

**Discussion Paper for an M4P WEE Framework:
How can the Making Markets Work for the Poor
Framework work for poor *women* and for poor *men*?**

(The Conceptual Paper for a Multi-Stage Process)

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A photograph showing two women in a rural, arid setting. One woman, wearing a blue patterned dress and a black headscarf, is pouring water from a large metal bucket into a blue manual water pump. The other woman, wearing a green and blue patterned dress and a grey headscarf, is operating the pump. The background features dry ground, sparse green vegetation, and several trees under a clear sky. A yellow hose is visible on the ground in the foreground.

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FOREWORD

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ACRONYMS

ADB	Asian Development Bank
CIDA	Canadian International Development Agency
DCED	Donor Committee for Enterprise Development
DFID	Department for International Development
FAO	Food and Agriculture Organization
FW	Framework
ICRW	International Centre for Research on Women
IFAD	International Fund for Agricultural Development
ILO	International Labour Organization
M4P	Making Markets Work for the Poor
MDG	Millennium Development Goal
SDC	Swiss Agency for Development and Cooperation
Sida	Swedish International Development Cooperation Agency
SNV	Netherlands Development Organisation
USAID	United States Agency for International Development
WEE	Women's Economic Empowerment
WID	Women in Development

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1. INTRODUCTION TO THE DISCUSSION PAPER

Promoting gender equality and empowering women (MDG 3) is one of the greatest challenges of the 'millennium project' and remains a priority for all donors, including DFID, SDC and Sida. Women's economic empowerment and access to markets and services is central to achieving MDG 3, and widely recognised as essential for sustained economic growth and poverty reduction.¹

The market systems development (M4P) approach, with its focus on facilitating access for the poor to markets and services, offers a powerful framework for addressing access barriers faced by women and girls. However the approach, as defined by the M4P Guides funded by SDC and DFID, did not tackle women's economic empowerment explicitly and has attracted criticism that it pays insufficient attention to the gender-specific systemic constraints faced by poor women and men.

The growth in the M4P programme portfolio, and with it increased implementation expertise, offers a timely opportunity to revisit the M4P framework and to explore how the approach can address women's economic empowerment issues. This consultancy forms part of a multi-donor (DFID, SDC, Sida) effort to strengthen the M4P framework, and to lead dialogue and consensus building on how to prioritise and operationalise women's economic empowerment within the M4P framework. Specifically, this consultancy will both provide the first step in a multi-step process aimed at strengthening women's economic empowerment issues within the M4P framework as well as contribute to the broader debate around women's access to economic empowerment.

The purpose of this discussion paper is to initiate and support a process for developing recommendations and guidance for better addressing women's economic empowerment in M4P projects and programmes. In order to achieve this purpose, this paper first describes the M4P framework; follows with a review of gender and women's economic empowerment literature and frameworks; presents an analysis of the M4P approach from a gendered perspective; and suggests ways that the M4P approach can tackle and provide evidence of women's economic empowerment.

A key challenge of this analysis has been to unpack common elements of the definition of women's economic empowerment, the guiding principles of women's economic empowerment and whether they relate to women's situation or programming approaches, and how M4P stacks up both against the ultimate empowerment goal (and the elements or objectives that underlie this goal), as well as the principles for reaching that goal. A second challenge is that the basic principles of M4P should not be undermined by changes that support women's economic empowerment. Most importantly, the systemic approach and the role of the project as facilitator and not an actor must be maintained and not threaten the scalability and sustainability of M4P projects. Therefore, the goal of the women's economic empowerment framework is to find solutions that support systems development, and do not require a shift back to unsustainable and limited direct delivery models, while at the very least doing no harm to women's empowerment as economic advancement is supported.

This document was circulated in draft form to elicit feedback from DFID, SDC and Sida as well as a broader constituency. The content of the paper was also summarized and presented at the M4P Hub Conference, November 7-9, Brighton 2011, capturing additional input from donors and practitioners. This feedback led to improvements, additions and refinements – as well as comments and suggestions that will inform next steps in the process.

¹ This section is taken largely from the Terms of Reference for the discussion paper. The Terms of Reference are appended in their entirety as Annex One.

2. A SUMMARY OF THE M4P FRAMEWORK

Building on earlier work,ⁱ the M4P approach has been comprehensively described in three documents that were published in 2008:ⁱⁱ

- *A Synthesis of the Making Markets Work for the Poor(M4P) Approach (the blue book)*
- *Perspectives on the Making Markets Work for the Poor(M4P) Approach (the green book)*
- *The Operational Guide for the Making Markets Work for the Poor(M4P) Approach (the red book)*

In the past three years, the M4P approach has undergone even more nuanced description and analysis (for example, Roduner, Schulz and Fragniere in 2011ⁱⁱⁱ). The following sub-sections describe the core rationale and key principles of M4P drawing directly from these four documents. A gendered critique of the M4P approach is provided in Section 4, after the stage has been set by a discussion of women's economic empowerment frameworks.

Defining M4P

"M4P is an approach to develop market systems so that they function more effectively, sustainably and beneficially for poor people, building their capacities and offering them the opportunity to enhance their lives."^{iv} In economic development terms, these systems encompass production, consumption and labour markets.

Core Rationale of the M4P Approach

M4P provides a framework for understanding economic (and other) systems and for guiding actions to improve the way in which those systems serve the poor. The M4P approach has emerged from agency experience, observation of changes in the real world and the influence of newer economic theory.^v

The M4P approach is based on the premise that economic growth is the most important contributor to poverty reduction. The M4P Synthesis document or *blue book* cites evidence that the highest growth rates have seen the highest falls in poverty – with the statement that at least 80% of the variation between countries' poverty reduction performance is attributable to differences in growth. For example, poverty was halved in Vietnam between 1993 and 2002 while annual growth rates were at 6%.^{vi} However, the blue book emphasizes that although growth is good for all, it does not mean that all types of growth are the same. In some Latin American countries, for example, the poor have benefitted proportionately less than the average population from economic growth while in many Asian countries the reverse is true.^{vii}

The M4P approach further acknowledges that access – such as access to basic services like energy and water, or to productive inputs and raw materials – also has a strong influence on poverty reduction. The ability to consume these services is related back to economic growth in a virtuous circle, although higher incomes alone do not guarantee the supply of better services.^{viii} In short, in order to achieve poverty reduction and take advantage of market growth, market systems must work for the poor – both in terms of supply of services and access to those services

M4P recognizes that conventional economic theory is not enough. That is, in conventional economics, markets are seen to operate under conditions of perfect competition and perfect information with rational market players responding to price signals (and these alone), and this price-regulated, money-based cash exchange ensuring efficiency and delivering growth. This thinking does not take into consideration how people behave within market systems or market imperfections such as asymmetry and externalities.^{ix}

Asymmetry and Externality

Asymmetry can take different forms such as information asymmetry or power asymmetry. For example, an agent in the market might gain market power and create inefficiencies in the market for the agent's own gain. This can happen in the form of monopolies and cartels.^x Externalities (either negative or positive) exist when the production or consumption of a good has spill-over affects that are not reflected in the market price. This might be harmful effects on the environment or negative impacts on people's health and well-being.^{xi}

The abstract non-humanist nature of conventional economics has led to the need for a more practical, people-centred, and holistic framework to guide agencies and governments. To overcome this shortcoming, M4P has drawn on emerging thinking from a number of different perspectives (such as behavioural and new institutional economics), emphasizing the concepts of transaction costs and institutions. *Transaction costs* are the costs of exchange: lack of information or trust, 'inefficient' socio-cultural behaviours, physical distance and other barriers to a straightforward exchange. To compensate for transaction costs, efficient markets develop *institutions* that defray risk, make information available, maintain and enforcing standards, and so on.^{xii}

Transaction Costs and the Poor

The burden of transaction costs tends to fall disproportionately on the poor. For example, a bank, supported by regulations and knowing how these work, can pursue an unpaid debt – a fact of which the debtor is aware. In contrast, a poor producer doesn't know about the relevant regulations and cannot afford to go to court to recover unpaid debts – a fact of which the debtor is also aware.^{xiii}

M4P builds on recent trends in conceptual analysis to establish a framework that recognises exchange in different forms, the mixture of functions and players, and the incentives and rules within market systems.^{xiv} However, while M4P draws from various economic theory and practice to create a model for economic development, it recognizes that any economic model is a construct and that real markets are not models. There is no universal set of rules, markets are highly context sensitive, and rigorous analysis is needed on a case by case basis if we are to understand and change them.^{xv}

Key Principles of the M4P Approach

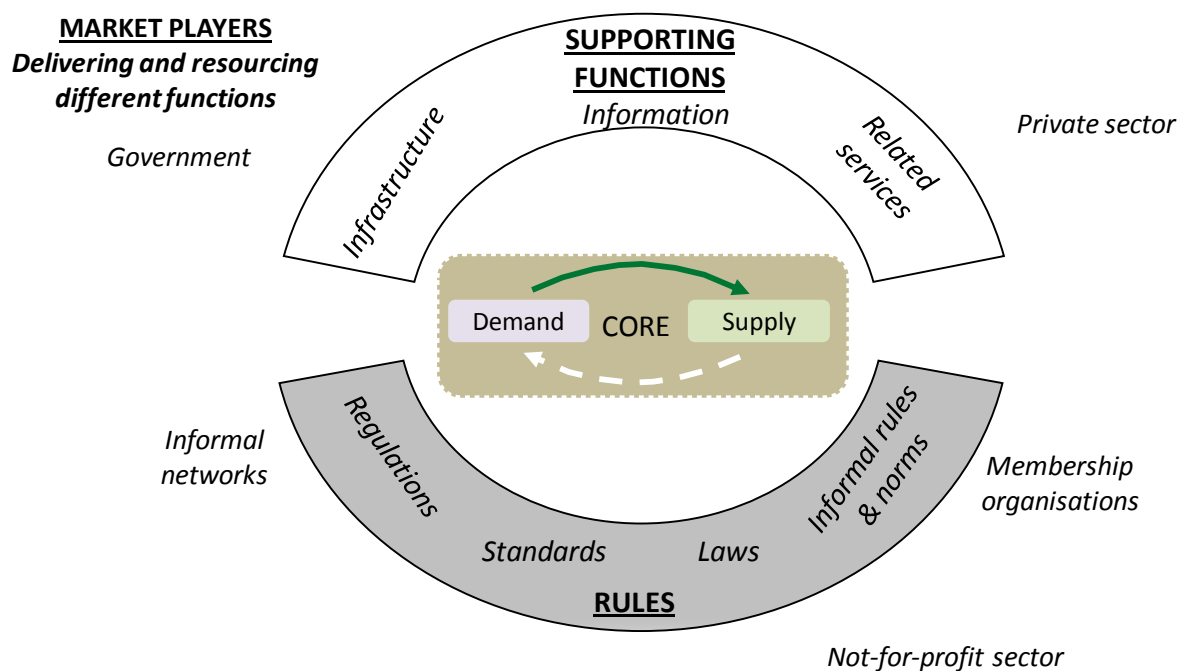
The M4P approach is guided by five key principles that are outlined here.^{xvi}

I. A market system focus

M4P is first and foremost a systems approach. It considers entire market systems, acknowledging their multi-function and multi-player characteristics. Market system development is based on a thorough analysis and understanding of the market system encompassing its supporting functions, rules, market players and core function (see figure 1). This systemic view of markets can be applied across sectors – economic, education, health – and involves stakeholders from public agencies, private businesses and civil society.

