for impact assessment of gender-focused strategies. The paper concludes that even female-targeted development interventions may fail to make the contributions assumed unless gender equality and women's empowerment are strategically planned as an integral part of programme design.

Appendix 1 relates specifically to DFID's Target Strategy Paper 'Poverty Elimination and Empowerment of Women'. It contains examples of actions that can be taken in relation to each of DFID's objectives as set out in the Target Strategy Paper "Poverty Elimination and the Empowerment of Women". Appendix 2 contains indicators of empowerment in the context of enterprise development.

1: DFID'S UNDERSTANDING OF WOMEN'S EMPOWERMENT, GENDER EQUALITY AND GENDER EQUITY

Gender equality and women's empowerment are key aims underlying **all** DFID enterprise development. The Target Strategy Paper (TSP) on Gender (which can be viewed in Adobe through <http://www.dfid.gov.uk> and then clicking on International Development Targets, then to Poverty Elimination and Women's Empowerment) states:

¹ This paper is adapted from a paper written for the DFID-funded Enterprise Development Impact Assessment Information Service EDIAIS as a guide to the implications of DFID's Target Strategy Paper on Poverty Elimination and the Empowerment of Women for enterprise development and impact assessment. For further papers and updated frameworks by the author based on this paper see her webpage on gender http://www.lindaswebs.org.uk/Page1_Development/Gender/Gender.htm and the empowerment page of the genfinance website: <http://www.genfinance.info/1Empowerment.htm>. This paper was written for rather than by DFID and does not necessarily reflect the views of DFID itself.

"The empowerment of women is an essential precondition for the elimination of world poverty and the upholding of human rights...The purpose of DFID's strategy is to ensure that women's empowerment and gender equality are actively pursued in the mainstream of all development activities." (pp8-9)

DFID's understanding of empowerment is a far reaching one (See Box 1). Quoting UNIFEM (<http://www.unifem.org/>) the TSP states:

' Extending the idea of human development to encompass women's empowerment and gender justice puts social transformation at the centre of the agenda for human development and progress of women. Choices for women, especially poor women, cannot be enlarged without a change in relations between women and men as well as in the ideologies and institutions that preserve and reproduce gender inequality. This does not mean reversing positions, so that men become subordinate and women dominant. Rather, it means negotiating new kinds of relationships that are based not on power over others but on mutual development of creative human energy... it also means negotiating new kinds of institutions, incorporating new norms and rules that support egalitarian and just relations between women and men.'

Women's empowerment is therefore more than simply marginal increases in incomes: it requires a transformation of power relations. This means that enterprise development must take into account not only income levels, but also power relations within households, markets, communities and national and international economies.

The TSP also makes a distinction between:

- ***Equality of opportunity and***
- ***Equity of outcomes***

This distinction underlines the rights of women to define the objectives of development for themselves, and to seek outcomes which are not necessarily identical to those sorts enjoyed by men, but which reflect differences in needs and aspirations. Equality of opportunity is however a precondition for gender equity and the focus on equity should not be used to justify gender differences which arise from inequalities.

Enterprise development must therefore:

- Aim to ***empower*** women. This requires ***going beyond income generation and provision of low-paid and part-time work*** which often merely serve to reinforce existing inequalities. It is essential to address both micro level and macro level inequalities in order to enable women to exercise choice and fulfil their potential.
- Ensure ***equality of opportunity*** through ***mainstreaming women's empowerment and gender equality in all enterprise policy***. It is essential

to women's human rights that they have equal access to all enterprise interventions and equal treatment in all enterprise policy, not just female-targeted micro-enterprise programmes.

- Ensure **equity of outcomes** through **rethinking mainstream enterprise development** to ensure empowerment and redress gender inequalities. This requires new thinking about the relationship between productive and reproductive roles, priority stakeholders in enterprise development and how power relations can be addressed at all levels.

BOX 1: WOMEN'S EMPOWERMENT, EQUALITY AND EQUITY: DFID DEFINITIONS

WOMEN'S EMPOWERMENT

'individuals acquiring the power to think and act freely, exercise choice, and to fulfil their potential has fallen equally to members of society.' Following UNIFEM DFID includes the following factors:

- acquiring knowledge and understanding of gender relations and the ways in which these relations may be changed
- developing a sense of self-worth, a belief in one's ability to secure desired changes and the right to control one's life
- gaining the ability to generate choices and exercise bargaining power
- developing the ability to organise and influence the direction of social change to create a more just social and economic order, nationally and internationally.

EQUALITY OF OPPORTUNITY

DFID definition: 'women should have equal rights and entitlements to human, social, economic, and cultural development, and equal voice in civil and political life'.

EQUITY OF OUTCOMES

DFID definition: 'the exercise of equal rights and entitlements leads to outcomes which are fair and just, and which enable women to have the same power as men to define the objectives of development'.

2: WHY ARE GENDER ISSUES IMPORTANT IN ENTERPRISE DEVELOPMENT?

Enterprise development can make a very significant potential contribution to women's empowerment, gender equality and gender equity and has a key role in gender strategies (see below). However, despite official DFID commitment to gender mainstreaming and gender policy, in practice it is generally recognised

that there has been a degree of “policy evaporation.” This is of very serious concern because badly designed enterprise development can have adverse effects for women, leading to disempowerment and increases in gender inequality.

