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Better access to growth

Mainstreaming gender in cluster development

UNITED NATIONS
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Better access to growth:

Mainstreaming gender in cluster development

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The Technical Working Papers Series is a series of occasional papers arising from the work of the Private Sector Development Branch of the Programme Development and Technical Cooperation Division (PTC/PSD) of UNIDO. It is intended as an informal means of communicating important insights and findings from the technical cooperation and research activities of the Branch to a wider public of interested development practitioners, policy-makers and academics. Comments and suggestions on the issues raised in these papers may be addressed to:

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EXECUTIVE SUMMARY

The principle of equality of men and women are stated both in the 1945 United Nations Charter and in the 1948 United Nations Declaration of Human Rights. However, the majority of development planners and practitioners largely failed to address the issue of gender equality in the development process for more than fifty years. Gender disparities remain pervasive in many dimensions of life. Today, a shift in development practice is occurring. The international community has recognised the importance of integrating concerns for women's empowerment in the existing development objectives, and has asserted its commitment to gender equality in the eight *Millennium Development Goals (MDGs).*

In the framework of MDGs, the objective of the United Nations Industrial Development Organisation (UNIDO) is to improve living conditions of people and promote global prosperity through the sustainable industrial development of developing countries and countries with economies in transition.

Traditionally, the Cluster Development Programme of UNIDO focuses on assisting underperforming clusters and enhancing their competitiveness in a context of market liberalization and rapid technological change. Past interventions have shown that strengthening clusters competitiveness is necessary but not sufficient to reduce poverty. To develop a better understanding of the impact of cluster development on poverty reduction, UNIDO, with funding from the Swiss Development Cooperation (SDC), launched in 2002 an action-research project. Pilot activities were undertaken in two clusters in India, the handloom cluster of Chanderi and the fruit-processing cluster of Sindhudurg, to identify methodologies, tools and good practices that maximise the pro-poor impact of cluster development.

This paper explores how integrating a gender perspective within technical cooperation projects can enhance the pro-poor effects of cluster development. It attempts to focus on the critical factors that need to be integrated into a cluster development project and on the problems and limitations that can arise, its final objective being to guide cluster development practitioners on engendering their work.

The activities implemented in India revealed that a rethinking of the cluster development methodology is necessary in order to ensure the effectiveness of a gender aware cluster development initiative. The integration of a gender sensitive focus starts from the selection of the cluster and spans over all the stages of the project from the diagnostic

study, through action planning to monitoring and evaluation. It calls for, or at least also involves, the targeting and tuning of cluster development activities to the specific needs and circumstances experienced by women, in order to counter the discrimination they often suffer. A variety of steps can be taken to facilitate women integration in the cluster life. Among them this paper explores Self Help Group formation, micro finance schemes, exposure visits and skill development. Case studies and stakeholders' statements provide evidence of the success of the above initiatives in the pilot projects of Chanderi and Sindhudurg.

This paper draws attention to the importance of entrusting the project to a team of cluster development agents that count on crucial competences for the achievement of gender equality. This implies ensuring gender balance within the team and disseminating among its members methodologies and tools that will help develop a gender sensitive action plan. In India, awareness raising workshops and the provision of appropriate training greatly contributed to this goal.

Finally, the introduction of a gender perspective is far from suggesting the exclusion of men from the initiative. Although a number of activities focus on women only, men should be involved in dialogue and partnerships with women in order to foster a change in their attitude and in gender relations.

This paper maintains that gender should not be an add-on activity within a project of cluster development, rather a component that is systematically integrated in the process. Following the introduction in Chapter I, Chapter II provides an overview on the status of women in developing countries and on how discrimination impacts on their well-being. Chapter III summarizes the evolution of the literature on gender and introduces the relevant concepts. The following part recalls the interrelation linking women and development, while in Chapter V analytical and operational tools are presented for the implementation of a gender aware cluster development initiative. The concluding section summarizes the main findings and points to the importance of introducing a gender perspective in the pro-poor development agenda.

CHAPTER I:

Introduction

Poverty is a multidimensional phenomenon. In addition to material deprivation (lack of income and low levels of consumption), it encompasses lack of assets, technology, and skills along with greater vulnerability and insecurity (Barrientos, 2003; Chant, 2006). This is why UNIDO's Cluster Development Programme (CDP) has defined poverty as "the persistent state of an individual who has a low income or is at risk, who has a low capability in terms of choices and who is excluded from participation in Society. She/he has little access to material, financial and institutional resources and is unable to exert control over her/his life". The adoption of this definition of poverty has opened up greater space for incorporating gender into poverty analysis.

In most societies, women are more disadvantaged than men; they are more likely to experience poverty and have fewer opportunities to move out of it. Compared to men, they receive less training, are less literate, and face a variety of additional constraints that hinder their engagement into productive activities, such as poor access to market information, technology, finance, skill development and networks (Mehra, 1997). Moreover, women need to combine their productive and reproductive role (childcare, household duties, care of the elderly), which reduces the time they can spend on paid work. Finally, women often lack confidence in their own abilities because families tend to encourage boys and men more than girls and women. When a family is faced with poverty, it is indeed the women and girls who suffer the most.

The experience gathered by UNIDO in the development of clusters of small and medium enterprises shows that there is considerable scope for improvement to maximize the pro-poor impact of cluster development by incorporating a gender perspective in the existing methodology. To develop a better understanding of such impact, UNIDO, with support from the Swiss Development Cooperation (SDC), launched in 2002 an action-research project. One of its main components were pilot activities in India to identify appropriate methodologies, tools and good practices in cluster development. Two pilot clusters – the town of Chanderi, in the state of Madhya Pradesh, for handlooms and the district of Sindhudurg, in the state of Maharashtra, for fruit processing – were chosen taking into consideration that the bulk of the deprived and marginalised population is concentrated outside the major metropolitan areas and that their livelihood depends on the growth of agro-

business. This paper builds on the outcomes of the above pilot projects to create a framework that integrates gender equality in the objectives of a cluster development initiative.

