

Measuring Gendered Impact in Private Sector Development

Technical Reflections and Guidance for Programmes



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Acronyms

ASI	Adam Smith International
BDS	Business Development Services
DCED	Donor Committee for Enterprise Development
DFID	Department for International Development
FEE	Female Economic Empowerment
FGD	Focus Group Discussions
GEMS	Growth and Employment in States
GESI	Gender Equality and Social Inclusion
IFPRI	International Food Policy Research Institute
M4P	Making Markets Work for the Poor
MRM	Monitoring and Results Measurement
NAIC	Net Attributable Income Change
PSD	Private Sector Development
SLTR	Systemic Land Titling and Registration
WEE	Women's Economic Empowerment

Contents

1. Introduction	5
1.1. Why is more guidance needed on measuring gendered impact in PSD?	5
1.2. Relevance to existing literature	5
1.3. Structure of this paper	5
2. The challenges of defining and identifying female beneficiaries in PSD	6
2.1. Women and economic development	6
2.2. From 'Do No Harm' to positive gendered impact	6
2.3. The use of sex-disaggregated indicators in PSD	6
2.4. The challenge of defining and identifying female beneficiaries in PSD	7
2.4.1. Challenge 1: Who do we count as a beneficiary of increased income?	8
2.4.2. Challenge 2: How do we ascribe a gender to an enterprise?	10
3. ASI's guidance on counting approaches and methods for sex-disaggregation	12
3.1. Introduction	12
3.2. ASI's Response to Challenge 1: Who do we count as a beneficiary of increased income?	12
3.2.1. Recommendations for existing programmes	12
3.2.2. Recommendations for future programmes	18
3.3. ASI's Response to Challenge 2: How do we ascribe a gender to an enterprise?	19
4. References	21
Annex I: Checklist for ensuring gender-responsive MRM	22
Annex II: ASI's decision table templates & method for usage	23
Annex III: Qualitative research enquiry areas	30





1. Introduction

1.1. Why is more guidance needed on measuring gendered impact in PSD?

Private sector development (PSD) practitioners are increasingly pursuing strategies aimed at increasing income and economically empowering poor women. For programmes to credibly prove that these strategies impact poor women – and to improve this impact through adaptive design and delivery – monitoring and results management (MRM) systems must be capable of understanding differentiated gendered impact.

Where MRM systems are truly gender-responsive, they serve a function beyond accurate sex-disaggregated results reporting, and are crucial in influencing programme design, for example, the effective identification and profiling of female target beneficiaries during scoping for sector selection (who tend conventionally to be ‘missed’ or misunderstood, particularly within male-headed households).

Guidance on this subject is increasingly available (see below) and Adam Smith International has itself developed a checklist to support programmes ensure all aspects of MRM systems are gender responsive (see [Annex I: Checklist for ensuring gender-responsive MRM](#)).

Nonetheless, a number of measurement challenges remain. Most pressing among these, is the lack of clarity on who to count as a beneficiary when measuring changes to income. Crucially, the different ways in which this is approached tell very different stories as to the gendered impact of a PSD programme.

1.2. Relevance to existing literature

This paper aligns with and complements the Donor Committee for Enterprise Development (DCED) guidance on results measurement. It draws on existing literature on measuring gendered impact and women’s economic empowerment within a market systems context, including DCED’s ‘Measuring Women’s Economic Empowerment in Private Sector Development: Guidelines for Practitioners’ (2014), and ‘Measuring Change in Women Entrepreneur’s Economic

Empowerment: A Literature Review’ (2013). It recognises and aims not to duplicate the growing literature on measuring women’s economic empowerment more broadly, including IFPRI, OPHI, and USAID’s ‘Women’s Empowerment in Agriculture Index’ (2012) or UN Foundation / ExxonMobil’s ‘Measuring Women’s Economic Empowerment’ (2015).

Instead, where this paper seeks to distinguish itself from existing literature is in providing clear guidance on a sector-wide challenge: who to count as a beneficiary in programmes targeting both men and women – and the gendered implications of this choice. The paper also presents several measurement tools and approaches to supplement sex-disaggregated DCED Standard indicators and build a richer narrative of a programme’s gendered impact.

1.3. Structure of this paper

This paper explores the complexity of measuring gendered impact in PSD programmes. This is most relevant to market system facilitation, value chains, and business environment reform programmes. Nonetheless, the approaches outlined can also be tailored to apply to programmes solely targeting women and girls, for example female economic empowerment (FEE) programmes.

Section 2 sets out some of the key challenges faced by PSD programmes when looking to accurately and consistently report sex-disaggregated data against conventional donor-funded logframes. Section 3 provides step-by-step guidance on ASI’s response to addressing these challenges, weighing up the benefits and inherent limitations of several possible approaches. This section also provides guidance on how programmes can adapt data-collection tools and approaches to develop a richer understanding of who benefits from increased income and how.

2. The challenges of defining and identifying female beneficiaries in PSD

2.1. Women and economic development

Women and working-aged girls are central to spurring economic growth in developing countries. Economically empowered women create healthier, more educated, and more productive societies, with advances in health, education and security not only serving to improve women's own status, but also engendering a multiplier effect with benefits for whole societies. Women who earn and control incomes are particularly powerful agents for development because, relative to men, they invest a higher proportion of their income in the education, health and wellbeing of their families.¹

Yet despite their potential to catalyse economic and social gains, women and working-aged girls have more limited access to, and derive lesser benefit from, economic opportunities. The systemic constraints and structural weaknesses of market systems in developing countries have different, and often more punitive, implications for poor women relative to poor men. In addition, poor women and working-aged girls face gender-specific constraints and weaknesses, which can further marginalise or exclude them from markets and their benefit, for example entrenched gender norms which hinder women's adoption of higher value-add roles or women's inability to open a bank account without her husband's permission. Simply put, market systems are never gender-neutral.

2.2. From 'Do No Harm' to positive gendered impact

Addressing gendered constraints must be a critical aim of any private sector development (PSD) programme. If changes are facilitated to market systems or the business environment that are gender-blind, a programme risks reinforcing existing power differentials between men and women, which in most developing contexts empower and subjugate men and women respectively. If the gap is widened, the programme goes against the principle of Do No Harm.

To varying degrees, practitioners have sought therefore to integrate gender considerations – and increasingly, women's economic empowerment (WEE) principles – into the design and implementation of facilitative and systemic PSD programmes through gender-informed research, the delivery of gender-mainstreamed and/or gender-specific interventions, and efforts to make MRM systems gender-responsive.

2.3. The use of sex-disaggregated indicators in PSD

Donors' commitment to integrating gender equality and WEE objectives into PSD has conventionally been signalled through sex-disaggregated beneficiary targets within programme logframes. While the DCED Standard was revised in 2015 from requiring all reported changes to be disaggregated by sex, to instead stipulating the need for, "a mechanism for assessing and understanding differentiated results by gender", the Standard still advises that, "at a minimum, all programmes should disaggregate by gender". Accordingly, a programme's gendered impact has typically been understood through sex-disaggregated data against outcome² and impact³ level indicators.

¹ World Bank Group (2015) *Gender Equality Is Key to Achieving the MDGs*

² *Measuring 'Market system change' and 'Pro-poor growth or improved access to basic services' in the M4P strategic framework*

³ *Measuring 'Poverty reduction' in the M4P strategic framework*

Table 1 sets out typical indicators for the different levels of a PSD programme's logframe, and illustrates the varying measurement units and requirements for sex-disaggregated data:

Table 1: Typical PSD Logframe Indicators & Disaggregation Requirements

Logframe level	Change measured	Example indicator	Measurement unit	Sex-disaggregated data
Impact	Increase in income for individuals, enterprise units or family units (sometimes also jobs, increased resilience / reduced vulnerability)	Number of poor people experiencing net positive income change attributable to the programme	Individual beneficiaries, family or enterprise units	Yes
Outcome	Improvements in enterprise performance, measured by: access and use of inputs / information, change in business practices, change in performance / competitiveness (yields / quality / price)	Number of farmers and small-scale entrepreneurs showing significant changes in their business practices attributable to the programme	Enterprise unit	Yes
Output	System level change (within scope of programme)	Total number of sustainable pro-poor innovations adopted by market actors facilitated by the programme	Market actor / system	No (unless measuring reach of outputs for beneficiaries)

Two important points from this table that will become relevant later in this paper are:

- In conventional donor-funded PSD programmes, different units are measured at different levels of the logframe, and different programmes measure different units at a given level;
- Sex-disaggregated targets are typically incorporated at the impact and outcome levels, as well as occasionally at output level.

