

1 Introduction

Micro-finance programmes for women are currently promoted not only as a strategy for poverty alleviation but also for women's empowerment (RESULTS 1997). The linking of micro-finance with women's empowerment is neither new, nor is it a Northern imposition. Building on the work of SEWA in India and other organisations in the South, the problem of women's access to credit was given particular emphasis at the first International Women's Conference in Mexico in 1975. Access to credit was seen as vital to women's ability to earn an income, and contributing to an increase in their status and autonomy (Mayoux 1995a). At the same time, a number of studies have questioned any flow of automatic programme benefits to women (notably Goetz and Sengupta 1996; Ebdon 1995), adding to other critiques of existing models of micro-finance as a tool for poverty alleviation (Hulme and Mosley 1996; Johnson and Rogaly 1997). These concerns, accompanied with an increasing emphasis on gender policy within NGOs and donor agencies, have led to pressure for gender impact studies and evaluations of micro-finance programmes. Impact assessment is crucial for ensuring that the potential contributions of micro-finance to women's empowerment are realised in practice.

The article proposes a participatory approach for integrating women's empowerment concerns into ongoing programme learning, which would itself be a contribution to empowerment. Section 2 discusses some of the problems faced by policy-relevant research on women's empowerment. Section 3 outlines principles, methods and elements of a participatory programme learning approach and proposes a framework for analysing the interrelationships between different aspects of empowerment and policy. Section 4 then looks at

¹ This article is based on discussions and literature from a pilot project 'Micro-Finance Programmes and Women's Empowerment: Strategies for Increasing Impact', October 1996–July 1997, funded by DFID and conducted in collaboration with a steering group of UK-based NGOs co-ordinated by Susan Johnson, then at Action Aid. I am grateful to Hugh Goyder, Angela Hadjipateras, Susan Johnson, D.Rajasekhar, Parmesh Shah, Anton Simanowitz and Alan Thomas for comments at various stages in the development of ideas. Responsibility for the views expressed, however, lie with the author.

Participatory Learning for Women's Empowerment in Micro- Finance Programmes

*Negotiating
Complexity, Conflict
and Change*

Linda Mayoux¹

IDS Bulletin Vol 29 No 4 1998

some continuing methodological and institutional challenges that need to be addressed.

2 Gender Impact Assessment and Women's Empowerment: Some Tricky Issues

There has been no systematic comparative study of contextual and programme factors affecting the contribution of micro-finance to different dimensions of empowerment. The most detailed studies of women's empowerment are from Bangladesh. These have been very important in challenging current complacency about automatic benefits of targeting women in micro-finance programmes. Nevertheless methodologies and analyses have been continually contested on the grounds of identification, measurement and weighting of indicators and choice of samples and control groups.² As discussed elsewhere (Mayoux 1998), other studies have analysed financial data and economic impacts, provided information on well-being impacts for women and children, women's control of loans, income and resources and wider social impacts. Most of these studies, however, were short 'gender-impact assessments' commissioned by Northern NGOs and donors. The Bangladesh and the other studies have drawn policy implications, but different studies have drawn different, though not necessarily mutually exclusive, conclusions about the same programmes.

The complexity of interlinkages between different dimensions of gender subordination and its all-encompassing nature further exacerbate inherent problems faced by conventional quantitative and qualitative approaches to impact assessment of micro-finance programmes.³ The continuing debates highlight the fact that programme evaluation cannot be an 'exact science' where definitive conclusions about unambiguous impacts on empowerment of particular policies can be proved

which are valid for all time in all contexts for all women, even within the same programme.

Quantitative economic impact assessment of micro-finance programmes as a whole face well-documented problems of tracing the usage of credit and savings and distinguishing programme impacts from contextual factors. These problems are compounded in any attempt to identify the impact of particular programme features, as these may well be inextricably interlinked. Loan amounts, timing and repayment schedules and patterns of savings may be crucial to women's ability to control income and investment within the household. However similar conditions of credit delivery, groups of formally similar structures or similar training programmes may have very different impacts depending on whether they are being implemented within a programme framework emphasising empowerment or emphasising financial sustainability. Wider programme aims also influence the types of skills emphasised in recruitment policy, incentive structures and choice of allocation of time and resources, thus affecting implementation by programme staff (Mayoux 1998). Convincing conclusions cannot be reached by comparative statistical analysis because of wide variation in programme models and diversity within models in inclusion of gender-relevant policies.

