MAPPING ‘GENDER EVALUATION’ IN SOUTH ASIA

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Abstract
This paper reviews literature on gender, development and evaluation to map the emerging theoretical terrain of measuring change in gender relations in South Asia. It traces the separate but related trajectories of thinking on gender and development, of ‘evaluation culture’, and of conducting social science research to explore the points where these conflict and converge. It also presents an overview of the most commonly used frameworks employed in gender evaluations, and critically examines whether and how these are appropriate in the context of South Asia, drawing especially on examples from India.

Introduction
‘Gender’ has become an integral part of development thinking and practice in the last three decades. A range of catch phrases such as ‘analysing gender inequality’, ‘promoting gender equity’, ‘mainstreaming gender’, ‘engendering development’ have entered the development lexicon and are there to stay. Women-specific development initiatives, special gender sensitisation
programmes, and ‘gender’ components in ongoing development projects have been launched by government and non-government actors, and are supported by international development organisations and donor agencies. These developments have been accompanied by the thrust towards measuring, monitoring and evaluating the success of these projects and programmes in changing women’s realities and transforming gender relations, or in short what is understood as ‘gender evaluation’. Gender evaluation, though initially slow to catch on, has not escaped the attention and interest of policy makers, donors and development practitioners in South Asia. However, much of the literature on evaluation continues to emerge from scholars and development practitioners operating in countries of the North (Ratnala, 2009). In this paper, I review the limited yet rich scholarly writing and reports on gender, development and evaluation to map the emerging theoretical terrain of measuring change in gender relations in South Asia. First, I trace how gender evaluation has evolved in the region. Second, I critically examine evaluation frameworks used in gender evaluations, drawing on examples from India.

Let me clarify at the outset my use of certain key terms in the paper. By evaluation, I refer to ‘the systematic application of social research procedures for assessing the conceptualisation, design, implementation and utility of social intervention programs’ (Rossi & Freeman, 1993, p. 5). By evaluation culture, I imply the internalisation and incorporation of evaluation in project/
programme design and implementation as a systemic input to improving management of development projects and programmes, and an appreciation of its importance by the various stakeholders involved (Tudawe & Samranayake, 2008). Gender evaluation involves learning how change happens in gender relations, analyzing which strategies worked and which did not, and how these could be refined for greater impact, practicing accountability amongst the various stakeholders to empowering constituencies by involving them in analyzing change processes so that they feel strengthened to sustain, extend and expand change, and advancing advocacy for gender equality and social justice (adapted from Batliwala & Pittman, 2010). Throughout the paper, I problematise terms such as ‘women’s status’ and ‘empowerment’, and binaries such as ‘quantitative and qualitative’, and ‘success and failure’, which are commonly used in evaluations but whose meanings and measurement seem to differ from one evaluation to the other.

**Tracing journeys in gender, evaluation and research**

To understand how gender evaluation has evolved in South Asia, I attempt to trace in an integrated fashion the separate but related trajectories of thinking on gender and development, of ‘evaluation culture’, and of conducting social science research, especially in the region (see Figure 1).
My reference to thinking on gender and development pertains to the shifts in focus from Women in Development (WID) and Women and Development (WAD) paradigms to the more recent Gender and Development (GAD) paradigm. Generally speaking, WID draws on liberal feminist ideas, WAD on Marxist feminist ideas, and GAD is said to have emerged as an alternative to both WID and WAD. The WID and WAD perspectives arose in the late 1960s and early 1970s. WID proponents articulated the concern that women had been left out of development, and needed to be ‘factored’ in (Pearson & Jackson, 1998) whereas WAD proponents saw ‘women’ as a class and sought to create ‘women only’ projects (Connelly, Li, MacDonald & Parpart, 2000).