2.4. The challenge of defining and identifying female beneficiaries in PSD

There are two main challenges PSD programmes face when looking to accurately and consistently report sex-disaggregated data against conventional donor-funded logframes:

1. When measuring results for individuals (typically at impact level), who do we count as a beneficiary of increased incomes, recognising the gendered implications of this choice?
2. When measuring results for enterprises (typically at outcome level, and sometimes also at impact level), how do we ascribe a gender to enterprises in order to provide sex-disaggregated data on enterprise performance?

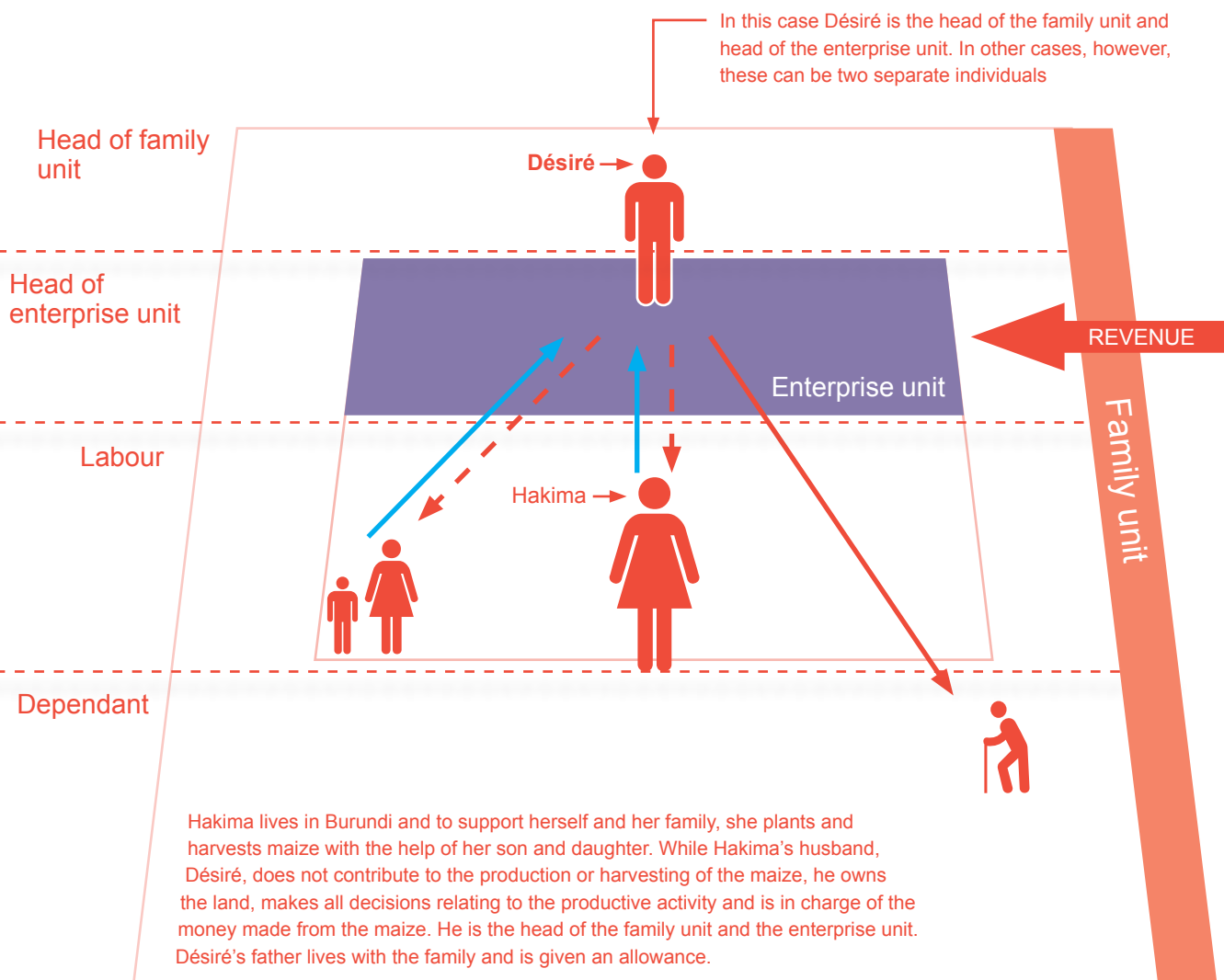
2.4.1. Challenge 1: Who do we count as a beneficiary of increased income?

At impact level, PSD programmes tend to measure increased income as a proxy for poverty reduction. While some programmes understand beneficiaries as households (referred to here as family units) or (micro)-enterprises, the majority of programmes count individuals, disaggregated by sex. Although this seems easy – surely a beneficiary is either a male or a female – in practice, it can become much more complicated.

There are a number of reasons for this. The first is that family and enterprise units often merge within poor communities in developing countries. This is the case with smallholdings, which are both an enterprise unit generating revenue, and a family unit consuming the revenue as domestic income.

Identifying who contributes to income increase

This means that in many cases it is difficult to attribute income increases to one individual, as many people (often of different sexes) might contribute to the income-generating activity. This is depicted in the figure below, in which Désiré, the male head of the family unit, is also the head of the enterprise (this is often the case in smallholdings because land titling tends to privilege male ownership). The blue arrows show that his wife, Hakima, and some of their children also contribute in productive roles to the enterprise unit (as internal labourers). The nature of their contribution is likely to vary – some roles may be considered more ‘meaningful’ than others, further complicating who we might count as a beneficiary, with implications for our understanding of a programme’s gendered impact. There is also the possibility for multiple revenue streams generated by different enterprise units within the same family unit, though typically PSD programmes measure only income change within a single revenue stream.



Identifying who benefits from income increase

A second reason why it is difficult to identify beneficiaries of increased income and their sex is because those responsible for generating increased income may not be those who ultimately benefit from it.

The red arrows in the example depicted above show how revenue received by the head of the enterprise unit may be distributed downwards to others within or external to the family unit, some of whom have contributed to the generation of income, and some of whom have not. For example, in the above case, Désiré's father lives with the family and receives a monetary cash allowance but does not work on the maize farm.

The distribution of benefits might take the form of monetary payments (shown as a solid red line) or alternative types of benefits (shown as a dotted red line), for example the revenue may held as a collective family unit budget, which is spent on a range of things, some of which benefit the contributing individuals, e.g. healthcare, improved nutrition. Hakima and her children do not receive any of the revenue as cash, but they do derive benefits from the revenue in the form of education, health benefits and food (as shown by the dotted red line).

Importantly, the ways in which these individuals benefit from an intervention may vary: from improved access, to increased incomes, to proxies for empowerment. Sometimes, those contributing to the income-generation receive no benefit or can even be harmed. For example, if Désiré chooses to spend the increased income on the purchase of a second wife, can we really count Hakima as a beneficiary?

Understanding what aspect of income increase we are measuring

So even where income is clearly earned by a sole individual, in many contexts it would be fed back into a family unit budget, where other family members serve to benefit. This highlights a second reason why it is difficult to define and identify beneficiaries of increased income: programmes rarely have a commonly held understanding of whether they are measuring income generation, income receipt, or control over income.

Approaches to counting

The complexity of intra-family and enterprise dynamics and the absence of a widely-held understanding of whether a programme is measuring income generation, income receipt, or control over income makes it difficult to know who to count as a beneficiary. Furthermore, there is no agreed approach to this challenge among market systems practitioners.