Identification of 'key' criteria and measurable indicators⁴ to assess empowerment is inevitably an attempt to select particular partial aspects of a complex and interconnected reality. Different approaches to micro-finance have focused on very different aspects and made different assumptions about interlinkages, all of which need to be questioned in the light of existing evidence:

- women's access to or control of income cannot be inferred from financial statistics on women's take-up of financial services, repayment levels or enterprise performance

² See Goetz and Sen Gupta 1996; Hashemi *et al.* 1996; Schuler *et al.* 1997a and b; and Ackerley 1995.

³ For overviews of these problems in relation to micro-finance see Hulme 1997; Gaile and Foster 1996; Sebstad and Chen 1996; and Goetz and Sengupta 1996 for problems encountered in their gender study.

⁴ In this article the term 'criteria' is used to refer to

different aspects of empowerment as indicated in Box 2, e.g. women's control over income. Criteria are independent of context although the underlying value assumptions in selection need to be stated explicitly. The term 'indicator' refers to observable or measurable ways in which the criteria can be judged to occur, e.g. use of income for particular locally valued purposes. Indicators are typically highly context-specific and may vary between women even within households.

- women's well-being cannot be inferred from impact on household income or even increased income from women's economic activities
- women's increased income earning may not lead to either changes in gender roles or wider social, political or legal empowerment. Women themselves may prioritise income earning over either control over income and/or wider social, political or legal empowerment.

Programmes also typically have both negative and positive impacts on individual women's lives. There are frequently trade-offs, for example between different uses of time and resources. Women may gain control over small amounts of their own earned income, but men may decrease contributions to the household income pool and women's workload may significantly increase (Mayoux 1998).

Particularly contentious is the delicate balance and in some cases inherent tension between women's own (generally diverse) aims and aspirations and externally-devised criteria established *a priori* from underlying theories of development, poverty or feminist analysis. Women's own aspirations and strategies are a central (and for some the only) element in any definition of empowerment, as well as an important factor in explaining programme outcomes, and must therefore be included in any analysis. At the same time, as amply demonstrated in the feminist literature,⁵ women's aspirations, knowledge and strategies for empowerment must be seen in the context of gender subordination which limits women's knowledge of macro-level factors and ability to challenge views of gender subordination as 'natural' rather than amenable to change. For example, women may see use of credit for dowry payments as a crucial investment in their daughter's future and source of status for themselves. However, dowry payment may fail to avert ill-treatment of brides, and where loans are used for this purpose on a wide scale within an area, the overall effect may be to create an upward spiral of dowry inflation. Where women choose to invest in their husband's enterprises, indirect benefits may not materialise for the women concerned and the wider effect may be to reinforce gender subordination and stereotypes. Women may become extremely vulnerable in ways unforeseen by them if

dependent on male incomes for debt repayment. There are dangers therefore that relying solely on women's own criteria, indicators and accounts may omit important dimensions of analysis. Reliance on local analyses alone may also limit the possibilities for cross-contextual comparison.

Furthermore, women are not a homogeneous group as assumed in many impact studies. Programme impacts typically differ between women. It may not therefore be possible to identify one set of criteria and indicators which are equally relevant for all women. Better-off women may be able to use very different enterprise strategies aimed at maximising profits, but very poor women may be more concerned to decrease vulnerability to crises. For some women individual control of their own income may be crucial to benefiting from micro-finance. For other women in different types of households or from ethnic groups with different norms regarding divorce and property, or with less opportunity to substantially increase incomes, it may be more important to strengthen the marital bond and joint negotiation over use of household resources, including their share of male income. Women may even have conflicting interests. Mothers or mothers-in-law may wish to increase their incomes and use the unpaid labour of daughters or daughters-in-law. Richer women may want to increase their market advantage over poorer women. In many cases there will be no one 'definitive correct version' of impact, but a range of competing perspectives, each relevant in its own way to particular stakeholders.