It was in the time of WID and WAD that a new generation of women emerged in South Asian countries who questioned the supplementary role allotted to women in development programmes, most of which involved training women in the skills of ‘family management’ and ‘home economics’ (Desai & Krishnaraj, 1987; John, 2001). In India, their critique was bolstered by the publication of a report titled *Towards Equality* in 1974. Documenting the widening of gender inequalities in employment, health, education and political participation since Independence, the report was intended for the United Nations International Women’s Year World Conference to be held in 1975. The United Nations declared in 1975 the International Decade for Women, and placed special emphasis on the integration of women in development. A number of South Asian countries signed international
declarations and accords such as the Convention on the Elimination of all Forms of Discrimination Against Women (CEDAW), and set up national machineries to achieve this mandate. Pakistan and India, for instance, included a separate chapter on women’s development in their Sixth Five Year Plans, and recognised women’s role in national development as partners/contributors rather than recipients/beneficiaries (Lingam, 2002).

It is important to note that evaluation of development programmes had begun to find its way into countries in South Asia during this period. The majority of the development programmes in the region at this time were planned and implemented by state apparatuses, and this meant that evaluation mainly served government planners (Hay, 2010a). The idea was to have ‘objective’ assessments, by ‘independent’ persons using ‘professional’ methods of data collection and analysis (Mikkelsen, 1995; Rubin, 1995 in Dale, 2004, p. 31). The perspectives on objectivity and professional methods were drawn from the prevailing emphases on the same in social science research (Dale, 2004). However, there is little evidence to suggest that the developments mentioned in the previous paragraph can really be attributed as an outcome of the then nascent evaluation culture in the region.

By the 1980s, GAD had emerged as an alternative to WID and WAD. It drew on the grassroots organisational experiences and writings of Third World feminists (Sen & Grown, 1988) and on the analysis of Western socialist
The GAD perspective emphasises the interconnections between gender, class, religion, race and ethnicity, and the social construction of their defining characteristics. Its emphasis is much more on the relationships between women and men rather than on women alone. NGOs have emerged as the key institutional mechanisms of the GAD approach. They have significantly grown and diversified in the South Asian region in the last two decades. The 1995 UN World Conference on Women in Beijing has been catalytic in this regard. A number of other factors have also mattered such as the choice of a section of the women’s movement to collaborate with the state in the Indian context.

The emergence of GAD and the accompanying expansion of NGOs contributed in significant ways in ushering in the era of gender-sensitive evaluations. Countries in South Asia were no exception to this. By the mid-1980s, not only international NGOs such as OXFAM and CARE but also national NGOs such as Grameen Bank in Bangladesh and SEWA in India had emerged as important actors in international development. ‘Many of these were pioneers in developing participatory and qualitative research methods and frequently criticised the more quantitative, economic analysis-focused research methods used by bilateral and multilateral development agencies [especially for conducting evaluations]’ (Bamberger & Podems, 2002, p. 84). This provided the appropriate space and context for many feminist proponents of GAD to denounce the conventional economic development
models and the social science research on which these models were based. The synthesis of research findings from different social science disciplines further helped in making a ‘business case’ for integrating gender into development planning and evaluation. The philosophical underpinnings of the GAD approach and the use of participatory and qualitative research methods enabled evaluators to: (a) recognise that when women have more control over household resources, it impacts positively household consumption patterns and welfare of children, and (b) acknowledge among other things the importance and assess the impact of gender-based violence at the household, community and national levels on women’s ability to work outside the home or to participate in community and political activities (Bamberger & Podems, 2002).

It is important to note that the availability of donor funding, especially with increasing liberalisation of economies in the region, had significantly facilitated the expansion of NGOs (Ray, 2000). The growing importance of the GAD approach in the international development discourse meant that donors were particularly interested in funding NGOs or NGO-managed development projects and programmes which had a ‘gender’ component, claimed to be gender-sensitive or focused on women’s empowerment (Ramachandran & Saihjee, 2000). Donor funding of these NGOs or NGO-managed development projects and programmes brought with it the need and often insistence on evaluation to ensure accountability. As the state
apparatuses gradually withdrew from several of their welfare and development related responsibilities, and as they increasingly began to engage NGOs to take on some of these responsibilities in the backdrop of neoliberal policies, programmes and practices, donors emerged as and have remained perhaps the most prominent actors in development evaluation, including gender evaluation, from the 1980s onwards. Some evaluation experts observe that evaluation in general and gender evaluation in particular has come to be structurally driven by and has predominantly served these donors. This indicates a marked shift from the 1960s and 70s when development was primarily state-led and evaluation mainly served government planners (Hay, 2010a).