CHAPTER II:

Understanding Discrimination against Women

Women represent the majority of the poor. It is estimated that, worldwide, approximately 1.3 billion people fall below the international poverty line of US$ 1 per day and 70 % of them are women. The following UN statistics remain as true today as when they were formulated over a decade ago (World Bank, 2003; UN, 2000):

Women

- perform 2/3 of the world's work
- earn 1/10 of the world's income
- own less then 1/100 if the world's property
- are 2/3 of the world's illiterate

Despite decades of research and advocacy, development interventions are often gender blind, and overlook the fact that women and men experience poverty differently. Furthermore, gender-blind development programmes have often disadvantaged women, since they have added to their workload and failed to recognise their roles in childbearing and community life.

Understanding discrimination can help develop new approaches to poverty reduction, and implement CDP that address the needs of both men and women alike.

The Government of India has assumed a strong commitment to fight gender discrimination, and it has ratified various international conventions to secure equal rights for women. As a result, women enjoy greater visibility and voice than they did fifty years ago. Nevertheless, there is still clear evidence of prevailing gender disparities, such as in the following spheres (Menon-Sen and Shiva Kumar, 2001):

Mortality: In societies where women and men are treated equally, women outlive men, so that the ratio of women to men in the adult population is in the range of 103-105 women for 100 men. Despite this biological advantage, in India women's mortality and morbidity rates frequently exceed those of men. It has been estimated that 32 million women are "missing" in the country. Indeed, the last Census (2001) recorded a total population of 1.03 billion, among which 496 million are women, a number that, when compared to the expected 528

billion, gives account of women's poor living conditions. The reason for this imbalance is that many young women die before reaching adulthood, particularly during childhood and the reproductive years[1].

Health: The majority of women suffer nutritional stress, they are often anaemic and malnourished. Millions of Indian women simply lack the freedom to step beyond the boundaries of the house in search of health services (close to 300 women die every day during childbirth or of pregnancy related causes, this is equivalent to one death every five minutes). Moreover, according to the National Family Health Survey-2 (1998-99) only 52% of women in India are consulted on decisions about their health care. In Madhya Pradesh the figure drops to 37% (ibid, p. 29).

Education: Although female literacy levels vary dramatically between States, on average only 54 % of Indian women are literate as compared to 76 % of men, which means that 190 million Indian women lack the basic capability to read and write. Far fewer girls than boys go to school, and school drop out rates for girls are higher. In 1991, the Census recorded more than 52 million girls who were neither going to school nor participating in paid work. These are likely to be working in the household or in the informal sector.

Employment: According to the World Development Indicators, the percentage of women in the total labour force has remained low and it has registered a slight decline from 34 in 1980, to 31 in 1990 and 32 in 1995 and 2000. The share of women in the paid workforce is, thus, much smaller than the share of men. This problem persists because women rarely have the opportunity to acquire the skills necessary to compete with men on an equal basis, and because men (and what are generally perceived as traditional male values and traits) dominate on the labour market. Moreover, boys and men generally receive greater encouragement and support from family and society.

Earnings: Women's work is undervalued as it is exemplified by the fact that women earn lower wages than men and enjoy fewer privileges, while doing the same work. In no country do women and men earn equal wages in agriculture, and discrimination is even greater in the manufacturing sector (in 1999-2000 women's wages in this sector were often less than 50% of men's wages). Furthermore, women work longer hours than men; they carry the major share of domestic works (e.g. care of children and elderly, family health, collection of water, fuel and food); they perform unpaid work in family enterprises or on family land. Yet, all these contributions to household and community welfare receive no acknowledgment.

Decision-making: The right of every citizen to participate in public decisions is a basic element of democracy. India has been one of the first countries to recognize it, and to enact a legislation that creates opportunities of political participation for women at the grassroots level. This has led nearly one million women to organize into Panchayats (village councils). However, evidence of the impact of this legislation is mixed and a number of factors continue to constrain women's participation in village councils (ibid, p. 69). Overall, women are still underrepresented in governance and decision making positions.

Security: Most significantly women are legally discriminated when it comes to land and

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[1] The life span of a girl born in a village of Madhya Pradesh is 2 years lower than that of a girl in sub-Saharan Africa (ibid, p. 21 and p. 23)

property rights (most women do not get a share of the parental property and do not own property in their own names). Moreover, they face violence inside and outside the family during their all life[2].

These data offer a useful starting point to raise awareness on gender discrimination in India. However, in order to draw policy implications, a contextual analysis is needed, which addresses the following questions: what do these data suggest about women's conditions within a cluster? Could a CDP contribute to improving gender equality in areas such as employment, health, education and decision-making?

This paper analyses the potential of cluster development projects to contribute to gender equitable economic development. In order to lay the ground for the discussion, chapter III compiles a list of definitions that allows reaching a common understanding of the terminology used, and it offers an overview of theories related to Gender and Development. Chapter IV reviews the link between economic growth and gender equality with particular focus on the impact of small-scale enterprise development on women. Chapter V addresses the position of UNIDO with respect to gender and its potential for action. Finally, chapter VI offers a set of tools and operational guidelines to allow Cluster Development Agents (CDAs) and their team to become effective Gender Equity Agents (GEA).

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[2] In India a rape occurs every 34 minutes, every 42 minutes an incident of sexual harassment takes place, every 43 minutes a woman is kidnapped, every 93 minutes a woman is killed.