Figure 1: Schema of a market system

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The four key elements in this schema are context-sensitive, and can be analysed at the local, national or international level:^{xvii}

- **Market players** are the actors and stakeholders (across private, public and civil society sectors) that deliver and resource the system’s various functions;
- **Core functions** are the central set of exchanges between the demand and supply side such as buying and selling of goods and services;
- **Rules** include informal rules and norms, formal rules and laws, standards and codes of conduct – they govern participation and behaviour in markets; and
- **Supporting Functions** are the range of functions that support the core exchange and help the market to grow and operate: e.g., research, roads, capacity building.

II. Large-scale change

M4P aims at achieving large-scale change and therefore greater impact than other, non-systemic, methodologies. Interventions may focus on a specific leverage point, therefore appearing to be small-scale initiatives in themselves, but they trigger and build upon actions of key market players to bring about change at a larger scale. For example, facilitating change in supporting regulations can jump start the expansion of financial services to groups without prior access to appropriate financial resources which in turn can lead to increased small and medium enterprise activity, improved incomes, and poverty reduction.

III. Sustainability

Sustainability – enduring change in the functioning of a market system – is a prime concern of M4P. By working on (and with) the incentives and capacities of existing market players, the aim is to achieve ongoing improvements in the functioning of the system with benefits that will continue to accrue to the poor. This could mean supporting large input suppliers to reach out to remote areas through a village agent model so that a sustainable and profitable system is created enabling smallholder farmers to upgrade landholdings and realize greater income.

IV. Addressing causes not symptoms

M4P seeks to understand underlying causes and not to treat superficial symptoms that may only offer temporary relief. For example, farmers may not use improved fertilizers or irrigation technologies. An underlying cause may be that they do not have clear title to the land that they farm, or they are sharecroppers on land owned by absentee landlords, and they could lose access to the land once it is improved. Changes in land title and registration, the underlying cause for unimproved smallholder plots, can motivate farmers to invest more in the land that they work.

V. A facilitating role

M4P requires that development organisations play a facilitating role in market systems and not assume a market function which will create a dependency and sabotage sustainable development. While not assuming any market function themselves, development agencies seek to facilitate market players to perform more efficiently. Their intervention role is temporary and catalytic – as when a facilitating agency supports the development of a service industry such as physical marketplaces for women traders and consumers.

3. WOMEN'S ECONOMIC EMPOWERMENT FRAMEWORKS

Each of the primary M4P donors – SDC, DFID and Sida – has established a gender policy and/ or gender framework, and more recently has developed or begun to develop a women's economic empowerment framework. These are grounded in gender theory and economic development practice. This section briefly examines the frameworks and policies of SDC, DFID and Sida, the gender theory underlying women's economic empowerment analysis, and the principles that cut across a wide range of women's economic empowerment frameworks and policies (see the Bibliography, Annex Two for a complete list of publications reviewed in preparation of these sections).

The next sub-sections – describing the rationale and key principles of the main M4P donors in gender empowerment and women's economic development – hone in on recent developments that are particularly relevant to an M4P WEE framework allowing this report to build on their policies, frameworks, research and analyses. It should be noted that donors are developing strategies and policies around gender, and related areas that impact gender, and that an on-going dialogue regarding evolving donor thinking will be critical to keep MWP work relevant and fresh.

SDC Core Rationale and Key Principles

The Swiss Agency for Development and Cooperation (SDC) established a gender policy in 2003^{xxviii} that drew on the gender equality definition of OECD DAC as “the equal enjoyment by women and men of socially valued goods, opportunities, resources, and rewards. The aim is not that women and men become the same, but that their opportunities and life chances become and remain equal.”^{xxix}

Building on SDC's overall priority of reducing the growing gap between the poor and the rich, a key principle of SDC is that “fighting structural inequalities and unequal power relations among different groups in society is both an aim and prerequisite of development.”^{xxx} The policy further emphasizes that women's participation empowers women and brings new perspectives, resources and dynamics to reduce poverty and empower the poor.

In 2003, SDC developed a Gender Toolkit^{xxxi} to support the process of mainstreaming, explore concepts and questions, and provide concrete examples. The toolkit promotes the inclusion of gender as a cross-cutting theme that is integrated throughout the project lifecycle from research to monitoring and evaluation. Ten reference sheets are provided to support the work of practitioners and cover off on topics such as: gender analysis, gender and monitoring, and gender and partners. Sheet 4 is a Gender Analytical Framework that explores:

- The gender division of labour (gender roles and responsibilities)
- Women's and men's access to control over resources at all levels
- Women's and men's gender needs (practical and strategic)

Each of these areas is elaborated, identifying roles in four areas of women's work: reproductive, productive, community-managing and constituency-based politics.

A meeting was convened in Tbilisi in 2010^{xxii} to discuss gender mainstreaming, followed by a reflections note in 2011.^{xxiii} The conclusion drawn in this note is that gender mainstreaming has not been well integrated into many SDC M4P programmes, that data collection is not consistently gender disaggregated, and that in some projects even a minimal standard of ‘do no harm’ is not followed in a methodical fashion. However, it also notes that in the South Caucasus and Latin America some good practices are emerging: analysis with a gender lens drawing on gendered baseline data and the subsequent development of appropriate indicators; planning to mitigate risks specific to women in that context; and in some cases to opt for sectors that integrate both economic growth and women's empowerment objectives. These advances in SDC's programming provide practical evidence of how the M4P approach can be adapted to work for poor women.

DFID Core Rationale and Key Principles

The UK Department for International Development (DFID) published a Gender Equality Action Plan in 2007^{xxiv} and a guidance note on gender mainstreaming in 2009.^{xxv} These documents emphasize the need for evidence of impact of DFID's work, effective and efficient targeting of resources, and the importance of partnerships. In 2010-11, with specific reference to women's economic empowerment, DFID gender equality was advanced through two key initiatives: 1) research and a workshop (in partnership with ICRW) on women's economic empowerment in South and Southeast Asia^{xxvi} and 2) a toolkit promoting women's financial inclusion.^{xxvii} Both include frameworks for women's economic empowerment.

The ICRW DFID workshop presented a framework for women's economic empowerment which defined women's economic empowerment: "a woman is economically empowered when she has both the ability to advance economically **and** the power to make and act on decisions."^{xxviii} The framework document illustrated women's economic power as Agency/Power along with Economic Advancement, supported by Resources and Institutions, leading to better lives for women and their families. Although the framework itself was preliminary and not detailed, the workshop involved considerable discussion around women's empowerment, and the challenges and opportunities to achieving empowerment through an M4P approach. The main concluding point of the workshop was that the framework still needed refinement, and that DFID would do further work to operationalise the framework and make it more concrete for proactive application.^{xxix} The results of this next step would be interesting feedback to this process of developing a women's economic empowerment framework for M4P.

The second 2011 initiative on financial inclusion combines DFID's gender priorities with the M4P framework and analysis of underlying constraints. The paper takes the significant position that: "Women lead different economic and social lives to men and face additional gender specific barriers, on both the demand and supply side, to accessing financial services. These differences mean that unless a financial inclusion programme is designed to specifically include women, it may exclude them, or at least impact upon them differently to men."^{xxx} Further, "A financial inclusion programme needs to consider whether or not, at the same time, to promote access to other services such as business development, social networks, healthcare and legal information in the interests of maximising the programme's impact on women's empowerment."^{xxxi} These two statements are critical in the analysis of a 'gender-neutral' M4P framework, and how it can be tailored in meaningful ways to the benefit of both poor women and men.

Sida Core Rationale and Key Principles

Sweden's International Development Cooperation Agency (Sida) has conducted considerable research and analysis on women's economic empowerment, publishing a series of documents in 2009 and 2010 outlining their approach and experiences (see the Bibliography in Annex Two for a complete listing of Sida documents that were reviewed in the preparation of this paper).

Sida defines women's economic empowerment as "the process which increases women's real power over economic decisions that influence their lives and priorities in society. Women's economic empowerment can be achieved through equal access to and control over critical economic resources and opportunities, and the elimination of structural gender inequalities in the labour market, including a better sharing of unpaid care work."^{xxxii}

Sida defines and promotes an approach to women's economic development that incorporates seven key areas, each with a clearly stated objective.^{xxxiii}

1. **Entrepreneurship and private sector development:** Remove barriers to female entrepreneurship and promote inclusive financial services and trade policies.
2. **Access to land and property rights:** Increase gender equality in terms of access to and control over land and property rights.
3. **Labour markets and decent work:** Ensure equal access to decent and productive work for both women and men.
4. **Unpaid care work:** Promote a more equal sharing of unpaid care work between men and women; gradually increase affordable childcare options; promote infrastructure investments that reduce tedious household work.
5. **Human capital:** Increase women’s access to quality post-primary education; increase number of children enrolled in early childhood education.
6. **Social Protection:** Promote gender sensitive social protection systems and increase the number of women covered.
7. **Agriculture and rural development:** Recognize and remunerate women in their critical role as agricultural producers.

These seven focus objectives of Sida are valuable for both analysis and programme development, and have informed this paper.