Donor insistence on evaluation to ensure accountability has had both positive and negative consequences. In the initial years of the micro-credit revolution in the region, that is the early 1990s, detailed evaluation studies were crucial in highlighting the key role played by NGOs in generating employment opportunities through micro-credit programmes, providing training to augment skills, and increasing literacy levels and awareness especially as far as poor Bangladeshi women were concerned (Hunt & Kasynathan, 2001). However, by the late 1990s and the early 2000s, donor insistence on evaluation to accurately measure change in the lives of women had led gender evaluators to concentrate once again on quantification (Sudarshan & Sharma, 2010). Critics claim that empowerment through and success of NGO-
led micro-credit initiatives had come to be assessed in terms of the number of women enlisted in self-help groups, the degree of increase in household incomes, and the rates of return to investment activities, without any attention to whether such programmes ‘empowered’ women by including them in the programme design itself (Goetz & Gupta, 1996). They contend that donors had failed to understand empowerment as an ongoing process, and that attempts to measure empowerment were often based on the false assumption that empowerment occurs in a linear progression. Further, NGOs for their part had become more geared to meet the requirements of the donors than the constituencies with whom they worked (Gready, 2009, p. 383).

Katherine Hay (2010a) argues that there is a need for South Asia to leapfrog to a new phase in evaluation culture which would serve not only governments and donors but also local decision-makers and the poor and marginalised who most need the gains of development. Vardhani Ratnala (2009) claims that governments and donors alike are taking a keen interest in bringing development actors in South Asia up to date with the latest perspectives and frameworks in evaluation. Since these have evolved from what they used to be over a decade ago and reflect a trend in the broader social science research and evaluation fields ‘towards more mixed method approaches and valuing different designs for suiting different questions, contexts, and resources’ (Hay, 2010a, p. 8), which for their part purposively include the voices and experiences of the poor and marginalised, I would like to argue that they are
conducive to the proposed move to a new phase in evaluation culture. Gender and gender evaluation would be central concerns in this phase. Already much emphasis is being placed since the early 2000s on tracking progress and evaluating programmes in the region which are expected to have a direct impact on the Millennium Development Goals, the third amongst these being clearly focused on gender, and several others engaging with it indirectly (Ratnala, 2009).

What would help in facilitating and also consolidating the proposed new phase in evaluation culture in the South Asian region is greater coordination among the various actors involved in evaluation (Ratnala 2009). While evaluators in South Asia are using online blogs, association websites and e-newsletters, books and journal articles pertaining to evaluation research, these continue to remain North-centric. Efforts are underway to launch country-specific as well as region-wide evaluation associations and networks to redress this bias. The Sri Lanka Evaluation Association, the Pakistan Evaluation Network and the Community of Evaluators (CoE) exemplify these efforts (Tudawe & Samranayake 2008; Khan 2008; CoE website 2009). However, at present, none of these networks and associations explicitly engages with gender evaluation related concerns. There are some organisations, networks and alliances such as UNIFEM South Asia Office, OXFAM, and South Asian Network of Gender Activists and Trainers
(SANGAT) which bring together gender evaluation experts and researchers in South Asia but these too are not exclusively focused on gender evaluation.

The above discussion is intended to provide a thematic and chronological backdrop to the following section where I turn to methodological concerns pertaining to gender evaluation in the region. Which are the most commonly used evaluation frameworks employed for measuring change in gender relations? Are these frameworks good enough? Answers to these questions have been explored in the Association for Women’s Rights in Development’s (AWID) recently developed wiki on monitoring and evaluation (2011). I will examine whether and how these are relevant in the context of South Asia, drawing especially on examples from India.