CHAPTER III:

Unpacking Gender

The increasing incorporation of gender issues into development programmes has not avoided the persistence of a certain degree of uncertainty about the meaning of the word "gender". Since the focus of gender-oriented development has been women, the concept of gender has often been misused as a synonym of women. This means that often little or no consideration is given to men and gender relations, and how these relations influence women's capacity to participate and benefit from development projects. This section reviews the main concepts related to gender, in order to help incorporate a *gender perspective* into the CDP approach. After introducing a few definitions, the literature on *Women and Gender* is briefly reviewed.

A.   Overview of Concepts

This section aims at clarifying the use of gender related terms. It is, on purpose, provided as an introduction, in order to lay the ground for the elaboration of policy recommendations. Moreover, mastering this information is necessary to advocate a change in gender relations.

Gender, gender rules and gender relations: Gender refers to "socially constructed roles and socially learned behaviours and expectations associated with females and males" (World Bank, 2000:2). It follows that gender is not the same as sex or women.

Sex is connected with biology (chromosomes, hormonal state, external and internal genitalia). Given these biological and physical differences, societies construct assumptions, roles and responsibilities that are assigned to females and males: people are perceived as men and women and "gender roles" are the activities ascribed to these perceived differences as shown in Table 1, next page.

These roles create gender identities, behaviours and relations that are usually unequal in terms of control over decision-making, assets and freedom of action. Gender differences, thus, result in power relations between men and women within a society.

Table 1: Definition of roles

Productive roles	Work done by women and men for payment in cash or kind
Reproductive roles	Child bearing, responsibilities and domestic tasks required to guarantee the maintenance and well-being of all family members
Community Management Roles	Activities undertaken at the level of the community for its development and political organization (usually voluntary, unpaid work)

Source: IIRR and Interaction (2004)

Gender roles and relations are learned and context specific. They interact with other social relations and are dynamic; thus they can change over time and be reconstructed. Factors such as education, technology, economics and sudden crises like wars, migrations or famines often determine changes in the roles ascribed to men and women. For example, in one society women may be excluded from productive activities such as farming. By contrast, in other societies where war or migration has left women entirely responsible for their households, customs can be modified and women enabled to control the means of production, in order to secure the livelihood of the families. Gender is therefore a concept that is determined and supported by societal structures based on power relations.

Gender roles generate different "practical" and "strategic" needs:

Practical needs of women consist of the short-term, material needs generated by women's existing gender roles (mainly as mothers and housewives) and daily living conditions. They are mostly related to income generating activities or basic services which take place within the domestic arena, (e.g. fetching water, collecting fuel, sanitation, transportation, credit, child care). They differ depending on the specific socio-economic conditions and do not question the existing division of labour between genders.

These needs can be addressed through practical interventions such as the provision of traditional employment opportunities, childcare services or maternal and child healthcare. However, those interventions are unlikely to affect gender relations and may even preserve or reinforce the prevailing unequal division of labour.

Strategic needs of women are long-term needs generated by the subordinate position that women occupy in relation to men. They encompass disparities in wage level, education and employment opportunities or unequal representation in decision-making bodies. Interventions that address these needs challenge the unbalance of power between men and women, and aim at promoting women's full and equal participation in all aspects of the economic and social life.

Examples of this kind of interventions include actions that address institutionalized forms of discrimination (e.g. unequal rights to property and resources), freedom of choice over child bearing, shared household duties and child care, promotion of political equality, etc.

Traditionally, the majority of development projects have addressed women's practical needs. Indeed, these require less complex interventions and face less resistance, since they

do not directly challenge power relations. Yet practical and strategic needs are interlinked: responding to short-term, practical needs can provide an entry point to identify and address longer-term strategic needs. For example, starting a women's group to meet their practical need of increasing income, may improve women's economic position and participation in society.

A further distinction needs to be drawn between women's projects, which focus exclusively on women, and projects that adopt a gender perspective. The latter are based on the analyses of gender relations, can target women and men, and their impact is measured on the extent to which they affect women as well as their relations to men.

Gender analysis: refers to an analysis that takes into account factors such as race, class, ethnicity, sexual preferences, and age in order to gain an understanding of the roles played by women and men (including issues such as the division of labour; productive and reproductive activities; access to and control over resources and benefits; socio-economic and environmental factors that influence women and men). It conveys a better understanding of a cluster and increases the chances of a project to meet its objectives. Gender analysis also refers to the systematic investigation of the differential impacts of the project on women and men.

Gender blindness: In the design and implementation of a project, gender–blindness refers to the inability of taking into account the differences between women and men in terms of needs, benefits, access to resources, access to power, or socio-political status. An absence of gender analysis can lead to a gender blind CDP.

Gender neutral: refers to activities and outcomes of a project that do not necessarily improve the situation of women, but do not cause any harm either. The adjective gender neutral (also referred to as gender-generic or gender-inclusive) is also used to describe the use of non-sexist language, i .e. the adoption of a vocabulary that avoids referring to males or females when discussing a hypothetical person whose sex cannot otherwise be determined (e.g. the use of chairperson or police officer instead of chairman and policeman).

Gender bias: This refers to the existence of stereotypes based on the sex of a person, and on the belief that gender influences his/her behaviour. Gender bias can lead to discriminations, when one person or group of people is treaded less favourably than others because of prejudices on group identity (CEDAW)[3].

Gender-sensitive indicators: These are indicators disaggregated by sex, and are also referred to as "gender-responsive" indicators. They are used to track gender related changes over time and illustrate in what ways the projects has affected gender roles. For example, they are crucial to understand to what extent a project is mainstreaming gender and meeting the needs of women and men.

Gender awareness: Gender awareness includes (a) awareness of the different needs of

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[3] The Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW), defines discrimination against women as "… *any distinction, exclusion or restriction made on the basis of sex which has the effect or purpose of impairing or nullifying the recognition, enjoyment or exercise by women, irrespective of their marital status, on a basis of equality of men and women, of Human Rights and fundamental freedoms in the political, economic, social, cultural, civil or any other field."*

women and men, (b) awareness of the fact that projects and activities impact differently on women and men, and (c) awareness that both women and men should be actively involved in decision-making at all levels. Gender awareness should lead the CDA's and his/her team to place women's and men's needs and priorities at the centre of a project.

