

**LEVI  
STRAUSS  
FOUNDATION**



# SUSTAINABLE MICRO-FINANCE for WOMEN'S EMPOWERMENT



## ORGANISATIONAL LEARNING



# AIMS

- ◆ capable of **capturing the complexity** of impacts of enterprise interventions. This includes impacts over a range of development goals, different stakeholders, particularly the very poor, at different levels: not only individuals, enterprises and households but also markets, communities and institutions and over different time frames.
- ◆ not only measure outcomes but **make useful recommendations** for increasing the development contributions of enterprise interventions. Impact assessment is then not an additional extra cost, but becomes an integral part of project, programme and/or policy development.
- ◆ **contribute to the setting up of sustainable learning processes** between stakeholders. The impact assessment process should develop sustainable networks and partnerships to increase learning and capacity at different levels. These will decrease the costs of future impact assessments, increase the long-term accountability of the development process and contribute to pro-poor development itself.





# KEY QUESTIONS

- ◆ **What is happening?** What are the range of positive intended impacts? What are the range of unintended negative impacts? Are there any unintended positive impacts?
- ◆ **To whom is it happening?** How do positive and negative impacts differ between groups of intended beneficiaries? What is happening to non-beneficiaries, particularly the poorest women and men who may be excluded from the intervention?
- ◆ **Why is it happening?** Are impacts due to opportunities, constraints or risks offered by the economic, social or political context? Because of the intervention? Because of any particular features of the intervention? Despite the intervention, because of strategies of beneficiaries and/or other stakeholders?
- ◆ **What can or should be done about it?** Which of the positive impacts can or should be increased or replicated? Which of the negative impacts can or should be avoided? For whom? What are the range of practical options?
- ◆ **How can accountability of any recommended changes be assured?** How is implementation of any recommendations to be assured? How is it to be monitored? By whom?



# EMPOWERING ENQUIRY

## KEY STEPS



- ◆ **Stakeholder analysis** to identify lines of difference, consensus and conflict of interest: Who is to be empowered? What is the role of external agencies and the currently powerful? Who is to be represented in the investigation process?



Then with different key stakeholder groups:

**Visioning change:** What do people want to be changed?



- ◆ **Appreciating achievements:** What positive changes are occurring and how?
- ◆ **Identifying challenges:** What negative changes are occurring and what challenges need to be addressed?



- ◆ **Exploring the future:** How can positive changes be further increased? How can negative changes be avoided? By whom?

Then bringing together different stakeholder representatives and ensuring that the poorest and most vulnerable are adequately represented and supported:



**Negotiating change:** How can the different views and potential conflicts of interest be negotiated in practical programme or policy change?



# CRYSTALLISATION' CHECK

- ◆ 'What are the precise practical questions and issues which the investigation is designed to address?
- ◆ Why do we need to know? Who will use the information generated and how?
- ◆ Are the methodologies, indicators, structures for representation and steps in investigation adequate to address these questions?
- ◆ Are any of the questions or elements in the investigation redundant? Can they be omitted to decrease time and costs?

# EMPOWERMENT CHECK

- ◆ Does the investigation process really build the capacity, skills and learning of programme participants and increase their understanding?
- ◆ How is learning linked to action?
- ◆ Are the most disadvantaged and vulnerable stakeholders adequately represented at all stages?





# DIFFERENT PLAYERS

- ◆ People themselves – monitoring and tracking benefits and how to use services better
- ◆ Program – market research and how to increase development impact. Impact MIS
- ◆ Donors – evaluations and development impacts
- ◆ Research institutes – make dissertations, theses, research have more impact



# COMPLEMENTARY METHODS

- ◆ Participatory Methods
- ◆ Qualitative Methods
- ◆ Quantitative methods