‘Seeing’ gender through evaluation frameworks

Sara Hlupekile Longwe (2002) observes that frameworks in gender evaluation are like ‘spectacles’, which allow us to see different aspects of gender issues, to differentiate between the various aspects of the project/ programme, and to ask different types of evaluation questions. The choice of lens is crucial as many gender issues are not easily visible and tend to get overlooked. Over the past few decades, a wide range of tools, methods and frameworks have been developed to measure changes in gender relations. As part of the initial work done towards AWID’s wiki on monitoring and evaluation, Srilatha Batliwala and Alexandra Pittman (2010) have collated and reviewed from activists,
Batliwala and Pittman (2010) identify two overarching trends in the conventional evaluation frameworks employed by gender evaluators, namely, causal frameworks that demonstrate the causal chains leading to programme impact, and contribution frameworks which track the multiple and variable forces involved in producing change, and highlight the contribution of change agents to the change process and intended outcomes. The logical frames and results-based management approaches are among the causal frameworks. The logical frames approach aims to systematise and identify logical hierarchy, and outlines how project objectives are reached. It involves a cause and effect analysis, a stakeholder analysis, an objectives tree and hierarchy, and an implementation strategy. The results-based management approach aims at defining the expected results of the project and monitoring progress against those results. Results, in this approach, may be understood as outputs, outcomes and impact (Batliwala & Pittman, 2010, p. 17-20). Amongst the prominent contribution frameworks are outcome mapping and participatory approaches. Outcome mapping tracks outcomes, resulting from changes in behavior, relationships, activities or stakeholders. Typically, outcomes and progress markers are identified for each stakeholder, in other words, boundary partner on a three-point scale ranging from ‘expect to see, like to see, and love to see’ (Batliwala & Pittman, 2010, p. 21-22). The main aim of
participatory approaches is to empower the various stakeholders, namely, community members, project staff members and facilitators, to themselves initiate, control and take corrective action (Estrella & Gaventa, 1998).

Gender analysis frameworks, which draw from both causal and contribution frameworks, are what are classified as alternative frameworks and are said to be most commonly used by gender evaluators with feminist inclinations. The Harvard analytical framework, the Moser gender planning framework and the social relations approach are amongst the prominent gender analysis frameworks. The Harvard analytical framework identifies the different resources and constraints facing women and men in social and economic development, and examines the implications of women’s multiple social and economic roles. The Moser gender planning framework seeks to address some of the criticisms made against the Harvard analytical framework by introducing the idea of women’s ‘three roles’ in production, reproduction, and community management, and the implications these roles have for women’s participation in the development process (Bamberger & Podems, 2002). The social relations approach locates the family and household within the network of social relations, connecting them to the community, market, and state. It is more broadly oriented than the other frameworks and draws on explicitly feminist roots (Batliwala & Pittman, 2010, p. 25-27 and 30-31). Batliwala and Pittman (2010) also identify what they classify as systems thinking and complexity frameworks, which measure change from complex
and systems theory approaches, and contextually focus on systems and interconnections therein.

However, Batliwala and Pittman’s work (2010) also reveals that the aforementioned conventional and alternative frameworks that most development practitioners prefer and donors rely on do not fully capture the complex changes related to gender relations, women’s rights and feminist organisations’ efforts. Few frameworks help in understanding how gender relations actually change and whether the change is really sustainable; assessing the achievement of project/programme objectives does not amount to assessing change and its sustainability. Most evaluation frameworks are bound by six month to three year grant periods whereas very little can be realistically measured in such short periods of time as the pace of long-lasting change is usually slow. This is not unusual when it comes to several donor-driven development interventions and their gender evaluation requirements in Indian contexts (Govinda, 2009).

Further, most frameworks lack reflexivity; there is little scope for testing the validity of their own assumptions or the theories of change underpinning them (Batliwala & Pittman 2010). There are several phenomena that do not usually get picked up through or do not have space to be represented especially in conventional evaluation frameworks. One such phenomenon is what Batliwala and Pittman (2010) call the ‘two steps forward, one step back’
phenomenon, which brings to the fore the facts that change does not always happen in a linear fashion the way it is often (wrongly) assumed to, and that often change in gender norms or practices which challenges age-old traditions results in conflict or a backlash in some form in the initial period of the project/ programme. A common instance of this in the South Asian region is the rise in domestic violence against women by men immediately after the setting up of women’s microcredit groups (as men feel threatened by the possible economic independence that the women could derive from their association with these groups). In most cases, this violence declines over time as the groups’ benefits to not only women but the entire household become apparent to men. But a conventional evaluation framework is not likely to capture the initial conflict/backlash, and if it does, quite likely it will be interpreted as a sign of ‘failure’ of the project or programme intervention.