Even female-targeted development interventions may fail to make the contributions assumed unless gender equality and women's empowerment are strategically planned as an integral part of programme design (Mayoux 2000). Research has highlighted a number of critical concerns:

- high levels of women's participation in interventions such as microfinance programmes or handicraft training may not indicate a high level of need on the part of women or the effectiveness of the intervention. Rather they may be because of **lack of interest on the part of men and/or lack of alternatives for women and/or mounting pressures on women to increase their contribution to household income**. In credit programmes women may merely be used as a vehicle by which men can get access to resources without having to put in the time and effort required for group meetings and/or a means by which programmes can conveniently access a docile and amenable clientele.
- increases in women's **incomes are generally small**, and in some cases negative. Women often continue to be confined to a narrow range of low profit and low growth activities where enterprise interventions increase market saturation, increase input prices and decrease prices for products. Women workers continue to be consigned to a narrow range of low paid employment and enterprise development and regulation may weaken their ability to organise.
- women's contribution to increased income going into households **does not ensure that there is any challenge to gender inequalities within the household**. In response to women's increased (but still low) incomes men may withdraw more of their own contribution for their own luxury expenditure. Men are often very enthusiastic about women's enterprise development because their wives no longer ‘nag’ them for money. Small increases in access to income may be at the cost of heavier work loads, increased stress and women's health. Women's expenditure patterns may replicate rather than counter gender inequalities and continue to disadvantage girls. Daughters may be withdrawn from school to assist their mothers. Women's increased independence may intensify tensions and violence in the home.
- there is **no necessary link between social and political empowerment** and women's individual economic empowerment and/or participation in enterprise development programmes. Income-earning may take women away from other social and political activities. Collective economic activity or participation in micro-finance groups may put severe strains on women's existing networks.

Moreover a focus on women small and micro entrepreneurs can only be part of a gender policy. The vast majority of enterprise development programmes do not take gender concerns into account. This leads to low levels of participation by

women in apparently 'gender neutral interventions'. Many women may not only be excluded, but be seriously further disadvantaged. Examples include:

- **regulatory frameworks** for enterprise which making assumptions about ownership structures which formalise male authority within enterprises where women play a prominent role in production, management and/or marketing. Regulatory frameworks also generally fail to take into account the needs of very poor informal sector traders and workers of whom the majority are women.
- **business development services and training programmes** which discriminate against women entrepreneurs. Discrimination is generally implicit but none the less effective in excluding women through methods of advertising, language, content, timing and the sex of those in charge of implementation. Frequently they only promote images of successful male entrepreneurs and make assumptions about men's ability to control household income and women's labour. Such programmes not only discourage women entrepreneurs but may also further disadvantage women within the households of male entrepreneurs.
- ***support to micro-finance and the formal banking sector*** which fails to consider gender biases in loan conditions, and gender discrimination in employment conditions and attitudes of staff. In micro-finance women are often consigned to small group loans with little provision for graduation over time to larger individual loans given to men.
- ***fair trade organisations*** which continue to implement a gender division of labour based on stereotypes and lower payment of women.

The differential impact of **globalisation** and the opening up of world trade on the livelihoods and well-being of poor women is a particularly challenging area of concern.² Many women are pushed into low profit micro enterprises with little prospect of growth or freedom from debt.

This is not only a violation of women's rights, but also has serious implications for pro-poor growth and sustainable livelihoods. Gender equitable enterprise development and women's empowerment are essential components of pro-poor growth. They are essential to:

- ***economic growth*** because of the increasing numbers of women entrepreneurs. Millions of women at all income levels in developing, transition and industrialised countries are setting up enterprises. In some countries, particularly in Africa, women entrepreneurs now outnumber men in the small-scale sector. The numbers and scale of women's enterprises are increasing at a faster rate than those of men³. Increasing the profits and efficiency of women's enterprises is therefore essential to growth within the economy as a

² Fontana, M. , Joekes, S. and Masika, R. (1998). Global trade expansion and liberalization: gender issues and impacts. BRIDGE Report No 42, DFID.

³ For discussion, references to comparative statistics and extended bibliography of literature see Mayoux 2001.

whole.

- **poverty eradication and employment creation** because women are generally poorer than men, spend more of their income on their families and operate more labour-intensive enterprises using female labour.

At the same time, gender equitable enterprise development has a potentially central role in fulfilling DFID's aims of women's empowerment and gender equality. Many women are choosing entrepreneurship as a more attractive form of employment, giving them independence and control of working conditions. An increasing number of women have become very successful and now head large and profitable enterprises. Building on the detailed DFID TSP objectives (See Appendix 1) it is possible to identify many ways in which enterprise interventions could make a substantial contribution. Some of these are indicated in Box 2 and there are many other potential areas of innovation.

Potential contributions include the obvious one of livelihood security (Objective 2). This includes improved access to financial services for women which has been a key aspect of DFID strategies for women. But it goes far beyond this to include other crucial interventions to ensure improved access to infrastructure services, reforms to land and inheritance laws, improved information flows, particularly for women farmers and entrepreneurs, adherence to core labour standards and development of 'family friendly' employment practices. Moreover there is a need to examine also potential contributions to other objectives like equal rights, education and health, women's participation in decision-making decreasing gender-based violence, strengthening institutional mechanisms, access to justice, reductions in gender stereotyping, gender-aware environmental management and children's rights.

