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INSTITUTIONS, RELATIONS AND OUTCOMES:
FRAMEWORK AND TOOLS FOR GENDER-AWARE PLANNING

by

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The rationale for integrating gender awareness into policy and planning processes derives from well-documented evidence that the absence of such awareness in the past has given rise to a variety of efficiency, welfare and equity costs. This paper aim to develop an analytical framework and a set of tools which can help planners ensure that gender is systematically integrated into all aspects of their work. It begins with a brief overview of the policy approaches and strategies by which gender advocates have sought to raise gender-related questions in the policy domain. It then goes on to develop a framework for analysing the gendered outcomes generated by the key institutions through which the development process occurs.

The application of the framework to various stages of the planning process is demonstrated next, using examples from the Indian experience with credit interventions for the poor to illustrate key points. The use of the institutional framework to analyse the problems of the poor in relation to credit in the Indian context helps to identify some of the general as well as the more gender-specific constraints which hamper their access to formal credit institutions. It also helps to spell out ramifications of this exclusion for their survival and well-being. The identification of causes and effects forms the basis of the next stage which is the development of a gender-aware version of goal-oriented planning.

The paper stresses that, in as much as attempts to rethink development efforts from a gender perspective are likely to come up against some deep-seated inequalities in power and privilege between women and men, it is essential that gender politics are factored into the planning process. In this context, it points to the critical role that participation can play, not only in ensuring that goals, objectives and activities are tailored to the realities of those excluded from the development process, but also as an integral aspect of the transformatory potential of any attempt to address social exclusion.

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INTRODUCTION

The major impetus behind the design of analytical frameworks for integrating a gender perspective into the planning process came from two different kinds of experiences. On the one hand, it came from the recognition by planners that past 'gender-blind' policy interventions had carried avoidable costs and that new concepts and tools were needed to ensure a greater sensitivity to gender issues in different aspects of their work. On the other, it stemmed from the acceptance by many gender advocates and activists that, unless the insights of feminist scholarship and activism were collated and systematized so that their relevance to the planning process at every stage was easily apparent to those who had little background in this area, such insights would play a minimal role in shaping policy design and outcomes. In this paper we will be laying out one attempt at systematizing some of the insights from this body of work. Earlier attempts at sketching out the analytical framework contained in this paper are to be found in Kabeer (1994a and 1994b, Chapter 3 and 10), while an application of the framework to the analysis of the credit needs of the poor and attempts to deal with them is to be found in a companion IDS Discussion Paper to this one (Kabeer and Murthy 1996). The empirical analysis from that paper will be drawn on to illustrate the planning tools developed here.

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The structure of the paper is as follows:

_ Section 1 focuses on policy issues. We distinguish between gender-blind and gender-aware approaches to the design and analysis of policy, and summarize some of the common preconceptions and prejudices which have characterized the former. We then review some key approaches through which gender issues have been raised in the policy domain, making a distinction between attempts to **integrate** gender into pre-existing policy concerns and attempts to **transform** mainstream policy agendas from a gender perspective.

_ Section 2 lays out the key elements of an institutional framework for the analysis of gender inequalities in different cultural contexts. We suggest that the framework is useful both for analytical purposes - raising awareness about gender issues - as well as a tool for gender-aware planning.

_ Finally, Section 3 demonstrates the application of the framework to key stages of the planning process: problem analysis, the design of a response and the implementation and evaluation of interventions.

The underlying aim of the paper is to rethink existing planning frameworks and tools from a gender perspective, identifying their gaps and limitations and attempting to reformulate them in a more gender-sensitive way. Since training efforts remain a primary route for dissemination of such methodologies, the paper highlights some of the main learning points which need to be emphasized in the training context, while the gender audit contained in Appendix 1 summarises some of the questions that would need to be asked to ensure gender-awareness in the planning process..

I THE RATIONALE FOR GENDER-AWARENESS IN THE POLICY PROCESS

1.1 SAME REALITY, DIFFERENT WINDOWS: THE DEVELOPMENT COSTS OF GENDER-BLIND POLICY

Efficiency costs

A useful way of exploring how apparently gender-neutral interventions often contain a hidden gender bias is through a comparison of a 'gender-blind' and 'gender-aware' analysis of the same intervention. An exercise of this kind is instructive in demonstrating how the failure to incorporate a gender perspective into policy analysis provides at best an incomplete, and at worst a misleading, picture of the achievements and limitations of policy interventions. Our first example compares two studies of the role of agricultural extension services in increasing rural inequality in Western Province, Kenya, one by Leonard (1977) and one by Staudt (1978). According to Leonard, the role of agricultural extension practices in accentuating the gap between a wealthy minority and the poor majority of farmers in the area reflected a number of reasons. First of all, it reflected the biases embedded in the design of the services.

The basic premise informing agricultural extension services in the country was drawn from the 'diffusion-of-innovations' literature; the strategy was to concentrate extension visits on 'innovative' farmers whose adoption of progressive farming practices would provide a demonstration effect for the rest of the farming community. Innovative farmers were defined as those who had adopted the new hybrid maize and who included a cash-producing enterprise among their farming activities.

Leonard pointed out that in as much as innovative farmers often tended to be wealthier, there was an in-built bias within the extension services favouring wealthier farmers. However, Leonard found that the bias went beyond any emphasis that could be justified by economic growth arguments alone because for junior staff, the fact that their supervisors endorsed this strategy acted as a powerful incentive to work with such farmers beyond its logical limits. Wealthy farmers were also better able to make effective demands on the extension services and in any case, the rural poor were often invisible to extension staff. Leonard also pointed to the larger context of class politics which helped to sustain the operation of these different factors in producing inequalities within the extension services. Kenyan policy-makers used the economic growth rationale for their programmes because it provided a legitimating framework for ensuring that benefits flowed to that class of farmers whose interests they shared at the national level.

In an independent analysis of rural inequality of the same region, Staudt (1978) pointed to a further dimension which had escaped Leonard's notice. She noted that one group of farming households which were systematically excluded from agricultural extension services were those managed by female farmers, despite the fact that 40 per cent of farms in this area fell into this category. Nor could this exclusion be explained in terms of the 'innovative farmer' strategy. Female farmers received significantly fewer visits regardless of whether or not they were cash-oriented and whether or not they were adopters of hybrid corn technology. Despite

this neglect, female-managed farms showed considerable innovative abilities. A third of the women who were early adopters of hybrid corn had done so without any administrative support; only 3 per cent of male-managed farms who were early adopters had done so without any such support. Innovating women farmers had obtained their information from their own community-based work groups. Staudt pointed out that the progressive farmer strategy had certain advantages where extension staff worked under financial constraints since it allowed them to concentrate their efforts on the innovators as agents of change. However the effectiveness of the strategy were thwarted by the biases which characterized its translation into practice. Part of the reason why extension agents tended to overlook female-managed farms, despite their proven capacity for innovation, was that 98 per cent of extension staff were men in a context which was characterized by communication between men on governmental matters and by symbolic male authority over households, despite extensive male absence in rural areas.

Welfare costs

Staudt's analysis highlighted the **efficiency** costs of gender-blindness in agricultural extension services where norms which supported male preferences led to the denial of access to capable groups, thwarting the realization of the government's stated goal of increasing agricultural productivity. Other studies have testified to the **welfare** costs of gender blindness in the policy domain. Here again it is instructive to compare different analyses of the same intervention, in this case, the Mahaweli Development Programme (MDP) in Sri Lanka. This was begun in 1975 and was intended to bring the dry zone of the country under year-long cultivation through one of the largest irrigation projects undertaken in the country. Discussing inequalities in the distribution of benefits from the project, including access to irrigated water, Jayawardene, a senior government official involved with the programme, noted that large-scale irrigation projects had been characterized by inequalities in access to water by those who were located at the top end of the irrigation canals compared to those at the tail-end (1983a; 1983b). To avoid this discrepancy between top-enders and tail-enders, the solution adopted by the planners was the formation of farmers' groups to manage the distribution of the water on the basis of the irrigation turn-out area along with the provision of intensive training in water management organization and community development skills.

What is interesting in Jayawardene's discussion, given his key role in programme implementation, is its 'gender sub-text':[1] the assumption of men as key economic actors and hence the main focus of planners' attention and of women as primarily domestic in their concerns and secondary to project goals. This is evident for instance in his assessment of 'farmer' priorities: 'It has been my experience that farmers are initially interested only in productivity: i.e. agriculture, land and water. Only after consolidation of these project benefits and successful cultivation do they become fully interested in social, cultural and religious activities. Only then do they participate together as a community in project activities or programmes with respect to environmental sanitation, community health, nutrition, clean drinking water, day-care centres, and so forth' (p. 125). Such an assessment is likely to be accurate only if it is assumed, as Jayawardene clearly does, that the 'farmer' in question is a male, whose priorities are unquestioningly shared by the rest of his household. Women - who are more likely to prioritize sanitation, community health, nutrition, clean drinking water and day care centres since these impinge directly on their sphere of responsibility - can therefore be assigned a secondary place within the scheme. In

fact women enter Jayawardene's discussion explicitly in only two roles: as farmers' wives[2] and as mothers to be targeted by 'women and children's programmes' (p.

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[1]   The phrase comes from Fraser (1989).

[2]   Thus Jayawardene suggests that farmers' wives need to be educated to ensure that they do not encourage the farmer to waste his new prosperity: 'increased production and increased income do not necessarily mean that his money is spent in the best possible way. He may have confused priorities. This is where not only the farmer but his wife as well needs suitable education and guidance' (p.129).

128).[1] They also enter indirectly in Jayardene's observation that the farmers needed a child care centre 'so that their wives could also work'. They are invisible in the rest of the analysis.

A very different analysis of the MDP is provided by Schrijvers (1988), one that highlights the operation of class and gender relations in producing inequalities in access to project benefits. The starting point for her analysis is a survey finding that the rate of under nourishment among pre-school children in the Mahaweli area was very much higher at 39 per cent than the national average of 7 per cent. In a project area where the expansion of food production was a primary aim, this was an unexpected and unwelcome outcome. Schrijvers lays out some of the reasons why this might have happened. First of all, she draws attention to the drought-prone context in which the dam was built, the consequent importance given to food security by households and the gender division of labour through which they sought to assure it. Men in this area were traditionally responsible for growing paddy, the more socially significant but also less reliable crop since it required adequate and timely rainfall while women were involved in slash-and-burn or *chenna* cultivation and contributed a range of more drought-resistant food crops, such as finger millet, soya, *green gram* which tided the family over in times of food shortage. Women had also enjoyed equal rights to land according to local customary laws.

The Mahaweli project introduced a set of rules and practices which reshaped the distribution of resources and responsibilities between women and men in favour of the latter. These norms specified that irrigated allotments of two and a half acres were to be assigned to each settler family by the project along with half an acre for the homestead. To prevent land fragmentation, the project specified that there could only be one heir. Since the main crop promoted by the project was paddy, which was identified as a male crop, this inevitably implied that a son would be designated as the heir. The project thus dispossessed women in an area where they had traditionally enjoyed equal rights to land; some still had access to *chenna* land, but its distance from the project area meant this additional source of food could not be utilized. Most women were consequently reduced to growing a few fruit trees on the homestead plot where there was little land left once the house and latrine had been constructed.

The **gendered outcomes** of the project were constituted in the context of unequal class relations in the area. Pre-existing class inequalities meant that physical location in relation to irrigation canals - the top-end versus the tail-end - were not the only factors determining access to irrigation water and other project benefits. Only 20 per cent of loans from the project could be repaid because the rest of the loans were diverted by poorer farmers into consumption. Many ended up (unofficially) mortgaging some of their lands to the more successful farmers and became wage labourers, with women earning two-thirds of the wage that men earned. These families were forced to purchase their food requirements at a time when rapid inflation was eroding the value of the wages they earned.

Along with having to share the burden of earning the family livelihood, women experienced additional gender-specific demands on their time, because of the distance of the new settlement from schools and medical facilities. While day-care centres had been set up by the government, the requirement that children bring a meal from home and be dressed properly tended to exclude poorer mothers who, while they needed such support most, were least able to provide their children with adequate clothes, a homemade lunch or to spare the time to deliver and fetch them from the centre every day. The gender redistribution of household resources in

favour of men by the project was further exacerbated by the national policy shift from food subsidies to food stamps; whereas free rice and commodities tended to be collected by the mother and were used for the entire household, the new food stamps tended to be collected by the father and could - and were - converted into cash to finance more individual forms of consumption: alcohol and tobacco. Research by Siriwardena (cited in Schrivers 1988) showed that only 35 per cent of the income of male farmer which remained after loan repayments were used for the collective consumption of the household.

Equity costs

Both these sets of case studies raise some important questions about development: **what are its goals, who is it for and who decides?** The first case study emphasizes some of the **efficiency costs** which stem from gender blind planning while the second highlights the generation of **welfare cost*s*.** In addition, however, both point to some of the intangible **equity costs** of gender-blind planning which either escape the notice of policy makers or are discounted by them. In both the case studies, the gender blind design and implementation of development interventions led to the erosion of the independent production capacity and economic autonomy previously enjoyed by women. In the Kenyan case study, women's autonomy as economic actors was eroded by the male preference embedded in government extension services leading to a likely increase in their dependence on men. In the case of the Mahaweli irrigation project, project norms and practices deprived women of their role as independent producers with long-standing, community-sanctioned rights to land, and redefined them as dependent housewives, the normative ideal of the urban middle class bureaucrat.

1.2   ASSUMPTIONS AND PRACTICES UNDERLYING GENDER-BLIND POLICY

We have discussed these two sets of case studies in some detail because they illustrate the differing, sometimes conflicting, diagnoses to development problems which arise from a gender-blind, as opposed to a gender-aware, framework of analysis. Indeed the case studies work at two levels; they demonstrate how a gender perspective can illuminate aspects of policy **design**, and they demonstrate how a gender perspective can illuminate aspects of policy **assessment**, aspects which would otherwise remain in the dark. It is unlikely that either Leonard or Jayawardene consciously intended to exclude women, in one case, and marginalize them in the other, in their analysis. Both were reproducing - as the planners of the interventions they sought to analyse had also reproduced - the unexamined assumptions and preconceptions which form the 'common-sense' of so much of traditional top-down development planning.

