opment Project', unpublished report, Aus Aid: Australia.
AusAid (1997b) 'Kandrian-Gloucester Integrated Development Project: WID Quarterly Review', October–December 1997, unpublished report, AusAid: Australia.
Fleming, S. (1996) 'Papua New Guinea: Report of the Gender Programming Mission, 27 June–14 July 1996', unpublished report, European Union.
Harrison, E. (1995) 'Fish and feminists', *IDS Bulletin* 26(3):39–47.
Harrison, E. (1997) 'Men in women's groups: interlopers or allies?', *IDS Bulletin* 28(3):122–131.
Lee, W. (1985) 'Women's groups in Papua New Guinea: shedding the legacy of drop scones and embroidered pillowcases', *Community Development Journal* 20(3):222–235.
McDowell, S. (1998) 'Gloucester Women's Association: Micro-Credit Report', unpublished report, CUSO: Canada.
Nakikus, M. et al. (1991) 'Papua New Guinea: Women in Development Sector Review', unpublished report, UNDP.
Pigg, S. L. (1992) 'Inventing social categories through space: social representation and development in Nepal', *Comparative Studies in Society and History* 34(3).
Rosario, V. O. del (1995) 'Mainstreaming gender concerns: aspects for compliance, resistance and negotiation', *IDS Bulletin* 26(3):102–109.
White, S. (1994) 'Making men an issue: gender planning for "the other half" ', in M. MacDonald (ed.) *Gender Planning in Development Agencies*, Oxford: Oxfam.
White, S. (1996) 'Depoliticising development: the uses and abuses of "participation" ', *Development in Practice* 6(1):6–15.

The author

Gabrielle Appleford is a Technical Adviser for the Research and Conservation Foundation where her work involves supporting organisational and project management structures and systems, including gender policy issues. She has a particular interest in incorporating gender into a masculine project culture, and in seeking alternatives to women's groups as a means of encouraging women's participation. Contact details: c/o RCF, PO Box 1261, Goroka, EHP, Papua New Guinea. Fax: +(675) 732-1123; E-mail: <mcdowell@global.net.pg>.

Gender impact assessment in microfinance and microenterprise: why and how

Susan Johnson

Why assess gender impact?

Although women are increasingly being targeted in microfinance and microenterprise projects, this does not necessarily mean that gender relations are being taken into account. Rather, targeting women raises a host of questions about the context in which women are operating their businesses or handling finance. These questions need answering if we wish to understand whether women are able to use the services and make the anticipated improvements in their livelihoods (Mayoux 1998).

No intervention can have neutral effects when the players do not start as equals. Gender relations themselves affect a project's ability to deliver the outcomes and impact that it proposes. Gender awareness in impact assessment starts from recognising that a project will always affect men and women differently. Women face a variety of obstacles or constraints to taking and repaying credit, starting up and developing their businesses, and responding to policy incentives. These obstacles are the outcome of existing gender relations. The matrix below identifies some of the obstacles which might prevent women from utilising microfinance or business development services in the ways they might wish. These constraints interact and reinforce each other:

- 'Individual' refers to constraints that operate because of the woman's own endowment of skills, experience, knowledge, confidence, etc.
- 'Household' refers to social relations within the household which are mostly talked of in relation to husbands and wives. But usually the household is a broader unit with sons and daughters, parents and other relatives also affecting the range of activity which it is acceptable for women to undertake.
- Analysis often stops at the level of the household in the discussion of microfinance and enterprise but it is important to recognise the constraints that the wider society imposes in terms of norms of behaviour, legal rights, and the perceived value of what women do.

The matrix combines constraints identified from a wide range of cultural contexts and would need to be systematically worked through for a specific context (see Table 1).

It is also important to recall that neither women nor men are in themselves homogeneous categories. Young unmarried women face very different prospects and constraints compared with older women who may be widowed or divorced. For the latter, independent action is more socially acceptable in some societies than it is for young unmarried women. The stage of the life cycle also tends to determine issues such as a woman's access to the labour of other family members, especially children.

If these obstacles prevent women from responding to programmes and incentives in the same way as men, then the impact of these interventions on women and gender relations will be different also. Even if a project proposes to treat women equally, the ability of men and women to use and respond to the services offered will differ in practice. This difference in response may then reinforce existing differences and result in unintended (and usually unmonitored) negative consequences for women.

How to assess gender impact?

Understanding the way a project has approached gender is a good starting point in designing an impact assessment and a number of questions can be asked in order to establish this:

- What analysis has the project made of gender relations in the specific context in which it is working? What approach does it take as a result of this analysis?
- Who has the project targeted—women only, women and men, men only—and why?
- What positive impact does the project expect to have on (i) women for themselves; (ii) women in the context of their families/households; (iii) women in the context of their communities? How are these impacts expected to come about? Have any potential obstacles to achieving these impacts been identified? How was it anticipated that they would be overcome?
- What impact does the project anticipate for other members of the household/family? What does this assume about the way gender relations operate?
- Does the project anticipate negative impacts on gender relations?
- What indicators were identified to measure the project's progress? How do these indicators relate to gender relations?
- What steps has the project taken to evaluate its impact on women and on gender relations?
- What steps has the project taken as an institution itself to implement a gender policy in its staffing, organisation, and management?