In the UK gender issues are being mainstreamed in enterprise development and economic policy including equal opportunities policies, minimum wages, promotion of family-friendly work arrangements and adequate childcare facilities for both women and men. Although everywhere implementation remains incomplete, this is also currently accepted policy in most other Northern economies, and similar standards should apply in the South⁴. Some examples of good practice are given in the [Case Studies](#) on this web site. Some micro-finance programmes are effectively linking microfinance and empowerment strategies Self-Employed Women's Association (SEWA) <http://www.sewa.org>)in India provides not only financially sustainable microfinance, but mobilises women in Unions and cooperatives and has an important and influential role in protecting the interests of informal sector women workers at the national and international level: [ILO](#)

BOX 2: DFID GENDER OBJECTIVES AND ENTERPRISE GOOD PRACTICE

OBJECTIVES	EXAMPLES OF ENTERPRISE GOOD PRACTICE
Objective 1:	<ul style="list-style-type: none">• Development and implementation of equal

⁴ For discussion of approaches to enabling environments for women's enterprise and comparisons of policies in North and South with bibliography see Mayoux 2001.

<p>To promote equality in rights for women and men through international and national policy reform.</p>	<p>opportunities policies in employment</p> <ul style="list-style-type: none"> • Gender aware approaches in all international and national agreements and regulatory frameworks for enterprise development, banking and trade. • Development of new tools for gender analysis of enterprise interventions and international and national enterprise policy making, including better statistics on women's entrepreneurship and work
<p>Objective 2: To secure greater livelihood security, access to productive assets, and economic opportunities for women as well as men.</p>	<ul style="list-style-type: none"> • Improved access to financial services for women • Improved access for women to affordable energy, water and sanitation, and transport services • Reforms to land and inheritance laws • Improved information flows, particularly for women farmers and entrepreneurs • Adherence to core labour standards • Development of ' family friendly ' employment practices
<p>Objective 3: To further close gender gaps in human development, particularly education and health</p>	<ul style="list-style-type: none"> • Microfinance programmes which give loans for education and health of women and girls • Enterprise training integrated with basic literacy, numeracy and/or other types of education • Support for enterprises which provide health and education services for women, for example loans for equipment for midwives, family planning suppliers, women health practitioners and women home tutors
<p>Objective 4: To promote the more equal participation of women in decision-making and leadership roles at all levels</p>	<ul style="list-style-type: none"> • Microfinance programmes which provide an organisational basis for women's political awareness campaigns and develop leadership skills • Enterprise training which gives women entrepreneurs the organizational and advocacy skills to organise to defend their interests and influence economic policy at local, national and international levels • Enterprise training for both women and men which promotes images of strong women entrepreneurs in non-traditional sectors
<p>Objective 5: To increase women's personal security and reduce gender-based violence</p>	<ul style="list-style-type: none"> • Microfinance programmes which provide a forum for discussion and support network to enable women to expose and challenge gender-based violence

	<ul style="list-style-type: none"> • Enterprise training for both women and men which raises issues of gender equality in the household and community • Awareness-raising of women's economic rights among police and judiciary, including the rights and needs of women informal sector workers
<p>Objective 6: To strengthen institutional mechanisms and national machineries for the advancement of women in governments and civil society</p>	<ul style="list-style-type: none"> • Microfinance programmes which support women's mobilisation as part of civil society • Enterprise training integrated with civic education
<p>Objective 7: To promote equality for women under the law and non-discrimination access to justice</p>	<ul style="list-style-type: none"> • Reform and strengthening of criminal and civil law relating to enterprise in ways which reinforced rather than undermine women's rights • Microfinance programmes which facilitate the access of women's groups to legal education • Enterprise training integrated with legal education on women's rights • Awareness-raising of women's economic rights among police and judiciary, including the rights and needs of women informal sector workers
<p>Objective 8: To reduce gender stereotyping and bring about changes in social attitudes in favour of women</p>	<ul style="list-style-type: none"> • Support to media projects and campaigns promoting positive images of women entrepreneurs, women's economic rights, family friendly working practices and other topics relevant to women's economic empowerment • Support to women's business organisations and labour organisations • Awareness-raising among policymakers and political leaders about women's economic role
<p>Objective 9: To help develop gender aware approaches to the management of the environment and the safeguarding of natural resources</p>	<ul style="list-style-type: none"> • Gender aware planning and women's participation in the development of National Strategies for Sustainable Development. • Strengthen tenure and common property rights in line with gender equity • Ensure that local planning and access to natural resources is gender aware • Improved data and research on gender and environmentally sustainable livelihoods
<p>Objective 10: To ensure that progress is made in upholding the rights</p>	<ul style="list-style-type: none"> • Improved data, research and statistics on child labour, particularly of girls. This should include investigation of the potentially positive

<p>of both girls and boys within the framework of Convention on the Rights of the Child</p>	<p>impact of women's income levels in freeing their children on child labour and/or potentially negative impacts of both parents working in the absence of adequate childcare facilities.</p> <ul style="list-style-type: none">• Support to programmes to eliminate the worst forms of child labour particularly girls and including domestic service, sex tourism and other occupations where girls predominate
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SECTION 3: WHO ARE THE MAIN STAKEHOLDERS?

Women entrepreneurs operate in very diverse economic and socio-political environments and therefore have very diverse needs and capacities. It is not sufficient to treat women as one homogeneous 'stakeholder category'. Women will be differentiated by eg economic class, ethnic group, age, marital status and number and age of children. The most relevant differences will vary by context but given the gender division of labour, differences between the needs and capacities of women may be even more significant than for men.