This analysis lead us to distinguish between two approaches to policy design:

_ **Gender-blind** policy design and analyses are those which are implicitly premised on the notion of a male development actor and which, while often couched in apparently gender-neutral language, are implicitly male-biased in that they privilege male needs, interests and priorities in the distribution of opportunities and resources.

[1]   A fairly classic welfarist programme for women was set up by the project authorities in the shape of a 'Home Development Centre' in which training was provided for women in 'health, nutrition, sanitation, poultry, home-gardening and needlework' (with a special emphasis on macramé) p.47.

_   **Gender-aware** policy design and analyses, by contrast, recognize that development actors are women as well as men, that they are constrained in different, and often unequal ways, as potential participants and beneficiaries in the development process and that they may consequently have differing, and sometimes conflicting needs, interests and priorities.

Gender-blind policies are the consequence of inappropriate assumptions and practices which inform policy and which in turn stem from the norms, beliefs and prejudices of policy makers. Some of the assumptions and practices which have led to gender-blind policies belong to the broader category of 'people-blindness' with harsher effects on women; others are more specifically related to gender blindness.[1] We can categorize them broadly as errors of:

_   **compartmentalizing**

_   **aggregating**

_   **eternalizing**

_   **depoliticizing**

Compartmentalizing

Compartmentalizing refers to the practice of treating social reality - and women's lives within it - as if it can be broken down into a series of different compartments, each of which can be analysed and acted upon in isolation from the others. Compartmentalizing assumptions can take different forms.   They can take the form of an artificial distinction between the technical and social aspects of planning so that, for instance, dams and roads are seen as purely a matter for engineers with no social implications while a sociologist may be brought in afterwards to find out what went wrong with the project.   They can also take the form of a concern with the physical and tangible (how many tubewells sunk) rather than with the social and intangible (what difference did it make?) As Jayawardene (*op. cit.*) pointed out in his analysis, the general practice in the design of large scale irrigation schemes had been to leave it to the technical expertise of Irrigation Departments. While such technicist interventions tend to be ostensibly indifferent to class and gender considerations in the distribution of their costs and benefits, in situations of inequality their benefits tend almost inevitably to be commandeered by the more powerful sections of the community.   Belated recognition of the gender dimensions lead to the 'add women on' mentality. Maguire (1984) cites a creative example of this from a report of a field mission for US Agency for International Development which included a road construction project as a Women in Development activity on the grounds that 'women walk on roads too'.

Another form of compartmentalization is the tendency to consign women's issues to the micro-level while macroeconomic planning is seen as gender-neutral.   Yet decisions taken at the macro-level set the parameters for what people - women as well as men - can and cannot do at the micro-level. Elson points to some of the contradictions contained in many structural adjustment programmes because of this gender-blindness in macroeconomic thinking. Cutbacks in public expenditure on health and education in order to balance internal budgets is often combined with an increase in the prices of agricultural crops to increase production; where women provide the main labour on the farm as well as into family health and well-being.

Such policies result in a less elastic response in agricultural production; reduced inputs into family health; and/or an intensification of women's workloads. She cites the case of the Zambian woman interviewed by Evans and Young (1988) who reported missing the entire planting season because of the time involved in accessing health care services for the family 'a perfect example of the interdependence between the labour that macroeconomic models do include and that which they ignore' (Elson 1991: 178).

Aggregating

The fallacy of gender-blind **aggregation** refer to the use of abstract, generic categories (the poor; the labour force; the community) which disguise the extent of differentiation and inequality within categories. In fact, a major criticism of development policy made by feminist scholars has related to the treatment of 'the household' as one such unified category of analysis. This treatment generally drew on the 'ideal-typical' household of social science text books which posited a nuclear family with a male breadwinner making decisions on behalf of a dependent housewife who was primarily concerned with childcare and housework. It is precisely such a depiction of the household which led to the bypassing of female-managed farming households in rural Kenya as well as to the targeting of male household heads for the distribution of productive resources in the Mahaweli scheme in Sri Lanka.

The concept of 'the community' as internally cohesive with a common set of clearly definable interests is another frequently utilized example of the fallacy of aggregation. Sarin (1995) provides an interesting analysis of how the move towards community-based 'Joint Forest Management' (JFM) by the Indian government represented an attempt to reduce the inequities embodied in past forest management policies. However, given women's cultural exclusion from the 'the community' in many parts of India, and given that forestry departments are almost entirely staffed by men, it is not surprising that Sarin documents the results of joint forestry management policies as 'men interacting with men to take decisions on behalf of "the community"' (p. 86). Women's customary entitlement to collect cooking fuel from the forests was defined as a major cause of forest degradation under JFM and ruled out by community forest closure. In some areas, women have been transformed into 'forest offenders' because of their attempts to bypass these rules and enter the forests in search of fuel; elsewhere, they have had to walk to still unprotected forests ten kilometres from their own villages.

If men have represented the community when it comes to the allocation of **resources**, women appear to come to the forefront when **responsibilities** are entailed. Analyses of community health programmes, for instance, suggest that the concept of community participation has been used largely as a euphemism for the unpaid or underpaid labour of women within the community. They point out that while such programmes regard the concept of community participation as central to their success, 'the participation they rely on is predominantly, although not exclusively that of women' (Leslie *et al*. 1988: 308). The construction of women as 'maternal altruists' in these highly gender-specific policy interventions has the advantage of dispensing with the need to offer them material incentives. Instead they are assumed to be 'naturally' willing to undertake additional responsibilities in the interests of the family and community 'with more knowledge but little more time or money' (Bruce and Dwyer 1988: 18).

[1]	See Waring (1990) for an ironic list of ways in which women can be kept out of development projects. An early attempt to categorize planners' errors with regard to women is to be found in Tinker (1976).

Finally there is a tendency to see women themselves as a homogenous category with identical needs and interests. The absurdity of the assumption that programmes can be devised for some category called women becomes clear when it is considered how few planners would attempt to devise a project for some undifferentiated category called men. Questions would immediately be asked about 'which men'? Schrivers' case study pointed up some of the differing terms on which women from different classes are able to access the benefits offered by a development project; even the government child care centres were provided on terms which benefited some categories of women and excluded others. Another example of the problems associated with treating women as a homogeneous category comes from India (cited in Kabeer and Murthy 1996) where government officials, noting that *papad* making was a 'female' activity in their locality, sanctioned a batch of loans to support *papad* making schemes for local women's groups organized to receive government credit assistance. When the *papad* failed to sell, it was discovered that the women's groups belonged to scheduled caste households; members of other castes were not prepared to eat food made by them.

Eternalizing

A third class of assumptions and practices which result in gender-blind policy and planning relates to the tendency to depict gender relations as unchanging and unchangeable. Biological determinism - particularly the remarkably wide tendency to attribute certain roles and tasks to women and men on the basis of some notion of 'natural' suitability - is one form taken by this attempt to **eternalize** gender inequality. The naturalization of gender difference is a frequently deployed tactic to justify the reinforcement of pre-existing forms of gender inequality or, in some cases, the introduction of new ones. Yates (1994) notes the resort to biological determinism in a Ghanaian national education policy document in order to justify the delivery of gender segregated vocational education:

> By their very make up biologically, nature has made women comparatively more delicate than men physically. There are therefore some trades which do not suit women. If our women by their vocational skills will develop muscles and look masculine, sooner or later they will look physically like their husbands .....Skills which require physical strength do not often suit women. Vocational skills which require deft hand, aesthetics and accuracy of taste by tongue and many such are those which suit women. Examples are hairdressing, dressing, cookery, ordinary or advanced processing of various commodities .....

> (cited in Yates 1994: 104)

Ghana, it should be noted, is a country where women are known to work extremely long hours in agricultural production, have some of the highest rates of participation in trading and exercise considerable economic autonomy. Harrison (1995) provides another example of biological determinism in the justification offered by a project officer in Zambia for excluding women from a fish farming project: 'Traditionally women are known to be weak to men. This therefore puts them off most of the activities, for instance fish farming. In short, inferiority complex is a hindrance for women' (p. 44). Once again, such a declaration ignored the fact that most of the physical work in the area was done by women, including the maintenance of the fish farms distributed by the project. If declarations of biological difference are used on

some occasions to exclude women from project benefits, they can also be used on others to bring them into a project on exploitative terms. A documentary film of an irrigated rice project in the Gambia records how project rules redistributed land from women to men for rice cultivation with the expectation that women would work as unpaid family labour on their husband's rice lands whereas previously they had cultivated rice on their own independent holdings. Stressing the need for female labour to the rice irrigation project, the project manager explained: 'women are better than men as far as transplanting is concerned and they are also better than men as far as working in the water ..... so quite frankly we expect a lot of labour from women' (cited in Carney 1988: 63).

Along with biological determinism, the '**sanctity of culture**' is often invoked as an alibi for resisting any attempt to rethink and challenge gender inequalities (Mukhopadhayay 1995). Although development processes everywhere have been about the massive transformation of political economy and personal life, so that no society can claim to have been untouched by it, the sanctity of culture tends to be brought up most frequently when some form of redistribution in favour of women is being considered. National as well as international development agencies who have no qualms about seeking to intervene in the most personal arenas of people's lives through family planning programmes or the promotion of safer sexual practices in response to the AIDS threat frequently tend to invoke the sanctity of culture when the question of women's empowerment is brought up. Yet when development programmes violate local cultural norms in favour of men, it passes with little official comment. Thus Jayawardene's account of the Mahaweli programme makes no reference to its overturning of traditional bilateral inheritance patterns and its denial of women's economic roles; instead he appears to be promoting what Schrivers terms the 'housewification' of women based on a model of gender roles which had very little grounding in local cultural realities. It is worth noting that when rural women are given 'voice', they may not subscribe to the sanctity of culture in quite the same way as men; Kapadia's anthropological study from Tamil Nadu (1994) points out how the perception of kinship and family relations as frequently inimical to women's interests was expressed in a local saying which only women voiced: *Sondam sudum* (kinship burns!).

Depoliticizing

Another significant feature of gender-blind policy is its depoliticized understanding of gender relations. A common manifestation of this is the persistent conflation of women with the private sphere of the family - Staudt (1985) for instance cites one USAID official that she interviewed in her case study of USAID as saying: 'I'm not interested in WID; I'm interested in families' - and the reluctance to countenance any form of state intervention which might have redistributive ramifications within that sphere. The presumed neutrality of the process of needs interpretation, a presumption which has often permitted the top-down definition of women's needs, frequently serves to disguise the fact that what is being identified as 'women's needs' are either those which are generated by women's greater family and child-care responsibilities (i.e. those associated women's roles as wives and mothers) or else are needs which are attributed to women as vehicles of state policy.

As an example of the former, Sarin (1995) points out how officials in forestry departments in India that she studies frequently refer to 'women's need' for fuelwood ignoring the fact that men, and the rest of the family, all ate the cooked food which underpinned this need. As an example of the latter is the extent to which women's presumed 'unmet need' for contraceptives has been used to satisfy official

population control programmes rather than women's need to control their own bodies and space childbearing. Thus sterilization is often the only option offered to poorer women (Caldwell *et al.* 1982) or else financial incentives are offered to women who adopt sterilization or IUDs, both methods which transfer control of fertility behaviour out of women's hands (Hartmann and Standing 1989; Kabeer 1996).

Finally, of course, the reluctance to intervene in the 'private' sphere of the family explains the long-standing refusal of the state and policy makers in most societies to take action against violence and sexual abuse within the family. The gradual emergence of violence against women within the home as a matter for policy intervention has entailed the politicization of the problem, the struggle to shift it from its previous status as a 'private' issue, to be settled by the individuals concerned, to the status of a 'public' issue, a question of basic human rights and hence a matter for state intervention. It is worth noting that while violence against women has increasingly been recognized by international bodies as an infringement of their human rights, its political nature cannot be easily accepted in all development agencies. Thus, in the World Bank's report on the issue, it is brought in as a 'hidden health burden' (Heise *et al.* 1994). The significance of the labelling of a problem is the response it evokes: clearly the policy response to violence as a health issue is likely to differ considerably from the response when it is raised as a human rights issue.

1.3   CLASSIFICATIONS OF GENDER-AWARE POLICY

These are some examples of the assumptions and practices through which gender has been marginalized or ignored in past policy efforts. We have discussed them in order to demonstrate that the move from gender-blind to gender-aware development interventions requires policy makers, planners and analysts to constantly check their assumptions and practices against the reality on the ground in order to avoid the consequences of their own preconceptions and prejudices or of planning on the basis of some outmoded version of that reality. However, rethinking assumptions and practices from a gender perspective need not automatically result in the adoption of policy interventions which directly address the unequal relations between women and men. The extent to which interventions which result from gender-sensitive analysis will also have transformative outcomes will reflect the combined effects of the predisposition of individual planners and implementers, the institutional constraints within which they must function, the socioeconomic contexts in which they are planning and the possibilities which it offers. Consequently, under the broad rubric of gender-aware policies, we can distinguish three kinds of interventions (see Figure 1.1).

– **gender-neutral policies:**   these are the minimum we would expect from a gender-aware policy analysis. Such policies stem from an accurate assessment of the existing gender division of resources and responsibilities and ensure that policy objectives are met as effectively as possible within a given context. Gender neutral policies seek to target the appropriate development actors in order to realize certain pre-determined goals and objectives, but they leave the existing divisions of resources, responsibilities and capabilities intact. Thus a gender neutral version of agricultural policy in Western Province, Kenya would have retained the overall goal of improving agricultural productivity, but agricultural extension services would have been designed to take account of the fact that a significant proportion of innovative farmers were female household heads. In the very different cultural context of Bangladesh, where men dominate field-based agricultural work while women engaged in homestead farming (although

Insert Figure 1.1 here

there is evidence that this may be changing) a gender-neutral agricultural extension service which aimed at improving agricultural productivity would entail services which encompassed information and inputs pertaining to both cereal crops grown in the field as well as horticultural crops grown on homestead farms.