Furthermore, many frameworks tend to approach evaluation drawing on binaries such as ‘quantitative and qualitative’ and ‘success and failure’. The focus on such binaries is problematic as not all gender equality work is tangible (Batliwala & Pittman, 2010, p. 9). Much importance is given to quantification in existing evaluation frameworks but it is difficult to measure in quantitative terms the impact of work such as research, capacity building or attitude change. As a result, gender evaluators tend to resort to measuring outreach and outputs which are easily quantifiable rather than the effect of project/ programme intervention. Recently, this posed a problem in the case
of a well-known Indian women’s education and empowerment programme (Jandhyala, 2010). The uniqueness of the programme had lay in its foci on process rather than outcome, on the involvement of the women mobilized by the programme in determining what should constitute as parameters of the programme’s ‘success’ rather than on the donors or external evaluators alone determining these. These parameters were not easily quantifiable, and conventional frameworks were not likely to be conducive to the programme’s evaluation. However, the donor proposed that conventional evaluation frameworks, namely log frames and results-based management approaches, be used, and the decision to continue/discontinue funding was to be contingent on this kind of evaluation.

Batliwala and Pittman (2010) are particularly critical of existing evaluation frameworks as, according to them, few of these frameworks are sufficiently ‘feminist’. Feminist evaluation frameworks are said to be designed to recognise discrimination on the basis of gender to be systemic and structural, to take into account the political nature of the evaluation exercise (since the contexts in which evaluation operates are political, and the personal experiences, perspectives and characteristics evaluators bring to evaluations lead to particular political stances), and to transcend the hierarchy between the evaluator and the ‘evaluated’ in the evaluation process (Sielbeck-Bowen, Brisolara, Seigart, Tischler & Whitmore, 2002; Mertens, 1999). Even when feminist evaluation frameworks are not adopted in toto, the adoption of
feminist principles can itself help engender evaluation, making it more participatory, reflexive, and sensitive to gender and context specificities (Bamberger & Podems, 2002).

Feminist adaptations of existing evaluation frameworks in this manner result in what Batliwala and Pittman (2010) term ‘hybrid frameworks’. The latter integrate multiple tools from conventional and alternative frameworks with local innovations to effectively evaluate projects/programmes in their contextual specificities. Indeed, many of the ‘good’ gender evaluation studies emanating from the South Asian region, going by the recommendations of gender evaluators whom I have met, do not stick to a single evaluation framework but tend to combine and/or adapt conventional and alternative frameworks to develop evaluation designs specially suited to assess the project or programme in question. Also, evaluators who regard evaluation as a tool – for both learning and accountability – to be used at different stages of a project or programme find hybrid frameworks convenient.

A classic example in this regard, which also illustrates how the adoption of feminist principles can engender even conventional evaluation frameworks, is Naila Kabeer and Ranjani Murthy’s (1996) integration of elements from the logical frame approach and the social relations approach in the evaluation and planning of a credit intervention programme for the poor in India (see tables 1 & 2). Kabeer and Murthy’s aim was to evaluate the problems of the
poor in relation to credit in India, looking both at general and gender-specific constraints which hamper poor men’s and women’s access to formal credit institutions. They first carried out a gender-aware institutional analysis of the causes and effects of reduced credit using the social relations approach. The approach made visible the invisible constraints specific to poor women in accessing credit, and led Kabeer and Murthy to argue that it is precisely these constraints which tend to be the basis of women’s greater exclusion from mainstream credit allocation mechanisms (Kabeer & Subrahmanian, 1999). In order to then plan an appropriate intervention, they used the logical frames approach. Well aware that the framework had been criticised for the narrow instrumentalist logic that it embodies, they tried to incorporate ‘a concern with the meta-level social goals which [were] missing from more conventional presentations of LFA’ (Kabeer & Subrahmanian, 1999, p. 219). They were concerned with ‘engendering’ aspects of this widely-used tool to ensure that it reflected the complexities and diversity of the given evaluation (and planning) context.