Some programmes count the head of the family unit (conventionally described as household), others count the head of enterprise, and some count all individuals within the family or enterprise. Other programmes count only those who have a 'meaningful' influence over income. Another option is to develop an index to understand the distribution of impact based on the differentiated inputs (measured through time or activities) or alternatively through the differentiated benefit/outputs, and to use these ratios to extrapolate out beneficiary numbers.

But crucially, each of these is likely to give a different idea of programme impact particularly from a gendered perspective, as demonstrated in the example below.

ASI's response to the challenge of determining who to count as a beneficiary of increased income and what this tells us about impact for poor women is explored in 3.2.

Hypothetical Example: Variation in Approaches to Counting Beneficiaries

In the case of Hakima and Désiré, Hakima plants and harvests maize with the help of her children. Imagine a different situation where Désiré makes all the decisions for the family but Hakima makes all decisions regarding the maize enterprise. Income from the maize is spent on a range of uses, including education, health, food and entertainment. Hakima begins to participate in an outgrower scheme, facilitated by a PSD programme, and the income from the

maize increases by 20%. Who we count as a beneficiary of this income increase depends on which counting approach the programme adopts:

- Head of the Household – count Désiré as beneficiary
- Head of the Enterprise – count Hakima as beneficiary
- All those who benefit from the income increase – count Désiré, Désiré's father, Hakima, and their children as beneficiaries

2.4.2. Challenge 2: How do we ascribe a gender to an enterprise?

The logframes of donor-funded PSD programmes typically require improvements to enterprise performance to be disaggregated by sex, meaning that programmes must be able to clearly ascribe a sex to beneficiary enterprises. Not only is this the case at outcome level (where programmes typically measure enterprise performance), but for programmes counting micro-enterprises (rather than individuals) at impact level, this is equally applicable.

In M4P programmes, ‘enterprise performance’ tends to refer to smallholders or micro-enterprises, rather than the market actors through whom the programme seeks to facilitate market system change.

Where the enterprise is a sole-trader, the benefits are simply attributed to one of two sexes. However, the process is typically more complex because the enterprise may comprise multiple individuals of different sexes. Sometimes, the method for disaggregation is explicit in the indicator wording, for example “number of female-owned / -managed / -led micro-enterprises reporting improved access to inputs/information”. In other cases, however, this definition is not present, meaning there is ambiguity on how to gender the enterprise.

The table below demonstrates the variation in enterprise-level indicator wording as it relates to the sex-disaggregation of enterprises, from ASI-implemented programmes:

Table 2: Disaggregation Methods for Enterprise Performance Indicators

ENABLE2	KMAP	Zimbisa	MOST
Cumulative number of micro-enterprises and workers benefiting from policy/regulatory/legislative/administrative improvements (50% of which women-owned)	Number of beneficiaries and family units estimated within selected market systems with an increase in enterprise performance (disaggregated by female and youth)	Cumulative numbers of micro-enterprises benefiting from policy/regulatory/legislative/administrative improvements (arising from Zimbisa support) (disaggregated by female-headship)	Cumulative number of poor people in targeted sectors showing significant changes in their business practices (disaggregated by women)

Provided a programme has a clear definition as to what enterprise ‘ownership’, ‘management’ or ‘leadership’ means within the context of the programme, this in theory makes disaggregation a relatively simple task. However, logframes are not always explicit on the method for disaggregation, and there are also practical challenges in understanding who owns, manages or leads an enterprise, particularly in the informal sector where registration is rarely a reality. Even where registration does take place, and women are the registered owners of businesses, the operations and finances are sometimes managed by the women’s husband. This masks the gender dynamics at play within an enterprise, and is a challenge faced by ENABLE2 and GEMS3. Of course, disaggregation by headship (irrespective as to how this is defined) is necessarily limiting of the full and broader impact from a gender perspective.

Programme Example: GEMS3 Land Intervention

The DFID-funded GEMS3 programme in Nigeria supports the Ministry of Land to implement systematic land titling & registration (SLTR). This allows land owners to receive certificate of occupancy (CoFo) quickly and cheaply, leading to secure tenure and opportunities to invest.

In Nigeria, it is common for women to own land (through inheritance) but have it registered under a male relative's name, owing to socio-cultural norms and low female literacy levels. In such cases, if GEMS3 were to count the owner of the business (understood through enterprise land registration) as the beneficiary then the benefits for the woman who runs the enterprise are not captured.

GEMS3 overcomes this challenge by counting the head of the enterprise, but clearly defining this as the individual who has decision-making authority over the enterprise's productive activity (rather than the registered name).

ASI's response to the challenge of ascribing a gender to an enterprise is explored in 3.3.



3. ASI's guidance on counting approaches and methods for sex-disaggregation

3.1. Introduction

In this section, we set out responses to address the two key challenges facing programmes looking to accurately report sex-disaggregated data against conventional donor-funded private sector development (PSD) logframes (described in Section 2). We provide concrete recommendations on the process programmes can follow to determine the best approach for their particular context and weigh up the benefits and limitations of each, but importantly we do not prescribe a singular preferred approach to counting.

Step 1

Use Counting Approach Table to determine the most appropriate approach for each focal sector and communicate the selected approach(es) to the whole programme team, the donor, and partners

Step 2

Develop clear, contextually-driven definitions for key terms and concepts used in the approach(es)

Step 3

Use Counting Approach Table to recognise the gendered implications of chosen approach(es)

Step 4

Adapt existing standard measurement tools (e.g. surveys, FGD methodologies) to incorporate mechanisms designed to collect data that will help unpack intra-unit dynamics as they relate to income increase

Step 5

Design and deliver qualitative analysis to supplement and add greater nuance to sex-disaggregated beneficiary data

3.2. ASI's Response to Challenge 1: Who do we count as a beneficiary of increased income?

3.2.1. Recommendations for existing programmes

We recommend existing programmes follow a five-step process to address the challenge of knowing who to count as a beneficiary of increased income and effectively capture a programme's gendered impact.

How programmes understand these steps and the relative weight attributed to one or another will vary based on the context and the programme's design and objectives. This section outlines suggested best practice which programmes can take and adapt to the specifics of their own operating environment.

Part of the reason why no industry consensus exists on who to count as a beneficiary of increased income is because, as explored in Section 2, attributing the benefits of PSD programmes to individuals (rather than family or enterprise units) is a complex task.

All possible approaches to beneficiary counting and sex-disaggregation have their respective advantages but are each also limited in their ability to accurately capture the complexity of gendered impact at scale and on a budget. To borrow from Mayra Buvinic, Senior Fellow both at the Center for Global Development and the United Nations Foundation: "We know that poverty hits women and girls hard, but current data cannot precisely measure their poverty independently of families or households".⁴ To accurately understand who benefits from increased income with a PSD context, we would need to disentangle intra-unit gender dynamics through comprehensive income and expenditure surveys, which require significant resources and time, and tends to be poorly aligned to systems programmes.

⁴ Buvinic, M. (2015) *The Sexist Data Crisis and Three Ways to Start Tackling It*

Use Counting Approach Table to determine the most appropriate approach for each focal sector and communicate the selected approach(es) to the whole programme team, the donor, and partners **Step 1**

The recognition of the inherent limitations of each counting approach is central to ASI's guidelines, which do not prescribe a singular preferred approach, but instead put forward seven potential methods to address this challenge, weighing up the benefits and limitations of each. Importantly, certain approaches will make more sense for certain sectors, indeed certain interventions, than others. And there may be several approaches used even within a programme. A summary of the main approaches is shown overleaf in the Counting Approaches Table (Table 3). This is not exhaustive.