_ **gender-specific policies:** These are policies which are intended to target and benefit a specific gender in order to achieve certain policy goals or to meet certain gender-specific needs more effectively. This category of policies differs radically from the older gender-stereotyped development equation which targeted men for production-related interventions and women for welfare-related interventions in that it is based on an accurate analysis of the prevailing division of labour, responsibilities and needs rather than on planners' biases and preconceptions. The gender division of labour in most societies entails the assignment of differing tasks and responsibilities to women and men in the pursuit of household survival and security and consequently generates gender-specific practical needs and constraints. Gender-specific policies may result from a recognition of these needs and constraints. Home-based income generating projects for women in societies where strict norms of female seclusion are observed, with related restrictions on women's mobility, can be gender-specific without being gender blind. However, in societies where women do not suffer from such constraints, such an intervention is likely to be a reflection of the gender biases of planners. Welfare provisions which focus on reproductive health issues are likely to be women-specific interventions; the extent to which they are also transformatory interventions will rest entirely on the extent to which they treat women as passive objects of welfare or as critical actors in the development process whose needs and well-being are essential for achieving a more human-centred development. Thus, the difference between a women-specific intervention being regarded as gender-aware rather than gender-blind rests on the difference between a project design which is based on the analysis of gender-specific constraints and one that is based on prior assumptions about 'proper' roles for women.

_ **gender-transformative policies:** finally, a third category of interventions can be envisaged which may target women, men or both and which recognize the existence of gender-specific needs and constraints but which additionally seek to **transform** the existing gender relations in a more egalitarian direction through the redistribution of resources and responsibilities. Gender redistribution is the most politically challenging of the different categories of policy interventions which we have identified because it does not simply seek to channel resources to women within the existing social framework but almost inevitably requires men to give up certain privileges or take on certain responsibilities in order to achieve greater equity in the development process.

A simple and easily understood example of the difference between a gender-neutral and a gender transformative approach was offered by a member of the Education Department of Karnataka and related to a discussion of proposed attempts to redesign school text books in a more gender aware way.[1] For a long time, Indian school books tended to be saturated with examples and illustrations which focused on boys engaging in typical masculine activities. A gender-neutral revision of text books would entail a fairer representation of girls and boys in the illustrations and text engaged in the kinds of activities that they typically engage with in the given context. A gender transformative revision might seek to show boys more often taking part in domestic activities and girls aspiring to non-traditional roles in order to seek to question, rather than merely reproduce, the gender division of roles and

responsibilities. The transformatory potential of symbolic representations should not be underestimated. An anti-liquor agitation mobilized by rural women in Andhra Pradesh was sparked off by the reading materials distributed in a literacy campaign which showed the plight of a poor village woman whose husband drank away his wages at the local liquor shop. As Batliwala, (1994) points out, the example encouraged women to raise questions in the literacy classes about their own status and their potential to act.

This attempt to categorize different policy interventions according to their underlying objective is intended as an analytical, rather than a prescriptive, tool. The different approaches need not cancel each other out and one may be used as a precursor to another. In situations where extreme gender bias in planning has been the norm, merely shifting to a more neutral approach may constitute a major step forward. In other situations, transformative strategies can take a gender-specific form, sometimes focusing primarily on men: interventions which seek to strengthen male responsibility in family planning, given the predominant (and indeed sole) focus on women in most family planning programmes, or attempts to conscientize men in gender issues such as wife-beating and dowry. In yet other situations, redistributive policies may end up being counter-productive if deeply-entrenched constraints militate against such attempts in the short term. In such contexts, women-specific projects which reflect local culture may not only be more immediately feasible but may also constitute a necessary first step to making redistribution more feasible in the long run. **Planning for transformation entails strategic thinking and a grounded sense of what is possible.** One corollary of this is that debates about the generic virtues of 'integrated' versus 'women-specific' programmes often miss the point. Instead, an intervention has to be designed on the basis of the needs or opportunities which have been prioritized on the basis of gender-aware analysis, the kinds of social relations which should be promoted and their political feasibility in a given context.

1.4   ENGENDERING THE MAINSTREAM POLICY AGENDA

The importance of political considerations in attempting to bring about gender-aware development is well illustrated by looking at some of the various ways in which feminist advocates have sought to influence the policy process, from both within mainstream international agencies as well as from outside them (Buvinic 1983; Moser 1993). Figure 1.2 summarizes the mainstream policy concerns in the last few decades and the policy rationales though which women's concerns have been addressed. In particular, efforts to make development policy more gender-aware have been fuelled by two different, although not necessarily incompatible, types of considerations which are spelt out in Elson (1992) and Jahan (1995).

_ **Integrationist tactics** have sought to emphasize how a concern with the advancement of women can contribute to the achievement of agendas set by those who may have no particular concern with women's needs and interests. Its advantage is the short-term payoff, but its achievements are likely to be circumscribed within predetermined parameters (Elson 1992).

_ **Transformative or agenda-setting strategies** are more politically ambitious. They seek to change the development agenda, to broaden its objectives and to introduce different values. More crucially, they seek to give women a much greater role in setting the agenda in the first place. Because of the more radical goals, transformative strategies require a more nuanced and complex set of

[1]   Gayathri Devi Dutt, personal communication.

tactics: theoretical arguments which challenge established ways of thinking; creative proposals for alternative ways of doing; and political mobilization to ensure more participatory and responsive decision-making structures (Elson 1992).

Integrationist advocacy

Integrationist tactics by gender advocates began as a response to the segregated and marginalized status assigned to women's concerns in mainstream policy agendas prior to the emergence of Women in Development (WID) advocacy. At that time, development efforts were dominated by the drive for economic growth, generally backed by state intervention. Within this agenda, men were identified as the key economic agents and hence the focus of mainstream development policies while women were brought in primarily under welfare efforts as mothers, wives and dependants. This gender **segregation** within the policy domain was the main target of early WID advocacy and explained their emphasis on **integration**. As the stress on economic growth gave way in the seventies to a concern with poverty and basic needs, integrationist efforts sought to demonstrate that women were predominantly represented in the ranks of the 'poorest of the poor' and were largely responsible for meeting the family's basic needs. By the eighties, the ascendance of neo-liberal ideologies in the international arena led to a renewed emphasis on economic growth, this time with the stress on market forces, and integrationist gender advocacy accordingly shifted to 'efficiency'-based arguments, stressing the critical significance of women's economic contributions in any effort to maximize returns to development investments.

Figure 1.2: Tactics and strategies to raise gender issues in development policy

Mainstream	Segregated	Integrative	Transformative
State-led economic growth	Welfare	*****	
			Equality
Poverty alleviation		Women in poverty	
			Equity
Market-led economic growth		Efficiency	
Human development		Mainstreaming	Mainstreaming
			Empowerment

More recently, as the limits to the market as prime allocator of resources have become more evident, there has been a growing emphasis on the human factor in development. For the World Bank, this has taken the form of a re-focus on poverty and the promotion of labour-intensive strategies backed by investment in human

resources as the key to poverty-alleviating growth. The UN agencies have sought to promote a human-centred development but with less of an emphasis on the market as the key institutional mechanism for ensuring growth and more space for public action. Although 'women' as a category is now more routinely included within such discussions, it is often on a tokenistic basis; gender advocates within these agencies therefore have to continue to explicitly draw out the gender implications of these broader policies. Consequently, an integrationist version of **mainstreaming** is concerned with highlighting the gender dimensions within the current policy preoccupation's of official development agencies.

Advocacy for transformation

Alongside these integrationist efforts, there have been parallel efforts by gender advocates, scholars and activists, often outside the official agencies, to move beyond the task of integrating gender issues into mainstream development to the more challenging task of transforming the meaning of development from a gender perspective. As Elson (1991b) points out, one reason why male bias continues to persist in development thought and planning is because a gender approach has frequently been reduced to 'adding women on' without seeking to question mainstream ways of thinking and operating. As long as these ways of thinking and doing remain intact, the potential for a more gender-aware development remains severely curtailed.

Early attempts at a transformative approach took the form of the demand for equality. The 'welfare' approach had been heavily criticized by early WID advocates because it equated women primarily with reproduction and ignored their critical role in production. Pointing to the adverse effects of development for women, early advocates argued for **equality of opportunity** for women within the development process. However, the redistributive connotations of the demand for equality - and in particular its pertinence to the institutional practices which led to the reproduction of male dominance within most development agencies - meant it never went beyond the level of rhetoric in most of these agencies (Buvinic 1983). In any case, it has also been increasingly realized that formal equality of opportunity within institutions which have evolved around the assumption of the male institutional actor would always work against women: as the case of Pauline Neville-Jones, a high-ranking woman who recently resigned from the British Foreign Office after being passed over for promotion, appeared to demonstrate; there is no need for active discrimination against women when the culture of an organization can be relied on to reproduce the gender status quo (The Observer, February 11th 1996).

More recent advocacy to transform development practice has therefore focused on the nature of institutional rules and practices and the way in which they embody male agency, needs and interests. Some feminists have stressed the significance of women's labour and responsibilities in the production of human resources and the extent to which existing policies and institutions have taken them for granted (Elson 1991b; Folbre 1994). Others have pointed to the gender-blindness of laws which have been constructed on the basis of formal equality, or equality premised on the notion of the 'sameness' of women and men, where the male actor is held to be the norm. Kapur and Cossman (1993) suggest that a **substantive**, as opposed to a **formal**, concern with equality, would require taking legislative account of the ways in which women are different from men, both in terms of biological capacities, as well as the socially constructed disadvantages women face relative to men. Kabeer (1994) also notes the implications of the social construction of biological differences, and the associated division of resources and responsibilities, for the needs, interests and

constraints experienced by women and men. She suggests that gender **equity** has to be premised on the notion of social justice rather than on a search for formal equality; gender equity requires recognition of the unequal constraints and opportunities which underpin gender differences in the ability of women and men to define their own goals and exercise agency in pursuit of these goals. Within a framework of substantive equality and gender equity, welfare investments to assist women in the reproduction and care of human resources and efficiency investments to ensure the optimal use of their productive potential have to be seen as complementary, rather than competing approaches, to a human-centred development.

Following on from, and subsuming, the demands of equality, equity and justice are strategies which stress the **empowerment** of women. Empowerment is about questioning the notion of selfhood that women and men bring with them to their everyday development activities. Empowerment processes seek to bring about changes in the distribution of material and symbolic resources and opportunities between women and men within the development process but also - and crucially - to bring about changes in the beliefs and values which are internalized by them in the process of acquiring a gendered sense of selfhood, since these help to shape the contours of the 'beings and doings' which constitute the capacity for agency (see Batliwala 1994 and Kabeer 1994b for more detailed discussion on strategies for empowerment).

Finally, we can also identify a transformative version of the **mainstreaming** approach. When the attempt to shift gender perspectives and women's concerns from their marginal location, in both institutional and ideological terms, to the centre of the development agenda succeeds in promoting the rethinking of institutional rules, priorities and goals and substantial redistribution of resources (as any attempt to engender the development agenda has to), then mainstreaming strategies have the potential for transforming the nature of development practice. It is significant that many of the same international agencies which were so resistant to the demands for equality in the seventies are now taking steps to achieve a greater gender balance in their recruitment and promotion practices. Ultimately, as Jahan (1995) points out, while the integrationist logic requires that women take their place within the mainstream, the success of such a strategy is likely to result in women also reorienting the nature of the mainstream.

These different arguments and rationales for the promotion of gender issues in the policy arena clearly offer different bases for claiming resources with differing degrees of transformatory potential. However, it is also important not to reify the different categories. Gender relations are far too differentiated across cultures, and far too fluid within the different cultures, to permit for easy or universal policy prescriptions. The primary contribution that scholarship, advocacy and activism in this field can make is to analyse the main barriers to gender equity and social justice in different contexts and to develop appropriate strategies for dealing with them. If planning for transformation requires strategic analysis and a grounded sense of what is possible, as we suggested earlier, then the **how** of a policy approach is as important as the **what**. A welfare or a poverty approach may often prove to be the politically most feasible **entry point** for raising gender awareness within the policy arena because of their apparently non-threatening concerns; however the **means** used to implement the approach will determine whether it remains a purely welfarist measure, leaving intact the underlying causes of gender inequality, or whether it contributes to longer-term strategic change.

2 INSTITUTIONS, RELATIONS AND OUTCOMES: A FRAMEWORK FOR ANALYSIS

2.1 THE INSTITUTIONAL CONSTRUCTION OF GENDER INEQUALITY

Having reviewed the various assumptions and strategies through which gender concerns have been included or excluded from development policy in the past, we move on to considering an analytical framework to assist planners to ensure more gender-aware policy interventions in the future. Returning to the case studies we cited at the start of the paper, an important general point to draw from them - and one that is supported by the broader literature - is that the processes by which gender inequalities are socially constructed are not confined purely to household and family relationships, but are reproduced across a range of institutions, including many of the policy making agencies whose avowed objectives are to address the different forms of exclusion and inequality within their societies. For this reason, the framework that we have developed for the analysis of gender inequality is one which focuses on the **institutional construction of gender relations** and hence the institutional construction of gender inequality. Frameworks are useful tools in the face of complex and dynamic social realities if they can help to draw attention to the key issues which have to be explored in order to achieve certain analytical objectives. In relation to the objectives of this paper, our framework is intended to direct attention to the existence of gender inequalities in the prevailing distribution of resources, responsibilities and power and to analyse how they are thrown up by the operations of the institutions which govern social life.