Gender Theory and Women’s Economic Empowerment

The core debate in gender theory of relevance to women’s economic empowerment and this paper is whether or not economic development alone— increased income from owning or operating an enterprise, or from informal or formal employment –advances women’s economic and other forms of empowerment. On the one hand, researchers and practitioners argue that economic development is not necessarily empowering and may in fact be disempowering.^{xxxiv} Issues such as women’s time and work burden, control of income and decision making authority are measures of empowerment that may improve or worsen as women engage in remunerative work (productive work^{xxxv}). On the other hand, in 2011, the World Bank,^{xxxvi} Kabeer,^{xxxvii} CIDA and UN Women,^{xxxviii} and the Economist^{xxxix} among others have brought forth compelling arguments and evidence that women’s economic advancement does often lead to women’s economic empowerment (control over funds, productive time) and other forms of empowerment (decision making, participation). Nevertheless, the potential neutralizing or negative impact of women’s increased productive activity cannot be ignored in this analysis.

Common Elements of a Women’s Economic Empowerment Definition

In order to achieve women’s economic empowerment, through M4P or any other approach, we need to define economic empowerment and its main elements. The three main M4P donors along with others reviewed (see Bibliography, Annex Two), touch on common elements that will be utilized in this document. A tightly worded definition is not offered here, but rather a summary of the key elements of economic empowerment for women that can guide us in achieving our ultimate goal.

Common Elements Defining Women’s Economic Empowerment	
✓	Economic advancement – increased income and return on labour
✓	Access to opportunities and life chances such as skills development or job openings
✓	Access to assets, services and needed supports to advance economically
✓	Decision-making authority in different spheres including household finances

Principles across Women's Economic Empowerment Frameworks

In addition to unpacking the phrase *women's economic empowerment*, we need to be aware of women's situations and the best path to facilitate the desired outcome. Women's economic empowerment frameworks speak to the key principles of both the current situation and the programming pathway. Within these various frameworks, there are several universal or near universal principles that cut across the frameworks. These universal principles are described briefly below, with endnotes providing example references for the principle. As well as an examination of the SDC, DFID and Sida frameworks numerous other documents were consulted for this analysis, and they are cited in the Bibliography which is included as Annex Two – for example, major donors, multilateral agencies, and not for profits including USAID, SNV, ADB, FAO, IFAD, ILO, Cordaid, Katalyst.

The principles are divided into two broad areas: principles relating to women's situation, and principles relating to the specifics of programme approaches. We will return to these principles in the gendered critique of M4P that follows this section

I. Principles regarding women's situation

The principles regarding women's situation are essentially a broad baseline for women's programming. These are particularly relevant to the questions raised in gender analysis that aim to understand the key overarching features of women's lives that will affect progress towards economic empowerment.

Context and intersectionality

Women are not a homogenous group; they live in different socio-cultural contexts with varying political, business and geographic environments. Within a specific context, women are differentiated by class, caste, religion, race and ethnicity, facing dissimilar barriers and unequal access to opportunities. Further, as intersectional analysis aims to reveal, the combining of multiple identities leads to distinct experiences rather than a simple addition of multiple experiences.^{xii} For example, the difference in barriers and opportunities for a scheduled caste rural woman in India versus a scheduled caste urban woman in India is not a straightforward distinction between rural and urban for scheduled caste women. Closely related to intersectionality – and the need to understand the whole person, their profile and their context – is the concept that poverty is multi-dimensional. Poverty will usually involve dimensions of power, lack of access to good education, healthcare limitations, and general disempowerment advancement.

Spheres of engagement

Women, like all economic actors, engage in different spheres: individual, household / community, institutions, regulatory environment.^{xiii} In some analyses, the spheres are described in terms of micro, meso and macro levels. Barriers and opportunities are different depending on the sphere, and success on one sphere may be thwarted by dynamics in other spheres.

Key barriers and opportunities

Women face a range of barriers and opportunities in achieving economic empowerment, and although many of the categories are the same as for men, the specifics of the constraints and solutions may differ.^{xiv}

Key barriers include:

- Access to and control of resources such as land and technology;
- Knowledge and skills from agricultural know-how to financial management;
- Access to services that are needed to start and grow businesses, or get and improve employment;
- Opportunities in business or labour markets including training, jobs, credit, consumer attitudes;
- Decision making authority is constrained for women due to socio-cultural constraints; and
- Unpaid work at home leading to heavier workloads if outside work is also undertaken.^{xliii}

Less research has been done on opportunities for women, examining their assets and how they can overcome barriers through supports available to them: for example, women’s networking and collective action, women’s traditional knowledge, women workers and business owners responding to women’s needs, and so on. Reports suggest, for example, that women are preferred contract farmers due to trust issues, or they are selected over men for more delicate work in areas such as fingerling rearing in the fish-pond sector or transplanting in intensive rice cultivation.

Women’s workload, informal work, formal work

As Sancar and Bieri note “The assumption that women’s empowerment automatically results from engagement in paid employment has been widely contested”.^{xliv} Paid employment or enterprise opportunities often increase women’s workload without providing them with greater control of resources or decision-making authority. That is, they may be involved in unpaid work at home (e.g., farm labour, elder care, household work) as well as informal paid work such as piecework and seasonal agricultural labour that do not decrease with the arrival of formal work opportunities.

Further, as the ILO indicates, women’s work is often found in the informal sector with no benefits, health and safety measures or supportive regulation of any kind.^{xlv} However, Sancar and Bieri, along with others, provide guidance on how women’s economic programmes can be sensitively designed – taking into consideration aspects such as clear objectives, research and analysis, refinement of monitoring and evaluation, etc. Sida, for example, posits a range of interventions that can support women and redistribute unpaid labour: investment in infrastructure including water, roads, electricity; promotion of women’s participation in planning of infrastructure and other projects; provision of affordable child and elder care; and encouragement of men’s involvement in unpaid household work.^{xlvi}

II. Principles regarding programme approaches

The principles regarding programme approaches provide guidance for interventions that aim to achieve women’s economic empowerment. They propose how programmes can be designed and managed to overcome underlying constraints and achieve programme goals for women.

A systems approach

Women’s economic empowerment frameworks and policies promote a systems approach in the analysis and measurement of women’s (economic) empowerment, identifying structural inequalities and systemic barriers.^{xlvii} Underlying constraints, rather than symptoms, are

typically explored and related to practice and outcomes. Systems analysis comes to the fore in the debate over whether or not women's economic advancement leads to economic and other forms of empowerment. Recently, evidence has been provided supporting the position that economic development often leads to empowerment, and rather than ignoring the power of economic development to change women's lives, we need to holistically analyse the factors that inhibit this potential positive outcome.^{xlviii}

Gender mainstreaming

Although terminology differs, there is a general consensus that gender mainstreaming combines at least two separate approaches: 1) a transversal or integrated approach involves gender as a theme "in all planning phases and processes"^{xlix} and is generally considered a minimum requirement for gender mainstreaming. That is, an economic development programme will incorporate gender aware research, analysis, planning, implementation, and monitoring and evaluation; 2) a targeted or gender-specific approach typically supplements the integration of gender as a transversal theme, particularly when there are significant disparitiesⁱ or when clear gains are achievable through a targeted approach.ⁱⁱ Agencies make a strong case to differentiate this approach from WID (Women in Development) which is now perceived as isolating women from the mainstream and often placing them in marginal occupations with little scope for economic growth.ⁱⁱⁱ

Sometimes a third pillar is added along the lines of the following: 3) an institutional or dialogue approach speaks to the need for a gender perspective to be internalised by implementing organizations, partners and other stakeholders. This may involve policies and procedures, gender sensitive practices (such as parental leave) or ongoing dialogue and awareness-raising.^{liii}

Theory of change

Donors and practitioners repeatedly emphasize that women's economic empowerment programmes need to be based on an end vision along with a defined theory or process of change to move from the current situation to the envisaged outcome. Ruiz, for example, describes this as a sequential process that allows development interventions to reduce economic empowerment to tangible, measurable elements: access to resources, skills development opportunities, increased income, control of income, increased choice.^{liv}

Project life cycle

By identifying project phases, the process of change is reinforced and implementers are better able to assess their progress to the end goal.^{lv} The project life cycle typically divided into four stages:

- Research and analysis
- Design and planning
- Implementation
- Monitoring and Evaluation

Role of partners and experts

The importance of partnering with other organizations or individual experts is underlined over and over again. Women's empowerment is described as a holistic development process where there is an interplay between economic advancement / empowerment and other forms of empowerment. Collaboration with partners in private, public and civil society,

across a range of agencies, and at various levels is critical in achieving long term change in societies. Further, expert partners are necessary to ensure appropriate analysis, design, implementation and measurement.^{lvi}

4. A GENDERED CRITIQUE OF THE M4P APPROACH

This section examines the M4P approach from a gender perspective by:

- 1) Evaluating the alignment of M4P with the common elements of a definition of women's economic empowerment ;
- 2) Determining if M4P is compatible with women's economic empowerment principles;
- 3) Examining the gaps in M4P vis a vis the principles to assess if these can be addressed within the M4P framework; and
- 4) Exploring the gender neutrality of M4P and the implications for economic growth.

Alignment of M4P with the Common Elements of a WEE Definition

As a reminder, the common elements defining women's economic empowerment are repeated from Section 3 above:

Common Elements Defining Women's Economic Empowerment	
✓	Economic advancement – increased income and return on labour
✓	Access to opportunities and life chances such as skills development and job openings
✓	Access to assets, services and needed supports to advance economically
✓	Decision-making authority in different spheres including household finances

The first three elements: economic advancement, access to opportunities, and access to assets, services and needed supports are all key elements of the M4P framework. Although the analysis and programming for these have not had explicit articulation for poor women, this shortcoming can be easily remedied through clear guidance on gender disaggregation and gendered approaches. See Section 5 below for elaboration of this point. Indeed, these points are echoed in the M4P definition (from Section 2 above) – note that the word 'people' has been changed to 'women and men':

Defining M4P
"M4P is an approach to develop market systems so that they function more effectively, sustainably and beneficially for poor women and men, building their capacities and offering them the opportunity to enhance their lives." ^{lvii} In economic development terms, these systems encompass production, consumption and labour markets.

The fourth common element of women's economic empowerment frameworks – decision making authority at different levels of engagement – is more problematic for M4P – and some would argue not its concern since M4P was developed to deal with economic rather than social issues. However, if we take the stand that overall empowerment is an important measure, we are left with two potential alternative lines of action. On the one hand, if we accept recent reports connecting economic development to economic empowerment and other forms of empowerment (the World Bank,^{lviii} Kabeer,^{lix} CIDA and UN Women,^{lx} and the Economist^{lxi}), and we wish to track this, then we would need to develop the intervention logics that map out the steps that lead from increased income to greater social empowerment. Next, we would formulate the indicators, and ensure they are tracked by additional impact surveys or questions in existing surveys. Undoubtedly, we would find that in some cases the logic holds and in others it is not a simple cause and effect. On the other hand, if we are not convinced by these reports (that economic advancement leads to overall empowerment) then we must ensure that M4P does no harm to women's empowerment while economic advancement is being promoted. This can similarly be tracked and measured.