The complexity of enterprise types is also likely to influence which approach is selected. Let's take the example of mobile money. An intervention might be designed so that mobile network operators (MNOs) increase and potentially diversify their customer base by training sales agents to recruit poor male and female subscribers. This enables sales agents to increase their income through a commission on transactions, while providing large numbers of poor consumers access an alternative, modern banking system. In this case, the first line beneficiary (the sales agent) is a sole trader, and therefore counting the head of the enterprise is clearly the most appropriate approach.

However, in labour-intensive rice production, where women might perform the planting and harvesting tasks, but where men are conventionally perceived as the head of the enterprise (as they take the rice to market and manage the transactional aspects), a programme may wish to choose an approach which recognises women's hidden roles. A good example here might be approach 6 in the Counting Approaches Table, in which an index is developed to understand the distribution of income within the enterprise or family unit based on differentiated time/activity inputs, and use this ratio to extrapolate out beneficiary numbers.

Once programmes have chosen an approach/approaches, it is important that this is communicated and understood by the whole team, the donor, and programme partners (who often provide data to the programme for measurement purposes).



Table 3: Counting Approaches Table

Approach to counting beneficiaries	Advantages	Limitations
<p>1. Count the head of the enterprise only (using conventional approaches to headship)</p>	<ul style="list-style-type: none"> In many cases, easy to identify and measure, as the head of the enterprise unit is often the individual engaged with the programme's partners. However, in other settings – such as agriculture where husband-wife teams operate, it can be harder to readily identify the head without more direct engagement and by asking a series of questions (typically centred on decision-making) 	<ul style="list-style-type: none"> Ignores others' contribution to the productive activity and fails to measure the potential benefit (or harm) that others experience from increased income Where the head of the enterprise is a different individual to the head of the family unit, the latter may still 'control' income, which calls into question whether the head of the enterprise is the best individual to count as a beneficiary
<p>2. Count the head of the family unit only (using conventional approaches to headship)</p>	<ul style="list-style-type: none"> This approach is appropriate where the head of the family unit has ultimate decision-making influence over income generated by the enterprise aligned to the family unit 	<ul style="list-style-type: none"> Ignores others' contribution to the productive activity and fails to measure the potential benefit (or harm) that others experience from increased income This approach will almost always posit a male as the beneficiary owing to entrenched gender power dynamics
<p>3. Count the head of the family unit OR enterprise unit but allow for joint-headship (See ASI's Decision Table Templates & Jointness Scale in Annex II)</p>	<ul style="list-style-type: none"> This approach recognises that enterprises / family units may be jointly managed by a man and a woman (e.g. husband-wife teams) and allows for this more nuanced idea of headship to be captured and reported. This provides a richer view of how benefits are felt from a gender perspective than conventional headship approaches 	<ul style="list-style-type: none"> While this approach arguably allows for a less binary approach to counting beneficiaries when using a headship counting approach, it still ignores others' contribution to the productive activity and fails to measure the potential benefit (or harm) that others experience from increased income
<p>4. Count all individuals in the enterprise or family unit</p>	<ul style="list-style-type: none"> This approach takes into consideration the individuals who benefit from the use (consumables) and distribution (remuneration) of increased income 	<ul style="list-style-type: none"> Assumes that everyone within the enterprise or family unit benefits and does so equally
<p>5. Count all individuals with a 'meaningful' decision-making influence over income</p>	<ul style="list-style-type: none"> The advantage of this approach is that it only counts those individuals who actually receive and have influence over the increased incomes – as opposed to those who contribute to the productive activity but may not actually derive benefits from it 	<ul style="list-style-type: none"> This approach does not capture potential benefits (including social outcomes) accrued by those within a family unit who do not 'meaningfully' influence spending decisions, such as children who can now regularly attend school as a result of increased income, or a wife with no influence over spending but whose husband pays for her healthcare and an increased stipend for food resulting in improved nutrition
<p>6. Use an index to understand the distribution of income within the enterprise or family unit based on differentiated time/activity inputs, and use this ratio to extrapolate out beneficiary numbers</p>	<ul style="list-style-type: none"> This approach provides a more nuanced depiction of the relative contribution to increases in income made by all contributing individuals – of different sexes 	<ul style="list-style-type: none"> Time and activity contributions are complex, seasonally variable, and certain activities (typically held by men in developing contexts) result in greater value-add. The approach heavily leans on the false assumption that income is distributed in proportion to time/activity inputs
<p>7. Use an index to understand the distribution of impact within the enterprise or family unit based on differentiated benefit/ outputs, and use this ratio to extrapolate out beneficiary numbers</p>	<ul style="list-style-type: none"> This approach provides a more nuanced depiction of the relative outputs of income and who – of different sexes – receives them, considering factors such as agency, influence over decision-making, and the use of income, etc 	<ul style="list-style-type: none"> Measuring benefits and outputs requires collection of data on factors such as agency, influence over decision-making, and the use of income which are complex to measure and require significant resources

Implication from a gender perspective	Implications for impact assessment	Understanding of increased income
<ul style="list-style-type: none"> Likelihood of under-reporting outreach of female impact because entrenched gender power dynamics means that men will more commonly be considered head of the enterprise, and this approach hides the contribution of women into male-headed enterprises If there is a female head of the enterprise, living in a male-headed family unit, she will be counted as the beneficiary even though, in many contexts, the increased income may be handed directly to and 'controlled' by the head of the family unit. This highlights the issue of how we understand increased income – is it the generation, receipt or control that is important? If the latter, this approach may over-report the depth of female impact 	<ul style="list-style-type: none"> Need to articulate definition of enterprise headship Need to disaggregate partners' outreach by sex In more complex settings, such as husband-wife teams, need to assess further at the level of enterprise 	<p><i>Measures the receipt of income</i></p>
<ul style="list-style-type: none"> Likelihood of under-reporting outreach of female impact because this will not capture female-headed enterprises embedded in male-headed family units This will ascribe benefits of increased income primarily to men and there is a likelihood of under-reporting outreach of female impact because entrenched gender power dynamics mean that women are only deemed the head of the family unit in cases of death, divorce or male migration 	<ul style="list-style-type: none"> Need to articulate definition of family unit headship Assessment needs to take place at the family level to clarify what kind of headship 	<p><i>Measures the influence over income</i></p>
<ul style="list-style-type: none"> This is likely to provide a more accurate view of a programme's gendered impact through a more nuanced view of headship relative to the conventional approach of asking a survey respondent to identify 'the head of the household / enterprise' in which only one sex can be selected, which inevitably favours men in most developing contexts 	<ul style="list-style-type: none"> Need to articulate what counts as joint headship Assessment needs to take place at the enterprise / family level to determine what kind of headship 	<p><i>Measures the receipt of income (head of enterprise) , or Measures the influence over income (head of family unit)</i></p>
<ul style="list-style-type: none"> Significantly simplifies and underestimates the nuanced gendered impact of interventions on individuals within mixed-sex units Dilutes the average NIAC indicator because a programme records higher numbers of beneficiaries 	<ul style="list-style-type: none"> Assessment needs to take place at the enterprise / family level to determine number of individuals 	<p><i>Measures the receipt of income</i></p>
<ul style="list-style-type: none"> While this recognises that individuals may not benefit from increased income unless they have influence over it, this approach equally ignores the possibility that individuals (including women and girls) can benefit from income without having influence over its use, e.g. children receiving improved healthcare / education, etc. This approach would enable programmes to track changes to women's agency 	<ul style="list-style-type: none"> Need to articulate what counts as meaningful decision-making influence Assessment needs to take place at the enterprise / family level to determine number of individuals and those contributing meaningfully to decision-making 	
<ul style="list-style-type: none"> This approach is likely to disproportionately favour the reporting of men over women, even if time contribution were equal, because of entrenched gender power dynamics which mean that men occupy higher-value add roles. A focus on time contribution to a 'productive' activity may also ignore the unpaid and 'non-productive' time that women tend to allocate to care and domestic activities 	<ul style="list-style-type: none"> Needs in-depth assessment at enterprise or family level. Sampling almost certainly necessary. Sampling methods important to ensure extrapolation meets good practice 	<p><i>Measures the generation of income</i></p>
<ul style="list-style-type: none"> This approach is likely to be the most effective means for understanding the multi-faceted potential impact of increased income and how it is 'experienced' by men and women 	<ul style="list-style-type: none"> Needs in-depth assessment at enterprise or family level. Sampling almost certainly necessary. Sampling methods important to ensure extrapolation meets good practice 	<p><i>Measures the receipt of income</i></p>

Step 2 Develop clear, contextually-driven definitions for key terms and concepts used in the approach(es)

Note on Joint Headship

Assigning a single sex to an enterprise can be restrictive. A less reductive approach is to allow for joint male-female headship of an enterprise where there is a roughly equal division of decision-making influence. Allowing for joint headship expands the potential range of pro-women sectors and interventions a programme can work in to facilitate impacts for girls and women. For further guidance, see section 4.4

If a programme decides to ascribe increased income generated by an enterprise unit to the head of the enterprise, or the head of the associated family unit, there must be a consistent and documented definition of who the head is, along with clarity on how the head is identified in practice. This should be accessible to and understood by the whole team and the donor, and documented in the MRM Manual.