It is also crucial that women are included as **stakeholders in all enterprise development**, not only female-targeted programmes. These programmes cover only a small number of women entrepreneurs and/or women affected by enterprise development.

Women stakeholders are likely to include the following:

- **female micro and small entrepreneurs.** This is obviously a key category encompassing the majority of women entrepreneurs. Their needs are not adequately addressed through targeted interventions like micro-finance and training alone. Their interests need to be included in all enterprise development including macro-level interventions and promotion of large and medium enterprises who could either be in competition with them or provide essential market linkages for their development.
- **female entrepreneurs and managers in medium, large and multi-national enterprises:** a growing number of women are successfully operating growth-oriented enterprises. Women who have achieved these positions are important role models, potential links in the marketing chain for reaching poorer women and potentially influential in policy-making fora. However they are frequently ignored and often even discriminated against in enterprise programmes.
- **women household members** (wives, mothers, daughters and/or other housekeepers) are often crucial as both supervisors and workers in the success of enterprises apparently run by men. So-called 'self-employed' businesses owned by men commonly rely on women's work in production. Women provide most of the unpaid reproductive work essential to men's well-being and ability to spend time on their enterprises. Men's enterprise activities cannot be seen in isolation, but as part of household livelihoods where they have time and resource responsibilities for their households.
- **women paid employees** in enterprises of all sizes and types. Women's pay and working conditions are generally inferior to those of men through either direct discrimination (unequal pay for equal work and in recruitment) or indirect discrimination (job segregation and failure to implement family-friendly working practices).

Arguably all these stakeholders should be treated as primary stakeholders, particularly in enterprise development claiming to have a beneficial impact on household poverty.

Key secondary stakeholders in gender policies in enterprise interventions are:

- **Men entrepreneurs and household members:** As noted above men are not individual actors, but also have resource and time responsibilities for their households and also wider family and community networks. In some cases and some respects men may benefit substantially from gender-equitable interventions, in others they may be required to give up some existing privileges. It is crucial that men's needs and interests are recognized and enterprise interventions promote male support for changing gender relations and/or have strategies to counter resistance.
- **Staff involved in institutions** involved in enterprise development also have a significant effect on the degree to which enterprise interventions empower women. This includes male and female staff at all levels including national and local administration, consultants and donor agencies as well as staff directly in charge at programme level. This does not mean that all staff need to be women, but that both male and female staff need to be equipped with gender skills in their dealings with both men and women. There also need to be appropriate incentives for gender good practice at all levels.

SECTION 4: IMPLICATIONS FOR IMPACT ASSESSMENT

Impact assessment has an important role to play in ensuring that all enterprise development fulfils its considerable potential contribution to DFID's gender objectives. But this requires:

- ***not only impact assessment of female-targeted interventions, but gender analysis of all interventions including enterprise programmes where most participants are men and of macro-level policy***
- ***going beyond questions of access and sex-disaggregation of data on programme participation to questions about empowerment, equality of opportunity and equity of outcomes***

Gender issues are often ignored in impact assessment because they are seen as too complex and/or difficult to deal with. In enterprise development there is also an emphasis on quantitative economic analysis which is inadequate to capture many dimensions of gender inequality because these involve non-market activities and power relations. This is not because these dimensions cannot be analysed rigorously, or even quantitatively but because doing so requires different criteria and indicators and different skills from those with which many enterprise specialists are familiar. Gender analysis requires a **combination of quantitative, qualitative and participatory investigation**. Some of the central questions to be addressed in relation to DFID gender objectives are indicated in Box 3.

Firstly there is a need for sex-disaggregation of **all statistics** on both access to and impacts of enterprise interventions. Impact assessment reports are often

very superficial in the degree of sex-disaggregation. It is crucial from a gender perspective to know not only how many women are participating in programmes, but gender differences in income increases, asset ownership and other indicators commonly covered as part of a poverty assessment. A more adequate understanding may often be at least partly achieved through more focused and probing analysis of existing statistical information. It will also require proper planning of questionnaires and sampling methodology at the beginning of any new investigation.

Secondly it will generally be inadequate to confine analysis to women entrepreneurs treated as one single category. Women may have very different needs depending on other factors like economic class, ethnic group, age, marital status, literacy. Stakeholder analysis must disaggregate not only broadly by sex, but also within other stakeholder categories of analysis like enterprise size, income group etc. This would enable much more accurate pinpointing of both 'success' areas and 'problem' areas for further investigation. Impact assessments will also need to go beyond direct beneficiaries to include women and men in household enterprises, and employees. Failure to do so risks missing crucial positive and negative programme impacts and important dimensions of any assessment of poverty reduction. Again this may often be at least partly achieved through more thorough analysis of existing statistics and will require adequate planning in any new investigation.

Thirdly there is a need to include specific indicators for empowerment, equality of opportunity and equity of outcomes. A number of frameworks have been developed for measuring empowerment and these are given in Appendix 1. The precise indicators to be included will depend on the context and the aims and aspirations of women concerned, the aims of the assessment, resources and skills of the researchers. They should include indicators identified by women and men beneficiaries, but could also include indicators derived from project, programme and policy gender objectives. This investigation would require use of qualitative and participatory but ideally also quantitative indicators and analysis to ensure the credibility of findings.