Even where women have been targeted, projects may show no further gender aware-

Table 1: Gender-based obstacles in microfinance and microenterprise

	Individual	Household	Wider community/ national context
Financial	Women lack access to banks/financial services in own right.	Men's control over cash income; men's expenditure patterns.	Perception of men as controllers of money/loans.
Economic	Women undertake activities which produce low returns; women have a heavy domestic workload.	Gender division of labour; unequal access and control of land, labour and inputs unequal control of joint household produce and income stream from this.	Women underpaid for equal work women locked in low-paid jobs; stereotypes of appropriate roles for women in the economy; women lack access to markets for inputs and outputs if mobility constrained because of social norms.
Social/ cultural	Women not literate or educated; girls' education not prioritised.	Limited role for women in household decision making; polygamy results in conflict/competition and discrimination between wives; violence towards women.	Banks and financial institutions do not view women as a potential market; women's mobility constrained by social norms.
Political/ legal	Women lack confidence to claim political/legal rights.	Women lack legal rights to jointly owned household assets.	Women's legal rights to household assets not defined in law or useful for collateral; women lack political positions to establish appropriate laws; women lack legal rights to land both traditional and formal.

ness in the way in which they are designed, implemented, and monitored. Indeed, a project with a policy to ensure that women are equally represented in positions of authority on decision-making executive committees at the village level can be argued to be addressing gender relations more overtly than one which is a 'women only' programme since, in the former, wider social expectations about the position of women may be directly challenged.

The impact assessment work might then be approached as follows:

1 *Establish a gender baseline*: that is, establish the nature of gender relations in spheres relevant to the project's operations, for instance in areas such as the control of individual and household incomes; responsibilities for different types of family/household/individual expenditure; access and control of resources required for income generation, etc. It is these gender relations that are most likely to affect the impact of the project. Techniques such as the Harvard Framework help to collect this type of information systematically (see, for example, March et al. 1999). If the project did not carry out its own baseline study then it may be possible to construct one using secondary sources as well as using 'now' and 'before' techniques—see below.
2 *Consider the potential impacts of the project on gender relations*: while evaluation is about establishing whether the positive objectives planned by the project have been achieved, impact assessment has to look both to the positive and negative impact, expected and unexpected. 'What you don't look out for you don't see' and this is especially the case with gender. Impacts may be 'unexpected' as far as one particular project's planning is concerned, but they may not be so when compared with experience elsewhere which may suggest potential areas of impact to be watched out for. Further, positive and negative effects can exist alongside each other and it is important to understand how women themselves assess the balance between them. This may also throw up ideas about how negative impacts might be addressed in the future through changing the design of the programme or putting different strategies and policies in place.
3 *Establish the information and indicators required*:
   - First, *disaggregate all data* collected to consider how the situation may have changed differently for women compared with men. Indicators such as job creation, income, and well-being have different characteristics for men and women. Jobs for women may be more likely to be part-time, seasonal, or temporary, and/or be in sectors which are traditionally those in which women work and attract lower wages compared with men. Incomes can have very different characteristics (e.g. amount, cash flow, seasonality, etc.) depending on the type of enterprise. Women are more likely to take up certain types of enterprise than men and vice versa. Well-being indicators can be prioritised quite differently by men and women, and incomes which are small and regular and come directly into the hands of women are more likely to be used for household and family welfare expenditures.
   - Second, consider the *impact on gender relations* (both expected and unexpected); for example, have expenditure responsibilities shifted in the household in response to increases in income of individual members? Have working hours increased for all members of the household, or do additional hours worked in an enterprise result in additional workloads for women? How has access and control of resources vital to the enterprise changed?
4 *Collect and analyse the data using tools and techniques appropriate to the task*: this means using both quantitative and qualitative tools to collect gender-related information. Data on the nature of women's employment might best be collected through a quantitative survey but information about underlying relation-

ships is probably best collected using a range of qualitative tools, especially those from the Participatory Learning and Action (PLA) tool kit. The beauty of these techniques is that once the question being researched has been decided, then it is usually possible to devise a means of answering it using these techniques. But obvious examples are the gender division of labour in productive and reproductive work; asset ownership profiles, and responsibility and task profiles. Alongside these, which are mainly used to explore intra-household changes, are tools such as enterprise maps which can indicate the types and numbers of women's and men's businesses in an area or market. All of these techniques can be done on a 'now' and 'before' basis (e.g. asking what the situation was 10 years earlier) to get a sense of what is changing. A crucial issue is that these techniques focus the discussion, and the debates and explanations occurring during the exercise are vitally important to an understanding of what exactly has caused the changes.