At times, gender evaluators even design hybrid frameworks which appear to have no resemblance to any of the aforementioned frameworks. The National Institute for Advanced Studies, Bangalore (NIAS) model for studying gender inequality and status of women in Karnataka, India is a case in point. To measure gender equality, the model examines women’s status through the prism of ‘access’ and ‘control’; it fleshes out the components of status which
act as benchmarks/ parameters for analyzing women’s status vis-à-vis men’s status (NIAS 1997). The indices for these components include access to and control over private assets and resources; access to public resources; control over labor and income; control over body and physical mobility; access to and control over political spaces; access to and control over intangible resources – information, influence, political clout, etc.; and access to legal structures and redress (see list 1). The NIAS model does not directly correspond to but draws on different aspects of gender analysis frameworks, namely, the Harvard analytical framework in terms of its focus on identifying the different resources and constraints facing women in comparison to men in social and economic development, and the Moser gender planning framework in the way it attempts to disaggregate information about access to and control over resources within the household. By locating the family and household within the network of social relations connecting them to the community, market, and state, the model takes into account the principal tenets of the social relations approach. This helps it to unpack how gender and other inequalities are created and reproduced within structural and institutional factors.

Greater exposure to and deeper engagement with evaluation literature, especially the latest evaluation tools and methods suitable for conducting gender evaluations, could provide gender evaluators the wherewithal to conduct more effective and context-appropriate evaluations of the kind discussed above (Hay 2010b). While attempts are being made at capacity-
building among individual gender evaluators and gender evaluation teams, in the last ten years or so, bilateral and multilateral agencies have also identified evaluation capacity building as a priority area (Ratnala, 2009). However, there remains a need to focus on development of professional resources and training programmes on evaluation in general and gender evaluation frameworks in particular (Sankar & Williams, 2008). AWID’s recently developed wiki on monitoring and evaluation (2011), rich with examples from India, is no doubt a significant contribution in this direction.

Conclusion

In an evaluation report on Kutch Mahila Vikas Sangathan (KMVS), Vimala Ramachandran and Aarti Saibjee (2000) write,

Sushma Iyengar, executive secretary of KMVS, when called upon to explain the purpose and meaning of this ten-year review and documentation exercise to a group of rural women, did so by drawing upon women’s rich tradition of embroidery in the region. She explained it as being similar to their daily practice (individual as well as collective) of appraising their embroidering efforts after finishing a particular motif to check for discrepancies as well as visualise how the finished piece would or should emerge. This analogy provides an initial cue regarding how KMVS and we as external facilitators have
jointly operationalised the concept of ‘documentation’ in this exercise (p. 4).

I present this excerpt here to explain that what I have tried to achieve here is quite like what the KMVS women in the analogy and the external facilitators/evaluators have done.

In this paper, I have reviewed scholarly writing and reports on gender, development and evaluation to map the emerging theoretical terrain of measuring change in gender relations in South Asia. I have traced the separate but related trajectories of thinking on gender and development, of evaluation culture, and of conducting social science research, and explored the points at which these conflict and converge. I have tried to explore methodological concerns in evaluation, drawing primarily on Batliwala and Pittman’s (2010) review of evaluation frameworks, their strengths and shortcomings. While this documentation is in no way exhaustive, I hope that it will help in filling the lack of scholarly writing on gender evaluation in the region and in making known to gender evaluators the relevance of a valuable evaluation resource, namely, AWID’s wiki on monitoring and evaluation (2011), for their evaluation work.
Notes

1 I would like to acknowledge the valuable feedback and support I received from Vimala Ramachandran, Ratna Sudarshan and Katherine Hay in writing this paper.

2 ‘Evaluation’ is closely linked to but separate from ‘appraisal’ and ‘monitoring’. ‘Appraisal’ implies a critical examination of programme/project proposal, usually before the latter is approved for funding and implementation. ‘Monitoring’ refers to regular generation of and reporting on information about programme/project performance in relation to programme/project plans (Dale, 2004).

3 The Women’s Development Programme in Rajasthan and the Mahila Samakhya programme set up in several states in the country, in the 1980s, are examples of such joint efforts.

4 This example was discussed in some detail during the Gender and Participatory Evaluation Workshop (26-27 August 2010), organised by the Institute of Social Science Trust (ISST), Delhi.