Gender equality and gender equity: Gender equality is achieved when there is no discrimination on the basis of a person's sex. This does not imply that men and women are treated indifferently, rather that they are endowed with equal opportunities to contribute to and benefit from socio-economic and political processes, to access and control resources, and to fully realise their potentials. While equality is an attribute of interventions addressing long-term strategic needs, gender equity is used within a context of interventions that address a person's practical needs, and refers to the process of treating people in the fairest possible way, in order to ensure equality of outcomes.

Women empowerment: Empowerment is one of the most frequently used terms in today's development discourse. As a result, different interpretations have proliferated. In the implementation of the Cluster Development Project in India, UNIDO has defined empowerment as "the process of gaining access and control over resources, ideas, institutions and ideologies, as well as control over oneself". This definition builds on the idea of "power", which can be given a number of different interpretations, as shown in Annex 1. According to Deshmuk-Ranadive (2005), empowerment takes place when the constraints that impede equal participation are removed. This occurs through a process that allows women to organize themselves, in order to increase their self-reliance, assert their independent right to make choices, and gain control over the resources necessary to challenge and overcome their subordination. Women's empowerment impacts on a variety of variables such as material security, health, mobility, education, status in the family, or participation in decision-making. It can also encompass non-measurable improvements such as an increase in self- confidence.

Gender mainstreaming: This term came into use with the adoption of the Beijing Platform for Action at the 1995 4th UN International Conference on Women. It refers to the integration of gender issues within development thinking and practices, in order to achieve gender equality. Both, empowerment and gender mainstreaming contribute to poverty reduction.

Gender perspective: Bringing a *gender perspective* into a CDP implies moving away from the often ineffective effort to add a 'gender component' or 'gender dimension' to a CDP. It requires the assessment of the impact of any planned action (e.g. production, marketing, skills development) on women and men, at every stage of project design and implementation (e.g. diagnosis, formulation of action plan, implementation of activities, monitoring and evaluation).

B.   From *Women's Development* to *Gender and Development*

This section reviews the theoretical debate of the past 50 years on how to integrate gender equality in development interventions. As the previous section, this is intended to provide an introduction to the following discussion, which focuses on the potential contribution of the Cluster Development Agent (CDA) to introducing a gender perspective into a CDP.

Identifying a problem: In the 1950s and 1960s, women's issues in development were subsumed under the question of human rights and women were viewed as an object to protect but not necessarily consult. Until the early 1970s, the development discourse addressed the needs of poor women entirely in the context of their roles as wives and mothers. Known as the *Welfare Approach*, this school of thought assumed that the benefits of growth-oriented macro-economic strategies would trickle down to the poor, and that poor women would benefit from the improvement of their husbands' economic position (Forsythe *et al.*, 2000).

In 1970, the Danish economist Ester Boserup challenged these assumptions. In her book *Women's Role in Economic Development* (1970) she concludes that, far from benefiting from an improvement in their husbands' situation, women were ignored and increasingly loosing status. Boserup suggested the existence of an inverted-U shaped relationship between economic growth and gender inequalities. According to this interpretation, in the early stage of development, economic growth is accompanied by a growing gap between genders. It is only at a latter stage, when countries reach a certain threshold, that growth leads to a reversal in gender inequality (Forsythe *et al.*, 2000). This inverted curve pattern became known as the Women In Development approach, and increased the visibility of women's role in the development process.

Focussing on women: 1975 was declared the UN International Year of Women, and 1976-1985 the UN International Women's Decade. This attracted high attention to women and led to the establishment of national women's organizations and ministries in many countries. At the same time a mounting body of academic research revealed that gender-blindness in development projects had resulted in women being ignored or even harmed. Greater concern for the impact of development strategies on women emerged, and it was recognized that policy interventions were needed to correct the gender biases that characterize the first stage of development. This helped to institutionalise the *Women in Development* school of thought (WID), with the aim of integrating women for a more efficient and effective development.

The strategies developed included formulating projects or project components that focused on women's productive role (often resulting in income generation projects). However, the focus was merely on the situation of women, while the root causes of discrimination were overlooked.

Addressing discrimination: A second wave of thinking on gender issues started in the late 1970s in the form of research on the grass-root effects of Structural Adjustment Programmes (Chant, 2006). This revealed that trade liberalization and debt crisis were having differentiated impacts on men and women. The cutbacks in the provision of public services placed an additional burden on women, precisely when macro-economic instability was forcing them to spend more time on income generating activities. The *Gender and Development* (GAD) school of thought emerged, pointing out that women had been systematically subordinated and assigned secondary or inferior roles to men, and that their needs had been considered in isolation from the larger context. The proponents of GAD emphasized that the relationship between economic growth and gender equality is of a complex nature, and that the first does not necessarily result in an improvement of the status of women vis-à-vis men. GAD focused on unequal relations of power (between men and women, but rich and poor as well) and called for *gender relations* (rather than

women only) to be adopted as the main analytical tool. As a result, it sought the integration of a *gender perspective,* rather then a woman component or a gender dimension, at all levels of the project cycle management. To do so, GAD embodied greater reference to men and argued for the inclusion of men as actors and clients in gender interventions (Chant and Gutmann, 2000).