Nevertheless, in the context of gender relations there remains much ground which can often not be openly discussed. The discussion of how people organise their financial and economic affairs inside the household is usually a delicate area. Approaches to difficult issues, such as violent incidents perhaps caused by disputes over money, have to be extremely carefully handled. Ideas include asking project officers about incidents they know of and following them up on a case study basis, while understanding that not all women will be prepared to talk about their experience. It is also difficult to raise these kinds of issues in group sessions unless groups already have had some prior discussions about it—this is why it is important to know whether such discussions have already been part of the project's approach.

Carry out the impact in gender-sensitive ways: that is, in using male and female researchers appropriately; finding a location for the interview—can a location be found where women feel comfortable but are not likely to be interrupted; and when is an appropriate time of day between tasks? The dynamics of group discussions have to be carefully handled and it is probably best to separate men and women, depending on the types of questions being asked, even if the groups are usually mixed.

Finally, is the composition and dynamics of the research team itself. Considering the skills needed to properly incorporate gender—does it require a 'gender specialist' or is gender the responsibility of the whole team? How can sufficient female researchers be recruited and what special arrangements need to be made (especially, for example, in Islamic communities) to enable this to happen smoothly?

References

March, C., I. Smyth and M. Mukhopadhyay (1999) *A Guide to Gender-analysis Frameworks*, Oxford: Oxfam.

Mayoux, L. (1998) 'Women's Empowerment and Microfinance Programmes: Approaches, Evidence and Ways Forward', Open University Development Policy and Practice Working Paper No. 4, Milton Keynes: Open University.

The author

Susan Johnson is a researcher and consultant specialising in evaluation and impact assessment of microfinance programmes. She earlier worked in this capacity for ActionAid reviewing their microfinance work in Asia, Africa and Latin America and has since undertaken similar work involving NGOs in Bangladesh, Kenya, and Zambia. She is co-author, with Ben Rogaly, of *Microfinance and Poverty Reduction*, published by Oxfam. Contact details: Centre for Development Studies, University of Bath, Bath BA2 7AY, UK. E-mail: <suzanjohnson@compuserve.com>.

Environment, advocacy, and community participation: MOPAWI in Honduras

Vicky Mancuso Brehm

Introduction

The indigenous communities of La Mosquitia, a remote area of eastern Honduras, face growing pressures on their traditional livelihoods and ancestral lands. The NGO MOPAWI (*Mosquitia Pawisa*, meaning development of the Mosquitia) has been working alongside these communities since 1985. MOPAWI has become an important catalyst in mobilising and enabling the communities to have the skills and confidence to cope with profound social and economic changes affecting the region. This paper explores how MOPAWI has worked simultaneously at the government policy level and at the grassroots, forming strategic linkages between the two.

Background and methodology

La Mosquitia is one of the last remaining areas of tropical forest in Central America. The region has a high level of biodiversity and contains the Río Plátano Biosphere Reserve, recognised by UNESCO as a World Heritage site. La Mosquitia has traditionally been home to Miskito, Tawahka, Garífuna, and Pech communities. Compared with other areas of Honduras, these peoples have so far been able to keep their distinctive cultural identity because of the region's isolation. However, their resource base is under pressure from increasing contact with national society and from outside interests wanting to exploit the region's forest and natural resources. MOPAWI's work takes place at the interface between the search for ecological conservation and the socio-economic needs of the local population, during a time of transition that is affecting traditional resource management systems.

The research reported on here was carried out primarily through the analysis of primary and secondary sources, including a survey of a wide range of publications on the role of NGOs in environmental management and information on La Mosquitia. Access to primary sources was obtained from documents such as project correspondence, proposals, and reports prepared by MOPAWI as well as evaluations and reports written by consultants and funding agencies. A brief field visit to La Mosquitia and MOPAWI's offices in Tegucigalpa was conducted. Members of staff, extension agents, and some community members were interviewed informally as were MOPAWI's director and some of the organisation's technical consultants.

Forming linkages

Political debate in Latin America in the 1980s and 1990s has focused on democratisation, human rights, and the role of civil society. In the current process of structural adjustment and the scaling-down of the role of the state, NGOs are having to define a new identity within civil society.

An important development has been the emergence of NGO networks and coalitions responding to environmental issues. Links between Northern and Southern NGOs have been strengthened, as the latter have become better organised and confident, with practical experience at the grassroots. Princen and Finger (1994) argue that existing political institutional frameworks are incapable of addressing environmental issues. With the continued erosion of the state, NGOs have emerged as new actors who are able to form 'vertical linkages' between the state and the grassroots and 'horizontal linkages' with