Fourthly institutional issues are a particularly important part of gender analysis. This is because of the importance of the attitudes and actions of male and female staff in development agencies for ensuring that women's empowerment, equality and equity issues are mainstreamed. Gender analysis needs to be an integral part of any social audit and gender audit methodologies are being developed and used within a range of different types of organization

Finally there are gender considerations to be taken into account in the impact assessment process itself. Gender norms in many societies may make it difficult for women to discuss certain sorts of issues with men. This does not in most contexts mean that men cannot interview women (or that women cannot interview men) to get information on questions like incomes, enterprise management, markets, daily time schedules or background information providing the interviewer has an awareness of gender issues. However certain sorts of more sensitive information e.g. on women's or men's attitudes and behaviour in relation to areas like domestic violence or decision-making within the household can more reliably be collected through interviews between people of the same sex. In addition women's (and men's) perception of the seriousness

of any assessment may well be affected by the degree to which there is a gender balance amongst the researchers. This will affect the reliability of the information collected.

The nature of gender equality also makes it likely that special measures will be needed to ensure a gender balance in people actually interviewed or participating in participatory exercises. This will require attention to the gender division of labour and gender norms in timing and location of the assessment. It is also important that ethical concerns are taken into account and the women in particular are not made more vulnerable by any information given in the assessment process. At the same time there are ways in which the impact assessment process itself could be made more empowering the women to facilitating processes of information sharing to which they would not otherwise have access.⁵

⁵ For a discussion of this see eg Mayoux 1998.

BOX 3: SUMMARY OF IMPLICATIONS FOR IMPACT ASSESSMENT

1) GENDER DISAGGREGATION OF ALL STATISTICS should include

- both access to interventions and impacts

2) WIDENING OF STAKEHOLDER ANALYSIS BEYOND 'WOMEN'

- disaggregation of the category 'women' by e.g. class, ethnic group, age, marital status
- inclusion of:
 - **household members** of male and female entrepreneurs
 - **employees**

3) INCLUSION OF EMPOWERMENT, EQUALITY AND EQUITY IMPACT

INDICATORS including particularly:

Women's economic empowerment

- increased incomes from women's own activities and increased assets in women's names
- increased control (having a choice over use of) of their own income and increased role in economic decision-making in the household

Women's wellbeing

- improvements in women's well-being
- more equal division of labour
- decrease in domestic violence

Social and political empowerment

- increased access to support networks and opportunities for organizing to protect their individual and collective interests at the local level
- increased social and political participation to promote gender equality at the macro level.

Changes in men entrepreneurs

- How far have there been positive changes in men's attitudes towards gender equity, equality and women's empowerment?
- How far have there been changes in men's actions in relation to gender issues in their households, communities and towards women entrepreneurs in the same markets or marketing chains?

4) INCLUSION OF INSTITUTIONAL-LEVEL INDICATORS including equal opportunities policies and gender awareness.

- What are the aims, objectives and specific purpose in relation to gender?
- What measures have been taken in programme design to ensure that these are attained? What mechanisms exist for gender training? What incentives exist for implementation of gender policy?
- Is there an equal opportunities policy for staff? How far have these been successful in ensuring a gender balance particularly at senior and field levels?
- What monitoring and evaluation mechanisms exist? How far do these enable an assessment of gender equality in programme outcomes? How far do they enable assessment of the reasons for any inequalities?

5) IMPLICATIONS FOR IMPACT ASSESSMENT PROCESS

- Is there an appropriate gender balance on the impact assessment team at both the

design and implementation levels?

- What measures have been taken to ensure adequate representation of women in the assessment process?
- What measures have been taken to ensure that women are not made more vulnerable by the impact assessment process?
- What measures have been taken to ensure that the assessment findings are disseminated to women? Are there any measures to make the impact assessment process itself empowering for women?

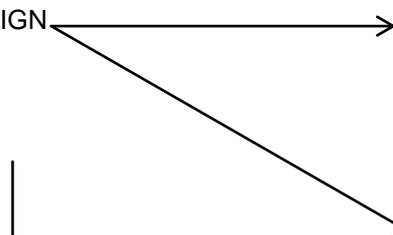
PROJECT CYCLE: GENDER ISSUES

IDENTIFICATION



- *Look at EDIAIS for lessons from other projects*
- *PROJECT HEADER SHEET (PIMS, POM, PAM)
 - *Decision on markings give indication of which TSP checklists to consider(eg **gender**, poverty etc)*
- *CONCEPT NOTE
 - *Some consideration of role of women in project and level and methodology of IA*

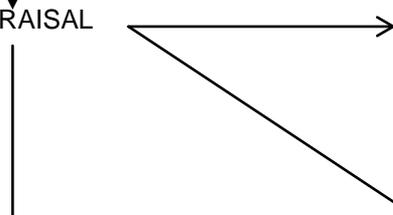
DESIGN



- *LOGFRAME
 - *Are there specific gender objectives?*
 - *Are indicators gender disaggregated?*
 - *Do indicators reflect outputs?*
 - *Decide on purpose of IA*
 - *Decide on methodologies*
 - *Decide on necessary baseline data required*

- *STAKEHOLDER ANALYSIS
 - *Which stakeholders involved in proposed IA – question whether appropriate stakeholders involved. If not reconsider suggested IA*
 - *Have women been specifically included as stakeholder group? Are they women owners, workers or family members?*