5 I refer here to gender evaluators from India and South Asia whom I met at three different gender evaluation events: the Gender and Participatory Evaluation Workshop (26-27 August 2010 and the Planning Meeting on Engendering Evidence-based Policy-making Through Evaluation and Research (7-8 March 2011), both of which were organised by the Institute of
Social Science Trust (ISST), Delhi, and the 9th Biennial European Evaluation Society Conference (6-8 October 2010) held in Prague.

References


http://www.idrc.ca/uploads/user-S/10799896011SaraGEM_Analysis.doc (last accessed on 22 June 2010)


Figure 1: Gender, evaluation and research in Indian and South Asian contexts from the 1960s to the 2010s

Table 1: Findings from the causes and effects analysis using social relations approach (reproduced from March, Smyth & Mukhopadhyay, 1999, p. 111)
| Long term effects |  • Indebtedness; vulnerability; impoverishment; disempowerment;  
|                   |  • Women’s disempowerment vis-à-vis men; gender inequalities in physical well-being;  |
| Intermediate effects |  • Shortfalls in consumption; reduced capacity to recover from crisis  
|                    |  • Gender inequalities in distribution of consumption shortfalls; increased dependence on male income;  |
| Immediate effects |  • Fluctuations in household income flows; resort to unreliable and exploitative forms of credit;  
|                  |  • Access to credit depends on sexual exploitation;  |
| The core problem |  • Lack of access to formal sector credit;  
|                  |  • Gender inequalities in gaining access to formal sector credit;  |
| Immediate causes |  • Household level  
|                   |  • Collateral requirements; lack of self-confidence; uncertain repayment capacity;  
|                  |  • Intensified gender disadvantage for women regarding collateral, self-confidence and repayment capacity;  
|                  |  • Constraints on women’s social and physical mobility;  |
|                  |  • Bank level  
|                  |  • Collateral requirements; complex and inflexible procedures; perceptions of poor people as high-risk borrowers;  
|                  |  • Discriminatory official and unofficial barriers against women; economic invisibility of women’s enterprises;  |
Table 2: Gender-aware application of the logical frames approach for designing a development intervention to redress the problem of women’s lack of sufficient access to formal credit mechanisms (reproduced from March, Smyth & Mukhopadhyay, 1999, p. 112)

<p>| Case study 1: Designing a development intervention |  |
|---|---|---|
| <strong>Objectives</strong> | <strong>Activities</strong> | <strong>Indicators</strong> |
| Intermediate causes | Intermediate causes |
| • Household level | • Low productivity enterprises; uncertainty of returns; illiteracy; ignorance about banking procedures; class distance from bank personnel; survival imperatives; | • Intensified gender disadvantage for women in all the aspects listed above; greater emphasis on survival in women’s enterprises; |
| | • Social isolation; physical distancing of women from bank personnel; uncertain control over loans or proceeds from loans; | |
| | • Bank level | • Risk-averse culture; perceived costs of lending to women; physical distancing from women borrowers; |
| Structural causes | Structural causes |
| • Household level | • Ideology of male breadwinner; gender-segmented labour markets; gender-biased institutional practices; gender inequalities in intra-household power relations; | |
| | • Bank level | • Entrenched banking practices; unequal distribution of assets; imperfect financial markets; inadequate educational provision. |</p>
<table>
<thead>
<tr>
<th>Long term objective</th>
<th>Meetings with bank officials by groups’ representatives</th>
<th>Number of meetings; composition of group representation at meetings; group preparation and outcome of meetings</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ensuring regularized access to institutional credit for women and men from low-income householders</td>
<td>Agreement of bank procedures for lending to group-guaranteed members</td>
<td>Extent and nature of participation in designing bank procedures; gender awareness of new bank procedures</td>
</tr>
<tr>
<td>Phasing out of agency support for groups</td>
<td>Phasing out of agency support for groups</td>
<td>Institutional capacity of groups (for example, management skills, democratic leadership structures, equity in participation at all levels, financial viability, and sustainability)</td>
</tr>
<tr>
<td>Expansion into wider range of enterprises by both men and women</td>
<td>Expansion into wider range of enterprises by both men and women</td>
<td>Gender-aggregated data on nature, viability and success of enterprises; women’s participation in non-traditional activities</td>
</tr>
<tr>
<td>Intermediate objective</td>
<td>Training members of older groups in leadership skills and more advanced forms of financial management</td>
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<td></td>
<td>- In enterprise development and management</td>
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<tr>
<td></td>
<td>- Women-only groups in non-traditional skills and enterprises</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Dissemination of knowledge about bank procedures</td>
<td></td>
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<tr>
<td></td>
<td>Gender-disaggregated data on participation in training; impact of training on women’s and men’s financial skills, awareness, confidence and management skills; impact on productivity; women acquiring new, non-traditional skills; wider range of enterprises undertaken by women;</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Outreach of information; gender-aware literature on banking procedures</td>
<td></td>
</tr>
<tr>
<td>Immediate objectives</td>
<td>Training of group members in basic accounting skills</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Use of literacy and numeracy for ‘conscientisation’ around class issues for male and female members</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Building group responsibility for loan recovery</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Numbers of women and men trained, application of accounting skills by members to relevant activities</td>
<td></td>
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<tr>
<td></td>
<td>Use of examples with transformative potential in training material full participation by women and men in the training; changed perceptions and practices attributable to the training</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Adoption of processes/rules within group to manage default; improvement in repayment rates</td>
<td></td>
</tr>
</tbody>
</table>
List 1: Some indices of each of the parameters to measure women’s status as per the NIAS framework are outlined below (NIAS 1997, p. 30-32)