- How to define who **heads the enterprise unit** should be determined at a programme level taking into consideration the local context and the programme aims. Common ways of defining this include: the person/people who have decision-making authority over the enterprises' business practices, and/or productive decisions.
- How to define who **heads the family unit** should be determined at a programme level taking into consideration the local context and the programme aims. Common ways of defining this include the individual who occupies the most senior, influential or powerful role within the family unit. This could mean the individual with the greatest influence on decisions over the people, assets, and activities within the family unit.

Step 3 Use Counting Approach Table to recognise the gendered implications of chosen approach(es)

Sex-disaggregated data remains essential for reporting against logframes. It is therefore vital for programmes to have an established counting approach with a clear rationale as to who they count as a beneficiary when collecting, analysing and reporting results.

Nonetheless, as evidenced in the 'Counting Approaches' Table, there are inherent limitations of using sex-disaggregated data as a means of understanding 'gendered impact'. Each counting approach has specific limitations and distortions and it is vital that the core technical team are actively conscious of these.

Step 4 Adapt existing standard measurement tools (e.g. surveys, FGD methodologies) to incorporate mechanisms designed to collect data that will help unpack intra-unit dynamics as they relate to income increase

Based on a strong understanding of the limitations of the selected approach(es), programmes should supplement sex-disaggregated impact-level beneficiary data with additional research to build out a more complete picture of the impact of interventions on the life of poor women. This can be realised through:

- Adapting existing standard measurement tools (e.g. surveys, FGD methodologies) to incorporate mechanisms designed to collect data that will help unpack intra-unit dynamics as they relate to income increase (Step 4, covered here)
- Undertaking qualitative analysis to supplement and add greater nuance to the sex-disaggregated beneficiary data reported at impact level (this is covered in Step 5)

There is a growing number of measurement guidelines and instruments designed to more effectively capture differentiated impact between men and women. These include DCED's 'Measuring Women's Economic Empowerment in Private Sector Development: Guidelines for Practitioners' (2014), IFPRI, OPHI, and USAID's 'Women's Empowerment in Agriculture Index' (2012) and UN Foundation / ExxonMobil's 'Measuring Women's Economic Empowerment' (2015), to name but a few.

To add to this, ASI has developed several additions to standard measurement tools which centre on better understanding agency and building a more nuanced view of 'headship', recognising that this is the most common way in which its own programmes report beneficiaries.

While definitions of headship vary from programme to programme (see step 2), headship is typically associated with decision-making authority. In most cases, however, programmes identify the head of the enterprise or the family unit simply by asking the question 'who is the

head of the enterprise / family unit' when seeking to identify the target survey respondent. Research conducted as part of this paper showed a marked difference in the individual (and sex) qualifying as the head of enterprise when a series of questions on *who* performs decision-making functions were asked to a surveyed family unit vs. the simple question 'who is the head of the enterprise?'

ASI proposes capturing information on who makes the important decisions within family units and enterprises through the addition of Decision Tables into existing research tools, including surveys, semi-structured interviews, and note-taking templates for FGDs. These Decision Tables are used to log whether it is a man, a woman, or both who make the key decisions within a family or enterprise unit. Participatory design sessions with target communities are used to determine what the key decisions in the Decision Tables should be, ensuring the tables are designed to be relevant for the particular programme context.

The recorded instances of decision-making influence are added together – depending on whether a woman or man is the lead / supporting decision maker– to place the headship of the unit on a scale. Importantly, this scale allows for joint-headed units, which enables a richer understanding of who derives the benefits of interventions, helping to ensure Do No Harm, and adaptive, gender-responsive management

Joint-headed units are counted as 0.5 male-headed enterprise and 0.5 female-headed enterprise when aggregating beneficiary results for reporting purposes.

ASI's Decision Table templates, complete with more detailed guidance on adapting and integrating them into programme measurement instruments can be found in [Annex II: ASI's Decision Table Templates & Method for Usage.](#)

Data on decision-making dynamics within units is not only useful in determining the head of the family unit/enterprise when counting beneficiaries, but is also valuable in understanding how interventions may influence the gender dynamics at play within the enterprise or family unit, including changes to women's agency, supporting a programme's understanding of WEE outcomes.

Programme Example: Samarth NMDP Vegetable Sector Interventions

The DFID-funded Samarth NMDP programme is facilitating a number of pro-poor market system changes in the vegetable sector to increase the incomes of Nepalese smallholders. When reporting changes in enterprise performance, the programme is required to assign a proxy gender to the enterprises.

In Nepal, most smallholder vegetable enterprises are family-run and it is difficult to disentangle the enterprise unit from that of the family unit. The 'head' of the enterprise is therefore often perceived to be synonymous with the head of the family, which in Nepal tends to be the most senior living member of the family. Counting this individual as the beneficiary of improved enterprise performance (at outcome level) is problematic because this individual may (particularly as a senior) have little or no involvement in the commercially productive activity that is targeted by the programme's intervention. Samarth NMDP addresses this challenge by counting the total number of people (and their sex) within the households who are actively engaged in the particular business, and use the sex of these individuals to disaggregate the data.

Note on Implications for Design and Delivery

Collecting data that will help unpack intra-unit dynamics as they relate to income increase has important implications for programme design and delivery. When conducting sector selection or market systems analysis for example, programmes seek to understand the gender make-up of a typical enterprise, but can miss opportunities to reach poor women if they automatically assign men as the head of the enterprise in cases where both men and women are engaged in the commercially productive activity.

By using measurement tools to understand intra-unit dynamics, programmes can move away from an over-reliance of 'female-headed households' as a mechanism for readily targeting female beneficiaries, instead foregrounding the more significant number of poor women 'hidden' in mixed-sex units which are conventionally reported as male headed family units.

In thinking that impact for women and working-aged girls can only be realised by working with female-headed enterprises creates the risk of relegating women to marginal activities undertaken by sole-traders.

Information collected through more robust measuring of intra-unit dynamics, can also help in intervention design. For example, if men typically buy inputs for vegetable plots run by women, providing embedded information through agro-dealers may fail to reach women if men do not pass on information to women (it may even disempower women if men now assume decision-making authority).

Step 5 Design and deliver qualitative analysis to supplement and add greater nuance to sex-disaggregated beneficiary data

As many approaches will privilege the reporting of male beneficiaries over female beneficiaries owing to entrenched power dynamics, it is vital that further exploratory research take place to unpack how poor women are really impacted by an intervention, notably on their access and agency. Qualitative research is particularly useful for exploring the complexity of gender dynamics, and can be used to draw out a more complex narrative often masked by quantitative methods. We therefore recommend that gender-specific qualitative analysis become a standard addition to programme-level MRM so as to build a clearer picture as to whether and how poor women benefit or are harmed by increases in income.