In addition to these analytical problems there are well-documented methodological problems in the research process itself. Respondents frequently do not know or recall the particular information required and may only be able to give a partial picture. This is particularly the case with very detailed information about incomes, livelihoods, decision-making or other dimensions of empowerment, unless locally important indicators and events have been established beforehand. People may also be unwilling to divulge information because of lack of time and/or anticipation of the consequences. They may overstate or understate impacts on incomes depending on how they think this will affect their access to credit. Women may be particularly

⁵ For an overview of these debates see Molyneux 1998;

Kandiyoti 1998.

vulnerable to violent repercussions within households and communities and unwilling to reveal their strategies for pursuing their interests to public scrutiny. They may understate or overstate changes in their lives, depending on their relationship with the interviewer (particularly their gender) and what they think the interviewer wants to hear. There are problems on the one hand with long detailed questionnaires which women may have neither the time nor the interest to answer and on the other with shorter open-ended questions which often get only vague general answers. Responses are therefore frequently difficult to interpret, particularly when dealing with patterns of decision making or power inequalities.

Finally, in some programmes there are now signs of 'assessment fatigue'. In addition to the consequences for data reliability this raises some ethical questions. It is obviously unreasonable to expect all research to benefit all those involved and research may very usefully document 'best practice' or expose 'bad practice', even if researchers cannot themselves be directly involved in implementing change. Nevertheless, there are important ethical questions to be asked firstly about ways in which the research process itself can maximise positive contributions to empowerment of participants, and direct contribution to programme development within given time, resource and skills constraints. These questions need to be asked as an integral part of research design and are summarised in Box 1.

3 A Participatory Learning Approach: Frameworks and Methodologies for Examining Empowerment

This section outlines a new participatory learning approach that would fully integrate empowerment

concerns into a process of participatory programme learning to address, though not necessarily resolve, the questions highlighted in Box 1. The participatory learning approach consists of a number of elements interlinked in a reflexive learning loop. It uses a combination of methodologies now commonly referred to under the umbrellas of 'Participatory Learning and Action' (PLA)⁶ and 'Soft Systems Analysis' (SSA).⁷ It would build on and integrate existing but currently dispersed programme experience in relation to:

- participatory methodologies for gender analysis, gender awareness and feminist mobilisation
- integration of poverty impact assessment by programme staff into routine programme management
- visual methodologies for research and information exchange by illiterate women
- integration of participatory research into participatory management structures.

As outlined in Box 2, the approach combines a number of elements and methodologies that are distinct from most current approaches to gender impact assessment. One, it focuses on examining women's own priorities and strategies as the starting point, rather than on criteria and indicators decided *a priori*. Two, it is concerned with minimising adverse impacts on poorer and disadvantaged women and other vulnerable groups, even if they are not direct programme participants. Three, research and practice is integrated through establishment of structures to link participatory information exchange to decision making.

⁶ PLA is a recently-coined umbrella term for a diverse but distinctive body of techniques and methodologies generally referred to as Participatory Rural Appraisal (PRA) and Participatory Action Research (PAR). For an overview of PRA, see Chambers 1994a, 1994b. For general discussions of PLA techniques see IIED's *PLA Notes* and for a more detailed discussion in relation to micro-finance programmes, see Mayoux, 1997.

⁷ Soft systems analysis uses a range of diagramming techniques to clarify interlinkages between different elements in a 'system', including organisations and institutions, and their environments. It uses the tension between idealised models of relevant systems and expression of the current situation to generate an agenda for change, to be debated between stakeholders. For discussions of general principles and techniques, see Checkland and Scoles 1990. Eden *et al.* 1983 also gives a useful discussion of systems diagramming and modelling techniques.

Box 1: Gender Impact Assessment and Empowerment: Analytical, Methodological and Ethical Questions

ANALYTICAL QUESTIONS

What is Empowerment? Complexity, Relevance and Reliability

- What type of empowerment? Problem of criteria: in view of interlinkages and trade-offs between many different dimensions of empowerment, is it possible to identify some as in any way more 'key' than others?
- How can it be identified? Problem of measurable or observable indicators: even if criteria can be established, how can they be assessed in any particular context?
- How much empowerment? Problem of product versus process: within any particular context how much change in dimensions of an ongoing process qualifies as change?

Whose Empowerment? Difference, Conflict and Representation

- Who should be represented? Problem of sampling: in view of the different situations of women and their differing priorities and experiences, how should different categories of women be identified and who should be included in the sample population?
- Whose interests should be prioritised? Problem of aggregation: empowerment may not be a win-win process and there may not be one 'correct view' but multiple interpretations of a process, depending on particular perspectives and interests; so how should benefits and disbenefits to different people be compared and/or statistically aggregated?