APPRAISAL



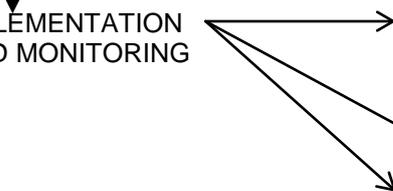
- *TECHNICAL ANNEXES
 - *Do tech annexes (in particular, economic and social) discuss fully proposed IA strategy for project*

*MONITORING ANNEX

APPROVAL



IMPLEMENTATION AND MONITORING



- *REPORTING
 - *is heterogeneity of women reflected?*
 - *Are issues of causality discussed?*

*MONITORING

*REVIEWING: *Mid term review (MTR) and Output to Purpose Reviews (OPR)*

**APPENDIX 1: POVERTY ELIMINATION AND EMPOWERMENT OF WOMEN:
DFID OBJECTIVES IN THE TSP AND EXAMPLES OF ACTIONS**

OBJECTIVES	EXAMPLES OF ACTIONS
<p>Objective 1: To promote equality in rights for women and men through international national policy reform.</p>	<ul style="list-style-type: none"> • Development and implementation of equal opportunities policies • Gender aware approaches to international agreements and regulations • Development of new tools for analysis and international and national policy making, including better statistics
<p>Objective 2: To secure greater livelihood security, access to productive assets, and economic opportunities for women as well as men.</p>	<ul style="list-style-type: none"> • Improved access to financial services for women • Improved access for women to affordable energy, water and sanitation, and transport services • Reforms to land and inheritance laws • Improved information flows, particularly for women farmers and entrepreneurs • Adherence to core labour standards • Development of ' family friendly ' employment practices
<p>Objective 3: To further close gender gaps in human development, particularly education and health</p>	<ul style="list-style-type: none"> • Development of policies and programmes to remove gender barriers to education • Development of policies and programmes to support achievement of International Development Targets for maternal mortality and access to reproductive health services • Improvements to national statistical systems to provide sex-disaggregated data across all key social indicators
<p>Objective 4: To promote the more equal participation of women in decision-making and leadership roles at all levels</p>	<ul style="list-style-type: none"> • Capacity-building and other support women's organisations • Electoral and other reforms to remove barriers to women's participation in public life • Public awareness campaigns to challenge gender stereotypes
<p>Objective 5: To increase women's personal security and reduce gender-based violence</p>	<ul style="list-style-type: none"> • Reform and strengthening of criminal and civil law • Awareness-raising of women's rights among police and judiciary • Public information campaigns • Support to women's organisations • Improved knowledge and statistics
<p>Objective 6: To strengthen institutional mechanisms and national machineries for the</p>	<ul style="list-style-type: none"> • Civil service and public spending reforms to establish and support appropriate government structures • Strengthening of role of civil society

advancement of women in governments and civil society	<p>organisations in advancing gender equality</p> <ul style="list-style-type: none"> • Public awareness campaigns
<p>Objective 7: To promote equality for women under the law and non-discrimination access to justice</p>	<ul style="list-style-type: none"> • Reform and strengthening of criminal and civil law • Support to legal literacy programmes • Training and capacity building for police, judiciary, and organisations in civil society • Public information campaigns
<p>Objective 8: To reduce gender stereotyping and bring about changes in social attitudes in favour of women</p>	<ul style="list-style-type: none"> • Support to media projects and campaigns, including gender training for journalists and programme makers • Support to women's organisations • Awareness-raising among policymakers and political leaders
<p>Objective 9: To help develop gender aware approaches to the management of the environment and the safeguarding of natural resources</p>	<ul style="list-style-type: none"> • Gender aware planning and women's participation in the development of National Strategies for Sustainable Development • Strengthen tenure and common property rights in line with gender equity • Ensure that local planning and access to natural resources is gender aware • Improved data and research
<p>Objective 10: To ensure that progress is made in upholding the rights of both girls and boys within the framework of the Convention on the Rights of the Child</p>	<ul style="list-style-type: none"> • Implementation of the Convention of the Rights of the Child • Improved data, research and statistics • Support to programmes to eliminate the worst forms of child labour

APPENDIX 2: EMPOWERMENT INDICATORS IN ENTERPRISE DEVELOPMENT

Gender inequalities themselves exist on many different levels and are both interlinked and mutually reinforcing. Consequently any empowerment process to overcome them, and any analysis of this process, is inevitably a complex combination of different dimensions and levels. Empowerment frameworks have typically combined indicators for empowerment, equality and equity as understood in the DFID definitions given in Box 1 of the main text. A number of frameworks of indicators have been developed explicitly for enterprise development, particularly micro-finance, by:

- Schuler and Hashemi
- Osmani
- Goetz and Sengupta
- Chen
- Mayoux

SCHULER, HASHEMI AND RILEY'S EMPOWERMENT INDEX

Uses eight indicators, each including a variety of specific actions or items:

- ***freedom of mobility***: Based on a list of places the respondent had gone (the market, a medical facility, the movies, outside the village) with additional point if she had gone alone
- ***ability to make small purchases***: Giving progressive points for purchasing small items used daily in food preparation for the family (kerosine oil, cooking oil, spices), small items for herself (hair oil, soap, glass bangles), purchasing ice cream or sweets for children. Extra points were given if decisions were normally made without asking the husband's permission, and if the purchases were made at least in part with money earned by the respondent herself.
- ***ability to make larger purchases***: One point was given for purchasing pots and pans, two points for children's clothing, three points for saris for herself and four for buying the family's daily food. An additional point was given for each category if the purchase was made at least in part with money earned by the respondent herself.
- ***involvement in major household decisions***: One point was given for making a decision (individually or jointly with the husband) within the past few years about house repair or renovation, one point for a decision to take in a goat to raise for profit, three points for deciding to lease land and four points for deciding to buy land, a boat or a bicycle rickshaw.
- ***relative freedom from domination by the family***: The respondent was asked if, within the past year someone in the family had taken money from her against her will, taken land, jewelry or livestock from her against her will, prevented her from visiting her natal home or prevented her from working outside the home
- ***political and legal awareness***: One point each was given for knowing the name of a local government official, a Member of Parliament, and the Prime Minister, and one point each for knowing the significance of registering a marriage and knowing the law governing inheritance.