Qualitative research should aim to explore the subtleties of gendered impact that are conventionally hidden or distorted through quantitative sex-disaggregated reporting against typical PSD logframes. While the particular focus of qualitative studies will need to be determined by programmes, [Annex III: Qualitative Research Enquiry Areas](#) lists a number of suggested enquiry areas that may provide revealing information on women's access, agency and growth, and how this has changed as a result of the programme's interventions.

Programme Example: Samarth NMDP Gender Study in the Vegetable Sector

Samarth NMDP conducts qualitative studies to investigate the broader impact and social outcomes for women in vegetable farming households. The broad research questions they use include:

- *Does raising overall household income from an agricultural enterprise (vegetable farming) mean women have access to income, and participation in decision making on how the money is spent?*
- *Does reducing time spent on a given agricultural enterprise (vegetable production) improve women's situation?*
- *Does women's involvement in direct transactions (vegetable sales) give them economic agency?*

Findings from this research allow Samarth NMDP to make informed decisions around re-design and scale-up of interventions which are based on detailed evidence of how women stand to benefit from changes in each sector.

3.2.2. Recommendations for future programmes

Recognising the inherent limitations of sex-disaggregated data on increased income, we recommend future programmes pursue an alternative approach (with donor support) to measure the gendered impact of PSD programmes, which:

1. measures increased income at the family unit-level but does not disaggregate the data by sex (recognising the complexity of disentangling income streams and attributing these to individuals of different sexes within a unit); and instead
2. formally introduces additional WEE-focussed indicators into standard PSD logframes that serve to more accurately unpack the differentiated impact of increased incomes on men, women, and the power relationship between the two genders.

These indicators resonate with those used in WEE-specific programmes, and will help to disaggregate the experiential benefits of poverty reduction and economic empowerment (rather than limiting disaggregation to income change). This will require a shift from PSD programmes focussing solely on measuring changes in access towards the measurement of both access and agency. These indicators would measure changes for both sexes.

In recognition of the growing body of literature available on measuring WEE, we have included in the table overleaf just a small number of example indicators that may be incorporated into new PSD programmes targeting both sexes. For a comprehensive list of PSD-WEE household level indicators, see the DCED paper on Measuring Women's Economic Empowerment in Private Sector Development: <http://www.enterprise-development.org/page/download?id=2433>

Table 4: Examples of WEE-specific Indicators Recommended for Inclusion into Future PSD Programme Logframes

Access	Agency	Enabling environment and systems
Perception of income increase as a result of the programme (impact)	Number of women who participate in decision making on income use (impact)	Cumulative numbers of micro-enterprises benefiting from policy/ regulatory/ legislative/ administrative improvements (arising from programme support)
Number of women accessing programme-relevant services outside their residential locality (outcome)	Number of women with the ability to participate in programme-relevant decisions regarding the purchase, sale, or transfer of assets (outcome)	Cumulative number of poor women within targeted and peripheral markets (market systems) showing a progression in their roles within the system (outcome)
Number of women accessing improved services/products which improve their contribution to the enterprise unit	Number of women reporting an increased satisfaction with the amount of leisure time available to them (outcome)	Number of markets systems with changes that provide greater opportunity for women to adopt more beneficial roles (output)

3.3. ASI’s Response to Challenge 2: How do we ascribe a gender to an enterprise?

There are a number of potential approaches for ascribing a gender to an enterprise, the most common of which we have listed in the table overleaf, together with the advantages, limitations, and gendered implications of each.

For programmes where there is no approach explicitly specified in the logframe indicator (female owned/headed/led or managed are common qualifications), this table can be used to determine the most fitting approach for the programme design and particular context.



Table 5: Approaches for Ascribing a Gender to an Enterprise

Approach to ascribing enterprises a proxy gender	Advantages	Limitations	Implication from a gender perspective
<p>1. Assign proxy gender based on the gender of the head of the enterprise only</p>	<ul style="list-style-type: none"> In principle, this should be relatively easy to measure because the head of the enterprise will often be the individual that interfaces with the programme partners. This means that beneficiary identification is clearer. This, however, becomes more complicated at the crowding-in stage and when the head of the enterprise is a women who is not directly engaging with programme partners due to social restrictions on her interaction and mobility 	<ul style="list-style-type: none"> Ignores others' contribution to the productive activity and fails to measure effects on the lives of those who do not head up the enterprise but who may perform the activities most related to the change the enterprise experiences 	<ul style="list-style-type: none"> Likelihood of under-reporting outreach and depth of female impact because entrenched gender power dynamics means that men will more commonly be considered head of the enterprise, and this approach hides the contribution of women into male-headed enterprises
<p>2. Assign proxy gender based on the gender of the head of the family unit only</p>	<ul style="list-style-type: none"> Relatively easy to measure the gender of this role as the head of the family unit is easily identified through family unit surveys 	<ul style="list-style-type: none"> Where the head of the family unit is not the head of the enterprise, any change in enterprise performance is likely to cause minimal changes for the head of the family unit, except at the point which rewards are felt by individuals, which is measured at impact, not outcome This approach will almost always posit a male as the beneficiary owing to entrenched gender power dynamics 	<ul style="list-style-type: none"> Likelihood of under-reporting outreach of female impact because this will not capture the benefits/harm of changes in enterprise performance experienced by women contributing or heading to an enterprise which sits within a male-headed family unit This will ascribe benefits of increased enterprise performance primarily to men and there is a likelihood of under-reporting outreach of female impact because entrenched gender power dynamics mean that women are only deemed the head of the family unit in cases of death, divorce or male migration
<p>3. Assign proxy gender ratio based on the genders of all individuals contributing to the productive activity of the enterprise</p>	<ul style="list-style-type: none"> This approach gives a more gives a more detailed picture of the gender ratio of individuals who are involved in the change in enterprise performance 	<ul style="list-style-type: none"> Assumes that everyone is equally affected by changes in enterprise performance. This significantly simplifies and underestimates the nuanced gendered impact of interventions on individuals within mixed-sex units This approach requires a demanding data collection process to capture the role and gender of every individual contributing to the enterprise 	<ul style="list-style-type: none"> Likelihood of over-reporting depth of female impact because this measures equal benefits for all members of a unit when women within the unit may not be involved in areas of the enterprise which undergoes change

4. References

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Annex I: Checklist for ensuring gender-responsive MRM

MRM cycle steps	Gendered MRM checklist	Responsible
Develop intervention results chain	<ul style="list-style-type: none"> Undertake gender-based research (this may be a broader programme activity not limited to MRM functions) to inform the assumptions and results chains Integrate gender considerations all way up results chain by analysing whether assumptions apply equally to men and women and whether any additional or varied assumptions need to be incorporated for women, for example women's more limited mobility and domestic responsibilities might hinder women from participating in certain activities, or gender norms may mean women do not receive the increase income in the final stages of the intervention logic. Gender dynamics should be considered and addressed at each level of the intervention logic Where the intervention has been designed to take into consideration men and women's different needs (i.e. it is gender-responsive), supplementary or different activities targeting women should be made explicit through different coloured boxes If WEE is a priority for the programme, explicitly set out the logic for realising WEE objectives along one side of the results chains 	MRM Manager and Component Lead
Define indicators	<ul style="list-style-type: none"> Include both qualitative and quantitative indicators in measurement plans to complement the quantitative logframe indicator data and capture shifts in existing gender dynamics (e.g. measures for decision-making, time-use or mobility) Include Do No Harm indicators in measurement plans - specifically, indicators to establish the stakeholders' perceptions of project benefits and beneficiaries Disaggregate all beneficiary focused outcome and impact indicators by sex 	MRM Manager
Project results	<ul style="list-style-type: none"> All projections must be disaggregated by sex to allow the programme to track whether or not interventions are reaching and impacting the anticipated number of girls and women. Projections should be realistic around both reaching and impacting poor women, which is often more complex than when targeting men 	MRM Manager
Data collection	<ul style="list-style-type: none"> Where there is a likelihood of target female beneficiaries participating in surveys or other research, ensure collection is undertaken by female enumerators at times and locations which are convenient and socially appropriate for women to participate Conduct additional WEE-specific research (with a particular focus on qualitative data) to supplement and add greater nuance to the sex-disaggregated beneficiary data reported at impact level Hold separate FGDs for men and women to create a 'safe space' for women to talk openly Seek permission from community or family leaders before conducting research – especially with women Engage with men on an intervention's potential or perceived gendered impact in order to build a richer understanding of shifts in power balances (at a family unit, enterprise unit, and community level) and male perception of these changes Ensure all staff are trained on gender-sensitive data collection techniques, with regular refresher training Checklists and discussion guides made available and integrated into training Promote participatory monitoring to build consensus and ownership among stakeholders on the project's gender equality / WEE goals Collect data on changes for beneficiaries from both men and women 	MRM Manager Gender Lead
Data analysis	<ul style="list-style-type: none"> Critically engage with qualitative data and sex-disaggregated quantitative data to draw out conclusions on gendered impact 	MRM Manager
Use results	<ul style="list-style-type: none"> Conclusions on gendered impact used by management to validate strategies and tactics to ensure an evidence-based approach to achieving the greatest impact for girls and women Do No Harm results to be used in validating strategies and tactics to ensure decisions take gender cohesion and inclusion into consideration; immediately halt any activities shown to be doing harm to poor women and girls 	Component Leads and Senior Management
Report results	<ul style="list-style-type: none"> Report against commitment to Do No Harm principles Report progress against female beneficiary targets Indicators capturing the different effects of an intervention on men and women and on gender relations are embedded into progress report templates Develop case studies and learning papers on successes and failures of realising gendered impact within PSD 	MRM Manager and Senior Management
Logframe	<ul style="list-style-type: none"> Embed sex disaggregation into logframe for all indicators for beneficiary changes at outcome and impact levels 	MRM Manager

