

# Strengthening women's economic empowerment within the M4P framework

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*The purpose of this article is to present the underpinning for a gendered approach to the M4P framework. It draws on a paper that was prepared for the M4P Hub, and presented and discussed at an M4P Hub Conference, an online conference hosted by SDC, and a two-day in-person seminar held by SDC in Bern in May 2012. This paper summarizes the conceptual findings of the published paper, provides field examples, and offers an approach for explicitly incorporating women's economic empowerment in the M4P framework. The paper first unpacks and then lays out common elements of the definition and guiding principles of women's economic empowerment, and assesses how M4P stacks up against these definitions and principles. The paper then explores the opportunities and challenges that are presented by a market-oriented perspective on women's empowerment, drawing on experiences of M4P programmes.*

**Keywords:** women's empowerment, women's economic empowerment, market development, M4P, gender and development, gender mainstreaming

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 the main M4P Hub donors – DFID, SDC, and Sida. Women's economic empowerment and access to markets and services is central to achieving MDG 3, and widely recognized as essential for sustained economic growth and poverty reduction. The growth in the M4P programme portfolio, and with it, increased implementation expertise, provides a timely opportunity to revisit the M4P framework and to explore how the approach can address women's economic empowerment issues.

The Making Markets Work for the Poor (M4P) approach, with its focus on facilitating access to markets and services for the poor, offers a powerful framework for addressing access barriers faced by women and girls. However, the approach, as defined by the M4P Reference Guides (The Springfield Centre, 2008a, b, c), did not tackle women's

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economic empowerment explicitly and has attracted criticism that it pays insufficient attention to the gender-specific systemic constraints faced by women. The related field of value chain development has been examined through a gender lens, deepening understanding of women's roles in market systems (see for example, Mayoux and Mackie, 2007; Reemer, 2011).

The purpose of this article is to present the underpinning for a gendered conceptual framework for the M4P approach. It draws on a paper that was prepared for the M4P Hub and presented and discussed at the M4P Hub Conference in Brighton, 7–9 November 2011, an online conference hosted by the Swiss Agency for Development and Cooperation (SDC), and a two-day seminar hosted by SDC in Bern in May 2012. This paper summarizes the conceptual findings of the published paper, provides field examples, and offers an approach for explicitly incorporating women's economic empowerment in the M4P framework.

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We unpack and lay out common elements of the definition of women's economic empowerment

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## 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 – 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 (Simon-Kumar, 2011). 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. On the other hand, the World Bank (2011), Kabeer et al. (2011), and CIDA and UN Women (2011), among others, have brought forth compelling arguments and evidence that women's economic advancement does lead to women's economic empowerment (control over funds, productive time) and other forms of empowerment (decision-making, participation). For women's economic empowerment, therefore, the key is to understand under what conditions positive benefits or no harm are realized as opposed to negative outcomes.

Box 1 provides a programme example from Nigeria that positively correlates economic and social advancement of women.

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There is compelling evidence that women's economic advancement does lead to economic empowerment

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**Box 1. The PrOpCom project in Nigeria**

The DFID-funded PrOpCom project in Nigeria found positive correlation between increases in economic benefits and increases in social benefits. Women reported being elevated to higher status and gaining more respect within their families and communities because of their income increases in rice parboiling. Women reported that their opinions were listened to more attentively than before, because husbands perceived them as contributing to the household rather than as a liability. The biggest social gains of the women were their influence on other women in the community, who perceived PrOpCom beneficiaries as a source of inspiration, knowledge about business, access to business services, or loan money or gifts. Although the husbands were still the final decision-makers in the household, women reported that because of their stronger economic positions they were able to assert greater influence over purchase decisions.

Source: Hakemulder and Miller, 2012

***Common elements of a women’s economic empowerment definition***

In order to strive for women’s economic empowerment, through M4P or any other approach, we need to define economic empowerment and its main elements. 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 – economic equality and justice for women and men.

- ✓ 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 define the guiding principles of relevance to women’s economic empowerment frameworks. To derive these principles, the authors reviewed numerous gender policies, papers, and frameworks: material from the M4P Hub donors – SDC, DFID and Sida (for example, SDC, 2003; Sida, 2009; DFID, 2011); and other major donors, multilateral agencies, and not for profits including USAID, SNV, ADB, FAO, IFAD, ILO, CIDA and Cordaid (see, for example, FAO, 2011). There are several universal principles that cut across frameworks, divided into two broad areas: principles relating to women’s situation, and principles relating to the specifics of programme approaches.