How can Empowerment be Supported? Policy Relevance and Implementing Change

- How far are changes identified due to micro-finance? Problems of fungibility and attribution: credit and savings are often combined with other resources or disappear into a household cash pool, so how can uses and effects be assessed? Even where usage of savings and credit is identified, these are rarely the sole factor in bringing about change, so how can degree of contribution be evaluated?
- Which particular programme policies have contributed? Problem of interlinked effects: different policies within programmes are typically dependent on other programme features for effectiveness or may be contradicted by them. How can the particular mix of policies contributing to empowerment be identified?
- What are the implications for policy in the future? Problem of inferring potential for change from current impacts: emerging trends or isolated innovation may be more useful for increasing future contribution to empowerment than statistically prevalent impacts.
- What are the implications for replication elsewhere? Both analysis and potential for change may be highly context-specific and dependent on particular organisational and institutional structures.

METHODOLOGICAL QUESTIONS

- Do people know? Interviewees may not remember or even know the responses to questions, even about income levels and changes.
- Do they want to tell you? Interviewees may not have the time or interest to respond.
- Whom do they want to tell? Responses may vary considerably depending on relationship with the interviewer
- How should what they say be interpreted? In view of the above responses may only be partial and may change over time

ETHICAL QUESTIONS

- Impact assessment in whose interests? How can the research process itself benefit those involved?
- Research versus practice? How can the research process maximise contribution to programme development?

Box 2: A Participatory Learning Approach: Principles and Elements and Continuing Challenges

Underlying Principles

- Focus on women's own aspirations and strategies for change and prioritisation of their interests
- Commitment to equity and challenging power inequalities in all programme activities
- Integration of research and practice for empowerment through establishment of structures for linking participatory learning to decision making

Combined Methodologies

- PLA and SSA visual techniques for use in groups and individual questionnaires
- Group discussions and workshops with different stakeholders, both separately and combined.
- Quantitative analysis of statistical survey data generated by MIS
- In-depth quantitative and qualitative research by independent outsiders, carefully targeted through reference to information generated through the programme

Elements of the Participatory Learning Loop

- Participatory identification of priority empowerment criteria and measurable or observable indicators, through using multi-dimensional, multi-stakeholder framework for analysis and PLA techniques in group workshops
- Integration of indicators into existing programme management information systems, through including questions or PLA visual elements in questionnaires canvassed for participants on entry into the programme, loan applications and exit and added to other information routinely collected by programme staff
- Support for information exchange between women themselves through existing and new networks. This might also develop special PLA/soft systems visual techniques to aid discussion, collation and representation of information
- Participatory analysis of information generated to assess policy implications, ways forward and issues on which in-depth independent research is needed, through using SSA and PLA methods in group discussions and workshops with different stakeholders, both separately and combined
- Participatory identification of ways in which the findings would be integrated into practice through using SSA and PLA methods in group discussions and workshops with different stakeholders, both separately and combined
- Restarting the loop through reconsideration of further empowerment criteria and indicators

A framework for analysing women's empowerment is proposed (Box 3) which enables different criteria to be categorised relative to each other as part of a complex interlinked whole. This includes, but goes beyond, the frameworks proposed by others elsewhere (Longwe 1991; Moser 1994 and Chen 1997).⁸ It also allows for empirically-based investigation of connections between women's diverse individual and collective strategies at different

levels, rather than imposing a preconceived hierarchy starting with material concerns. For some women, and many women in some contexts, freedom from violence or control over own income and fertility and/or the support of other women may be crucial preconditions before they can even begin to think about health or nutrition or increasing incomes, and they may be only too 'conscious' of this.

⁸ This develops the discussion in Rowlands 1997. As used here, 'power within' roughly corresponds to 'conscientisation' in the Longwe framework and 'perceptual change' in the Chen framework, with no parallel in Moser; 'power to' roughly corresponds to 'welfare' and 'access' in the Longwe framework, 'material change' and 'cognitive change' in the Chen framework and includes 'practical needs' in the Moser framework;

'power over' corresponds to some aspects of 'control' in the Longwe framework, 'relational change' in the Chen framework and 'strategic needs' in the Moser framework; 'power with' includes 'participation' in the Longwe framework but also collective mobilisation to address Moser's 'strategic needs', with no parallel in the Chen framework.