Annex II: ASI's decision table templates & method for usage

Decision tables collect information on who makes the important decisions within family units and enterprises. The list of important decisions in family units and enterprises should be tailored for each context through participatory design sessions with the target communities.

Below are templates of decision tables, with example decision areas which would need to be adjusted at a programme-level, along with guidance on adapting and implementing them on programmes.

Decision Table Template 1: Example for Head of the Family Unit

Key decision	Decision maker (FM (jointly made), Fm (led by women, assisted by men), Mf (led by men, assisted by women), F (women only), M (men only))
When and who family unit members can marry	
What education family unit members receive	
What healthcare family unit members receive	
What community activities family unit members take part in	
Whether to buy/sell family unit land	
Whether to buy/sell/develop the house structures and buildings	
Who decides in a family unit which members have a mobile phone	
How to spend family unit loans	
How to spend family unit savings	
What freedom members of the family unit have to move outside the family residence	



Decision Table Template 2: Example for Head of the Enterprise

Key decision	(FM (jointly made), Fm (led by women, assisted by men), Mf (led by men, assisted by women), F (women only), M (men only))	
	Decision maker	Carries out the task
Which method to use (for each process in the production cycle)		
Process 1		
Process 2		
Process 3		
What activities members of the enterprise do		
What labour is hired		
How loans are used		
Which inputs to buy		
Which productive assets to buy		
How revenue is invested		
What money is saved		
Which product or service the enterprise offers		
Where to sell products/ services		

Method for Using Decision Tables

Step 1: Participatory Adaptation of the Tool

The list of decision-making areas for both templates should be tailored by programmes in order to capture the decisions which are the most important for each context. Where a programme works in different sectors, a different enterprise decision list will be needed for each sector.

To decide which decisions are the most prevalent for family units or enterprise units in a specific geographical area or sector, target beneficiary communities should be consulted to complete the lists through participatory design sessions.

Guidance on conducting participatory design sessions

- Conduct sessions on-site to make respondents feel comfortable
- Conduct sessions as one-on-one interviews with a sample of men and women from within the community
- Triangulate reports on what the community identifies as the key decisions in a sector with interviews with sector specialists (agronomists, buyers, and market player within the sector)

Questions for participatory design session

Ask respondents to talk through the decisions made within their enterprise from the beginning of the productive process, to the end.

The output from participatory design sessions

The output from the participatory design session should be a decision table with a list of decisions which respondents identify as the most influential within their family unit/enterprise. For each template, programmes must ensure the following decision areas are covered:

Family unit decisions	Enterprise decisions
Decisions on:	Decisions on:
<ul style="list-style-type: none">assetsfamily planning and careother domestic responsibilities	<ul style="list-style-type: none">the enterprise's financialsresources (labour, inputs)production (methods, products)

This list of decisions should be reviewed by the programme's Gender Adviser, Focal Point or Champion to ensure the decisions which most affect women and girls are included.

Step 2: Sampling

This data should be collected for only a sample of the programme's beneficiary enterprises and family units due to the time and resource implications of surveying the full population. Programmes must ensure the sample is representative; large enough to say something meaningful, and include strata for sub-groups within the population – taking considerations for variations in ethnicity and religion, which can present different intra-unit gender dynamics.

For guidance on sample sizes, see the DCED sample size calculator at <http://www.enterprise-development.org/page/calculator>.

Step 3: Data Collection

- Ask these questions in a combination of single-sex FDGs, individual interviews (with random sample from FGD respondents) and mixed-sex community meetings – this allows for comparison between community and individual level perceptions
- Include men to build an understanding of male perceptions around the roles of women, and to triangulate findings from women-only interviews and FDGs
- Use a combination of female and male enumerators for the community discussions
- Interview third party market players, such as buyers, wholesalers or service providers, on the roles performed by different sexes in the enterprise. This data can be used to triangulate findings from beneficiary research

Step 4: Using the data collected to identify the head of the family unit and the enterprise unit

The information collected in the decision tables can be used to determine the head of a family unit or an enterprise unit – where headship is defined as having the greatest influence over decisions. To calculate the head, every instance of decision-making influence (demarcated by an F, M, f or m in the table) is added up and the percentage of these held by women is calculated. This percentage is placed on a scale (0= male headship, 1 = female headship) to determine the head of the family unit. Below this process is broken down, step-by-step.

1. Count the total cases of decision influence

Below is a decision table with the information on who makes decisions filled in. In this example, the man makes all the decisions and the woman assists in making decisions on who performs which activities in the enterprise unit and how loans are used.

Decisions	(FM (jointly made), Fm (led by women, assisted by men), Mf (led by men, assisted by women), F (women only), M (men only))	
	Decision maker	Carries out the task
What activities members of the enterprise do	M	
What labour is hired	Mf	
How loans are used	M	
Which inputs to buy	Mf	

Count every capital letter as 1, and every lower case letter as 0.5 to get the total number of cases of decision influence.

$$Mf + M + Mf + M = 1+0.5 + 1 + 1+0.5 + 1 = 5$$

2. Count the total cases of female decision influence

Count every capital 'F' as 1, and every lower case 'f' as 0.5 to get the total number of cases of decision influence.

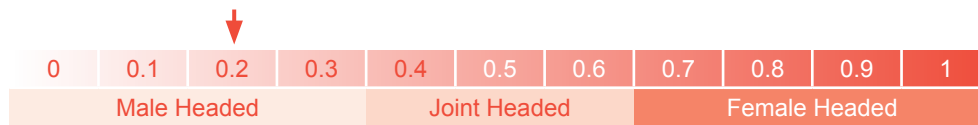
$$f + f = 0.5 + 0.5 = 1$$

3. Calculate the percentage of cases of female decision influence

$$\text{Female cases} = 1 = 0.2$$

$$\text{Total cases} = 5$$

4. Place this percentage on a scale to determine headship



In the example table above, the enterprise would be male-headed. This approach allows programmes to track how the headship of enterprises and family units moves over time in order to monitor principles of Do No Harm and women's economic empowerment.

In addition to knowing who heads the enterprise (which in many cases is important for reporting beneficiaries), programmes that use these decision tables better understand whether and how women will benefit from increased income. This data should be built out into a 'gendered results report' that can accompany any disaggregated results against logframe indicators in order to paint a richer picture of the impact of an intervention.