Overall Compatibility with WEE Principles

This next step of the gendered critique of the M4P approach explores the overall compatibility of M4P with the main principles of women’s economic empowerment frameworks – both in terms of women’s situation and programming approaches.

WEE Principles	WEE Frameworks	The M4P Framework
Women’s situation		
1. Context / Intersectionality	WEE FWs emphasize the importance of context and factors beyond economic when analysing women’s situations and possible actions. The difference between women’s and men’s contexts is emphasized, but gender is one aspect among many in a context.	The M4P FW highlights the importance of context and going beyond economic analysis to look at behaviour and other dynamics in a market system. M4P however does not specifically discuss that the context for women is different from that of men although this is implicit in the M4P documents and their emphasis on analysis of profiles and situations.
2. Spheres of Engagement	WEE FWs examine women’s roles and situations in different spheres. Often the individual themselves (their inner world) is considered as women often lack confidence and self-belief.	The M4P FW supports analysis across spheres from individual to enabling environment. Individual behaviour and motivation are analysed but differences between men and women are not noted.
3. Barriers / Opportunities	WEE FWs outline key barriers that women face including access to resources, skills, services and markets, and further explore underlying factors that impact women. These FWs emphasize that barriers are different for women than for men.	The M4P FW provides guidelines for analysis to determine underlying constraints that interfere with market success and leverage points that would enable change for the target group – poor people. Gender disaggregation is not explicit.
4. Women’s Workload	WEE FW’s describe how women are responsible for unpaid household and community work that can impact their ability to engage in paid labour, or may lead to overburdening.	The M4P FW does not discuss unpaid labour and how it affects women’s ability to benefit from earning more income. This is a key area of differentiation between WEE and M4P FWs.
Programming approaches		
5. A Systems Approach	WEE FWs advocate analysing systems to gain a holistic understanding of women’s situations and how changes in part of the system will impact women and the rest of the system.	The M4P FW is based on a systems approach – the whole approach is built around systems analysis and systems change. It examines the rules, supporting functions, core transactions and other market players.
6. Gender Mainstreaming	WEE FW’s provide guidance on how to mainstream gender into programmes – focusing on two key methods: integration and targeting.	The M4P FW does not offer guidance on gender mainstreaming although some programmes have designed and implemented gendered programmes.
7. Theory of Change	WEE FWs promote the application of a theory of change to ensure that programmes have a path to reach the end goal.	The M4P FW guides programmes to use intervention logics and a vision for change in order to achieve programme outputs, outcomes and final impact.
8. Project Life Cycle	WEE FWs recommend a project life cycle approach with different milestones, tools and activities along the cycle. In particular, gendered baseline analysis is critical.	The M4P FW delineates an intervention life cycle approach from vision through analysis, implementation and evaluation while recognizing the iterative nature of research, analysis, planning and monitoring. It does not however emphasize disaggregated analysis and programming activities.
9. Role of Partners	WEE FWs underscore the need for partnerships to ensure holistic	The M4P FW involves facilitation, not direct provision of services, and therefore views

	programming and the involvement of experts as needed.	market actors (across civil society, public and private sectors) as central partners in economic development.
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In broad brush strokes, WEE frameworks and the M4P framework are quite compatible, and M4P fulfils most of the WEE principles. At this high level of analysis, a larger ‘fault’ of M4P vis a vis women is that the approach is not explicit about differences in the lives of women and men, and the need for gender disaggregation.

There are two critical principles of women’s economic empowerment frameworks on which the M4P framework is silent. First, the M4P framework does not explore women’s unpaid work burden and how this will impact their ability to become economically empowered and to respond to programme interventions. Second, the framework does not provide guidelines on women’s economic mainstreaming and how M4P programmes can adopt a gendered approach for economic development initiatives. A fuller description of these two principles and other areas of concern regarding M4P and women’s economic empowerment follow.

Challenges for the M4P Framework

Women’s workload and unpaid labour

The M4P framework does not offer guidance for taking women’s unpaid labour into consideration. As with many economic development programmes, women’s ability to participate in paid work – either as a business owner or an employee – is based on assumptions around the elasticity of women’s time.^{lxii} “Put succinctly, their situation is usually one of too many responsibilities and not enough time or help.”^{lxiii} As a result of not having the tools account for women’s unpaid, M4P programmes interventions are not always effective interventions in supporting women – particularly rural women, and female-headed houses that suffer disproportionately from a heavy workload. However, as will be explored further below, once this is made explicit, the M4P approach offers solutions to overcome women’s time constraints: development of services such as labour-saving technology, child and elder care, improved access to water and so on. First, however, baseline research and analysis must determine women’s paid and unpaid workload in the target context, and how a programme will support women to increase incomes without causing an undue work burden or negative impact on women’s well-being. And, as recommended in the conclusions, the development of practical tools and guidelines will assist programs in conducting analysis, and designing and implementing interventions.

Gender mainstreaming in the project life cycle

The M4P framework does not discuss gender mainstreaming. The following repeats the two main approaches to mainstreaming noted above: 1) a transversal or integrated approach involves gender as a theme “in all planning phases and processes”^{lxiv} and is generally considered a minimum requirement for gender mainstreaming. That is, an economic development programme will incorporate gender aware research, analysis, planning, implementation, and monitoring and evaluation; 2) a targeted or gender-specific approach typically supplements the integration of gender as a transversal theme, particularly when there are significant disparities^{lxv} or when clear gains are achievable through a targeted approach.^{lxvi} With these basic guidelines in mind, the M4P project life cycle and theory of change principles can be easily adapted to emphasize the inclusion of women as a key target

group or as the target group throughout all phases of analysis and planning, implementation and monitoring and evaluation. Since the tailoring of interventions to meet the needs of the target group is fundamental to M4P's core rationale, being explicit about the differences between women and men from the first stage of analysis throughout can respond to the needs of mainstreaming.

M4P Gender Neutrality and Economic Growth

The M4P framework is designed for 'the poor' but does not make the pivotal distinction between poor women and poor men. As noted in DFID's recent paper on women and financial inclusion "Women lead different economic and social lives to men and face additional gender specific barriers, on both the demand and supply side.... These differences mean that unless a (financial inclusion) programme is designed to specifically include women, it may exclude them, or at least impact upon them differently to men."^{lxvii}

Therefore, in addition to understanding the basic compatibility of the two frameworks, we need to examine how the gender neutral approach that the M4P framework adopts plays out on the ground. Although the authors of the M4P framework view women as a target group that can be analysed in its own right, because this is not explicit in the M4P literature and since no additional tools are provided, programmes run the risk of not analysing, planning for and evaluating women's economic development.

As cited earlier from the blue book, although growth is good for all, it does not mean that all types of growth are the same. In the example provided, the poor have benefitted proportionately less than the average population from economic growth in some Latin American countries.^{lxviii} This same statement can be adapted to the case of men and women – all types of growth are not the same, and growth that is good for men, may not be good for women. In Nicaragua, with the upgrading of the dairy subsector, men's economic situation improved while that of women worsened. Men were involved in larger scale processing which was promoted, while women's small-scale operations were not upgraded and they lost income as larger dairies became more competitive.^{lxix} This does not mean that we have to give up dairy modernisation or upgrading of industries – after all, public health greatly benefits from modernised dairy cold chains and pasteurization. But we need to take on this work with an awareness of the consequences, not just for poor people but for poor women and poor men. Through upfront research and analysis we can acquire an understanding of the potential outcomes and develop strategies for inclusive programmes, and risk mitigation in the face of displacement. For example, technical skills development might open doors to newly created jobs in the sector, access to finance could provide the opportunity to begin an ancillary business, or the business model (e.g., contract farming) could engage rather than displace small-scale producers.

To bring this distinction home, Annex Three includes a rewriting of sections of the Synthesis (blue book) to give us a sense of how being explicit can make a difference. It is quite striking how a change from 'poor people' to 'poor women and men' casts a completely different light on the written word and our interpretation of it. One brief excerpt in the box below exemplifies this change from the original gender neutral language to the rewritten gendered excerpt:

Gendering the M4P Literature – an excerpt

The central challenge for development agencies and governments is to learn from this disparate experience and create an environment that allows more people to build their capacities and assets, earn higher incomes and take advantage of opportunities to escape from poverty. Such an environment has to deliver two critical features: *growth* and *access*.^{lxx}



The central challenge for development agencies and governments is to learn from this disparate experience and create an environment that allows more women and men to build their capacities and assets, earn higher incomes and take advantage of opportunities to escape from poverty. Such an environment has to deliver two critical features: *growth* and *access for women and men*.

With this simple change in language, we are reminded that not all growth is equal for men and women, and it is incumbent on us to consider this in our programming decisions.

The lack of uniform impact of economic growth on women and men has implications for the M4P core rationale and the selection of sub-sectors: that is, if a growth sub-sector will disadvantage women and only benefit men, then only short-term growth benefit can be gained. In order to achieve long term sustainable change in an economy, we now know that we must integrate women into that economy.^{lxxi} This may mean some short-term trade-offs when selecting growth industries, or revised strategies that are more intentional and aggressive about the inclusion of women. . If a programme is selecting three industries for upgrading, it may pick one that does not fall in the top three for immediate economic growth, but offers reasonable outcomes along with greater potential for women's economic advancement.

5. M4P AND GENDER MAINSTREAMING

This section provides a proposed M4P WEE Framework. It:

- Re-examines the table on WEE principles and elaborates implications for an M4P WEE framework;
- Discusses women’s workload and how this issue can be incorporated into an M4P WEE framework;
- Provides a special note on women’s access to assets, services and opportunities (common elements in the WEE definition) which are particularly relevant to an M4P WEE Framework;
- Suggests how to approach the thorny topic of women’s (economic) empowerment through economic development ;
- Presents an M4P WEE Framework, based on the M4P intervention life cycle and its five components as outlined in the blue book.