- ***involvement in political campaigning and protests:*** The respondent was classified as "empowered" if she had campaigned for a political candidate or had gotten together with others to protest: a man beating his wife, a man divorcing or abandoning his wife, unfair wages, unfair prices. misappropriation of relief goods. or high-handedness of police or government officials.
- ***economic security and contribution to family support:*** A point was assigned if the woman owned her house or homestead land, a point for owning any productive asset, a point for having her own cash savings and an additional point if the savings were ever used for business or money-lending.

This statistical study was then followed up by a number of other more qualitative studies on issues such as domestic violence (1997b).

GOETZ AND SEN-GUPTA: LOAN CONTROL INDEX Distinguishes between:

- ***full control:*** over entire productive process including marketing; significant control over all aspects except marketing
- ***partial control:*** provision of substantial labour inputs but little or no managerial control
- ***very limited control:*** minimal input to production process
- ***no involvement:*** where there was no labour input or managerial control

OSMANI CO-OPERATIVE CONFLICT MODEL uses Sen's co-operative conflict model and distinguishes between:

- ***breakdown position:*** how well each person can do without any co-operation
- ***perceived interest:*** and the degree to which these take account of a person's own well-being
- ***perceived contribution:*** the degree to which actual contribution is valued

CHEN'S EMPOWERMENT FRAMEWORK commissioned by UNIFEM for the AIMS micro-finance impact study

material change:

- ***income:*** increased income and income security
- ***resources:*** increased access to, control over, and ownership of assets and income
- ***basic needs:*** increased or improved health care, child care, nutrition, education, housing, water supply, sanitation and energy source
- ***earning capacity:*** increased employment opportunities plus ability to take advantage of these opportunities

perceptual change:

- ***self-esteem:*** enhanced perception of own individuality, interest and value
- ***self-confidence:*** enhanced perception of own ability and capacities
- ***vision of future:*** increased ability to think ahead and plan for the future
- ***visibility and respect:*** increased recognition and respect for individual's value and contribution

relational change:

- ***decision-making:*** increased role in decision-making within the household and

- community
- *bargaining power*: increased bargaining power
 - *participation*: increased participation in non-family groups, in local institutions, in local government, in political process
 - *self-reliance*: reduced dependence on intermediation by others for access to resources, markets, public institutions plus increased ability and ability to act independently
 - *organisational strength*: increased strength of local organisations and local leadership

(Mayoux Framework on next page)

MAYOUX FRAMEWORK

TYPE OF POWER RELATION	ECONOMIC EMPOWERMENT	WELL-BEING BENEFITS	CULTURAL\LEGAL AND POLITICAL EMPOWERMENT
POWER WITHIN: increased awareness and desire for change for individual woman	<ul style="list-style-type: none"> - women's positive evaluation of their economic contribution - desire for equal economic opportunities - desire for equal rights to resources in the household and community 	<ul style="list-style-type: none"> - women's confidence and happiness - women's desire for equal well-being - desire to take decisions about self and others - desire to take control of own fertility 	<ul style="list-style-type: none"> - assertiveness and sense of autonomy - recognition of need to challenge gender subordination including cultural 'tradition, legal discrimination and political exclusion - desire to engage in cultural, legal and political processes
POWER TO: -increased individual capacity for change - increased opportunities for access	<ul style="list-style-type: none"> -access to micro-finance services - access to income - access to productive assets and household property - access to markets - reduction in burden of unpaid domestic work including childcare 	<ul style="list-style-type: none"> - skills including literacy - health and nutrition status - awareness of and access to reproductive health services - availability of public welfare services 	<ul style="list-style-type: none"> - mobility and access to the world outside the home - knowledge of cultural, legal and political processes - removal of formal barriers to access to cultural, legal and political processes
POWER OVER: - changes in underlying resource and power constraints at household, community level and macro-level - individual power/action to challenge these constraints	<ul style="list-style-type: none"> - control over loans and savings use and income therefrom - control over income from other household productive activities - control over productive assets and household property - control over household labour allocation - individual action to challenge discrimination in access to resources and markets 	<ul style="list-style-type: none"> - control over parameters of household consumption and other valued areas of household decision-making including fertility decisions -individual action to defend self against violence in the household and community 	<ul style="list-style-type: none"> - individual action to challenge and change cultural perceptions of women's capacities and rights at household and community levels - individual engagement with and taking positions of authority within cultural, legal and political processes
POWER WITH or increased solidarity/joint action with other women to challenge underlying resource and power constraints at household, community level and macro-level	<ul style="list-style-type: none"> - acting as role model for other women, particularly in lucrative and non-traditional occupations - provision of wage employment for other women at good wages - joint action to challenge discrimination in women's access to resources (including land rights), markets and gender discrimination in macro-economic context. 	<ul style="list-style-type: none"> - higher valuation of and increased expenditure on girl children and other female family members - joint action for increased public welfare provision for women 	<ul style="list-style-type: none"> - increase in networks for support in times of crisis - joint action to defend other women against abuse in the household and community - participation in movements to challenge cultural, political and legal gender subordination at the community and macro-level

RESOURCES AND WEBSITES

REFERENCES AND RESOURCES

Elson, D. (1999). Micro, Meso, Macro: Gender and Economic Analysis in the Context of Policy Reform. Engendering Macroeconomic Policy Reform. I. Bakker. Ottawa, North-South Institute.