Box 3: A Framework for Analysing Women's Empowerment

power within or increased will for change for individual women

- increase in women's confidence and assertiveness
- changes in women's aspirations and consciousness to challenge gender subordination
- increased autonomy and willingness to take decisions about self and others

power to or increased capacity for change for individual women

- increased access to income
- increased access to productive assets and household property
- increase in skills including literacy
- increased mobility and access to markets
- reduction in burden of domestic work including childcare
- improved health and nutrition

power over or reduction in obstacles to change at household and community level

- control over loan use
- control over income from loans and other household productive activities
- control over productive assets and household property
- increased ability to determine parameters of household consumption and other valued areas of household decision-making in favour of self
- ability to defend self against violence in the household and community
- enhanced perception of women's capacities and rights at household and community levels

power with or increased solidarity with other women for change at household, community and macro-levels

- increase in networks for support in times of crisis or for chosen strategies to challenge gender inequality
- participation in actions to defend other women against abuse in the household and community
- participation in movements to challenge gender subordination at the community and macro-level
- ability and willingness to act as role model for other women entrepreneurs, particularly in lucrative and non-traditional occupations
- increased expenditure on girl children and other female family members
- higher valuation of girl children and other female family members
- prioritisation of provision of wage employment for other women at good wages

Depending on the particular criteria identified, there are a range of well-tested PLA visual techniques which could be used or adapted to establish locally relevant measurable or observable indicators.⁹ For example, gender-sensitive wealth ranking could be used to identify indicators of increased income. Decision-making matrices could form the basis of indicators of control in the household. Mapping could establish indicators for mobility. Role plays or 'balloon exercises'¹⁰ could be used to establish more sensitive indicators for changes in power relations. Through introducing an element of the hypothetical and theatrical, these exercises allow people to express views and act out scenarios which are generally suppressed and concealed from outsiders without exposing people to retaliation. Although they cannot be taken at face value as 'hard data', they are potentially extremely useful in exploring the range of potential impacts and interlinkages, and particularly in exposing some of the most contentious issues.

Once criteria and indicators have been established, these could be integrated into existing management information systems (MIS). The particular nature of MIS varies between programmes, with some programmes having very limited information, others comprehensive computerised information on financial performance, and others special impact and evaluation procedures. Relevant information could be relatively easily and cheaply collected through forwarding of loan application forms, data collected for loan monitoring and programme exit forms and/or addition of specific questions based on the criteria and indicators identified. This would enable statistical information for individuals to be collected on an ongoing basis and directly available for policy formation. There is now increasing experience of

integrating poverty impact assessment into programme monitoring.¹¹

It is also likely that women themselves would be interested in collecting and exchanging information on aspects of empowerment they have identified as important. In many programmes women's groups already exchange information on production and marketing. Professional Assistance for Development Action (PRADAN) in India is collecting longitudinal data on livelihoods from women's own visual diaries (PRADAN 1996). In Zambuko in Zimbabwe credit and savings groups have themselves spontaneously formed a focus of discussion about gender issues like 'how to manage your husband and mother-in-law', as well as exchanging information about marketing and increasing incomes (Charrington, personal comm., 1998). Some micro-finance programmes with more explicit empowerment objectives and policies have increased women's access to formal political institutions, like *panchayats* (elected village councils) in India (Fernandez 1993), and in India and Central America enabled women to control land and lobby local government (Rajasekhar quoted in Mayoux and Duursma 1998; Kidder, personal comm., 1998). A range of PLA and SSA techniques could be adapted or developed to facilitate this process through existing networks, group meetings or developing new networks. It is also possible to integrate 'guestimates' into diagrams to get an idea of the consensus arrived at in the different group activities.

Analysis of empowerment would be linked to policy through combination with a second framework of questions to assess the interlinkages between changes in different dimensions of empowerment, different contextual opportunities and constraints and specific programme policies.¹² This would first

⁹ For a discussion of issues involved in establishing poverty criteria and indicators in this way in Action Aid see Goyder *et al.* 1998. For discussion of PLA and gender analysis, see Guijt and Shah 1998; Lee 1997; Slocum *et al.* 1995.

¹⁰ Balloon exercises involve people assigning words and statements to different stakeholders in cartoon 'balloons'. See, e.g., Karim and Bloem 1995 for use of this technique to examine power relations within programmes. Participatory methods have been successfully used in in-depth studies of community violence, despite initial misgivings of investigators (Shah 1995) and also for revealing power relations in a micro-finance programme in Burkina Faso (Ayliffe, personal comm.).