WEE Principles and Implications for and M4P WEE Framework

WEE Principles	The M4P Framework
Women’s situation	
1. Context / Intersectionality	The M4P FW highlights the importance of context and going beyond economic analysis to look at behaviour and other dynamics in a market system. In all stages of the project life cycle, the differences between context and the intersection of contextual factors must be analysed separately for women and for men, and programming activities and measurement indicators needs to reflect this understanding. Context can relate to economic status, power dynamics and relationship issues that are interconnected with factors such as ethnicity and race.
2. Spheres of Engagement	The M4P FW supports analysis across spheres from individual to enabling environment. Individual behaviour and motivation are analysed. For women and men, at each sphere, there will be issues not confronted by the other, and these will vary across spheres; e.g., even if a woman comes from a home where she is empowered, the workplace may not offer the same respect / opportunities, or vice versa. Conversely, for example, women may legal rights that are not enforced, or if enforced, they may be ignored in certain contexts or by certain groups within a society.
3. Barriers / Opportunities	The M4P FW provides guidelines for analysis to determine underlying constraints that interfere with market success and leverage points that would enable change for the target group – poor people. The analysis of barriers and opportunities must be gender specific, and programme design should be based on understanding women’s and men’s specific barriers and the opportunities. For example, women’s collective action and women’s networks can provide rich opportunities for women’s economic and other forms of empowerment.
4. Women’s Workload / Informal Labour	The M4P FW does not discuss unpaid labour and how it affects women’s ability to earn an income, nor the role of women in the informal sector and how this relates to potential involvement in formal labour. This is a key area of differentiation between WEE and M4P FWs – and one which requires programmes to conduct baseline research of a new nature. This can draw on household economic analysis tools that can be used to assess if engagement in specific growth sub-sectors – formal or informal – is overall detrimental or beneficial to a household.
Programming approaches	
5. A Systems Approach	The M4P FW is a systems approach – its whole approach is built around systems analysis and systems change. It examines the rules, supporting functions, core transactions and other market players. This analysis can be disaggregated so that we arrive at a picture of the system in which women are functioning which may look very different from the system in which their male counterparts operate. Analysis with a systems lens does beg the question, whose system are we assessing?
6. Gender Mainstreaming	The M4P FW does not offer guidance on gender mainstreaming although some programmes have designed and implemented gendered programmes. M4P

	programmes, by conducting the analysis, design and measurement discussed here, will be able to mainstream gender into their programmes – with positive outcomes for women and men. Note here that gender mainstreaming is not just about women, but about men and women and how they act and interact within the system.
7. Theory of Change	The M4P FW guides programmes to use intervention logics and a vision for change in order to achieve programme outputs, outcomes and final impact. The theory of change may be different for women and for men, and this can be reflected as a theory with two branches for transversal gender mainstreaming or as a single theory that targets women (or men) alone. In particular, as noted above, the theory of change from economic advancement to overall empowerment requires further analysis, and alignment with appropriate indicators and measurement processes.
8. Project Life Cycle	The M4P FW delineates a project life cycle approach from vision through analysis, implementation and evaluation. The activities and approaches outlined here can be organized around project stages to allow for more straightforward implementation.
9. Role of Partners	The M4P FW is a facilitation approach and therefore views market actors (across civil society, public and private sectors) as central partners in economic development. Partners for women’s economic empowerment will bolster M4P programmes, allowing field teams to fill gaps in knowledge and experience. For example, advocacy at the enabling environment level on women’s rights to land, or socio-cultural sensitization at the household level might be more appropriate activities for programme partners. However, there is a risk that if an M4P program “subcontracts” gender sensitization to a partner, they are subsidizing a service that will not be sustainable. This shows that programme partners must have an incentive to do business in a gender sensitive way. Ideas on strategies how to do that and how to convince partners (especially private sector companies) to consider gender issues in their market function would be appreciated.

Women’s workload and unpaid labour

As elaborated above, M4P does not take into consideration women’s unpaid labour, and therefore inhibits M4P programmes from designing effective interventions to empower women – particularly rural women, and female-headed houses that suffer disproportionately from a heavy workload. This has been analysed elsewhere as women’s reproductive versus productive roles, with reproductive covering a host of activities from child and elder care to household duties and homestead work.^{lxxii}

The fact that women have other significant pulls on their time must be made explicit by an M4P WEE Framework – if women’s productive work (and income) is increased, this does not necessarily mean a reduction in reproductive work and therefore increased well-being and empowerment. Although M4P may not be able to address this double workload (unless we agree with the premise that women’s economic development ultimately leads to empowerment as discussed elsewhere in this document), analytical tools can be utilized at baseline to understand this situation and to design programmes that take women’s reality in any given context into consideration. As a result, the effect of productive work on women’s lives can be monitored with appropriate indicators throughout the project life cycle. And, mitigation strategies can be put into place: for example, the introduction of new technologies that can reduce women’s household work such as fuel efficient stoves that reduce the need to collect firewood.

Building on this example, another approach that an M4P WEE Framework could take is the promotion of sustainable distribution channels for affordable and appropriate labour saving devices for women and/or improvement of access to basic services such as electricity and water. Utilizing the M4P framework to analyse systems of distribution of technology and

services could be a powerful tool to women's empowerment through reduction in workload and increased time for productive activities. At the same time, women service providers could be developed to offer a host of affordable and appropriate labour saving services and products that the market needs and would support: childcare, solar technologies, water delivery systems and so on. Alternatively, women's collective action for improved services could support changes in enabling environment and infrastructure services.

Women's Access to Assets, Services and Opportunities

Women are often in a disadvantageous position when compared to men, so issues of access must be researched and analysed with a gender lens. Baseline research, value chain assessment, labour market surveys, etc. must take into consideration that women rarely have access to the same assets, services and opportunities, and the dynamics of their access are also different. Even if women are of the same class, caste, religion and even household, their access to resources and chances for life enhancement are often bound by different rules (formal) and norms (informal). For example, land ownership may favour men in the formal regulations, and even where laws are in place to support, for example, inheritance rights for women, customary norms may stand in the way of women's access to land. As Sida notes, such changes to gender equality will not come about in the short term,^{lxxiii} but a systems approach can support change at different levels over time.

A first step in this process is gender disaggregated research and analysis that will enable us to understand women's access issues and to design programmes that better meet their current needs.^{lxxiv} The M4P emphasis on underlying constraints will guide us to uncover the inhibiting factors for women as well as the unique opportunities. For example, women may be in a disadvantaged position compare to men in agricultural labour for a range of reasons: they have hand tools instead of power tools and are unable to access funds to invest in tools; if they invest in power tools, their husbands may take them over; they work irregular hours due to demands of childcare and other household responsibilities and are not seen as reliable workers; transportation arrangements to locations away from the homestead may not be appropriate for women so they take lower paying jobs closer to home; regulations for equal or minimum pay or enforcement of regulations may not exist . Understanding these systemic issues as well as the transaction costs for women, will give us clues into the institutions that are required to overcome the barriers to economic integration and empowerment.

Women are often the best informants for what can work in their lives: what services would be most beneficial, what time saving measures would help them, where they could access better employment if specific barriers were removed, and so on. Including women in all research and analysis is critical to overcoming their barriers and leveraging their opportunities.

Women's Empowerment through Economic Development

As has been discussed above, although there is growing evidence that women's economic development leads to women's economic and general empowerment, not all are convinced by this argument. If we assume that it is accurate, then an M4P WEE Framework need only track for results and provide outcome data. If we still have doubts, an advantage of a gendered M4P systems approach is that we can add evidence to this debate (in one direction or another) and deepen our understanding of women's economic empowerment. If the evidence shows that other factors must be addressed and a systems approach that supports access to assets, services and opportunities is not sufficient, then we can be clearer on what else is needed. Although this may be beyond the scope of an M4P programme, partnerships can be developed to promote the needed change.

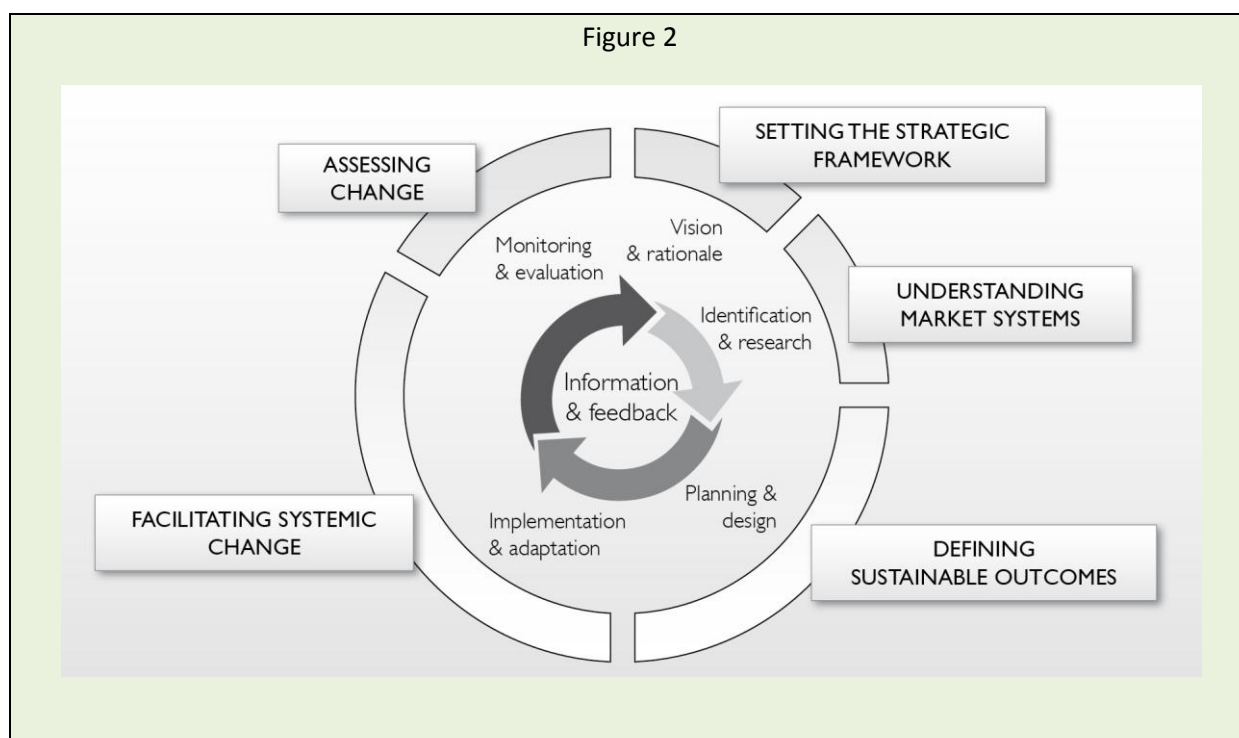
An M4P WEE Framework

The proposed M4P WEE Framework is an adaptation of the M4P framework. It utilizes the M4P intervention life cycle and its five components to organize, and to explain additions and adjustments to the current M4P framework in order to achieve gender mainstreaming.