The concept of **gender** emerged as a way of distinguishing between biological difference and socially constructed inequality while the concept of **gender relations** sought to shift attention away from looking at women and men as isolated categories to looking at the social relationships through which they were mutually constituted as unequal social categories (Whitehead 1979; Elson 1991). Gender relations are an aspect of broader social relations and, like all social relations, are constituted through the rules, norms and practices by which resources are allocated, tasks and responsibilities are assigned, value is given and power is mobilized. In other words, gender relations do not operate in a social vacuum but **are products of the ways in which institutions are organized and reconstituted over time**.

What are these institutions and how do they construct gender relations as a relation of difference and inequality? A simple definition of institutions is as a framework of rules for achieving certain social or economic goals; organizations refer to the specific structural forms that institutions take (North 1990). For analytical purposes, it is useful to think of four key institutional sites - the state, the market, the community and the domain of family/kinship. Thus the state is the larger institutional framework for a range of legal, military and administrative organizations; the market is the framework for organizations like firms, financial corporations, farming enterprises and multinationals; the community is made up of various supra-family groupings, including village tribunals, political factions, neighbourhood networks and non-governmental organizations, which exert considerable influence over its members in particular domains of life; while households, extended families and lineage groupings are some of the ways in which kinship relations are organized. Few institutions profess explicitly to ideologies of inequality; where inequalities are observed, they tend to be explained in terms of natural difference, divine will or culture and tradition. Many of the official

Insert Figure 2.1 here

ideologies through which institutions describe themselves tend to get uncritically reproduced in social science text books, in public policy and in popular discourse, while the compartmentalized nature of the social sciences has led to the treatment of the key institutions as somehow separate and distinct from each other, the subject matter of different disciplines.

Figure 2.2: Unpacking Organizations

Rules: (or how things get done): What is distinctive about institutional behaviour is that it is rule-governed rather than idiosyncratic and random. Distinct institutional patterns of behaviour inherent in the official and unofficial, the explicit and implicit, norms, values, traditions, laws and customs which constrain or enable what is done, how it is done, by whom and who will benefit. The institutionalization of rules has the advantage that it allows recurring decisions in the pursuit of institutional goals to be made with an economy of effort; their disadvantage is that they entrench the way things get done to the extent of giving them the appearance of being natural or immutable.

Activities: what is done: The other side of the coin to institutional rules is the generation of distinct patterns of activities. Indeed institutions can be defined as 'rule-governed' sets of activities organized around the meeting of specific needs or the pursuit of specific goals. These activities can be productive, distributive or regulative but their rule governed nature means that institutions generate routinized practices and are reconstituted through such practices. Institutional practice is therefore a key factor in the reconstitution over time of social inequality and in the final analysis, it is institutional practice which will have to be changed if unequal relations are to be transformed.

Resources: what is used, what is produced: All institutions have the capacity to mobilize resources and institutional rules govern the patterns of mobilization and allocation. Such resources may be human (labour, education and skills) material (food, assets, land, money) or intangible (information, political clout, goodwill, contacts) and they may used as 'inputs' in institutional activity or represent institutional 'outputs'.

People: who is in, who is out, who does what: Institutions are constituted by specific categories of people. Few are fully inclusive, despite their professed ideologies. Rather institutional rules and practices determine which categories of people are included (and which excluded) and how they are assigned different tasks, activities and responsibilities within the production process and different resources in the allocative processes of the institution. Institutional patterns of inclusion, exclusion, positioning and progress express class, gender and other social inequalities.

Power: who determines priorities and makes the rules: Power is rarely diffused throughout an organization, however egalitarian its formal ideology.   The unequal distribution of resources and responsibilities within an organization, together with the official and unofficial rules which legitimize this distribution tend to ensure that some institutional actors have the authority to interpret institutional goals and needs as well as ability to mobilize the loyalty, labour or compliance of others. Thus power is constituted as an integral feature of institutional life through its norms, rules and conventions, its allocation of resources and responsibilities and its customs and practice. The outcomes of institutional practice, including its reconstitution over time, will reflect the interests of those with the power to make the rules as well as to change them.

In Figure 2.1 we offer examples of some characterizations of institutional goals drawn from the social sciences and suggest that in order to move beyond 'text-book' to 'actual' reality, it is necessary to put to one side the professed ideologies of different institutions and to scrutinize empirically the actual rules and practices through which their various organizational forms are constituted. What such an analysis would make clear is that, although different institutions may operate with their own distinct 'ways of doing things', there are certain common norms and assumptions which cut across the different institutional sites, leading to the systemic and widespread construction and reinforcement of certain social inequalities. While the literature on institutions and their organizational forms suggests that they vary considerably from each other and across cultures, it also suggests that they can be usefully analysed in terms of a number of generic constitutive components: **rules, activities, resources, people** and **power**. These are elaborated in Figure 2.2.

The narrow application of these concepts to the analysis of an organization will help to highlight the way in which these inter-related elements operate to produce unequal gendered outcomes; a broader focus will illuminate how gender and other social inequalities are mutually constituted within and across institutional sites. By way of example, the application of the framework to household organizations in the Indian context will show how the intersection of caste (community) and kinship 'rules' determine who will marry whom, at what age, which direction resources will flow at marriage and whether the newly married couple will live with the husband's family, the bride's family or set up their own separate household.

However, these rules and practices vary even within the Indian context. Thus in South India cross-cousin marriage is more frequent and couples are as likely to reside with the bride's family as with the grooms while in northern kinship patterns, kin and village exogamy tends to be practised so that women marry outside their kin and village and take up residence with the groom's family as stranger-brides (Dyson and Moore 1983). These differing practices are believed to have considerable influence in shaping or patterning the forms of power and inequality experienced; for instance, the greater gender egalitarianism observed in South India kinship systems in which women are not separated from the support of their natal kin, as compared with the greater gender subordination of women in the Northern Indian system where women are ideologically and physically separated from their natal kin. Furthermore, the intertwining practices of female seclusion, strict controls over women's mobility and dowry which constrain the economic contributions of women in northern kinship systems further tend to undermine their personal autonomy *vis-à-vis* men within the family and community.

Where men are culturally defined as the main or sole breadwinners (as in northern India) they are also likely to be favoured in the intra-household distribution of resources (property and inheritance) and claims on the household product (consumption and investment). The profound gender inequalities in basic physical well-being and survival, associated with excess levels of overall female mortality, reflect this broader structural devaluation of women. However, the norms and values which characterize the domain of family and kinship are not confined to it but are rearticulated in the operations of the apparently gender-neutral institutions of the market and state so that the material resources, employment opportunities and key decision-making positions tend to be implicitly reserved for men or offered to them on privileged terms. Examples of this can be found, for instance, in Kapadia's work on agricultural labour markets in Tamil Nadu (1992). She notes, for instance, that men were paid double the female wage for the same period of field labour and that both women and men agreed that men should be paid more because they did more

demanding work. However, as Kapadia points out, given that men were digging earth sporadically and women were carrying soil ceaselessly, this owed more to ideological perceptions than to objective reality. An additional consideration behind the unequal wages was that it would have been considered deeply humiliating for a man to be paid the same as a woman, even for the same work. A differential had to be observed to signal the superior status of men. There was thus a 'gender premium' to wages. In fact, on the rare occasions where some women had out of need taken up a vacant 'male' job, they were still paid the 'female' wage (Kapadia 1992).

Any organization can be scrutinized through the framework outlined above and an analysis of its official rules and unofficial norms, together with the allocation of resources and responsibilities which these generate between different categories of people, used to understand the pattern of hierarchies embodied by the organization, where power lies within it and who exercises it. Thus the gendered 'outcomes' of organizational practice - **who gets what, who does what, who decides, who gains and who loses** - can be understood through a 'snap-shot' analysis of its rules, resources and practices (Figure 2.3A on p.23). In the narrow organizational sense, power will be concentrated more densely in those members of an organization who are favoured by the rules as far as command over people and command over things are concerned (what Giddens 1979) describes as command over allocative and authoritative resources). In the broader social sense, power is most likely to be exercised by those who are able to mobilize these resources over a range of organizational domains. It is **precisely** because men from any given social class are more able in general than women from the same social class to mobilize resources from a broader range of organizational domains - the intimate and personalized organizations of family and kinship to the increasing more distant and apparently impersonal organizations community, market and state - that gender relations are constituted as relations of power.

Understanding gender inequality through such an institutional perspective helps to emphasize the complex ways in which organizational rules, cultural norms and routinized practices from different institutional sites intersect to produce and sustain such inequality across society. It also helps to make a number of other points which need to be borne in mind in any attempt to address such inequality through policy interventions:

_ On the one hand, it reminds us that gender inequalities are deeply institutionalized in largely unquestioned aspects of organizational practice. Because of the taken-for-granted nature of these practices which constitute gender inequality; because these practices cut across almost all institutional sites; because of the powerful and often 'naturalist' ideologies which justify them and keep them in place, gender relations often appear immutable and given.

_ On the other hand, if organizations are brought into existence through the adoption of specific combinations of rules and practices, then the unequal or unjust outcomes which may result from these combinations can be transformed through a transformation of rules and practices.

However, it is not just that the 'rules' are unjust and hence give rise to unjust practices. The power relations of different organizations mean that different organizational actors not only have differential capacity to define and interpret the rules - to 'set the agenda', to use our earlier terminology - but they also have a differential stake in defending them. Conflict of interests between different stakeholders will make any attempt to alter organizational behaviour problematic. Those whose interests are best served by the prevailing configuration of rules and

resources are not only most likely to resist, but also have the greatest capacity to resist, any attempt at redistribution or transformation. Hence the point we made earlier: the struggle to achieve gender equity in development policy is in the ultimate analysis a **political project** and it is essential to think tactically as well as strategically about how it is to be achieved.

2.2 A GENDER ANALYSIS OF NEEDS, INTERESTS AND INSTITUTIONAL CHANGE

An appreciation of the routinized roles and responsibilities generated by the gendered rules and norms of organisatons, and asymmetries of allocative and authoritative resources which underpin them, points to the usefulness of Molyneux's distinction between practical and strategic gender concerns in planning for greater gender equity in the context of complex social relations (Molyneux 1985). Because women and men are embedded within specific configurations of rules and practices, they are likely to have certain routine **practical gender-specific needs** which reflect their socially ascribed obligations and responsibilities. For instance, in societies where men are expected to be the primary breadwinners, they will have a practical gender need for employment while in societies where women are expected to contribute to household food needs, they will also have a practical gender need for the resources which would allow them to meet their obligations. However, despite their roots in routinized gender practices, gender needs are by no means static. Where male breadwinning ceases to be reliable or adequate, and where women continue to bear responsibility for dependants, women may also have need of employment, even if this goes against the grain of tradition (see Kabeer 1995 for a discussion of this in the Bangladesh context).

As long as the existing institutional arrangement meets these practical needs - and no better arrangement appears feasible - there will be little incentive to seek to renegotiate the rules, an inertia that is likely to be strengthened by the strong stake that those in power have in defending existing institutional practice. However, in as much as these configurations also underpin an asymmetrical division of resources and responsibilities, women and men are also likely have very different and often conflicting **strategic gender interests** in defending, resisting or transforming prevailing rules and practices. As long as men as a category benefit from the rules and practices of any given institution, they are likely to defend the status quo and resist any attempt to challenge it. Thus if Figure 2.3A provides a 'snapshot' of gender relations within specific organizations and explains the gendered outcomes of organizational practice at a particular point in time, Figure 2.3B points to process: the reconstitution of gender inequalities over time as the combined result of presence of powerful male gender interests in promoting unchanged practices and the absence of any countervailing interest group strong enough to challenge them.

However, entrenched male privilege within an institution does not imply that change is impossible. Institutions have to be constantly reconstituted through the practices of different actors, all of whom bring a range of identities and interests to bear upon their practice. It is precisely the potential for conflict and contradictions arising out of diverging strategic interests within an organization that may give those with a stake in transformation the impetus and strength to challenge the 'rules of the game'. In terms of the policy approaches we spoke of earlier, gender-neutral or gender-specific interventions are those which seek to address the existing practical gender needs of women and men with the prevailing distribution of rules,

Insert Figs 2.3A and 2.3B hereresources and practices ; it is when interventions seek to challenge the rules, resources and practices through which gender inequalities are institutionally constituted, that they touch on strategic gender interests.

However, rather than posing a dichotomy between practical gender needs and strategic gender interests, they can be usefully seen as different aspects of the same question: **what** the priorities for gender-aware policy should be and **how** should they be operationalized (Kabeer 1994b). Women's practical gender needs and the ways in which they are met then become inter-related dimensions of strategic interests: 'needs point in the direction of satisfying choices, while interests refer to expanding control over the conditions of choice' (Kabeer *op. cit.*: 300; see Jonasdottir 1988 for an excellent discussion of interest theory). Many of the examples that Molyneux gives of women's strategic gender interests - the abolition of a coercive gender division of labour, of unequal control over resources, measures against male violence, reproductive rights; establishment of political equality, ending the sexual exploitation of women - go to the very heart of the power relations of gender and are likely to meet with profound resistance. The capacity of those who have a stake in challenging the status quo to deal with this resistance cannot be taken for granted; it has to be built up through processes of empowerment. The idea of strategic gender interests can therefore be given a processual definition: 'meeting daily practical needs in ways that transform the conditions in which women make choices is a crucial element of the process by which women are empowered to take on the more deeply entrenched aspects of their subordination' (Kabeer *op. cit.*: 301). This relates once again to the point we made earlier: that the transformatory potential of an intervention lies as much in the **means** through which needs are satisfied and opportunities created as it does in the precise **ends** which inform a policy intervention.

3 GENDER-AWARE PLANNING THROUGH THE INSTITUTIONAL FRAMEWORK

3.1 POLICY FORMULATION AS THE RELATIONSHIP BETWEEN MEANS AND ENDS

An institutional analysis is relevant to policy and planning efforts since all such efforts occur in institutional contexts: they are intended as responses to problems which are outcomes of specific institutional operations and they are designed, implemented and have consequences within specific institutional settings. If such efforts are to be gender-aware, then the use of the institutional framework we have outlined above as an analytical tool for understanding the institutional construction of gendered development outcomes is only the start of the process. The understanding it yields must then be applied to subsequent stages of the planning process: the analysis of problems, the design of interventions and the evaluation of results. In this section, we explore the process by which such an application can occur, starting with the meaning of policy.