¹¹ For a discussion of integrating poverty impact monitoring in Small Enterprise Foundation in South Africa, see Simanowitz 1998. For discussion of successfully piloted questionnaires for impact assessment by programme staff in Honduras, see Edgcomb and Barber, 1998. For discussion of proposals for participatory livelihood monitoring in CARE-PROSPECT, Zambia, see Care-International 1994.

¹² This framework draws on other frameworks for gender analysis, in particular the gender roles framework developed by Kabeer 1994 and the discussion of gender policy and empowerment in Johnson 1997.

place programme contributions within the context of what is feasible in view of contextual constraints at the individual, household and macro-levels and the ways in which these interact. Second, it would not assume that positive changes are due only to programme interventions, but also to women's existing strategies and the actions of men and other agencies. Third, it would distinguish between planned outcomes of strategic policies for empowerment, unplanned, assumed or hoped for positive outcomes and unplanned, unintended negative outcomes. These would however need to be assessed on the basis of participatory discussions, rather than guessed in advance on the basis of stereotypes.

This process would need to start by modelling the complex interrelationships between different dimensions of empowerment and different, but frequently interlinked, dimensions of programme policy. PLA and SSA institutional mapping and diagramming techniques could be adapted for this purpose and used in workshops with different stakeholders. These diagrams could inform the ways in which empowerment indicators are integrated into different parts of the MIS and also form the basis for development of information exchange within participant groups. They would form the basis for rigorous analysis based on detailed investigation of interlinkages between empowerment and policy within programmes.

Importantly, the whole process would form a loop with different elements feeding into each other in an ongoing process of learning. For example, information generated through MIS or group learning might lead to changes in criteria and indicators as programmes succeed in addressing some problems and new ones arise. These would then lead to new questions about policy.

4 Negotiating Complexity, Conflict and Change: Continuing Challenges

It is not assumed at any stage that the participatory learning process will be easy, or necessarily cheap in

the short term. Many of the methodologies suggested here will need to be adapted and developed to address the inherent tensions and problems outlined in Box 4.

When well done and documented, participatory methods are a means of rapidly collecting a range of information through pooling the knowledge of participants and filling in gaps or clarifying differences between knowledge and views of different individuals and groups (Chambers 1994b). However, existing practice has often treated visual products uncritically, failed to include the poorest and ended up with a shopping list of unrealisable and unprioritised demands. The process requires:

- careful facilitation to ensure that sensitive issues are addressed
- attention to timing, location, and ways in which issues are discussed to ensure their appropriateness for the participants
- open and informed dialogue between participants and programmes about opportunities and constraints for change
- careful and systematic documentation of the research process
- ongoing access to information to enable them to participate meaningfully.

More importantly, local-level power relations and inequalities influence which views are expressed as well as who participates.¹³

A number of institutional challenges affect the ways in which information is generated and how it is fed into practice. There are practical questions about how information can be shared, e.g. where it should be collated, in what form and how access is arranged. There are also questions of confidentiality and sensitivity of much of the data. For the participatory process to work, programme investigators themselves must be seen as partial stakeholders and will need to be as open to scrutiny as they expect programme participants to be (Goyder *et al.* 1998). There are also questions about appropriate structures for representation in decision making and how potential conflicts of interest can be dealt with.

¹³ This has been a key critique of PLA and participatory development more broadly. See e.g. Mayoux 1995b; Mosse 1995; Nelson and Wright 1995 and detailed

references in Johnson and Mayoux 1998 and Mayoux 1997.

Box 4: Continuing Methodological and Institutional Challenges

Methodological Challenges

- What questions are to be asked? Facilitating public discussion of sensitive and non-stereotypical views
- Who is to participate and how? What timing, location, facilitators and issues are appropriate for the particular participants involved? How should different stakeholder groups be identified? How and when should they be separate or engaged in dialogue?
- Avoiding heightened expectations and shopping lists: What sorts of knowledge do people need in order for them to be enabled to make informed policy decisions?
- Understanding and documenting process: What sorts of contextual knowledge is needed prior to starting the process? Are there any general guidelines for documentation of the research process?

Institutional Challenges

- What information should be shared, how and by whom? Should all information be shared by all stakeholders? What institutional mechanisms are needed? Should some information be confined to certain stakeholders?
- How should information inform practice and who should decide? What structures exist for stakeholder representation and role in decision making? What structures exist for supporting vulnerable participants and mediating conflicts of interest between participants and programmes?
- How can the costs of setting up the participatory process be met and by whom? How far can costs be met from resources of participants and/or programmes? What changes are needed in donor practices and priorities?