The five components of the M4P intervention life cycle are:^{lxv}

1. Setting the strategic framework – vision and rationale
2. Understanding market systems – identification and research
3. Defining sustainable outcomes – planning and design
4. Facilitating systemic change – implementation and adaptation
5. Assessing change – monitoring and evaluation

The blue book provides a cyclical diagram to illustrate that this process needs to be flexible and iterative:



M4P requires that a programme sets a clear strategic framework that links objectives for large scale poverty reduction with a focus on market system change.^{lxvii} This follows a

hierarchy from systemic intervention ->market system change -> improved access and growth -> poverty reduction.

a) Poverty reduction

M4P first defines the poverty reduction objectives interpreting “*poverty according to context and project type*” and answering basic initial questions such as:^{lxxvii}

- Which group of poor people is being targeted? (If women, who are they?)
- What is the profile of the target group, particularly the nature of the economic activity? (Women’s profiles will be different from men’s and need to be researched and analysed separately – in the case of women, household dynamics and socio-cultural norms are important considerations of their profiling.)
- How is their poverty influenced by exclusion, inequality, or deprivation in market systems? (Particularly relevant for poor women and female headed households where assets are low and time demands are high.)

This initial set of questions can be used to target women, and in fact we would argue that M4P has always provided this analytical lens and potential. However, one question that needs modification is “particularly the nature of the economic activity” as for women we must also explore their unpaid work. This can be done through the use of household economic analysis tools or other survey formats that assess women’s productive and reproductive work situation in the given context.

b) Access and growth objectives

At this step in the strategic framework, M4P emphasizes the need to “identify market systems which have the potential to work well for significant numbers of poor people.”^{lxxviii} By changing the gender neutral language to “poor women and/or men” we reorient our definition of access and growth accordingly. In this section, key questions include (now changed to be gender inclusive):^{lxxix}

- Are there reasonable prospects of affecting significant numbers of poor women and/or men? (Do women participate in this sector? Will there be opportunities to involve them or to upgrade them?)
- Which market systems are important to the target group (women and/or men) and what is the nature of their engagement in those systems?
- In what ways will improvements in the market system(s) enhance access and growth for women and/or men? (Improving the system for men, might worsen it for women. Are there win-win solutions that achieve more equality in growth?)
- Is the intervention likely to be feasible given the resources available to women and/or men? (Women face huge constraints in terms of accessing assets, services and opportunities, and these need to be analysed and documented.)

c) Defining systemic change objectives^{lxxx}

The primary question here is what are the key dimensions of specific market systems which interventions will seek to change for the benefit of women and men? These changes might include:

- Improved delivery with increase in access and participation for women and/or men – women’s delivery needs (woman to woman networks for example) and time constraints will mean different forms of delivery than for men;

- Changes in practices, roles and performance of important system players and functions (bearing in mind that these are different for women than men, and that some market players may be resistant to women’s involvement);
- Changes in attitudes of and evident ownership by market players including women;
- Demonstrated dynamism of female and male market players and functions; and
- Independent and continuing activity in the system.

Examples provided in this section include separate providers for the poor (poor women and/or men), or expanding the access frontier (to include women).

d) Defining the intervention strategy^{lxxxix}

The intervention strategy must be based on the vision for change and the pathway toward exit. This involves deciding focal areas for intervention, but allowing for flexibility that is responsive to market players. The intervention strategy is supported by logic models that map the market system change and movement toward the end goal. In an M4P WEE Framework, all analytical questions and intervention design must consider the role of women within the system. This can be done through gender disaggregated research and analysis, or by targeting women alone.

1. Understanding market systems – identification and research

The second step in the intervention life cycle is to understand the market system. This involves rigorous upfront research that can inform intervention design. Key questions for this stage, with gendered language, are:^{lxxxix}

- What are the underlying causes of a system’s underperformance?
- What are the main reasons why poor women’s and/or men’s participation is currently weak?
- What are the primary challenges to increase poor women’s and/or men’s level of participation?

By answering these questions for women as well as men, we will learn about women’s barriers to engage in markets including socio-cultural context, access issues and opportunities. This information will support us in identifying solutions and programme design.

The M4P framework highlights that there is no single analytical tool that can guide this process but a range of tools from which to draw: for example, socio-economic studies, poverty assessments, livelihoods analysis, competitiveness analysis, value chain analysis, regulatory review, stakeholder analysis etc. During this research phase, it will be critical to ensure the right tools are selected for understanding women’s and men’s participation in markets, and to uncovering more information about women’s situations. In this section, the M4P guide also promotes a participatory approach which is especially helpful when dealing with women who may have had less voice and therefore their constraints and opportunities are not as well understood.^{lxxxix}

2. Defining sustainable outcomes – planning and design

“M4P regards sustainability as the market system capability to ensure that relevant, differentiated goods and services continue to be offered to and consumed by the poor beyond the period of an intervention.”^{lxxxix} This is the theoretical expression of the M4P tool

who does and who pays / who will do and who will pay. This tool can be applied with a gender lens to assess the sustainability of a market system which integrates women at different levels. The analysis must take into considerations women's ability to do and to pay, and to look at the context and socio-cultural constraints. This will enable programmes to make realistic decisions about what is possible and what will not be sustainable.

Key questions in assessing the sustainability of a market system are:

- What is the historical context of the market? (Have women been involved? If not, are there any women who have broken the mould and can provide insights to what might work and act as role models? If the market has been male dominated, what are the economic versus social factors around that – e.g., is it access to assets, is it the regulatory environment, or is it socio-cultural norms? Etc.)
- What relevant innovations might inform realignment of functions and players? (Can women realize greater benefit from innovations in the system such as skills programmes that target women, are appropriate to their time availability, and coach them in placements? Can women's chambers or networks negotiate with the government to bring in women-friendly regulations and enforcement of the same?)
- What are the underlying incentives for change? (Are there areas in which employers would be motivated to hire women – for example in the fish farming industry in Bangladesh, women can capture more income because they are considered more attentive at the delicate nursery stage of rearing fish fries?)
- What is the prevailing capacity of market players? (Are there ways in which women's skills can be upgraded to fill a market gap, or can men in predominantly male market systems be educated on the value offered by women employees?)

By designing interventions that incorporate women into growing market systems, sustainability of that system can be enhanced. But, that system needs to be understood from a gender perspective, and the right interventions piloted and scaled up.

3. Facilitating systemic change – implementation and adaptation^{lxxxv}

Facilitation is an approach of market system programming that alters a market system without direct involvement. This involves programmes offering: provision of temporary technical assistance, promoting new business ideas, establishing communication opportunities and supporting the flow of information, linking businesses to finance, and so on.

With regard to the development of a needed service, the facilitator must identify and approach partners, present ideas, support the development of a methodology (for service provision), review progress and provide feedback. If a service is to work for women, this means that both the facilitator (programme staff) and the service provider (public or private sector) must understand the situation for women, and what will and will not be appropriate.

Further, incentives for the service provider to behave differently in order to capture this market segment must be understood and promoted. Having completed research at an earlier stage, the facilitator should be equipped with the necessary knowledge to make suitable suggestions. For example, the facilitator should be able to promote women as viable target consumers of the service (as facilitators have had to promote the poor as viable consumers) – this may require business modelling and assessment of the value of the new target group

(women consumers of services). This might involve awareness-raising with service providers, skills development, greater negotiation regarding service delivery approaches, and consistent monitoring to ensure the intervention and service development is progressing to plan.

4. Assessing change – monitoring and evaluation

The Donor Committee for Enterprise Development (DCED) proposes a Standard that M4P programmes can use to measure their own results. Credibility can be further assured through external certification of the measurement process used by the programme. For further information on this standard, visit the DCED website at <http://www.enterprise-development.org/page/measuring-and-reporting-results> .

The Standard can be utilized for monitoring and evaluating women’s economic empowerment programs with certain considerations. First, gender disaggregation in data collection is important in terms of raw numbers and percentages. However, monitoring and evaluation, utilizing the intervention logic approach, must not only be gender disaggregated, but appropriate indicators must be set to accurately measure the progress towards the desired change. This is not just to demonstrate results, but to provide feedback on performance, and to spur change in interventions as needed. Key questions at this stage of the intervention project cycle are:^{lxxxvi}

- What is the logic model for the intervention? Are there separate logic models (or branching logic models) for women and men that outline the different starting points or pathways?
- What are the key indicators at each level? Are they appropriate for women’s mainstreaming (not just disaggregated)?
- Does the choice of indicator provide the right targets for interventions? Have indicators for women’s advancement been differentiated from men’s? Has this been done thoughtfully in consultation with women clients and staff?
- Is there an adequate approach to attribution and to assessing wider change?

Additional guidance on gendered monitoring and evaluation is available from a number of sources including measurements for economic empowerment.^{lxxxvii}

See Appendix Four for a visual representation of the intervention life cycle and the key points for gendering this process in the creation of an M4P WEE Framework.

6. CONCLUSION AND NEXT STEPS

The M4P approach has always promoted analysis of different segments of the population, but has not been explicit about women versus men. Because of the flexibility and inclusiveness of the approach, the M4P framework and tools can be adapted to not only advance women’s economic development (income earning) but to also serve women’s economic and broader empowerment. However, there is no easy fix. We have to take underlying empowerment issues into consideration in order to be effective in women’s economic advancement and to do no harm to target women. First, if women-specific constraints related to accessing assets, services and opportunities are not well understood (underlying constraints) then systems change cannot occur. Further, to promote economic development without looking at deeper issues of empowerment could be deleterious to women: for example, when increased paid work leads to overburdening of women or when they have no decision making power over income earned. Such additional analysis and activities require more capacity, time and money, and projects will need to have access to the necessary resources so as not to compromise other aspects of the work.

This document therefore attempts to provide meaningful analysis into the gender dynamics of economic empowerment, while focusing on the task at hand; developing an WEE Framework that will be useful to field programmes while upholding the core principles of M4P. It is the first in a series of activities, as noted in the introduction, that forms part of a multi-donor (DFID, SDC, Sida) effort to strengthen the M4P framework, and to lead dialogue and consensus building on how to prioritise and operationalise women’s economic empowerment within the M4P framework. Specifically, this paper provides the conceptual background for the next steps. The following table outlines the steps in the multi-donor process to increase women’s economic empowerment within the M4P framework. Additionally, the author would recommend the development of concrete tools/guidelines for field offices to research, design, implement and measure a gendered M4P WEE Framework.