Joint Headed

Assigning a binary gender to an enterprise is often restrictive. This can be made less restrictive by allowing for joint male-female headship of an enterprise where there is a roughly equal division of decision-making influence (would count as 0.5 male-headed enterprise and 0.5 female-headed enterprise when aggregating results). Breaking the enterprise gender down further than 0.5 is not advised due to the complexity involved.

Whilst this approach is still a limiting representation of how individuals within a unit contribute to and benefit from changes in income, allowing for joint-headed enterprises / family units can indicate cases where the impact of an intervention is more equally distributed than male or female only headed units. Classifying family units/enterprises under three categories allows for a more nuanced understanding of where women stand to access benefits. This will encourage more intelligent strategies for impacting women, that go beyond the current reliance of targeting female-headed family units/enterprises (who comprise a minority of our target female beneficiary population).

Step 5: Taking 'Big Decisions' into Consideration

As a further step to using decision tables to measure intra-unit dynamics, programmes can measure who makes the 'big decisions' within a family unit or enterprise. This can be integrated into the above approach by marking two or three of the decisions listed for family units/enterprises in the participatory design sessions as the big decisions – that is, the most important decisions which have the largest impact on the unit and people's lives. In FGDs and interviews, mark down who makes these big decisions and weight the answers when calculating who the head is (count capital letters as 2, and lower case letters as 1). This gives us a more nuanced picture of intra-unit dynamics as the variation in importance of different decisions is taken into consideration. An example of decision tables and headship calculations weighted towards big decisions is included overleaf.

Decision Table Template 3: Example for Head of the Enterprise with ‘Big Decisions’ taken into consideration

Next Step: Taking ‘Big Decisions’ into Consideration

As a further step to using decision tables to measure intra-unit dynamics, programmes can measure who makes the ‘big decisions’ within a family unit or enterprise. This can be integrated into the above approach by marking two or three of the decisions listed for family units/enterprises in the participatory design sessions as the big decisions – that is, the most important decisions which have the largest impact on the unit and people’s lives. In FGDs and interviews, mark down who makes these big decisions and weight the answers when calculating who the head is (count capital letters as 2, and lower case letters as 1). This gives us a more nuanced picture of intra-unit dynamics as the variation in importance of different decisions is taken into consideration. For examples of decision tables and headship calculations weighted towards big decisions, see below.

Key decision	(FM (jointly made), Fm (led by women, assisted by men), Mf (led by men, assisted by women), F (women only), M (men only))	
	Decision maker	Carries out the task
Which method to use (for each process in the production cycle)		
Process 1		
Process 2		
Process 3		
What activities members of the enterprise do		
What labour is hired		
How loans are used		
Which inputs to buy		
Which productive assets to buy		
How revenue is invested		
What money is saved		
Which product or service the enterprise offers		
Where to sell products/ services		

Step 1: In participatory design sessions, mark the two or three decisions highlighted by the respondents as the 'big decisions' – the most important decisions which have the largest impact on the unit and people's lives.

Step 2: In FGDs and interviews, mark an asterisk (*) in the second column of the decision table next to the 'big decisions'.

Step 3: take these 'big decisions' into consideration when calculating the head of the unit. To calculate the head, every instance of decision-making influence (demarcated by an F, M, f or m in the table) is added up, with the instances of decision-making influence weighted for the 'big decisions', and the percentage of these held by women is calculated. This percentage is placed on a scale (0= male headship, 1 = female headship) to determine the head of the unit. Below this process is broken down, step-by-step.

1. Count the total cases of decision influence.

Below is a decision table with the information on who makes decisions filled in. During design sessions, decisions around which inputs to buy and how loans are used were identified as the 'big decisions'. In this example, the man makes all the decisions and the woman assists in making decisions on what inputs to buy and how loans are used.

Decisions	Big decisions (*)	(FM (jointly made), Fm (led by women, assisted by men), Mf (led by men, assisted by women), F (women only), M (men only))	
		Decision maker	Carries out the task
What activities members of the enterprise do		M	
What labour is hired		M	
How loans are used	*	Mf	
Which inputs to buy	*	Mf	

Count every capital letter as 1, and every lower case letter as 0.5, to get the total number of cases of decision influence (for 'big decisions', count capital letters as 2, and lower case letters as 1).

$$M + M + Mf + Mf = 1 + 1 + (2+1) + (2+1) = 8$$

2. Count the total cases of female decision influence

Count every capital 'F' as 1, and every lower case 'f' as 0.5 (for 'big decisions', count capital letters as 2, and lower case letters as 1) to get the total number of cases of decision influence.

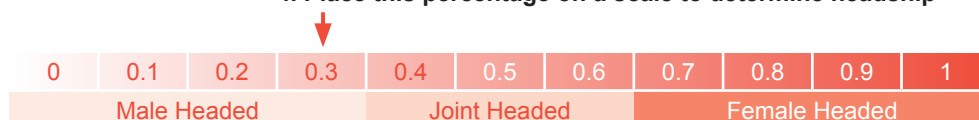
$$f + f = 1 + 1 = 2$$

3. Calculate the percentage of cases of female decision influence

$$\text{Female cases} = 2 = 0.25$$

$$\text{Total cases} = 8$$

4. Place this percentage on a scale to determine headship



Annex III: Qualitative research enquiry areas

Qualitative research area	Examples of research questions
Access to income and productive assets	<ul style="list-style-type: none"> Do women have access to the net additional income generated as a result of programme interventions? Does this constitute a change in the access that they had to income prior to the intervention? Has women's access to markets/productive inputs/assets improved? Has this access been independent of men or by proxy?
Decision making regarding income, productive assets, investments, and expenditures	<ul style="list-style-type: none"> How much decision-making influence do women have over: <ul style="list-style-type: none"> Family unit expenditure Buying/selling large family unit assets How revenue from commercial activity is spent Productive practices and methodologies Does this constitute a change in the decision-making influence that they had prior to the intervention?
Division of labour, time, responsibilities	<ul style="list-style-type: none"> How many hours a day on average do women and men spend on: <ul style="list-style-type: none"> Unpaid domestic activities (including care) Income generating activities Leisure activities How satisfied are men and women with the amount of leisure time they have available to them? Do women have the ability to make decisions regarding the use of their time?
Freedom/restriction of mobility	<ul style="list-style-type: none"> Do women have access outside of their residential locality to the following: <ul style="list-style-type: none"> Welfare services Programme-relevant services, inputs and markets Does this constitute a change in the mobility that they had prior to the intervention? What are the attitudes of men and women towards women and their mobility?
Changes in domestic violence and family unit conflict/tension	<ul style="list-style-type: none"> What are the attitudes of men and women from programme-assisted family units towards domestic violence? How many known incidences of domestic violence take place in communities influenced by programme interventions?
Gender norms, and men's and women's attitudes towards gender roles	<ul style="list-style-type: none"> What are men and women's perceptions towards women taking on new programme-relevant roles within the enterprise?
Women's and men's sense of self-worth or confidence	<ul style="list-style-type: none"> How important is the women's additional income triggered by the intervention to the family unit perceived to be? Do women feel confident enough in the methodologies relevant to the roles they play in the productive unit?
Community participation	<ul style="list-style-type: none"> How much time do women and men spend a week in community activities (such as working as a community group member or Female Community Health Volunteers) since the enterprise accessed programme-facilitated changes?
Workplace participation and roles and responsibilities	<ul style="list-style-type: none"> Are women within targeted and peripheral markets showing a progression in their roles within the market system? Is the targeted markets system experiencing changes that provide greater opportunity for women to adopt more beneficial roles?
Changes to the broader enabling environment and how	<ul style="list-style-type: none"> How many women have access to new services and inputs as a result of programme-initiated changes in the enabling environment? Is this access facilitated by a man or a proxy? Have men and women experienced an increase in the income they have access to as a result of programme-facilitated changes to the enabling environment?





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