In some programmes there are already federated structures for representation. In others, allowing programme participants to have any say in decision making will require a profound change in both structure and organisational culture.

Finally, there will be costs involved in initiating the process, adapting methods to the needs of the participants, the context, the skills, resources and structures of the programme. Developing the skills and networks of women's groups will also need initial, and possibly ongoing, support. Participatory techniques may need to be preceded by consultation of secondary source material, and in many programmes outside facilitators with experience of gender analysis would be needed. Periodic external monitoring might also be needed to avoid the process becoming dominated by vested interests. There are therefore questions about how these costs might be met.

Participatory learning is part of the discourse of neo-liberal orthodoxy with its stress on market-relevance (Otero and Rhyne 1994), though largely ignored in the current donor preoccupation with financial self-sustainability. Supporting such a process would require more dialogue and discussion between gender advocates and micro-finance divisions in donor agencies. It would require a change of emphasis in their own micro-finance guidelines and evaluation procedures to include questions on empowerment and participation which are prominent in rhetoric but absent in practice.¹⁴ While there would be some costs, the approach would be an important contribution to long-term programme sustainability and wider institutional development.

¹⁴ For example there is no mention of impact on either poverty or empowerment, or requirement to

demonstrate relevance to client needs, in the current guidelines for eligibility for CGAP funds.

References

- Ackerley, B.A., 1997, 'Measuring Empowerment', mimeo.
- Ackerley, B.A., 1995, 'Testing the Tools of Development: Credit Programmes, Loan Involvement and Women's Empowerment', *IDS Bulletin*, Vol. 26 No. 3: 56–68.
- Care-International, 1994, 'Project Urban Self-Help, Phase II (PUSH II) Report I', CARE, Lusaka.
- Chambers, R., 1994a, 'The Origins and Practice of Participatory Rural Appraisal', *World Development*, Vol. 22 No. 7: 953–969.
- Chambers, R., 1994b, 'Participatory Rural Appraisal (PRA): Analysis of Experience', *World Development*, Vol. 22 No. 9: 1253–1268.
- Chambers, R., 1995, 'Making the Best of Going to Scale', *RRA Notes* 24, International Institute for Environment and Development, London.
- Checkland, P. and I. Scoles, 1990, *Soft Systems Methodology in Action*, Sage, London.
- Chen, M. A., 1997, 'A Guide for Assessing the Impact of Microenterprise Services at the Individual Level', Washington D.C., AIMS, MSI.
- Ebdon, R., 1995, 'NGO Expansion and the Fight to Reach the Poor: Gender Implications of NGO Scaling-up in Bangladesh', *IDS Bulletin*, Vol. 26 No. 3.
- Eden, C., S. Jones, and D. Sims, 1983, *Messing About in Problems*, Pergamon Press, Oxford.
- Edgcomb, E.L. and C. Garber, 1998, 'Practitioner-led Impact Assessment: A Test in Honduras', AIMS, MSI, Washington D.C.
- Fernandez, A., 1993, 'Credit for rainfed farmers', mimeo, MYRADA, Bangalore.
- Gaile, G.L. and J. Foster, 1996, 'Review of Methodological Approaches to the Study of the Micro-enterprise Credit Programmes', AIMS, Washington D.C.
- Goetz, A.M. and R. Sengupta, 1996, 'Who Takes The Credit? Gender, Power and Control over Loan Use in Rural Credit Programmes in Bangladesh', *World Development*, Vol. 24 No. 1.
- Goyder, H., R. Davies, and W. Williamson, 1998, 'Participatory Impact Assessment: A Report on a DFID-Funded Research Project on Methods and Indicators for Measuring the Impact on Poverty Reduction', Action Aid, London.
- Guijt, I. and M. Shah, (eds.), 1998, *The Myth of Community*, IIED, London.
- Hulme, D., 1997, 'Impact Assessment Methodologies for Micro-Finance: A Review', mimeo, CGAP Working Group Impact Assessment Methodologies, Report of Virtual Meeting.
- Hulme, D. and P. Mosley (eds.) 1996, *Finance Against Poverty*, Routledge, London and New York.
- Johnson, S., 1997, 'Gender and Microfinance: Guidelines for best practice', Action Aid, UK.
- Johnson, S. and B. Rogaly, 1997, 'Financial Services and Poverty Reduction', Oxfam and Action Aid.
- Johnson, H. and L. Mayoux, 1998, 'Investigation as empowerment: issues in participatory methods' in A. Thomas, J. Chataway and M. Wuyts (eds.), *Finding Out Fast: Investigative Skills for Development Policy and Public Action*, The Open University, Milton Keynes.
- Kabeer, N., 1994, *Reversed Realities: Gender Hierarchies in Development Thought*, Verso, London/New York.
- Kandiyoti, D., 1998, 'Gender, power and contestation: Rethinking bargaining with patriarchy', in C. Jackson and R. Pearson (eds.), *Feminist Visions of Development: Gender Analysis and Policy*, Routledge, London and New York.
- Karim, D. and M. Bloem, 1996, 'Evaluation: Savings and Credit Programme, Part B – Participatory and Qualitative Methods', mimeo, CCDB, Dhaka.
- Lee, N.J., 1997, 'Rural Micro-finance and Multiple, Messy Livelihood Strategies', mimeo, M.Sc. Thesis, University of Guelph, Ontario.
- Longwe, S. H., 1991, 'Gender awareness: the missing element in the Third World development project' in T. Wallace and C. March (eds.), *Changing Perceptions: Writings on Gender and Development*, Oxfam, Oxford.
- Mayoux, L., 1995a, 'From Vicious to Virtuous Circles? Gender and Micro-Enterprise Development', *UNRISD Occasional Paper* No. 3, Geneva.
- Mayoux, L., 1995b, 'Beyond Naivety: Women, Gender Inequality and Participatory Development', *Development and Change*, Vol. 26 No. 2.
- Mayoux, L., 1997, 'Impact Assessment and Women's Empowerment in Micro-finance Programmes: Issues for a Participatory Learning and Action Approach', paper produced for CGAP virtual meeting on Impact Assessment of Micro-Finance Programmes.
- Mayoux, L., 1998, 'Women's Empowerment and Micro-finance Programmes: Approaches, Evidences and Ways Forward', discussion paper, The Open University, Milton Keynes (forthcoming).