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We need to define the guiding principles of relevance to women’s economic empowerment frameworks

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*Principles regarding women's situation.* These principles 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 homogeneous group; they live in different socio-cultural contexts with varying political, business, and geographic environments. Within a specific context, women are further differentiated by class, caste, religion, race, and ethnicity. They may face 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 (AWID, 2004). 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.
- *Spheres of engagement.* Women, like all economic actors, engage in different spheres: individual, household/community, institutions, regulatory environment. 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 in one sphere may be thwarted by dynamics in other spheres. For example, even when a woman has household support for a given economic activity, community norms may negatively impact her ability to engage with the market.
- *Key barriers and opportunities.* Women face a range of barriers 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. Key barriers include challenges around: access to and control of resources such as land and technology; knowledge and skills; access to services that are needed to start and grow businesses, or get and improve employment; decision-making authority constrained by socio-cultural realities; and unpaid work at home leading to heavier workloads if outside work is also undertaken.
- 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.
- *Women's workload, informal work, formal work.* Paid employment or enterprise opportunities often increase women's workload without providing them with greater control of resources or decision-making authority. Women may be involved in unpaid

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Women, like all economic actors, engage in different spheres

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Less research has been done on opportunities for women

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work at home (e.g. farm labour, elder care, household work) and 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 (Chant and Pedwell, 2008), women's work is often found in the informal sector with no benefits, health and safety measures, or supportive regulation of any kind.

*Principles regarding programme approaches.* These principles provide guidance for interventions that aim to achieve women's economic empowerment.

- *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. 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.
- *Gender mainstreaming.* There is a general consensus that gender mainstreaming involves at least two separate approaches: 1) an integrated approach involves gender as a theme in all stages of a programme; and 2) a targeted or gender-specific approach typically supplements the integration of gender when warranted.
- *Theory of change.* Donors and practitioners emphasize that women's economic empowerment programmes need to be based on an end vision and a defined theory or process of change to move from the current situation to the envisaged outcome. Ruiz (2009) 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.
- *Project life cycle.* By identifying project phases, the process of change is reinforced and implementers are better able to assess their progress towards the end goal. The project life cycle is typically divided into four stages: research and analysis; design and planning; implementation; and monitoring and evaluation.
- *Role of partners and experts.* The importance of partnering with other organizations or individual experts is emphasized. Women's empowerment is described as a holistic development process where there is an interplay between economic advancement/empowerment and other forms of empowerment.

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There is a general consensus that gender mainstreaming involves both an integrated and targeted approach

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Collaboration with partners is critical in achieving long-term change in societies

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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.

## A gendered critique of the M4P approach

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

- evaluating the alignment of M4P with the common elements of a definition of women's economic empowerment;
- determining whether M4P is compatible with women's economic empowerment principles;
- examining the gaps in M4P vis-à-vis the principles to assess whether these can be addressed within the M4P framework; and
- exploring the gender neutrality of M4P and the implications for economic growth.

### *Alignment of M4P with the common elements of a WEE definition*

The first three elements of the WEE definition above – 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 women, this shortcoming can be easily remedied through clear guidance on gender disaggregation and gendered approaches.

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Decision-making authority at different levels of engagement is more problematic for M4P

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The fourth element of WEE frameworks – decision-making authority at different levels of engagement – is more problematic for M4P. However, M4P proponents argue that women's overall empowerment within society is not, and need not be, the primary objective for M4P since it was developed to address the economic constraints facing the poor, which underpin many of the wider social and empowerment constraints facing poor women and men. As we cannot expect social issues to result in economic change, we cannot necessarily demand that economic programmes result in social change. Nevertheless, if we take the stand that overall empowerment is an important measure, then M4P programmes can introduce indicators to track women's empowerment. Indicators have been defined to monitor this (see for example Golla et al., 2011) from which market development programmes can draw. At the very least, we must ensure that M4P does no harm to women's empowerment while economic advancement is being promoted.