Stripped to its essential elements, a policy statement can be conceptualized as a relationship between a desired end(s) and the range of means selected to achieve it (Figure 3.1). The first problem that arises is that for every chosen end, there are a number of possible means, while the finite means available to policy makers lend themselves to a variety of different ends. Thus, the basic dilemma for policy makers is how to go about selecting specific sets of means and ends over others. The

second problem is that the selection procedure has been dominated by the most powerful interests within a community, who tend not only to be the most visible and audible to policy-makers, but often tend to be dominant within the policy making process itself.

Whose priorities should count?

The persistent conflation between development and economic growth is one product of the asymmetrical representation of interests in the policy making domain. The voices of the poor, particularly poor women, who are most likely to remind policy-makers that economic growth is only a means to the desired goals of development are also least likely to be heard or listened to within the policy domain. The idea that the priorities of poor women should be the starting point for thinking about development policy should not be taken to imply that they are more knowledgeable than others but rather that they offer the viewpoint from below, a viewpoint of those who stand at the crossroads of various forms of inequality - class, gender and often race and caste as well. For the purposes of our planning exercise therefore we will begin with the priorities of the poor, and of poor women in particular.

If, as is generally accepted, human well-being is the desired 'end' of all development efforts, the first question must be what constitutes human well-being for those who have been largely excluded from the policy-making process? There is a considerable body of research that suggests that as far as the poor are concerned, well-being is made up by the goals of survival, security and self-esteem (Chambers 1988; Jodha 1985). For most poor people - women as well as men - survival is an over-riding preoccupation because of the precariousness of their livelihoods and security is likely to be significant for the same reasons. Policy formulation for a human centred development therefore requires that priority be given to interventions which meet the basic survival needs of the poor and that the means adopted also serve to strengthen security of livelihoods and reduce dependency relationships. In as much as gender equity is integral to a human-centred development project, it is necessary to ensure that these broad goals of survival, security and agency are met for women as well as men and we may then need to ask how the survival and security needs of poor women, as well as their ability to exercise agency and choice over their own lives, might differ from those of poor men.

We noted earlier the need for policy-makers and planners to constantly carry out 'reality-checks' to ensure that their preconceptions and prejudices do not bias the design of their interventions. In the light of the power relations which permeate almost all institutional contexts, we would stress here the critical importance of participatory methodologies as a means of carrying out such reality checks. One important rationale for the adoption of such methodologies is the acknowledgement that the notion of **well-being** does not have a uniform meaning for all sections of society and that policies which aim to bring about the enhancement of human well-being must be informed by the definitions of those whose well-being is being planned for rather than by the definitions of those who are doing the planning. Figure 3.2 reformulates 'ends' side of the policy equation as human well-being and suggests the key dimensions that have to be taken into account to achieve the well-being of the poor.

Insert Figure 3.1 & 3.2 here

The significance of means

If human well-being is the overall goal of development, what are the 'means'? The focus in much of mainstream planning in the past has been on material resources as the 'means' of development: (land, assets, finance, equipment, infrastructure etc.). However, there are two additional categories of resources which are critical to an equitable development have sometimes been overlooked. The first category encompasses human resources. Human beings enter the policy process in two capacities: human well being is the final goal of development and human labour, energy, skills, creativity and imagination are the most important means.

In addition, along with material and human resources, an essential component in development activities are the intangible social resources which people create through their association with each other. In as much as poor people in general, and poor women in particular are so often excluded from mainstream institutional allocations, these social resources are a critical element in their survival strategies. However, the disempowerment of the poor and marginalized often lies in the fact that the relationships they are able to mobilize to underwrite their survival and security tend to be based on patronage and dependency rather than on solidarity and reciprocity. Consequently, security has to be traded for autonomy in the interests of survival. For women who are generally most cut off from independent access to socially-valued resources, this tradeoff takes a particularly intensified form in that their ability to define and act on their own priorities can often only be achieved by sacrificing the protection of hierarchical familial relationships,

Unless the intangible aspects of human well-being (which powerful groups take for granted as their right and privilege) and the intangible resources which they frequently entail are integrated into the conceptualization and design of policy, the poor will remain the objects of policy and the passive recipients of charity. Consequently, different 'means' for achieving policy goals have to be assessed not only in terms of their technical efficiency but also in terms of how well they contribute to the broader goals of survival, security and human dignity. Here we would put forward a second rationale for the importance of participatory methodologies in gender-aware planning: enabling the participation of the excluded in the process of policy design is not only critical to ensure policy goals which respond to their priorities but is also a **strategic means** for overcoming social exclusion. We will return to this point later. Figure 3.3 presents an expanded version of the means-ends relationships, stressing the multiplicity of resources which make up the means of development and the need to relate them to the broader goal of human well-being.

Finally, Figure 3.4 draws attention to the fact that all means-ends relationships exist within institutional contexts, that these institutions are sites of rules and resources, production and allocation distribution and that the power relations within them determine the ability of different categories of people to achieve the goals of survival, security and autonomy. Consequently, in order to understand why shortfalls in the achievement of well-being occur, we have to locate the observed shortfalls in the institutional sites in which they are produced and explore the structure of rules, norms and practices which characterize the relevant organizations, the constraints and possibilities which they generate and the causes and effects of the resulting shortfalls. This is done in the next section where we will be demonstrating the application of the institutional framework to the analysis of the causes and effects of

problematic development outcomes in order to establish the means and ends through which the problem can be addressed. Our discussion is

Insert Figure 3.3 here

Insert Figure 3.4 here

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loosely organized around the planning sequence embedded in goal-oriented project planning (NORAD nd; GTZ nd) in order to illustrate how a gender analysis can be integrated into a widely utilized set of planning tools. It will also assist our exposition if the discussion is illustrated by a practical example of a development problem and for this purpose we will be drawing on the overview of the Indian literature on the credit needs of the poor provided in Kabeer and Murthy (1996).

3.2   AN INSTITUTIONAL ANALYSIS OF THE PROBLEMS OF CREDIT FOR THE POOR: CAUSES AND EFFECTS

The relevance of credit to the poor will depend on how their poverty is conceptualized. Kabeer and Murthy (1996) suggest that one way of conceptualizing poverty is as the product of multiple and frequently interlocking forms of exclusion with regard to the mainstream institutions through which people meet their basic needs in any given society. In the Indian context, there is considerable evidence to suggest the exclusion from reliable and non-exploitative sources of credit is one of the **basic causes** of poverty and hence building access to such sources is one of the **basic means** for overcoming poverty.   Accepting this analysis for the purposes of exposition, a first step in our planning process will be to establish the various organizations through which credit is distributed in rural areas in India in order to identify the barriers to access by the poor and hence the reasons for the observed shortfalls in access to credit. However, the poor are not a homogenous group. The significance of gender and caste as further axes of inclusion and exclusion in the Indian context suggest that the rules and practices of the credit delivery system 'entitle' women and men from different castes differently and unequally and must be factored into the account. We focus for the sake of simplicity of exposition on the gender dimensions of exclusion.

Figure 4.1: Analysing poor people's access to credit: causes and effects (gender-blind)	
Long-term effects	Indebtedness; Vulnerability; Impoverishment; Disempowerment
Intermediate effects	Shortfalls in consumption; reduced capacity to recover from crisis
Immediate effects	Fluctuations in household income flows; resort to unreliable/exploitative forms of credit
The core problem	**Lack of access to institutional credit**
Immediate causes	
Household-based:	Lack of collateral; Lack of self-confidence; uncertain repayment capacity
Bank-based:	Collateral requirements; complex and inflexible procedures; perception of poor as high-risk borrowers
Intermediate causes	
Household-based:	Low productivity enterprises; uncertainty of returns; illiteracy; ignorance about banking procedures; class distance from bank; personnel imperatives
Bank-based:	Risk-averse culture; perceived costs of lending to the poor; class distance from the poor
Structural causes:	Entrenched banking practices; unequal distribution of assets; imperfect financial markets; inadequate educational provision

The exclusion of the poor from formal credit: a gender blind analysis

Formal financial organizations together with government-administered credit programmes, often in collaboration with the banking sector, constitute the mainstream of the credit system in India. At the community level, there are moneylenders and neighbourhood networks as well as a range of non-governmental efforts to meet the credit need of the poor. An institutional mapping of credit organizations and their lending practices will immediately make clear that the poor are largely excluded from the mainstream banking system and even from much of the government' poverty-oriented lending and must rely largely on informal sources. However, the limitations associated with informal sources (e.g. usurious rates of interest charged by moneylenders; clientilist relations involved in borrowing from landlords; the insufficiency of funds from neighbourhood networks) mean that they are unlikely to constitute a long-term and sustainable solution to the problem of poverty. After reviewing the performance of both government and non-government attempts to deliver credit to the poor, Kabeer and Murthy (*op. cit.*) concluded that the desired 'end' of a sustainable and non-exploitative credit intervention for the poor would be best served by building **regularized access by the poor to mainstream credit institutions** rather than through the creation of separate credit mechanisms. Access by the poor to formal credit systems does not imply displacing informal credit sources in the lives of the poor but does expand their options and strengthen their bargaining power in the market for credit.

In order to build such regularized access, it is essential to understand the causes of institutional exclusion. This then becomes our 'core' problem. Applying the institutional framework to the analysis of this problem, Kabeer and Murthy (*op. cit.*) document some of the specific ways in which the rules, practices, norms and culture of banking organizations have combined to produce these exclusionary outcomes. In India, as elsewhere, the overarching goal of commercial banks is profit maximization and corporate efficiency, leading to an institutionalized preference for dealing with local entrepreneurial elites who are perceived as 'people they can do business with'.   From the point of view of bankers, lending to the poor is rife with problems: transaction costs are high (owing to the small amount of loan required by the poor and high cost of monitoring loans), recovery of loans is a problem (dispersed borrowers and their microenterprises, physical distance, wilful default and non-wilful crisis-led default), and there is low security for loans (collateral provided is often not easily disposable). While banks are clearly constrained institutionally from lending to the poor, the perspectives from the borrowers' end is equally bleak. Not only are bank procedures fairly inflexible, they are also structured to reflect the kind of clientele that banks consider themselves best suited to serve: literate, knowledgeable, self-confident, urban and generally male entrepreneurs. From the point of view of the illiterate and largely rural poor, loan application procedures are lengthy, wordy and dense; bank staff have a limited and unsympathetic understanding of how their enterprises work and of the kinds of constraints poor borrowers are likely to face.

The various rules, norms and practices which lead to the exclusion of poor people from the formal banking sector can be organized as a hierarchy of causes and effects, distinguishing between different levels of causation - immediate, underlying and structural - and a corresponding hierarchy of effects. Figure 4.1 presents the more conventional version of this analysis to be found in the general literature which tends to be couched in generic and gender-neutral terms. Such formulations suggest that poor women face the same problems as poor men in accessing credit and suffer similar effects so that there is no need for a gender-disaggregated analysis. However, as we noted earlier, the routine use of non-gendered generic categories, such as 'the

poor' and 'the landless', in the analysis of development problems has long helped to obscure the degree of internal differentiation and inequality within these groups. Ostensibly gender-neutral analysis is frequently extremely gender-biased in its assumptions and its implications and there is sufficient evidence now available to suggest that poor men and women in India do not have the same credit needs or face the same credit constraints.

The exclusion of the poor from formal credit: a gender aware analysis

The question then is what lies behind the disproportionate exclusion of poor women from both the formal banking sector as well as from the government lending programmes administered through these banks? The gender-disaggregated analysis of access to credit carried out in Kabeer and Murthy (1996) suggests three distinct, but obviously inter-related, categories of gender disadvantage:

_   **Gender-intensified disadvantage** refers to those disadvantages which women and men share, but which women suffer in a more intensified form. Thus illiteracy, lack of collateral, low self-confidence, social distance from banking staff are all problems which men experience in gaining access to bank credit but which women suffer in a more intensified form.

_   **Gender-specific disadvantage** refers to those constraints which women suffer by virtue of being women: the ideology of the male breadwinner, the constraints imposed by norms of female seclusion; the difficulties of combining domestic labour with entrepreneurial activity.

_   **Bureaucratically-imposed gender disadvantage** These were forms of disadvantage which had little to do with the actual reality of women's lives but were the product of the biases, prejudices and sometimes straightforward ignorance of bankers as well as of the officials who were responsible for delivering development resources to the poor.

Figure 4.2 presents a more disaggregated level of analysis which allows some of the additional, more hidden, constraints specific to poorer women in accessing credit to become visible. It is precisely these more invisible and submerged constraints which tend to be the basis of women's greater exclusion from mainstream allocational mechanisms and which explain why planning credit interventions on the basis of some generic category of 'the poor' are likely to fail to meet the needs of poorer women. Figure 4.2 makes a number of points. It points to the priorities and practices which institutionalized bank rules generate and the kinds of people which they are best able to serve through their lending practices. It thus explains why poor people are unlikely to be within this category. However, it also reminds us that poor women suffer from constraints based on their gender which help to exacerbated the disadvantages of economic class. They suffer greater constraints on their mobility and time, they are less likely to own collateral and possess literacy or marketing skills than poor men.

Furthermore, discriminatory attitudes serve to close off any chances they might have. Bankers are as likely to subscribe to the ideology of the 'male breadwinner' as the rest of the population and not see any reason for lending to women. They point to the 'awkwardness' of dealing with women entrepreneurs and of engaging in follow-up activity for this more dispersed and less mobile section of borrowers. Women's enterprises are generally perceived to be more risky than those of men. They often

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tend to be located in enterprises that are home-based, seasonal, with low.Insert
Figure   4.2   here

capital-intensity and hence low returns. This is partly linked to the gender division of labour and responsibilities within the household, such that women are burdened by domestic and child care responsibilities and their women's enterprises are more often geared to meet immediate survival and consumption needs. In addition, gender norms also constrain women to appropriate sectors, even if they themselves are willing to engage in a wider and more profitable array of enterprises. Unless a more disaggregated level of analysis is conducted, the specific constraints which women as a gender experience in accessing institutional credit, in addition to the more general ones of class, are likely to remain submerged.