1	Specification	Specification, coordination and scheduling of inputs, resources and expertise
2	Conceptualisation	Commissioning of a position paper (this paper) and development of an assessment framework setting out both the common ground and challenges for addressing and strengthening women’s economic empowerment objectives within the M4P approach
3	Dialogue	A multi-pronged consultation and dialogue process aimed at strengthening the thinking and definitions around M4P and women’s economic empowerment, and building consensus on the priority issues raised in the paper and the structure of the proposed assessment framework
4	Assessment	Application of the assessment framework to examine the implementation experience and lessons of at least 2 projects in addressing women’s economic empowerment within an M4P project and framework
5	Recommendations	Building on the project assessments, elaborate Recommendations for M4P projects/practitioners in enhancing women’s economic empowerment within and through the M4P approach
6	Dissemination	Dissemination and promotion of Recommendations
7	Refinement	Adaptation and refinement of Recommendations into agency-specific Practice Notes / Guidelines by project and agency teams

7. ANNEXES

Annex One – Terms of Reference

Review and Comparative Analysis of the Markets for the Poor (M4P) and Women’s Economic Empowerment Frameworks

1. Background

Promoting gender equality and empowering women (MDG 3) is one of the greatest challenges of the ‘millennium project’ and remains a priority for all donors, including DFID, SDC and Sida. Women’s economic empowerment and their access to markets and services is central to achieving MDG 3 and widely recognised as essential for sustained economic growth and poverty reduction.

The market systems development (M4P) approach, with its focus on facilitating access for the poor to markets and services, offers a powerful framework for addressing access barriers faced by women and girls. However the approach, as defined by the Guides funded by SDC and DFID, did not tackle women’s economic empowerment explicitly and has, subsequently, attracted criticism that it pays insufficient attention to the gender-specific systemic constraints faced by poor women and men.

The growth in the M4P programme portfolio, and with it growing implementation expertise, offers a timely opportunity to revisit the M4P framework and to explore how the approach can address women’s economic empowerment issues. This consultancy forms part of a multi donor (DFID, SDC, Sida) supported effort to strengthen the M4P framework and to lead a dialogue and consensus building on how to prioritise and operationalise women’s economic empowerment within the M4P framework. Specifically, this consultancy will provide the first step in a multi-step process aimed at strengthening women’s economic empowerment issues within the M4P framework.

2. Purpose

To initiate and support a process for developing recommendations and guidance for better addressing women’s economic empowerment in M4P projects and programmes.

3. Scope of Work

The consultant will undertake the following tasks:

- Research, critique and document the core rationale and key principles underlying the Markets for the Poor (M4P) framework
- Research, critique and document the core rationale and key principles underlying the women’s economic empowerment framework
- Develop a comparative analysis of the M4P and Women’s Economic Empowerment frameworks that explores their synergies and differences
- Present an overview of the issues identified at the Market Systems Development Conference in Brighton on November 7th 2011.

The consultant may be supported in these tasks through input from a gender specialist.

4. Deliverables/Outputs

- A comparative analysis paper (approx. 20 pages) that:
 - outlines the key principles behind the M4P framework and women’s economic empowerment; and
 - explores the key issues and challenges for the M4P framework in addressing women’s economic empowerment.
- A brief PowerPoint presentation summarising key points from the analysis paper

5. Timing

The consultancy will take place in September 2011 with 15 days input.

6. Required Skills and Experience

- Strong research and writing skills.
- Demonstrated knowledge of the M4P approach and experience its implementation.
- Experienced in addressing gender in development projects, particularly in private sector development.
- Experienced in producing frameworks and strategies for projects, donors, government and other organisations.

7. Management

The consultant will report to the M4P Hub Manager.

8. Contracting

The consultant will be contracted through the backstopping mandate Employment and Income (BSM E+I), implemented by Helvetas Swiss Intercooperation (former Intercooperation) in collaboration with the Springfield Centre and Agridea on behalf of SDC. It aims to keep SDC competent and informed on the state of the art knowledge and experience in Private Sector and Financial Sector Development, at supporting the E+I focal point of SDC to promote improved knowledge and practice in PSD and FSD with SDC and its partner organisations and at contributing to the dissemination of innovations and experience of SDC projects and programmes to a larger public and position SDC as a competent partner among its external partners.

9. Submission

For consideration, consultants should submit their CVs and fee rates to coordinator@m4phub.org by Wednesday, 17th August 2011.

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Annex Three – Gendering M4P Language

One very simple way to gender the M4P Framework and make explicit the need to consider the different roles, resources, opportunities and benefits of women and men, is to simply change the language frequently used in the original framework. That is, change ‘poor people’ or ‘the poor’ to ‘poor women and men’, making the distinction explicit throughout all phases of the intervention life cycle including vision, research and analysis, planning and design, implementation and M&E.

Core rationale^{lxxxviii} (rewritten with more gendered language)

The central challenge for development agencies and governments is to learn from this disparate experience and create an environment that allows more women and men to build their capacities and assets, earn higher incomes and take advantage of opportunities to escape from poverty. Such an environment has to deliver two critical features: *growth* and *access*.

Economic growth is the single biggest contributor to poverty reduction. Regions that have experienced the highest growth rates have seen the highest falls in poverty. For example, the halving of poverty in Vietnam between 1993 and 2002 – from 58% to 29% – was fuelled by annual growth rates of 6%. Overall, at least 80% of the variation between countries’ poverty reduction performance is attributable to differences in growth.

This straightforward message – that growth is good for all, including poor women and men – does not mean that all types of growth are the same. In some Latin American countries the poor, while still benefiting from growth, have done so proportionately less than the average population. But in many Asian countries the reverse has been true. Growth that is pro-poor women and men tends to be more labour intensive and/or circulates the benefits more effectively through public transfers.

Insert the paragraph from the synthesis document that says that some high growth value chains should not be touched – this changes everything!

Poor women’s and men’s access to a range of basic services such as education, health and sanitation also has a strong influence on poverty reduction. Consumption of these services is related closely to economic growth. As incomes rise, individuals and societies often choose to use this new freedom to invest in services such as education, health and telecommunications. Growth can generate a ‘virtuous circle’ of opportunity and prosperity, where higher incomes leads to a healthier and more educated population, building capacity to take advantage of opportunities and contribute to future growth.

But if growth and access are mutually reinforcing, access is not simply a formulaic result of higher growth. The Indian states of Kerala and Uttar Pradesh, for example, have similar levels of GDP but Kerala has far superior health and education services, with neo-natal service coverage four times higher and female school enrolment rates 50% higher than in Uttar Pradesh.

Higher incomes do not always translate into better access to services for women, men and their families. How services are offered to women and to men – the mechanisms, incentives and relationships that guide delivery – may be as important as the amount of resources (how much) devoted to them. Given this, what are the characteristics of an environment that delivers growth and access to both poor women and men? At one level there is broad consensus on this: an environment conducive to poverty reduction will offer overall macro-economic stability, access to international trade, security and rule of law, effective voice for poor women and men to decision-makers and

transparent property rights – the central tenets of mainstream economic thinking. But beyond this, it must also provide markets and basic services that work for poor women and men.

Markets are arrangements through which buyers and sellers exchange goods and services and are the central organising principle at the heart of successful economies. Markets stimulate choice and competition so that female and male producers are continually pressured to improve their efficiency and products and, in doing so, offer better value to more consumers. When set within an appropriate framework of rules, functioning markets are a means through which both private and wider public gains are realised and are the basis for competitiveness and growth.

Accompanying this new realisation of the position of poor women and men within market systems has been new analysis on the nature and role of markets. Much of this recognises the limitations of conventional economic thinking and the need to better understand how women and men behave within market systems. This new thinking on market systems has implications for agencies and governments. In conventional economics, markets are seen to be the means through which resources are allocated. When operating under conditions of perfect competition and perfect information, rational market players respond to price signals (and these alone) and this price-regulated, money-based cash (or spot) exchange ensures efficiency and delivers growth.

Of course, the assumptions underpinning this view of markets often do not apply. Markets are prone to a number of well-known imperfections (or failures). Asymmetric information – when suppliers know more than consumers and vice versa – can lead to under- or over-supply of particular goods. Externalities (either negative or positive) exist when the production or consumption of a good has spill-over affects that are not reflected in the market price. And public goods are those which are non-rival and non-excludable and therefore cannot be offered by private firms.

So, one problem with conventional economic thinking is that the central framework for analysing markets is a theoretical abstract that tends to assume away inconvenient facts and is not likely to provide useful guidance for policy-makers. Blunt analysis of problems can lead to equally blunt actions – and this is as true for gender differences, as much as it is true for other differences.

Two other types of exchange are recognised in economics, outside of the theoretical idyll of the spot market. Gift exchange is based around shared values and reciprocity, exchange is nonfinancial and based on mutual obligations – and this obviously may be especially important for poorer women and men. Hierarchies occur where one party has relatively more power, and is able to exercise more command and control. Large firms, for example, can dictate terms and control information flow to smaller suppliers.

Large firms operated by men, with workers or producers that are female, may set up a particularly strong polarization of power and control.

Economics therefore identifies different types of exchange – market, gift and hierarchy – all of which may be relevant for poor women and men. But the problem with this, as guidance to policy makers, is that the distinction between the three categories is forced and artificial. In reality, all three types of exchange often co-exist and the boundaries between them are blurred and shifting. These weaknesses undermine the usefulness of conventional analysis in providing a cohesive platform for analysis and action. They also highlight the need for a more practical and holistic framework to guide

agencies and governments. Emerging thinking from a number of different perspectives (such as behavioural and new institutional economics) has sought to offer this framework.

Most important here are the related concepts of transactions costs and institutions. In a perfect economic world it is assumed that there are no costs to exchange between buyers and sellers. In the real world however, buyers and sellers often lack information, lack trust or are physically separated, lack mobility or assets, have no decision making authority, erecting barriers to exchange which then take resources to overcome (these are known as transactions costs). More efficient markets find ways of dealing with these costs, through mechanisms for defraying risk, making information available, maintaining and enforcing standards, and protecting consumers (these are known as institutions).