### *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 WEE

**Table 1.** Compatibility of M4P with the principles of WEE frameworks

<i>WEE principles</i>	<i>WEE frameworks</i>	<i>M4P framework</i>
<i>Women's situation</i>		
1. Context/ intersectionality	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	Highlights the importance of context and going beyond economic analysis to look at behaviour and other dynamics in a market system. M4P 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	Examine women's roles and situations in different spheres. Often the individuals themselves (their inner world) are considered as women often lack confidence and self-belief	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	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	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	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	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 frameworks
<i>Programming approaches</i>		
5. Systems approach	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	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	Provide guidance on how to mainstream gender into programmes – focusing on two key methods: integration and targeting	Does not offer guidance on gender mainstreaming although some programmes have designed and implemented gendered programmes
7. Theory of change	Promote the application of a theory of change to ensure that programmes have a path to reach the end goal	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	Recommend a project life cycle approach with different milestones, tools, and activities along the cycle. In particular, gendered baseline analysis is critical	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 emphasize disaggregated analysis and programming activities
9. Role of partners	Underscore the need for partnerships to ensure holistic programming and the involvement of experts as needed	Involves facilitation, not direct provision of services, and therefore views market actors (across civil society, public, and private sectors) as central partners in economic development

frameworks – in terms of both women's situation and programming approaches (see Table 1).

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 key message is that the M4P approach is implicit rather than explicit about differences in the lives of women and men, and the need for gender disaggregation. Two areas for improvement regarding M4P and programming principles are described in the next section.

### *Examining the M4P WEE gaps*

Two critical principles of women's economic empowerment frameworks are not directly addressed in the M4P approach: women's workload and gender mainstreaming throughout the project life cycle.

*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 (personal communication with S. Johnson, 2011). Without the tools to account for women's unpaid work, M4P programme interventions are at risk of being less effective in supporting women's economic needs – particularly rural women and female-headed houses that suffer disproportionately from a heavy workload. However, 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. Baseline research and analysis to 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, is critical, as is the development of practical tools and guidelines for conducting analysis, and designing and implementing interventions.

*Gender mainstreaming in the project life cycle.* The M4P framework does not discuss gender mainstreaming. However, 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 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 and throughout can respond to the needs of mainstreaming.

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Women's ability to participate in paid work is based on assumptions around the elasticity of women's time

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## The foundations for an M4P WEE framework

The existing M4P intervention life cycle offers a valid structure for gender-sensitive systemic change

The M4P framework is a ‘working document’ and the preceding analysis implies the need for more explicit consideration of systemic constraints to women’s economic empowerment within that framework. The existing M4P intervention life cycle and its five components remains a valid structure through which to target gender-sensitive systemic change (The Springfield Centre, 2008a):

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.

### Setting the strategic framework

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. This follows a hierarchy from systemic intervention > market system change > improved access and growth > poverty reduction.

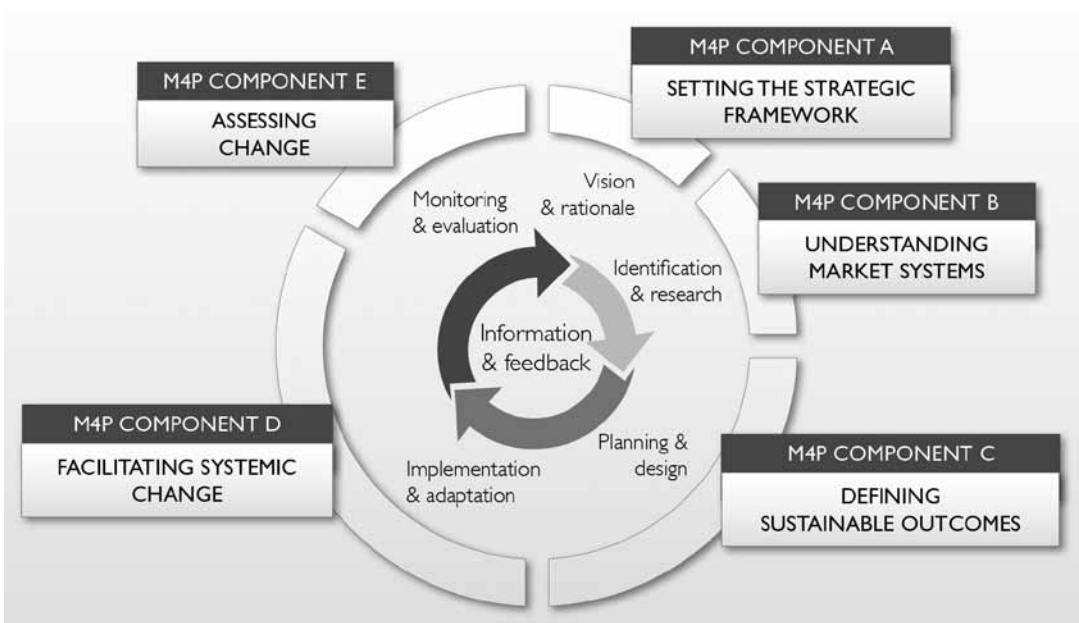


Figure 1. M4P intervention life cycle

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Women's profiles are different from men's and need to be researched and analysed separately

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*Poverty reduction.* M4P first defines the poverty reduction objectives, interpreting poverty according to context and project type, and answering basic initial questions. These questions can be adapted to take women as well as men into account. For example, when exploring the profile of the target group, particularly the nature of the economic activity, programme staff need to remember that women's profiles are different from men's and need to be researched and analysed separately.