The hierarchical organization of causes and effects in Figure 4.2 helps to distinguish between the more immediate manifestations and causes of a problem - which may be possible to act upon in the short-term - and the more entrenched structural causes which entail a more longer-term perspective. On the effects side, we note some of the immediate effects of exclusion from reliable and non-exploitative sources of credit on the basic consumption needs and security of the poor, and of poor women, as well as the longer terms implications for continued vulnerability and exploitation. Our analysis suggests that depriving women and men from access to institutional sources of credit will lead to fluctuations in their basic consumption levels, to reliance on exploitative sources of credit and distresssale of household assets; to reduced capacity to recover from crisis and to long-term vulnerability and impoverishment. Figure 4.2 thus helps to demonstrate what is entailed in a gender-aware analysis:

_   a disaggregation of the problem into its immediate, underlying and longer-term causes and effects

_   analysis of the extent to which these causes and effects are the same for men and women and the extent to which there are gender-specific causes and effects

_   the effects of a problem often provide the rationale for addressing it. The existence of gender-specific effects of a problem can help to provide the rationale for a gender-sensitive response

3.3   FROM CAUSES AND EFFECTS TO MEANS AND ENDS

Just as causes and effects can be organized on a hierarchical basis into immediate, underlying and longer term, so too can the means and ends which they suggest. The causes of the problem point in the direction of possible responses to it. In mapping out causal relationships for our credit example, we distinguish between immediate disadvantages causing the exclusion of the poor from formal credit sources, the underlying disadvantages of class and gender which give rise to these disadvantages and then finally the roots of these inequalities in more deeply-entrenched, structural arrangements. The various levels of causes that we identified help to clarify the kinds of needs and interests that have to be addressed by the policy response. Credit interventions which are designed around immediate causes may be responsive to immediate and practical needs but they are unlikely to contribute a great deal to changing the underlying causes of disadvantage which threw up these needs in the first place. Furthermore, even where interventions seek to go beyond the immediate to underlying causes may still confine themselves to addressing structural class disadvantage while ignoring conflicting strategic gender interests. In terms of our gender analysis, they may address practical gender needs but leave unchallenged the strategic gender interests which gave rise to the gendered manifestation of the problem.

For instance, land reform may be one way of addressing the unequal distribution of wealth which underlies the exclusion of the poor from credit and commodity markets but unless women and men are jointly entitled to redistributed land, such measures will leave a significant aspect of gender inequality intact. Our methodology suggests therefore that a gender-blind approach to the question of poverty and credit is likely to lead to one set of policy responses, based primarily on class-based disadvantage, while a gender aware analysis is likely to lead to other or additional interventions which acknowledges the existence of gender inequalities among the poor. While some of the means we have identified - particularly those at the structural level - require changes in macro-level policy and are outside the remit of the lower-level interventions that will be the focus of our discussion, spelling them out in the analysis in this way helps to make the argument that many of the class and gender constraints experienced by the poor derive from the broader environment. Unless attempts are made to tackle these broader sources of disadvantage, lower level, project based interventions will remain limited in their achievements.

Moving from problem analysis to objectives analysis - or from the analysis of causes and effects to the analysis of means and ends - entails a reformulation of the 'negatives' of the situation into positive desirable conditions so that what were the causes of the problem now become the potential means for addressing it while the effects of the problem are now reformulated as desired goals. This is done in the next set of figures which present a comprehensive array of options for the design of interventions: a gender-blind array of options in Figure 4.3 and a gender-aware one in Figure 4.4. They help to illustrate what is entailed in the gender-aware analysis of possible responses to a problem:

_ the immediate, underlying and structural causes of the problem point in the direction of the immediate practical needs and the longer term strategic interests which have to be addressed and a range of means through which this can be done.

_ The existence of gender-specific causes points in the direction of the practical gender needs and strategic gender interests which have to be addressed and suggests a range of possible gender-neutral as well as gender-specific means through which this can be done.

3.4   BUILDING ON THE 'LOGIC' OF LOGICAL FRAMEWORK: PRIORITIZING MEANS AND ENDS

So far we have identified a problem, analysed its causes and effects from a gender perspective and identified the range of means and ends which were thrown up by our analysis. The gendered effects of the problem give us the rationale for gender-sensitive policy response to the problem, lay out the immediate needs and longer term interests which are implicated in it and also sketch out the desired ends which will constitute the overall goals and objectives of the policy response. The next stage of the planning exercise is to select from the comprehensive array of means outlined in Figures 4.4, those elements which would constitute a feasible strategy to address the overall goal of **building regularized access by poor women and men to mainstream credit institutions**. We will be using these different elements to demonstrate the gender-aware application of Logical Framework Analysis (LFA) now widely used in many development agencies. Like any tool, LFA will reflect the skills and commitment of its users. Used inflexibly or apolitically, it can become a blueprint planning tool, wielded as a mechanism for enforcing conformity and

control. However, used iteratively and interactively as a tool for participatory planning, in conjunction with a socially-attuned understanding of the institutional context in which planning is to be implemented, LFA can serve to promote transparency, accountability and participation among the various stakeholders in the planning process.

Figure 4.3: Analysing poor people's access to credit: means and ends (gender-blind)	
Long-term ends	Self reliance: Security; Accumulation; Empowerment
Intermediate ends	Smooth consumption streams; Emergency funds; Resilience in crisis
Immediate ends	Reliable flow of household income; reduced reliance on exploitative credit
The core response	**Assured access to non-exploitative credit**
Immediate means	
Household-based:	Strengthening collateral position; Improvement in self-confidence; Improved information; Strengthened repayment capacity
Bank-based	Altered collateral requirements; simple and flexible procedures; perception of poor as credit-worthy
Intermediate means	
Household-based:	Improved productivity of enterprise; Certainty in returns; Literacy; Knowledge of banking procedures; Affinity with bank personnel; Accumulation-oriented enterprises
Bank-based	Risk-taking culture; Realistic assessment of costs of lending to the poor; Affinity with the poor
Structural means	Transformed banking practices; Redistribution of assets; Improved financial markets; Educational provision for all

Bearing these caveats in mind, the next stage of the planning process is to spell out the overall goals of the credit intervention we are seeking to design, the immediate objectives that have to be realized in order to achieve these goals and the basic input-output relations through which these objectives can be met. As we have emphasized throughout our discussion, the specification of goals and objectives in terms of a generic category called 'the poor' is unlikely to signal the need to ensure that poor women are included along with poor men in the project design. It is essential that, until gender-awareness becomes an institutionalized and routine aspect of the planning process of an organization, the goals and objectives of an intervention be stated in gender-specific terms from the outset, signalling the need to take account of gender-specific opportunities and constraints throughout the design of the intervention so that past exclusions and marginalizations experienced by women are not repeated and reinforced.

Figure 4.4: Analysing poor people's access to credit: means and ends	
Long-term ends	Self reliance Security Accumulation Empowerment *Egalitarian intra-household relations; valued bodies;* *empowerment*
Intermediate ends	Smooth consumption streams Emergency funds Resilience in crisis *Equitable distribution of consumption; increased control over own* *income*
Immediate ends	Reliable flow of hh income; reduced reliance on exploitative credit *Reduced reliance on exploitative credit*
The core response	**Assured access to non-exploitative credit** ***Gender equality in accessing non-exploitative credit***
Immediate means	Hh-based Strengthening collateral position Improvement self- confidence Improved information Strengthened repayment capacity *+ Removal of gender disadvantage vis a vis collateral, self-* *confidence, repayment capacity and information* *Removal of women-specific disadvantages: greater social and* *physical mobility*
Bank based	Altered collateral requirements Simple and flexible procedures; Perceptions of poor as credit-worthy *Equal credit facilities for women borrowers; information on* *women's enterprise*
Intermediate means	Hh-based Improved productivity of enterprise. Certainty in returns Literacy Knowledge of banking procedures Affinity with bank personnel Accumulation-oriented enterprises *Removal of gender inequalities in productivity and certainty of* *return from enterprise; literacy; knowledge of banking procedures;* *affinity with bank staff; equality of responsibility for survival* *needs within household* *Removal of women-specific disadvantage: social networks;* *affinity with bank personnel; control over loans/proceeds from* *loans*
Bank based	Risk-taking culture Realistic assessment of costs of lending to the poor Affinity with the poor *Removal of gender-specific stereotypes; realistic assessment of* *costs of lending to poor women; affinity with women borrowers*
Structural means	Transformed banking practices Redistribution of assets Improved financial markets Educational provision for all *Egalitarian gender ideologies; gender neutral labour markets;* *gender-neutral banking practice; intra-household equity*

The 'vertical' logic of logical framework spells out the relationship between inputs and activities, the outputs which result, the objective which these outputs contribute to and the overall goal of the intervention. Its 'horizontal' logic spells out the indicators that have to be in place to ensure each relationship feeds into the next as planned, the assumptions that have to be valid for these relationships to materialize and the information that is necessary to construct the indicators. Figure 5 adapts some aspects of this logic to illustrate the design of a gender-aware response to the problem of institutionalized exclusion of the poor from mainstream credit organizations. The overall goal adopted for the intervention is to build **regularized access by women and men from low-income households poor to mainstream credit institutions**. However, such access cannot be made to materialize overnight, given the existence of the major barriers identified to such access, which explained the exclusion of the poor from mainstream banking in the first place. Consequently, it has to be seen as the long term objective of our hypothetical intervention, which will need a sequenced set of sub-objectives and activities which will help to build up this access over time.

Figure 5 therefore presents the 'means-ends' relationships through which this access will be built, phased into immediate, intermediate and longer term goals and objectives, the 'means' necessary to achieve each set of goals and objectives and the kind of information necessary to ensure that they are achieved. Drawing once again on the analysis in Kabeer and Murthy (1996), we have identified the formation of self-help thrift-and-credit groups of the poor as **an immediate objective** of the intervention together with the provision of basic accountancy skills to group members. The savings accumulated by such groups serve to meet some of the more urgent survival and security needs until the longer term goal of the intervention can be realized.

The **intermediate objective** of the intervention would be to transform these thrift-oriented groups into credit management groups with the skills and resources to invest self-generated capital funds productively; means used include building group responsibility for repayment of loans and compliance with group-determined rules governing the rights and obligations of members. Such a process is intended also to give group members the self-confidence to negotiate with bank staff and to seek terms and conditions which suit the capacity of the membership. Thus the activities in the intermediary phase not only address certain aspects of poor people's productive needs but they also serve as the strategic means for establishing a secure route to more mainstream sources of credit, which is the **long term goal of the intervention**.

An important point to draw out of our presentation of goal-oriented planning is that merely specifying women along with men in the goals and objectives of the intervention does not constitute gender-aware planning. It demonstrates that a gender-aware analysis of causes and effects of a problem will lead to a gender-aware specification of means and ends and this will have to be carried thought into the design of the intervention. Our analysis has shown that women face gender-intensified disadvantages as well as gender-specific ones and appropriate rules, practices and actors will have to be identified to ensure that the gender-specific opportunities and constraints of the poor are addressed along with more generic, class-based ones. The need to think innovatively around rules and practices in the design of the intervention suggests that NGOs may be more suitable institutional actors, at least for this stage of the intervention, since they tend to be less rule-bound than government agencies and more closely attuned to local realities, although the

longer term role of bank officials remains critical once the groups have developed their capacity to handle institutional credit.

Insert Table 5 Pt 1

Insert Table 5 Pt 2

Insert Table 5 Pt 3

Insert Table 5 Pt 4

The rationale for **separate group formation** comes from the views of poorer women who welcomed improved access to credit for both women and men but sought to form women-only groups to ensure that men did not dominate the proceedings and the resources. Group-based savings also address another gender-specific need expressed by women to **safeguard their savings** and the proceeds from their enterprises from appropriation by male members of the household. Women customarily save clandestinely in order to have some fall-back resource which cannot be appropriated by their men. Group-based savings not only ensure group protection but also allows such saving to take place more openly. The **location of organizational activity** within close distance of the homestead both reflects the need to take account of constraints on women's time and mobility but simultaneously provides them with spaces outside their homes where they would be temporarily freed from the demands of their household chores as well as from the surveillance of senior members - their husbands or in-laws. Indeed, one of the attractions for women of joining such groups has been not necessarily the resources that they might acquire but the possibility of having a '**space of one's own**' where they can be temporarily freed from their domestic obligations. And given women's cultural exclusion from the community, such groups may be a first step to having a voice within that community.

Training is a key element in the process of group formation both as a means of imparting the practical skills necessary to achieve the economic goals of the intervention as well as a way of developing the broader skills to analyse the nature of the constraints that they are subject to in order that solutions to these problems can be initiated on the basis of their self analysis. Fieldworkers also need to be trained in the gender-sensitive implementation of the intervention so that they are more aware of their own class and gender preconceptions and prejudices and do not unconsciously reproduce the biases and exclusions of the broader community. While issues of self-confidence, assertiveness and articulation should continue as part of the training begun in the first phase, these need to be backed up with training in enterprises that enable women to visibilize their economic productivity and enhance their own savings and contributions to household survival. Training along with market research is necessary if women who are willing to do so are to be assisted to break out of the traditionally 'feminine' confines of the market place; exposure to non-traditional occupations and enterprises will offer women a wider range of activities from which to choose, will enable them to engage in higher-return oriented activities, help them to build up productive assets in the long-term, enhance their savings capacity, while also enabling greater investment in the household standard of living. It also follows that continued training in leadership can help women ensure that they benefit equally along with other family members from the improved access to credit facilities and more strategically, it will help women break out of imposed social norms and expectations of what they can or cannot do, or who they can or cannot be.