Diane Elson has written many pioneering articles on gender analysis and macroeconomic policy. In this article Elson shows how male bias permeates conventional economic analysis at the micro, meso- and macro- levels. At the meso-level of markets, firms and public sector agencies gender relations structure the social norms and networks which govern their operation. At the macro-level male bias focusing on monetary aggregates ignores the reproductive economy with serious consequences for its adequacy to predict impact on poverty.

Kabeer, N. (1994) Reversed Realities: Gender Hierarchies in Development Thought London, New York: Verso

This book gives an in-depth overview of debates on gender analysis. It gives a history of the development of Women in Development (WID) and Gender and Development (GAD) distinctions. It then goes on to a detailed critique of the ways in which 'households' have been treated in economic analysis, debates about poverty and social cost-benefit analysis. Finally it proposes a framework for gender analysis which incorporates both grass-roots views and feminist analysis.

Kabeer, N. (1998). 'Money Can't Buy Me Love'? Re-evaluating Gender, Credit and Empowerment in Rural Bangladesh. Brighton, IDS.

This publication gives an overview of debates about women's empowerment and microfinance in Bangladesh and the various frameworks that have been used. It then presents the findings of an in-depth study of a NORAD-funded programme integrating both qualitative research and analysis with quantitative research. It has an excellent discussion of the complexities involved in assessing women's empowerment and the importance of reflecting women's own aspirations and priorities.

Available on CGAP website www.cgap.org

Mayoux, L. (1988c) 'Participatory Programme Learning for Women's Empowerment: Negotiating complexity, conflict and change' IDS Bulletin Vol 29 No 4

This presents a framework for participatory organisational learning and impact assessment which would in itself be a contribution to empowerment. It presents a framework of indicators for empowerment which could be used and describes steps to be taken in initiating, developing in implementing a participatory approach. It argues that although there are many pitfalls to be addressed, such

an approach is essential for long-term sustainability of microfinance programmes as well as fulfilment of their potential as an empowerment strategy.

Available from CGAP gateway www.cgap.org

Mayoux, L. (2000) 'Micro-finance and the Empowerment of Women: A review of the key issues' Social Finance Unit Working Paper No 23, ILO, Geneva.

This paper gives an overview of approaches to women's empowerment and microfinance. It gives an overview of assumptions about ' virtuous spirals ' and the degree to which these are supported or called into question by evidence of impact from Asia and Africa. It proposes a framework for gender policy in microfinance which would make it more empowering, including the importance of impact assessment as part of an organisational learning process.

Available on

<http://www.ilo.org/public/english/employment/finance/papers/mayoux.htm>

Mayoux, L. (2001 forthcoming) 'Enabling Environments for Women's Enterprise: Challenges and Ways Forward' ILO, Geneva.

This paper reviews debates enabling environments for women's enterprise in both Northern and Southern economies. Following Elson's critique of male bias in macro economic debates, it argues that enabling environments for women's enterprise cannot merely consist of a few micro enterprise programmes targeting women. It proposes a much more far-reaching framework encompassing positive support for women entrepreneurs at all levels to counter current subsidies and support which favour men's enterprises. It also stresses the need to pay much more attention to reproductive issues both in terms of stimulating service enterprises run by women and the promotion of family friendly and gender equitable policies in employment, taxation and social policy.

To be available on ILO website shortly.

Tinker, I. ed (1990). Persistent Inequalities: Women and World Development, Oxford University Press.

This book synthesises much of the research done in the 1980s and 1990s on the role of women in economic development. It brings together a number of key articles including Sen's seminal article on 'cooperative conflicts', discussions of into household distribution and control and ethnographic material on India, Africa and the Caribbean.

WEBSITES

Les Femmes Chefs d'Entreprises Mondiales (FCEM) www.fcem.org Gives reports on women's medium and large-scale enterprise, including and details of conferences. It also contains worldwide links to women's enterprise organizations.

DFID Gender Equity Mainstreaming (GEM-site) (currently only available via the DFID intranet; will be available on internet shortly) As well as general information on DFID's gender policy, this site has detailed checklists and guidelines for many specific types of livelihood intervention.

OECD www.oecd.org Doing a search for gender sources leads to reports and guidelines for OECD countries, including details of a series of conferences on women's entrepreneurship.

UNIFEM www.undp.org/unifem/ As well as material on UNIFEM's general policies on gender including the Convention on Elimination of Discrimination Against Women and Beijing Conference, the site also has specific documents on women and the economy.

Women in Informal Employment Globalising and Organising (WIEGO)
www.wiego.org Contains reports and statistics on women in the informal sector and world-wide links to organizations working to promote their interests.