*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'. By changing the gender-neutral language to 'poor women and/or men' we reorient our definition of access and growth accordingly. For example: Are there reasonable prospects of affecting significant numbers of poor women and/or men? (Do women participate in this sector?).

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Women's delivery needs and time constraints will mean different forms of delivery from those of men

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*Defining systemic change objectives.* The primary question here is what are the key dimensions of specific markets that interventions will be able 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 and time constraints will mean different forms of delivery from those of men.

*Defining the intervention strategy.* The intervention strategy must be based on a valid and achievable vision for change and the pathway toward exit. This involves making rational decisions as to what systemic change can reasonably be expected to be delivered through our intervention, and deciding focal areas for that intervention, but allowing for flexibility that is responsive to market players – see for example Box 2 on sector selection in the Georgian context. The intervention strategy is supported by logic models that map the market system change and movement toward the end goal. The logic model must be a credible one which demonstrates that desired change can be realized through project interventions. Indeed, it can be argued that the absence of such a logic model in conventional WEE frameworks is a major weakness compared with the M4P framework. 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.

**Box 2. Sector selection in the Georgian market**

The SDC-funded Market Alliances against Poverty projects in Georgia selected market development in the livestock sector because it is vital for alleviating poverty and promoting a sustainable market economy, and relies on the high involvement (80%) of small farmers in dairy and beef production. The sector has significantly changed over the last two decades as a result of the rapid transition to a market economy. Finally, the sector was selected for its high potential for a positive impact on rural women, who make up over 50% of the agricultural workforce yet have disproportional labour burdens and are grossly under-represented in decision-making arenas as well as land ownership.

*Source: Hakemulder and Miller, 2012*

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The second step in the intervention life cycle is to understand the market system

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***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:

- 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 engaging 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, and stakeholder analysis. 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 uncover more information about women's situations.

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During this research phase, it will be critical to ensure the right tools are selected

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***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. 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 that integrates

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A key question that may have quite different responses for men and women is: what is the prevailing capacity of market players?

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women at different levels. The analysis must take into consideration women's ability (as producers, consumers, or labourers) 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. One key question that may have quite different responses for men and women is: 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 – see, for example, the case from Bangladesh shown in Box 3.

### ***Facilitating systemic change: implementation and adaptation***

Facilitation is an approach of market system programming that alters a market system without direct intervention. This involves programmes: offering temporary technical assistance, promoting new business ideas, establishing communication opportunities, 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.

#### **Box 3. Katalyst project, Bangladesh**

The business case made by the multi-donor-funded Katalyst project in Bangladesh for contracting women to grow maize for a feed mill rested on their reliability. The mill responded by leasing land and providing inputs and guidance to women who had been labourers before, to start cultivation themselves. That season the women experienced a 100% increase in income. They planned expansions and increased expenditure on food, shelter, clothing, and children's education. While the numbers are still small (160 women in 2011), making a 'business case' has in this instance led to a strategic change in gender roles (from labourers to contractors) and empowerment. Two more contractors are forming women's contract farmers groups, indicating emerging systemic change.

Source: Hakemulder and Miller, 2012

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Facilitators should be able to promote women as viable target consumers of a service

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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).

### ***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.

The standard can be utilized for monitoring and evaluating women's economic empowerment programmes 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 also to provide feedback on performance, and to spur change in interventions as needed.

### **Conclusion**

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. Clearly, no single programme or approach can be expected to address all dimensions of poverty at once, nor to serve economic and social needs equally, and M4P is first and foremost an economic approach to development. Nevertheless, this gendering of the M4P framework provides an opportunity to achieve economic equality and justice for women and men. Further, M4P programmes will benefit from taking underlying empowerment issues into consideration. First, if women-specific constraints related to accessing assets, services, and opportunities are not well understood (underlying constraints) then systems change cannot occur. Further, promoting economic development without looking at deeper issues of empowerment could be deleterious to women: for example, when increased paid work leads

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If women-specific constraints are not well understood, systems change cannot occur

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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.

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