Finally, attention will have to be paid to the means for achieving the longer term objective of the intervention. The positive experiences of organized groups which mediate bank lending for their members illustrates the importance of **group linkages that are horizontal and not just vertical**. Such groups represent their members' interests with bank officials, provide support for each other, help to defray some of the transaction costs of lending to the poor, particularly to poorer women, and help to overcome some of the class and gender biases of bank officials.

Insert Figure 6 here

Insert Figure 7 here

3.5   RISKS, ASSUMPTIONS AND THE POLITICS OF IMPLEMENTATION

Most interventions are premised on a hypothesized relationship between outputs and intended goals and, in an uncertain and imperfectly known world, most will entail both unanticipated risks and invalid assumptions which can lead to unintended outcomes, including the collapse of the project. However, the analysis of implementational failures when some form of gender-redistributive policy is entailed also reveals a particular source of failure because of how such policies are often perceived, both in the communities in which they are implemented as well as by those responsible for designing and implementing them. Within the community, gender redistributive polices run into the same problems of resistance that any policy aimed at altering pre-existing power relations is likely to encounter. The resistance may reflect hostility to the idea of going against taken-for-granted cultural norms and practices governing local gender relations or it may reflect a more material concern with the possible loss of prior resources or denial of access to new ones. In the case of the Tamil Nadu Women's Development Programme, which sought to lend money to women's groups, considerable male resistance was experienced at the beginning of the group formation process, with drunken husbands seeking to disrupt meetings. However, it was also found that resistance from family members tends to occur in the early stages of an intervention; in the Tamil Nadu context, most of the men reduced their antagonism over time, recognizing the possible benefits to the family and there was a shift from discomfort about their wives attending meetings to positive encouragement of attendance. In Bangladesh, attacks on Grameen Bank workers, as well as workers for the BRAC education programme which primarily benefits girls, can be seen as attack on organizations which threaten both the power of local moneylenders, landlords and religious figures by seeking to change what such groups regard as acceptable gender norms and practices.

The other, and major source of 'misbehaviour' in gender-related policy interventions - and one which has taken longer to recognize - is linked to the gender dynamics within the implementing agency itself. Development organizations, whether government or non-government, tend to be organized along hierarchical lines, with decision-making power most densely concentrated within a central core, what Staudt (1985) calls the 'technical core' and Lotherington *et al.* (1991) call the 'deep policy core'. The source of policy failure may be located at this central decision making level or it may located further down the hierarchy; and it may be manifested through a variety of different decisions or, just as damagingly, through a variety of 'non-decisions'. The experience of the past decades suggests that while considerable progress has been made in winning policy commitment to gender issues by those in the central decision-making core, this has not necessarily resulted in gender-equitable outcomes lower down the policy process.

To the extent that this failure often lies within the implementing agency, **force field analysis**, which promotes reflection on the 'enabling' and 'disabling' features of the institutional environment in which the implementation takes place can be a useful tool in the planning process for anticipating the risks and resistances likely to be encountered within the implementing agency as well as to potential areas of weakness. Figure 6, which links the idea of forcefield analysis to our overall institutional framework, draws attention to the significance of the prevailing structure of rules, resources, practices, people and power within an agency as the basic elements which determine the translation of an intended policy goal into a practical outcome. It reminds us that a major reason why gender-aware policy goals do not always translate into gender-aware policy outcomes lies in the organizational

failure to rethink the pre-existing rules, resources, people and practices of the organization in order to meet the requirements of these new goals. Figure 7 synthesizes the results of a forcefield analysis undertaken by Gordon (1984) on women's bureaux in six Caribbean countries and provides empirical evidence for some of the point we are making here. Gordon concludes:

> Evidence suggests that the major impediments confronting the operation of the Caribbean women's bureaux lies in the administrative arrangements in which they are embedded. Presumably, such arrangements emanate from existing policy directives, but the current level and style of operations suggest that if real policy lies in bureaucratic practice then policy in this area of women's affairs can be said to be non-existent. **It is true that policy statements exist, but they contain no clear definitions of goals and priorities and the associated arrangements for the provision of proper levels of resources and imaginative management support structures which can transform those statements into creative and dynamic action programmes.** Rather the bureaux have emerged as weakly structured, ill-defined units whose ability to function as the sole implementing agency for the governments policy on Women in Development is seriously compromised by the absence of appropriate support and resource provisions
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> (p.115, our emphasis)

There are examples of similar kinds of implementational failure from the experience of international agencies as well. In their study of the ILO and the FAO, Lotherington *et al.* (1991) point out that failure to carry out the realignment between goals, on the one hand, and rules and practices, on the other, considerably slowed down the ability of these organizations to implement their commitment to integrating gender concerns into their activities. The pre-existing rules, values and norms within these organizations reflected a sector-oriented, technical expertise and were adapted to serving sector-oriented technical policy; by contrast, the adoption of a gender-mainstreaming agenda required a new, human-oriented approach and socio-economic expertise. Rather than seeking to mainstream this new approach and the expertise it required, the organizations relied instead on a strategy of *ad hoc* 'adding on' of gender considerations. In an earlier study, Maguire (1984) had pointed to an example of this *ad hoc* approach in a UNDP report on a $120 million joint multilateral agency project on river blindness in West Africa for which the FAO had included 'a woman consultant sociologist' to review the programme in order to ensure that 'the concerns of the rural family and women would be included in the programme'. As Maguire suggests, the implication was that but for this lone female sociologist, the concerns of women in Benin, Ghana, Ivory Coast, Mali, Niger, Togo and Upper Volta would be overlooked.

The case study of an FAO fish farming project in Zambia by Harrison (1995) referred to earlier suggests that the *ad hoc* and piecemeal attention to gender issues remains an aspect of FAO practice. The fisheries department in the FAO office in Rome was made up of expert staff with a technical background in biology or fisheries management; gender policy has remained little more than the collection of information and calls for more information and the implementation of unsystematic and *ad hoc* measures which frequently lead to the marginalization of gender issues. In fact, Harrison suggests, the lack of clarity on what constituted a 'gender-aware' perspective in the planning process led to the translation of gender concerns at implementation level in ways which reflected the priorities and preferences of local

project workers and interest groups. The result was, for all the concerns expressed at policy level about 'gender', the promotion of a fish farming technology which was primarily adopted by men and 'a dawn-to-midnight grind for some rural women' (ALCOM 1992: 9, cited in Harrison 1995: 43).

These examples from the agency context illustrate the point we made earlier: that the language of 'mainstreaming' can often conceal very limited integrationist goals. A genuine concern with mainstreaming gender issues would have required the incorporation of socio-economic knowledge into the existing body of technical expertise and entailed rethinking of old rules and procedures. It would also have required the allocation of adequate and appropriate material, human and financial resources within the organization in order to ensure the policy goals can be translated into practical outcomes. As Staudt's case study of USAID in the seventies showed graphically, organizations that adopt gender-related policy goals very frequently sabotage their own chances of success by allocating completely inadequate resources for implementing the policy. Assessing the poor performance of the USAID WID office in the seventies to carry out its mandate, she notes that its annual budget was limited to $1 million (out of $4 billion) and staff of four (in an agency of around six thousand) precluding the WID office from achieving little beyond an exhortatory role. The UN agencies allocated around 0.2 per cent of their overall budget to projects which benefited women while less than 1 per cent of FAO projects specify strategies to reach women farmers (Staudt 1990).

However, even where appropriate rules and adequate resources are in place, this will not necessarily guarantee the success of gender-related policy. What is critical is also the beliefs and values of the people responsible for implementation. Power may be officially concentrated within the central policy-making core of an organization but staff located at mid and lower levels can ignore, dilute or alter the spirit of its policies and systematically make or break implementation. Clearly all policies with redistributive intentions are likely to come up against resistance at some stage in the policy making process. What is specific to the resistance faced to gender-redistributive policies is that the fact that both policy-makers and implements in these organizations tend to be predominantly men who live intimately with the group who stands to benefit from such policies and individual aspects of these relationships carry over into the work place in potentially distorting ways (Staudt 1985: 7). Gender-redistributive policies thus impinge directly on the personal beliefs and values, relationships and identities of those who formulate and implement policies to a degree that no other transformatory strategy does. Such organizational actors do not generally live in intimate and highly personal relationships with the poor, with members of minority groups or those whose environments are threatened. The fact that they often live with women leads them to believe that they can generalize from their own experiences; it also gives them a very personal stake in defending the existing ideas and practices through which they have acquired their gender identities and therefore in the outcomes of policies which threaten these ideas and practices. Indeed persistent references to some idealized set of family relations and the sexual stereotypes this entails appears to be a feature of a great deal of the articulated resistance to gender redistributive policies.

When policies which seek to redress culturally sanctioned inequalities have to be implemented by individuals who themselves have been beneficiaries of these inequalities, then implementers are critical stakeholders in the policy process along with members of the community that will be affected. An important aspect of gender-aware planning therefore must be an analysis of the various institutional actors responsible for various aspects of implementation and the kind of the stake that they are likely to having in the success or failure of gender-related policy goals.

In this context, a useful classification provided in Lotherington et al 1991. can be used to further disaggregate the category of 'people' in the institutional forcefield analysis outlined in Figure 8 into:

_ **Innovators**: those who have been active in getting gender-aware policy onto the organizational agenda and would seek to assure its implementation.   For successful implementation, a minimum critical mass of an organization's staff need to be innovators in this sense.

_ **Loyal Bureaucrats:** this is a category of staff within an organization who may not be personally convinced of the need for integrating gender concerns into their agency's policies and plans but will not allow this to affect their professional commitment to ensure such integration if that is what is indicated by organizational goals. They can prove effective allies for gender advocates, even if they are not privately enthusiastic about the promotion of gender equity goals, **provided they are given the analysis, concepts and tools to guide them in carrying out their duties.**

_ **Hesitators:** those who may subscribe to gender-oriented goals in principle but find it difficult to support its practical implementation. There are a number of reasons why this may be so: the experience of resistance from the community in which implementation will take place; a felt loss of prestige in working on gender issues; or the inability to grasp how policy reformulated from a gender perspective might differ from a more traditional welfarist approach to women. In addition, as development agencies add gender on to their existing priority goals, the complexities, contradictions and trade-offs between these various goals can have a paralysing effect on those responsible for implementation.   Here again, analytical tools and technical expertise can help to convert ineffective hesitators into effective allies for the implementation of gender-oriented policies.

_ **Hardliners:** those who are fundamentally opposed to the adoption of gender oriented goals within their organization. They are likely to deploy various tactics to ignore or block the implementation of these goals, silently and tacitly if such goals are espoused by those at the top, vociferously and actively if support at the top is perceived to be purely rhetorical or a response to donor pressure. They resist because they are either actively opposed to such policy or because they see it as a lesser priority to other development issues. In addition, they resist because they feel threatened; professionally threatened by the redistributive connotations of such policies and personally threatened because of the perceived challenge to long-internalized notions of what constitutes proper gender roles.

An analysis of the beliefs and practices of hardliners within an organization at the evaluation stage has often helped in the past to cast light on why organizations apparently committed to gender equity fail to deliver on their policy goals. Various researchers have sought to compile what we might call an inventory of resistance tactics deployed at the implementation stage (Longwe 1995; Buvinic 1983; Staudt 1985). Unlike the inventory of biases and errors documented as underlying gender-blind policy, which were frequently the product of deeply internalized and often unconscious biases which prevented gender from emerging as a factor in the planning process, resistance to the implementation of gender-related policy goals are less easy to explain in terms of ignorance and thoughtlessness and are more often consciously adopted by men, as well as women, who feel uneasy or threatened by

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the redistributive connotations or ideological changes represented by the goals they are being asked to implement. Among the various resistance tactics utilized by implementing officials, the most frequently documented appear to be:

_ **trivialization**: attempting to reduce the significance of the gender-related policy goal by personalized attacks on gender advocates within the organization or trivializing jokes about gender issues. Almost all those who are engaged in such work have experienced this treatment and it has been widely reported in the literature. Staudt points out that the level of personalization and trivialization of gender-related issues within an organization provides a good barometer of the depth of resistance and notes its incidence within USAID in the early seventies in the form of tedious jokes about 'developing a woman' and 'what about men in development' and the persistent tendency to discuss gender issues with reference to their own wives. According to Moser (1993), when a Gender and Development Unit was first set up in OXFAM, it was met with some amount of hilarity and a tendency to refer to its members as lesbians and dykes.

_ **dilution:** i.e. the process by which an innovative policy is watered down into a weak and routine set of actions. Kabeer and Murthy (1996) trace how DWCRA (Development of Women and Children in Rural Areas) in India was initially conceptualized as an innovative credit programme for women, based on a long-term group formation process and a recognition of women's productive potential as well as their domestic roles and responsibilities. By the time it was implemented, it had been transformed into yet another 'spoon-feeding programme' for poor women. The main reason for this dilution lay in the lack of effort to communicate the rationale and philosophy which underpinned the innovative aspects of the programme so that by the time it reached the field level, the entrenched rules, norms and practices of the implementing apparatus together with the gender biases and preconceptions of field level officers were powerful enough to submerge the programme's innovative aspects.

_ **subversion**: when the transformatory goals of a policy are reinterpreted as welfarist ones. Buvinic (1986) pointed out early on how even when projects for poor women were initially designed with explicitly production-related goals, they were frequently transformed into welfare-oriented programmes in the course of implementation because welfare programmes were seen both as promoting 'appropriate' roles for women and, more importantly, as not taking away resources from men. She quotes a high-level official in a planning ministry who expressed willingness to support income-generating projects for women as long as they did not lead to women earning more than men since he perceived this as having undesirable effects for family stability.