Improving capabilities: Since the early 1990s, a growing body of literature has challenged the definition of poverty as "scarcity of income", and replaced it with a more comprehensive definition which encompasses low entitlements and limited capabilities (Fawzi El-Solh, 2003). The entitlement approach to poverty, first formulated by A. Sen, is particularly relevant to address the gender-specific aspects of poverty, since the gender gap can be understood in terms of an unbalanced distribution of "non-material" assets between men and women (Beneria and Bisnath, 1996). The relative poverty of women, thus, owes to their low entitlements, such as limited access to credit, land ownership and other productive resources, and their limited capabilities such as illiteracy and low level of skills. Moreover, when these are available, women face greater constraints in exercising them and translating them into income-generating activities. Finally, even when women have income, they are excluded from decision-making (Chant, 2006). With this new school of thought gaining ground, gender has been recognized as an essential concept for understanding and eradicating poverty, and calls for "engendering development" have attained growing attention (Mehra, 1997). As a result, there has been a shift of focus within development policies towards enhancing women's capabilities (access to health and education, etc.) and expanding their opportunities (access to credit and employment, etc.).

In the past three decades, international conventions, such as the Convention for the Elimination of Discrimination Against Women (CEDAW) and the 1995 Beijing Fourth Women's Conference Platform for Action, have lead countries around the world, Non Governmental organisations (NGOs), Community Based Organizations (CBOs), and International Development Organisations to take on a commitment to gender equality, incorporate gender analysis into their policies, apply it to budgets, and implement more gender sensitive programmes (IIRR and Interaction, 2004). In spite of this progress, women's needs are often overlooked within the development programmes, on the workplace and in the formulation of national policies.

While the commitment to gender equality as an issue of human rights or social justice remains strong, it is widely recognised that greater improvements are required. It is in this framework that UNIDO has acknowledged the need to include a gender perspective in its strategies of MSMEs development, in order to promote a process of gender equitable poverty reduction.

CHAPTER IV:

Women and Development

A significant body of research has focused on the interrelation between gender inequality and economic development. This section reviews the main findings related to the mutual impact of gender inequality and economic growth. There is increasing consensus that gender inequalities harm wellbeing and hinder economic development (World Bank, 2001; DAC, 2003). Gender disparities impact on the wellbeing of individuals and affect their ability to improve their lives, but also reduce enterprise productivity, thus imposing a cost on economic progress (World Bank, 2000).

At the macro-economic level, the subordination of women imposes a cost on productivity and efficiency. The exclusion of girls from education limits the accumulation of human capital in the household and in the labour market, while restricting the access of women to resources, public services and productive activities diminishes the economy's capacity to grow (World Bank, 2000). Klasen (1999) found a considerable impact of gender inequality in education and employment on economic development. According to his study, gender inequality lowers the average quality of human capital, and prevents progress in reducing fertility and child mortality rates, thus hindering economic growth. Empirical research supports this argument, confirming that the cost of gender inequality is paid not only by the affected woman but by the society as a whole (DAC, 2003).

Inequalities are the largest in developing countries and within them among the poorer income groups, where they increase the incidence of malnutrition, diseases and deprivations (World Bank, 2001). According to the Human Development Report 1995, gender inequalities in health and education are greater among the poor than the non-poor. A similar pattern emerges when comparing poor and non-poor countries. This means that development must build on the provision of decent incomes and education for poor women (Ashby, 1999). Promoting gender equity in education and employment is, thus, a win-win strategy, since, besides being intrinsically valuable, it fosters economic growth and favours human development (Klasen, 1999).

At the meso level, women play an important role in economic life as entrepreneurs, business owners and workers. Their flexibility makes them successful in responding to the opportunities offered by MSMEs development (UNIDO, 2001). There is also evidence of a dual relationship between women's empowerment and the private sector. On the one

hand, women's participation in the private sector, particularly within micro, small and medium-scale enterprise (MSMEs), is critical to its development. On the other hand, MSMEs not only play a key role in sustaining economic growth and reducing poverty (by creating employment, generating incomes, reducing vulnerability for small producers and poor workers) but also in addressing gender imbalances. As it will be discussed later, MSMEs provide women with income, and promote their empowerment and independence both within the household and the community.

At the micro level, the empowerment of women impacts significantly on the socio-economic well being of the household. The more resources the family reach through women, the greatest is their impact in terms of poverty reduction (DAC, 2003). There is abundant evidence in the development literature showing, for example, that investments in the education of girls yield higher rates of return and translate into food security, better health and family welfare. If women are given training, they are likely to pass the information on to their children, and when income or resources of women increase, they are more likely than men to use them for the benefit of the whole family. Moreover, gender inequalities disadvantage future generations (UNPD, 1995). Women, who suffer of poor health and nutrition, are less able to nurse their infants, while low levels of literacy reduce their ability to care for the children and stimulate their mental and physical development.

Finally, gender inequality not only perpetuates but also reinforces poverty. Allowing gender inequality to persist intensifies poverty among women, which in turn deepens poverty in the society.

Box 1: Gender balanced relations improve development outcomes

There is clear evidence that increasing the access of women to the benefits of growth improves the effectiveness of development interventions and their outcomes:

- Where women gain access to income, they are likely to use it to address basic family needs and send children to school, which has direct and indirect impacts on poverty reduction at the household and community level;

- Women's participation in projects activities, groups and committees increases the effectiveness of development intervention;

- Where changes in gender relations occur, they are usually related to an increase in women's decision-making power at the community level, with positive outcomes for accountability and good governance.

Source: Hunt (2004), O'Regan-Tardu (1996) and Elson (1996)

While the contribution of women empowerment on economic development is widely recognized, the impact of economic growth on gender equality is contentious. Some scholars suggest that increases in per capita income go hand in hand with reductions in gender inequalities (Dollar and Gatti, 1999). According to this approach, there is a causal relationship between policies that promote growth and gender empowerment. A vibrant economy, it is argued, improves circumstances for women through several channels (World Bank, 2001): expanding job opportunities and raising labour productivity, boosting investments in infrastructure and increasing quality and availability of public

services, strengthening the incentives to invest in girls' education, and promoting social change. On the one hand, when employment opportunities increase as a result of economic growth, the expected rate of return to human capital rises, thus expanding the incentives to invest in girls' health and education. On the other hand, economic growth is likely to be accompanied by investments in infrastructure and social services, thus reducing the time women need to spend in the care economy (World Bank, 2000).