Transaction costs are a key indicator of the efficiency of a market and are, to a considerable extent, a function of institutional development. The burden of transaction costs tends to fall disproportionately on poor women and men. For example, a bank, supported by regulations and knowing how these work, will pursue an unpaid debt – a fact which the debtor is aware of. In contrast, a poor producer doesn't know about the relevant regulations and cannot afford to go to court to recover unpaid debts – a fact his/her debtor is very aware of. Further, in the unpaid care economy, women bear a huge burden of unpaid work. Economic development for women often assumes that there is unlimited elasticity in women's time availability for paid and unpaid work.^{lxxxix}

Transaction costs and institutional development apply not just to the monetary exchange within commercial markets but also to other types of exchange. For example, schools are more likely to be effective when teachers feel accountable (formally or informally) to parents and pupils. And information flow between female and male players in a value chain is more effective when built upon trust. Inherent within transaction costs is stronger recognition of the role and nature of incentives in market systems. In particular, women's and men's motivations and behaviour are not seen simply as a function of prices but are shaped by a range of factors, both formal and informal. For example, while the leasing of land is permitted in Ethiopia and should provide opportunities for investment, informally, a widespread perception of tenure insecurity undermines farmers' incentives to do so.

These trends in economic thinking have a number of implications for agencies and governments: Different types of exchange – monetary and non-monetary – are intertwined and are all subject to transaction costs and institutional development. These are often different for women and men, and this needs to be kept in mind throughout the project life cycle. Separating these into artificial boxes of analysis is neither practical nor aids clarity. They need to be brought within the same conceptual framework –market systems.

Analysis and understanding needs to reflect a more nuanced view of how markets operate for women and men. Seeing exchange (supply and demand) as the only function in markets is simplistic and inaccurate, missing the important functions related to rules (formal and informal) and information where the underlying determinants of market performance are often to be found. Since institutions are human-created, evolution towards more efficient and inclusive markets is not inevitable. Market systems (and countries) can become stuck in paths of underdevelopment and poverty, reflecting the vested interests of powerful groups – with women often the most disadvantaged and therefore with the greatest potential margin to offer their households,

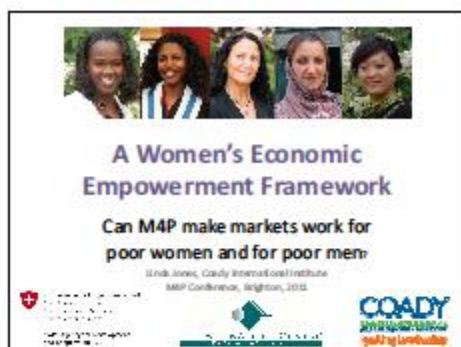
communities and countries. However, more positively, the 'rules of the game' that shape behaviour can be understood, influenced and changed through purposeful, focused action –both for women and for men. It is this that offers opportunity for agencies and governments. The validity of the narrow prescriptions for government action which are generated by inaccurate analyses is called into question. For example, services are often incorrectly labelled 'public goods' (there are very few public goods in reality) and this designation used as a *carte blanche* justification for direct state provision with little consideration of other options (such as regulation, research and information) that may actually be more useful in promoting access.

M4P builds on these recent trends in conceptual analysis to establish a common framework that recognises exchange in different forms, the mixture of functions and female and male players and the incentives and rules within market systems. More importantly, M4P seeks to go beyond the conceptual analysis of markets. Increasingly, as Section 2 shows, the evidence of M4P in practice is that it provides a useful framework not just to understand the world but to act to change it significantly.

Annex Four – ‘A Women’s Economic Empowerment Framework’ presentation

Presentation delivered at the Conference ‘Developing Market Systems: Seizing the opportunity for the poor’, Brighton 2011

25/01/2012



A Women’s Economic Empowerment Framework

Can M4P make markets work for poor women and for poor men?

21-23 June, Coady International Institute
M4P Conference, Brighton, 2012


UNIVERSITY OF SUSSEX
COADY
M4P CONFERENCE

Outline of Presentation

- Background to the study
- Women’s economic empowerment definition and principles
- M4P and WEE definitions and principles
- An M4P WEE intervention life cycle framework
- MWP approach and framework language and economic growth

Background to the Study

- Study undertaken on behalf of Springfield and funded by SDC
- Request from field programmes for greater support in women’s economic empowerment
- Potential to contribute to the larger dialogue
- Part of a multi-step process and this study represents the conceptual phase



Common Elements Defining Women’s Economic Empowerment

- Economic advancement – increased income and return on labour
- Access to opportunities and life chances such as skills development or job openings
- Access to assets, services and needed supports to advance economically
- Decision-making authority in different spheres including household finances

Principles of Women’s Economic Empowerment Frameworks

Women’s Situation:

- Context / Intersectionality
- Spheres of Engagement
- Barriers / Opportunities
- Women’s Workload



Principles of Women’s Economic Empowerment Frameworks

Programming Approaches:

- A Systems Approach
- Gender Mainstreaming
- Theory of Change
- Project Life Cycle




Comparing WEE and M4P - Definitions

- Economic advancement – increased income and return on labour
- Access to opportunities and life chances such as skills development or job openings
- Access to assets, services and needed supports to advance economically
- Decision-making authority in different spheres including household finances
- "M4P is an approach to develop market systems so that they function more effectively, sustainably and beneficially for poor women and men, building their capacities and offering them the opportunity to enhance their lives." In economic development terms, these systems encompass production, consumption and labour markets.


M4P Approach and WEE FWs – Women's Situation

- Context / Intersectionality • Tick
- Spheres of Engagement • Tick
- Barriers / Opportunities • Tick
- Women's Workload • No

Challenge for M4P: Taking into consideration women's unpaid workload, and offering specific guidance to programmes on women's situation.

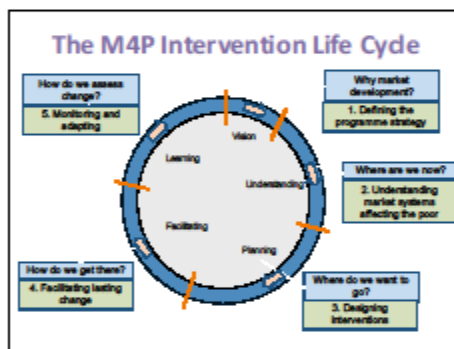


M4P Approach and WEE FWs – Programming Approach



- A Systems Approach • Tick
- Gender Mainstreaming • No
- Theory of Change • Tick
- Project Life Cycle • Tick

Challenge for M4P: the programming framework is compatible with WEE FWs but there is no specific guidance on how to mainstream women into M4P programs.



Setting the Programme Strategy

- Four elements: poverty reduction, access and growth, objectives, intervention strategy
- Questions must include women explicitly:
 - What is the profile of the target group (women and men)?
 - What is the nature of women's and men's exclusion, inequality or deprivation?
 - Will market access improve for women and men?
 - Will delivery be improved for women and men?

Understanding market systems affecting poor women and men

- Understand the system through use of a range of analytical tools that incorporate gender:
 - Household economic analysis can feature women's workload questions
 - Value chain analysis can be gendered (available tools)
 - What are the main reasons why poor women's and/or men's participation is currently weak?
 - What are the primary challenges to increase poor women's and/or men's level of participation?

Defining interventions with sustainable outcomes for women and men

- Who does, who pays?
 - What is the historical context of the market? (Have women been involved? If not, are there any women who can provide insights to what might work and act as role models?)
 - What relevant innovations might inform realignment of functions and players? (Can women realize greater benefit from innovations in the system such as skills programmes that target women?)
 - What are the underlying incentives for change? (Are there areas in which employers would be motivated to hire women?)

Facilitating systemic change – implementation

- Facilitation is an approach of market system programming that alters a market system without direct involvement
- Applicable to women as well as to men
 - If a service is to work for women, this means that both the facilitator (programme staff) and the service provider (public or private sector) must understand the situation for women, and what will and will not be appropriate.

Assessing change – monitoring and evaluation

- Intervention logics
 - What is the logic model for the intervention? Are there separate logic models (or branching logic models) for women and men?
 - What are the key indicators at each level? Are they appropriate for women's mainstreaming (not just differentiated)?
 - Does the choice of indicator provide the right targets for interventions? Have indicators for women's advancement been differentiated from men's?

Gender Neutrality



- M4P language is gender neutral
- This has resulted in gender bias in some programs
- Explicit language in M4P documents would provide regular reminders of women as a significant target groups

Example of Gendered Language

The central challenge for development agencies and governments is to learn from this disparate experience and create an environment that allows more people to build their capacities and assets, earn higher incomes and take advantage of opportunities to escape from poverty. Such an environment has to deliver two critical features: growth and access.



The central challenge for development agencies and governments is to learn from this disparate experience and create an environment that allows more women and men to build their capacities and assets, earn higher incomes and take advantage of opportunities to escape from poverty. Such an environment has to deliver two critical features: growth and access for women and men.

Gender Bias and Economic Growth

- Gender bias in selection of industries
- Gender neutral has resulted in bias against women
- Not all growth is equal
- With new statement "Such an environment has to deliver two critical features: *growth and access for women and men.*"
- May change selection of industries or how industries are developed

Next Steps

Dialogue

- A multi-pronged process building consensus on the priority issues in the paper and structure for an assessment framework

Assessment

- Application of the assessment framework to examine the implementation experience and lessons of at least two projects

Recommendations

- Building on the project assessments, refine recommendations for MHP projects in enhancing women's economic empowerment

Dissemination

- Dissemination and promotion of recommendations

Refinement

- Adaptation and refinement of recommendations into agency-specific practice notes / guidelines by project and agency teams



8. ENDNOTES

ⁱ Making Markets Work for the Poor draws on and cites earlier works in systems approaches to economic development. For example: World Bank (2004) *Making Service Markets Work for the Poor*. World Development Report Oxford University Press; Porteous, D. (2004) *Making Financial Markets Work for the Poor*. The FinMarkTrust, South Africa; Joffe, S. and Jones, J. (2003) *Stimulating private investment and market development for agriculture; new approaches and experiences*, Oxford Policy Management; Palmade, V. (2005) *Industry level analysis: the way to identify the binding constraints to economic growth* World Bank Policy Research Paper 3551; Dorward et al (2005) *Institutions, markets and economic conditions: linking development policy to theory and praxis* Development Change 36(1).

ⁱⁱ The Springfield Centre (2008) *A Synthesis of the Making Markets Work for the Poor(M4P) Approach*, Bern:SDC/FDA (Federal Department of Foreign Affairs).

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^{viii} *Ibid p.7*

^{ix} *Ibid p. 12*

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