_ **outright resistance:** Agarwal (1994) cites several examples of the reluctance and often downright refusal of state officials to carry out government policy on land rights in India which allows women to use common property resources and inherit land on the grounds that the transformatory potential of such policies could jeopardize the stability of the family through its challenge to male authority. Such attitudes often start at the top and Agarwal notes the response of the Indian Minister of Agriculture to her advocacy of land rights for women at the seminar for the Indian Planning Commission in 1989: 'Are you suggesting that women should be given rights in land? What do women want? To break up the family?' cited in Agarwal 1994: 12.

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3.6 MONITORING, EVALUATION AND GENDER AWARE INDICATORS

This discussion helps to highlight both the conventional reasons for having indicators of achievement in place at the outset of the implementation process as well as certain additional ones related specifically to interventions with gender redistributive goals. Conventionally, indicators are necessary for most interventions to ensure that there is baseline data from which the impact of the intervention can be evaluated at a later stage. Furthermore, when collected on a periodic basis, they can provide a mechanism for feeding back information on the conversion of inputs into outputs and the contribution of outputs to the immediate objectives and longer term goals of an intervention. It thus ensures that the planning framework is treated as a dynamic rather than static tool and the implementing organization has the capacity to be able to respond to unanticipated opportunities and constraints thrown up in the course of its life in the field.

Less conventionally, from a more specifically gender perspective, indicators of achievement serve to signal to all actors involved in planning and implementing an intervention the need to ensure that gender concerns are integrated at every stage of the process and to measure how successfully this integration has occurred. The long history of gender blindness in the planning process, combined with the present tendency to 'add women on' as a form of symbolic politics, makes the attention to gender-aware indicators which relate to inputs, outputs, objectives and goals of critical importance as **statement of intent**, as **signal to all actors involved in the intervention**, as **constant reminder** during the life of the intervention, as **measure of performance** in the achievement of gender-aware goals and objectives and as a **tool for analysing shortfalls**. There is a salutary example of a consultant hired by DANIDA in Bangladesh to design an aquaculture project for landless and poor farmers. Given DANIDA's commitment to gender equity, his initial report was returned because no mention had been made of its possible relevance to landless and poor women. The consultant responded by adding the term **'and women**' wherever reference had been made to intended beneficiaries in the Logical Framework.[1] It is highly unlikely that an intervention designed in this way is likely to promote a great deal of attention to the needs and interests of women and to their social relationships with men since it confines women purely to the goals and objectives stages of the project design and totally ignores the kinds of constraints that women specifically might suffer and that might require different or additional features in the inputs, outputs, activities and indicators of the project.

It is precisely in order to avoid such tokenistic efforts to incorporate gender perspectives into the planning process that indicators for monitoring achievements of the stated gender-related goals and objectives of the intervention have to be in place at the outset of a project. They provide an important precautionary measure to ensure that a gender-transformatory intervention does not get diluted, subverted or derailed by unofficial norms and actual behaviour in the implementation stages. For indicators of achievement to be operationalized, the requisite information has to be available, either in the form of existing surveys, reports and studies or else by commissioning the necessary research. Here it becomes important to decide from the outset 'whose reality', and hence whose indicators, should inform how achievements are to be assessed since, as we pointed out earlier, certain interests are better represented or heard within the policy domain than others. Information can be acquired through conventional, top-down and generally quantitative methodologies or else through alternative, participatory and more qualitative

[1]   The sheepish response of some of the development officials we have trained suggests that this is not an isolated response.

methodologies. As Schaffer (1996) points out, each set of approaches posits a particular relationship between those who ask questions and those to whom the questions are addressed and will have particular implications for the transformatory potential of the intervention in question.

An attempt to take account of the different, and possibly divergent, 'realities' is to be found in Greeley *et al.* (1992) where three different categories of indicators were suggested, each offering a different window into the reality in which an intervention was located and representing the perspectives of different sets of actors relevant to the intervention:

Taking account of intersecting realities in evaluation

The 'outsider's' indicators: these are indicators which have gained wide acceptance in a particular field of development, arising from a substantial body of research

The agency's indicators: these tell us how an agency perceives and measures its own objectives

Beneficiaries' indictors: These express how those who are expected to benefit from a particular intervention would themselves assess their own well being and experiences as a result of the intervention

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In addition, and to some extent echoing the distinction we made earlier between different levels of causality underlying a problematic outcome, Greeley *et al.* (1992) suggest a number of dimensions of information to be collected on this 'beneficiary-identified' set of indicators:

_ what the change has been

_ the immediate causes to which the change is attributed.

_ the underlying causes to which the change is attributed.

This sequence of information allows changes in the well-being of the intended beneficiaries to be traced through to the institution or actors responsible since a reported change does not by itself constitute evidence of an organization's performance if there is no way of interpreting and attributing the change.[1] Some examples from the literature will illustrate the point. An evaluation carried out of Nari Nidhi's credit programme for poor rural women in Bihar found that the majority of women loanees interviewed reported increases in their incomes while a significant majority also reported an increase in the share they contributed to household income (see Kabeer and Murthy 1996). However, such an increase did not necessarily constitute evidence of Nari Nidhi's success in improving the economic situation of women since it could have reflected some other factor unrelated to Nari Nidhi's efforts. A further level of information was clearly needed for the change to be attributed to Nari Nidhi. Further information from the loanees revealed that they attributed the immediate cause of their improvement earnings to their expansion into a new economic activity or expansion of the scale of existing economic activities and that the underlying cause of this ability to expand was in turn attributed to the fact that they had been able to switch their source of loans from local moneylenders who charged interest rates of 10 per cent **monthly** to Nari Nidhi who charged 12 per cent interest **annually**. Consequently, the economic

improvements reported by these women were in fact attributed to Nari Nidhi's efforts. On the negative side, women from one particular district covered reported a fall in returns from their main activity which was fish vending. The immediate cause of this was found to be a shortfall in the supply of fish to meet the needs of women traders which in turn reflected the fact that Nari Nidhi had provided a large batch of loans for investment in fish vending activities simultaneously - in one village alone, 60 women received such loans - which led to a sudden upsurge in the demand for fish and an increase in its price.

Changes in income may be considered to have a **relatively** straightforward interpretation in terms of well-being[2] but there are kinds of changes where there is a danger that 'our' assumptions may translate into misleading interpretations of 'their' priorities. For instance, a number of poverty-related credit interventions in the Indian context, where indebtedness to moneylenders has long been analysed as a key cause of poverty, have identified the reduction or elimination of reliance on moneylenders as a long-term goal. Consequently, the finding that women borrowers with the Madras-based Working Women's Forum (WWF) continued to rely on moneylenders, despite receiving yearly loans at increasing amounts, might be taken to signal that the intervention had failed to achieve its stated objectives. However, a study by Noponen (1990) also found that women who routinely combined loans from moneylenders and subsidized credit had statistically higher overall earning levels than women who did not. She suggested that women resorted to moneylenders in times of consumption crisis, for which WWF loans were not forthcoming. As a result of this strategy, their working capital was not eroded by family needs. Reliance on moneylenders need not therefore in itself represent a problem as long as it did not lead to debilitating debt.

Finally, if mainstream, gender-blind interventions have often erred in attributing altruistic and harmonious interpretations to intra-household distributional outcomes, feminist assumptions may lead to a different kind of interpretative bias, the tendency to attribute passivity and victimhood where there may be agency and negotiation. Thus Goetz and Sen Gupta (1994) attribute their findings from rural Bangladesh that around 60 per cent of the loans given to women as a part of poverty-oriented interventions were invested in male enterprises to 'male predation' and 'male appropriation'. However, this conclusion appears to be based on their own interpretation of this finding rather than on an interpretation provided by the women themselves. An alternative interpretation - and equally valid on the basis of the information they provide - might stress productivity rather than power: in the context of rural Bangladesh, where women are either secluded or confined to narrow, unproductive segments of the market and men are better positioned to make profitable investments, male use of loans to women could reflect a straightforward case of rational economic choice.

Conflicting interpretations of empirical phenomenon are also evident in two separate assessments of the Tamil Nadu Women's Development Programme cited earlier. the programme offers credit to members of poor women's groups on the condition that they accumulated minimum amount of savings in order to ensure that they had learnt to manage their funds effectively. One evaluation was carried out in a workshop with the project organizers while the other was specifically commissioned by the project funders. Both evaluations noted that it was often men's savings that were being used in order to meet the qualification. However, the first suggested that **men were using the women** in order to get access to the credit while the second suggested it was the **women who were using men's savings** in order to expedite their access to programme credit. However, neither interpretation appeared to be based on the accounts provided by the women in question.

Allowing women to speak on their own behalf about their own priorities and lives will not only help to rescue them from the position of eternal and muted victims, but also has very practical implications. The specific **meaning** of the indicators which emerge out of various evaluations - and it is the women affected who are the best judge of what these meanings might be - is important in the practical sense because it determines how a programme should evolve in future. If Goetz and Sen Gupta are correct in their surmise that the male use of women's loans was a matter of male appropriation of these loans, then a future course of action might be to take steps to strengthen women's control over their loans. If on the other hand it was a case of rational choice, then more attention may have to be given to dismantling barriers to women's participation in the market. In the Tamil Nadu example also, programme responses are likely to be very different if 'men were using women' (measures to ensure that women also benefited?) and if 'women were using men' (alternative effort to ensure that women learnt how to manage the money?).

CONCLUSION: POWER, PARTICIPATION AND THE POLITICAL SUB-TEXT OF GENDER-AWARE PLANNING

The policy process is seldom a neutral one. It is imbued at all stages by the power relations which govern the contexts in which policy is formulated and implemented and it is characterized by struggles over meanings as well as over resources. For women, particularly poorer women, who have tended to be marginalized in these struggles, their needs and priorities have always been defined on their behalf and often in terms which help to contain them within pre-existing roles and relationships. A planning process in which causes, effects, means and ends are analysed and evaluated in collaboration with those whose voices have been traditionally excluded has the advantage not only of allowing hitherto submerged needs and constraints to emerge but also of acknowledging the incompleteness of a development process in which such groups have not been given the space to participate. Participatory techniques are a means of ensuring that local interpretations, particularly by those whose lives are affected by an intervention, are given priority in the design and assessment of the intervention. This is not an entirely unproblematic process.

For women in particular, in societies where deeply-entrenched and internalized cultural rules, norms and values not only tend to devalue their worth and well-being but also to militate against recognition by women themselves of what Sen describes as this 'spectacular lack of equity in the ruling arrangements' (1990: 149). The power of social conditioning in shaping the 'choices' that women make to the extent that they may be resigned to, and indeed actively promote, the distribution of resources which discriminate against themselves and their daughters cannot be underestimated. It is this concern which underlies Jackson 's critique (1995) of the populist claims made for PRA as 'giving voice' to the perceptions of local people. Noting the 'mutedness' that goes with political and economic disenfranchisement within a community, she challenges the implicit assumption of many PRA practitioners that the perceptions and priorities that women articulate are necessarily complete truths.

What is important to realize is that gender-awareness relates more to the theoretical perspectives and political stance of the analyst than it does to the superiority of one set of methodological tools over another. Participatory methodologies can only be as gender-blind or as gender-aware as their practitioners. At present, the gender biases of many PRA practitioners are disguised by the populist rhetoric of PRA discourse, a disguise not easily available to researchers using more conventional quantitative techniques. Nevertheless, to deny a role to participatory methodologies

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in the processes by which needs and opportunities are identified, prioritized and responded to carries the danger of reinforcing the exclusion of women from policy process and denying them a voice a second time around. Participatory approaches which require 'us' to listen to 'them', and are informed by sensitivity to the different forms that gender power and inequality takes in different contexts, are critical in challenging the assumptions, preconceptions and biases which are part of all our cultural and disciplinary baggage, whether the 'we' in question is the feminist researcher or the neoclassical economist. They allow us to analyse the 'choices' that women make, the meaning of these choices and the extent to which they are a product **of agency** or the **denial of agency** to women within their households and communities. And when the denial of agency is entailed in the choices women make, they allow us to explore the extent to which such denial is the product of internalized ideologies or external constraints and hence what the priorities of policy intervention should be. 'Listening for change' is an essential part of the process by which poor women can be given 'voice' in shaping the interventions that are intended to address their poverty and by which they can take their place as central actors in deciding both the ends and means of development.

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[1]   We also suggested collecting the beneficiary-identified indicators on a control group in order to improve the ability to separate out project-specific impact from alternative sources of impact.

[2]   Although of course Jodha's classic study reminds us that changes in income do not fully capture changes in wellbeing (Jodha 1989).

APPENDIX I: A GENDER AUDIT FOR DEVELOPMENT INTERVENTIONS

1. What are the goals of this intervention? Who decided upon them and who was consulted? Are they shared equally by both women and men? Equally by all women and men? If not, what are the grounds for supporting this intervention?

2. Is the intervention specified in generic, gender-specific or gender inclusive terms? Who is it actually directed at? Women? Men? Both? How are these men and/or women conceptualised: producers, consumers, experts, agents, victims, participants, beneficiaries? What is the rationale for this conceptualisation?

3. Whose constraints and potentials are being addressed through the intervention? Who identified them and who was consulted?

4. What assumptions are being made about the gender division of resources and responsibilities? What evidence is there that these assumptions are well-informed?

5. What new resources and responsibilities are being made available by this intervention? How does the gender distribution of these additional resources and responsibilities fit in with the existing distribution? Who is likely to have access to these new resources and responsibilities, to manage them and to benefit from them?

6. What gains or benefits flow as a result of this intervention? Who is likely to have access to them? Manage them? Who is likely to lose from this intervention? Which men? Which women? What is the justification for this distribution of gains and losses?

7. Does this intervention take account of the a) immediate b) underlying and c) structural causes of the problem being addressed? Is the analysis gender-blind or gender aware? Do the means and modalities adopted to address the problem focus only on immediate causes or do they also address the deeper causes? Are any strategic gender interests addressed by the intervention? Whose? Does addressing these gender interest entail a transformation or a reinforcement of existing relations of dependence and inequality? If it is the latter, can a transformatory potential be built into the intervention? What kinds of resistance would this encounter and how can these be dealt with?

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