Nonetheless, evidence from developing countries shows that the impact of economic growth on gender equality is neither immediate nor automatic (World Bank, 2001). First, increases in per capita income may take a long term to translate into social progress (Dollar and Gatti, 1999). Moreover, economic development alone cannot trigger improvements in gender equality if it is not supported by policies that address discrimination and promote women's empowerment (World Bank, 2000).

It follows that there is great scope for direct interventions on gender issues and that including a *gender perspective* in development processes is a necessary condition to reduce poverty. The next section examines the effects of MSMEs development on gender inequalities, and reviews the extent to which interventions promoting business growth affect women.

A.   Women and Enterprise Development

The SMEs sector has the potential to play a central role in triggering a process of gender equitable poverty reduction (Barrientos, 2003). In developing countries, small-scale enterprises provide the bulk of employment and income opportunities for the poor. Considering that women represent the majority of the poor, and their participation in the small-scale manufacturing and trading sector is high and has been rising, there is a strong rationale for supporting women entrepreneurship (Kantor, 2001).

Research suggests that SMEs growth contributes to gender equitable development via three main channels (Kantor, 2001; Mayoux, 2000). First, given that women represent more than one-third of the manufacturing force in developing countries, increases in the efficiency and profits of women-led enterprises deliver an important contribution to economic growth. However, most of the enterprises owned by women are very small and have low profit margins, thus their contribution to economic well-being is mostly in terms of securing a safety-net to the benefit of their families. Secondly, women tend to spend more of their income for the family. Increasing their earnings is, therefore, likely to result in important welfare improvements at the household level. Finally, self-employment and entrepreneurship increase women's self-worth, and helps them gain control over their lives. As a result, gender equitable enterprise development promotes women's empowerment and independence, and is likely to affect fertility and family welfare (Barrientos *et al.*, 2004).

As discussed before, these outcomes do not occur automatically. Indeed, women have different needs and face greater constraints than men when running a business (Kantor, 2001). On the one hand, women face serious obstacles due to the society's perception of what their role and responsibility should be. This is likely to result in occupational segregation, which limits their participation to a range of low investment, low profit activities for the local market (Mayoux, 1995). Moreover, the necessity to combine

productive and reproductive roles affects their entrepreneurial ability, since it reduces their time availability. In particular, in developing countries, the limited provision of welfare services, such as lack of childcare and healthcare infrastructures, increases the time women need to spend in the care economy. On the other hand, women entrepreneurs face severe constraints in terms of limited access to finance, information, productive resources, education and relevant skills. Finally, household responsibilities and societal constraints increase their risk adverseness and affect their self-confidence.

Evidence shows that, if these differences are not recognized in the design of development programmes, women are unlikely to benefit from SMEs growth. This has been the case for most of the projects implemented in the 1970s and 1980s, when donors focused on providing poor women with part-time income generating activities that could be combined with household responsibilities. Women were mainly engaged in a narrow range of low paid female jobs, which increased their workload without challenging men's control over income within their household. As a result, most of the programmes failed economically and delivered no change in gender relations (Mayoux, 1995).

By the early 1990s, a shift had occurred leading to the emergence of a new consensus on women entrepreneurship. Greater attention is paid to the market feasibility of women's businesses, client participation is encouraged at every stage of project development, and the promotion of small-scale enterprises is understood as part of a wider pro-poor policy agenda (Mayoux, 1995). It is increasingly recognized that business support for poor women has the potential to engender a virtuous circle that goes from improving female education, to increasing employment and participation. This is how SMEs development can deliver an important contribution to the achievement of the MDGs (Barrientos, 2003).

However, in order to produce a change in gender relations, enterprise development programmes need to address the inequalities faced by women in accessing assets and opportunities.

The existing literature on cluster development has paid little attention to issues of gender equality (Rees, 2000). Based on UNIDO's experience in India, this paper attempts to fill the gap by highlighting the synergies between Cluster Development and women empowerment in a poverty reduction perspective.

It provides suggestions on how cluster development initiatives can address poverty by prioritising gender equality and identifying synergies with parallel gender-focused projects. Its main objective is to provide a set of guidelines for cluster development agents (CDAs), in order to help them sensitize the actors of a cluster on gender equality and promote women empowerment.

The next section reviews characteristics and impact of Cluster Development Programmes and investigates the scope for incorporating gender issues within UNIDO's pro-poor agenda.

CHAPTER V:

Including a Gender Perspective in the UNIDO CDP Methodology

The UNIDO Cluster Development Programme assists micro, small and medium enterprises (MSMEs) with the objective of increasing their competitiveness by fostering inter-firm linkages and collaborative relations with local support institutions. The Programme does not aim at creating new clusters; it rather supports existing underperforming clusters through the promotion of joint-actions among individual enterprises. In so doing, UNIDO helps MSMEs within a cluster to jointly take advantage of new market opportunities, or face common problems and threats.