- Mayoux, L. and M. Duursma (eds.), 1998, 'Sustainable Micro-finance Programmes for Women's Empowerment: Strategies and Models: Report of A Training, Co-Learning and Issue Definition Workshop for Southern Africa', 9–11 March 1998, Harare, Zimbabwe, The Open University, Milton Keynes.
- Molyneux, M., 1998, 'Analysing women's movements', in C. Jackson and R. Pearson (eds.), *Feminist Visions of Development: Gender Analysis and Policy*, Routledge, London and New York.
- Moser, C.O.N., 1994, *Gender Planning and Development: Theory, Practice and Training*, Routledge, London.
- Mosse, D., 1995, 'Authority, Gender and Knowledge: Theoretical Reflections on the Practice of Participatory Rural Appraisal', *Development and Change*, Vol. 25 No. 3: 497–526.
- Neefjes, K. and David, R., 1996, 'A Participatory Review of the Ikafe Refugee Programme', Oxfam UK&I.
- Nelson, N. and Wright, S. (eds.), 1995, *Power and Participatory Development Theory and Practice*, Intermediate Technology Publications, London.
- Otero, M. and E. Rhyne (eds.), 1994, *The New World of Microenterprise Finance: Building Healthy Financial Institutions for the Poor*, IT Publications, London.
- PRADAN, 1996, 'Kal-album User Manual', PRADAN, South India.
- Rowlands, J., 1997, *Questioning Empowerment: Working with Women in Honduras*, Oxford, Oxfam.
- RESULTS, 1997, 'The Micro-credit Summit February 2–4, 1997: Declaration and Plan of Action', RESULTS, Washington DC.
- Sebstad, J. and G. Chen, 1996, 'Overview of Studies of Micro-enterprise Credit', AIMS, Washington D.C.
- Shah, M.K., 1995, 'Training Workshop on Participatory Appraisal Methods for Participatory Assessment of Urban Poverty and Violence in Jamaica', World Bank.
- Simanowitz, A., 1998, 'SEF's Tshomisano Credit Project', in L. Mayoux and M. Duursma (eds.), op. cit.
- Slocum, R., L. Wichhart, D. Rocheleau, and B. Thomas-Slayter, 1995, *Power, Process and Participation: Tools for Change*, Intermediate Technology Publications, London.