1. **Women’s Access to and Control over Private Resources:**
   - women’s ownership of and decision-making power over private assets (land, house, livestock, equipment, jewelry, etc.) and income accruing from assets.
   - savings
   - family income
   - food
   - access to housing finance
   - women’s position vis-à-vis inheritance laws.

2. **Women’s Access to Public Resources:**
   - gender division of labour in fuel and water collection
   - problems with access and availability of cooking fuel and water
   - nature of health problems and access to, source of, and expenditure on personal health care (including reproductive health)
   - food security
   - calorie expenditure and nutritional levels
   - formal education level and reasons for lack of access to formal education
   - access to and utilization of child care services
   - access to other public resources like housing and sanitation, banks, credit, electoral rolls, etc.
   - access to technology

3. **Women’s Control over their Labour and Income:**
   - nature of waged and non-waged work done by women, level of autonomy in deciding these tasks.
   - time spent on different tasks/activities, leisure.
   - whether wages are handed over or managed by self
   - control over household expenditure
   - proportion of income contributed to household
   - expenditure on personal needs
   - choices available for their waged labour and degree of freedom to exercise choice
   - wage differentials
   - access to and control over marketing activities
- division of labour in household and subsistence production work (fuel and water collection, care of children and aged, etc.)
- women’s participation in labour unions

4. **Women’s Control over their Bodies:**
- decision-making power in marriage
- decision-making power in child-bearing and birth control (including number of children, gender-preference, contraception, abortion, etc.)
- decision-making power in sexual relations with partner
- experiences of physical violence and mental abuse (including rape, wife-beating, communal or caste violence, harassment at the workplace, etc.)
- social attitudes towards women’s sexuality

5. **Women’s Control over their Physical Mobility:**
- key places within and outside the village/city/town visited
- places women can visit alone, whether they are escorted and if yes, by whom
- places they can go at night
- places they cannot go because of their gender, caste, or community
- places they cannot go if menstruating, widowed, etc.
- correlations with class, community, religion etc.

6. **Women’s Access to and Control over Political Spaces:**
- women’s participation in elections - as candidates and voters
- decision-making about whom to vote for
- membership of political bodies (including panchayats, women’s collectives, unions, federations, caste or community associations, etc.)
- nature of participation in these bodies

7. **Women’s Access to and Control over Intangible Resources**
- access to information, knowledge, skills
- women’s participation in the community
- capacity to negotiate, bargain and promote own interests
- strength of women’s collectives
- whether networks, federations and other larger organisations are present

8. **Women’s Position in Law and their Access to Legal Structures and Redressal**
- constitutional and legal provisions for gender equality
- judicial attitudes to women
women’s awareness of the law and their rights
whether any of their rights have been violated; if yes, action taken
access to and experiences with the police
access to and experiences with courts

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