In terms of implementation strategy, UNIDO's CDP adopts a multistage participatory method entailing the following phases:

Diagnostic study: through a participatory strategy the CDA gains an understanding of what lies at the core of the cluster underperformance. Emphasis is placed on untapped potentials, local and global linkages, the viability of support mechanisms, and the constraints faced by stakeholders;

Trust building: trust is a prerequisite for obtaining support. CDAs need to develop first "bilateral" trust, often through informal interactions with individual stakeholders, and later create trust among them by promoting their participation in joint actions;

Identification of an action plan: this refers to the identification of a list of activities that lead to the achievement of strategic objectives in terms of cluster development, and can be implemented through stakeholders' collaboration. The strategic goals of a cluster development intervention are encapsulated in the vision for the cluster;

Implementation: this stage requires a radical change in the way cluster actors interact and perform their activities. Cluster stakeholders discover the advantages of closer cooperation, and governance structures are built or strengthened in the cluster. It is at this stage that the CDA starts progressively shifting responsibilities to the stakeholders, particularly to the private sector with support from local institutions.

Monitoring and evaluation: allow the identification of changes in the relationships among cluster stakeholders and provide a guideline for the introduction of changes within

the action plan or the cluster's governance structures.

Overall, introducing a *gender perspective* in the cluster development approach is more than a one-time exercise, since it affects the entire participatory planning and implementation process, from the diagnostic study to monitoring and evaluation.

Furthermore, given the significant workload already borne by CDAs and their team, it is advisable to integrate gender into the existing processes rather than adding it as an extra task. CDAs should acquire a good understanding of gender-related issues, and be able to anticipate them at difference stages of the project. She/he will have to identify the consequences of a proposed action on all stakeholders, men and women, and address any negative outcomes it may have on the latter as the project progresses.

The following section outlines possible entry points within the project cycle for the introduction of a gender perspective into on-going activities. This information is supported by three checklists[4], which are meant to guide CDAs in integrating gender within the different project stages, from the selection of the cluster to the evaluation of the project.

Checklist 1 serves as guideline to identify the gender issues that may arise with the introduction of a development intervention;

Checklist 2 guides CDAs in the development of strategies that address potential gender problems;

Checklist 3 helps assess if a gender perspective has been successfully incorporated.

A.   Starting Points

A judicious selection process based on the cluster importance, promotability, viability and sustainability helps ensure the achievement of effective and wide reaching impacts. Generally, CDP target those clusters that already play an important role within the local/national economy. The rationale behind this choice is that projects focusing on well-positioned clusters have greater probability of success. This is important because cluster revitalization has a direct and visible impact on the development of the regional/national economy.

Preference is normally given to larger clusters or clusters that absorb a relevant share of the local workforce. However, when priority is given to a pro-poor agenda, CDP targeting smaller businesses or enterprises located in remote regions may show greater

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[4] These have been formulated on the basis of teaching material jointly prepared by the International Institute for Rural Reconstruction and InterAction's Commission on the Advancement of Women (Module2: Mainstreaming Gender in Development Programs and Projects. Session 2: Participatory Tools in analyzing Gender Perspectives in Program/Projects, October 2004, Y.C. James yes Center, Cavite, Philippines), and on the basis of OECD tipsheets "Effective strategies for promoting Gender Equality" as well as of field experiences from UNIDO projects. The checklists should be used as a template and adapted to the specific project.

effectiveness. This is because SMEs within large clusters are mostly concerned with increasing their productivity, while issues of poverty reduction play a minor role. By contrast, it is in smaller clusters, involved in labour-intensive production, that SMEs development is more likely to benefit the poor. Moreover, poverty reduction and women empowerment are best targeted when addressing clusters located in rural areas and in the urban informal economy, clusters that have a preponderance of SMEs, micro enterprises and home workers, clusters in labour intensive sectors and clusters that employ proportionally more women, minority groups, migrants and unskilled labour (Nadvi and Barrientos, 2004). Yet, the selected cluster needs to comprise a number of units high enough to facilitate the establishment or the strengthening of backward (supply of inputs and raw material) and forward (market) linkages.

Box 2: Selection of two clusters for a poverty reduction project

The UNIDO Cluster Development Team in India adopted a detailed procedure in the selection of two clusters that could offer important insights into the project effect on poverty alleviation as well as ensure the replicability of the learned lessons. The success of the projects was to be measured not only in terms of increased incomes, but also of improved working conditions, and diminishing discrimination of women and people belonging to certain castes and minorities.

Several parameters were considered in the selection process, including geographical setting; number of SMEs, micro enterprises and home workers; labour intensiveness of the production process; the presence of proportionally more women, minority groups, migrants and unskilled labour, etc. Different weights were given to the abovementioned parameters. Significantly, higher weight was allocated to social aspects (such as the presence of deprived households, working women and/or representatives of disadvantaged ethnic/cast groups, their living condition, etc.) vis-à-vis market related elements.

Two very different clusters were selected: a cottage unit based cluster located in a non-urban area (Chanderi in the state of Madhya Pradesh), and an agro-processing cluster (Sindhudurg in the state of Maharashtra). The first was selected in order to explore how cluster development can provide a direct contribution to poverty reduction (e.g. through income generation, labour absorption, etc.). The second was chosen to investigate how cluster development initiatives can indirectly benefit the poor in rural areas (e.g. by an increase in demand for agro-based raw material in the surrounding country side, rewarding higher quality producers, micro and small enterprise development, etc). Thus the handloom cluster of Chanderi was chosen not only because of its product marketability, but also because of the high presence of people belonging to low castes and social classes as well as for the equal presence of men and women in production related activities. Similarly, one of the major reasons guiding the selection of the cashew and fruit-processing cluster of Sindhudurg was the fact that over 90 per cent of the workers and Self Help Group representatives were women.

Once the cluster has been selected and before developing and putting into operation the cluster development action plan, the CDA must identify internal and external gender experts.

1) Creation of a team for a more effective implementation

The successful implementation of the CDP methodology is the responsibility of the CDA. However, experience has shown that the effective implementation of a project requires a multi-disciplinary team. Team members should include brokers who are sensitive to gender-related issues and are able to implement interventions that respond to the different

needs of women and men. Ultimately, the key to gender mainstreaming lies in team commitment and competence.

Engendering the team: CDAs should aim at the achievement of gender balance at all levels of the team. This can prove difficult due to prevailing socio-cultural norms, and the higher demand of time and resources it requires. However, employing female staff represents a "must" particularly in those contexts where female beneficiaries may feel uncomfortable in being directly addressed by male staff members. The presence of female staff will help reach women, facilitate their participation and guarantee them access to project resources and benefits.

All vacancy announcements to recruit team members should state: " basic understanding of gender is preferable". Terms of Reference (ToRs) should be explicit on the need of a certain degree of gender awareness and of ensuring the participation of women and men in the programme. Gender balance should also be a criteria followed in the composition of the interview panels for the selection of candidates.

Once the team is formed, special attention must be paid to ensure that men and women are provided with equal opportunities to participate in trainings, exposure visits, decision-making and allocation of work assignments.

The special needs of women staff should also be addressed since (a) social constraints inhibit many of them from demonstrating their capabilities, and (b) social environment puts them more at risk than men. For example, a safe working environment should be created for women team members and special protection provided when needed (e.g. sexual harassment can occur when travelling in certain means of transports and at certain times of the day. When this is the case, higher flexibility is required to allow women to take the necessary precautions).

This equal opportunity strategy of staff recruitment, retention, training and promotion positively affects the project.

Building the capacity of the team: The CDA's and his/her team's competence is fundamental to ensure that gender awareness is achieved among target groups, stakeholders and clusters' actors. Increasing team's awareness and promoting its capacities is the first challenge to overcome in the implementation of a project.

Experience has shown that prior to any intervention gender sensitisation workshops should be held for the whole team, from field staff to Programme Managers. Every member should be given a basic orientation on general gender concepts (e.g. based on chapter II to IV of this paper) and information should be provided on specific activities that can enhance women's role in the industrial sector and close the gender gap (chapter V). As a result, all team members should be able to (a) understand the different conceptual dimensions of "gender", (b) articulate them clearly, and (c) understand their implications at the level of project implementation.

Once team members have acquired a good understanding of gender-related issues, they should be made familiar with methodologies and tools that will help them develop and

implement gender sensitive action plans. Training will be needed which is ideally based on personal experiences or directly linked to the project, while also including time for reflection as well as the development of technical skills. Examples of programmes that have proved successful in reducing poverty by promoting gender equality and women empowerment can be provided (the publication of IIRR, 2004, gives seventeen case studies from ten countries of Asia and the Pacific on how mainstream development sectors can be made equitable and effective).

Clarifying responsibilities and rules of behaviour in the team: A first practical requirement consists in the recognition that our biases influence the way we perceive reality and can make us blind. Therefore, CDAs should encourage team members to challenge their own attitudes and behaviours. Moreover, sexist language and comments should be discouraged, and gender sensitive terminology adopted in written and verbal communications (e.g. she/he, Chairperson instead of Chairman, Police officer instead of Police man, Dear Sir/Madam instead of Dear Sir for written correspondence).

Gender equality objectives should be made explicit to all personnel at every stage of the project. Basic understanding of, and sensitivity towards gender issues can also be used as criteria in the evaluation of staff performance (the adoption of these indicators will significantly increase the likelihood that gender equality is addressed).

Empowering female project staff: In a context where women discrimination is embedded in the local cultural setting and social practices, female staff employed in the CDP may face greater obstacles than their male counterparts to gain the acknowledgment of the stakeholders community and prove their competence. Local stakeholders may distrust women's capabilities on the basis of widespread prejudices or simply because they are not accustomed to view them as leading personalities. In this context, it may be helpful to provide female staff with appropriate training, e.g. leadership skills, and leverage on a step-by-step approach, that builds on progressively increasing interactions between female staff and stakeholders and, at the inception, links positive outcomes to their intervention.

The development of internal expertise takes time and is better achieved through initiatives aimed at raising awareness and building capacity than through the adoption of a standard set of tools.

An international or better a local gender expert with practical and theoretical knowledge should be hired in support of the CDA. He/she can provide temporary training and advice, or become an integral part of the team as a "Gender Focal Point" who helps in the implementation of the project.

She/he could monitor the process of implementation and identify the scope for cooperation with other development partners. However, appointing a gender expert does not mean relegating gender issues to his/her exclusive competence. It is of utmost importance that the team shares responsibility for gender mainstreaming at all stages of the project. All team members, regardless their specific tasks, should work in a gender informed and gender committed manner, and pursue gender equality and poverty reduction as their main goals.

2)   Introducing gender analysis in the diagnostic study

It is important to introduce gender considerations into a project or activity from the very beginning. The experience of UNIDO shows that a gender analysis is more effective if it is part of the wider study that precedes the start of the programme. Gender analyses need to be integrated in the diagnostic study and coherently linked with the objectives and expected results of the project, since their effectiveness is enhanced when they take place before any activity is conceptualised, developed or implemented. If not, it may be necessary to complement the existing diagnostic study with specific gender information.

Gender analysis can take different forms (examples of analytical frameworks used by practitioners are presented in Annex 2). Yet, its end objective remains the assessment of the different positions occupied by men and women; of the way power is articulated within gender relations; and of the deriving disparities and constraints.

Gender analyses require at least three additional dimensions in the diagnostic study:

- gender division of labour (based on gender roles as in table 1);
- access and control over resources, services and benefits; and
- needs and problems perceived by both men and women.

Insights and sex-disaggregated data should be collected from male and female beneficiaries through a participatory study. Nevertheless, the recourse to a participatory strategy does not guarantee by itself that gender equality is adequately addressed, since fears or social constrains may prevent women from formulating their needs. Experience shows that the appropriate methodology has to be used, and time and resources deployed in order to allow women to express themselves freely and analyse their realities. Checklist No. 1 (next page) can be used as a template to guide CDAs and their team.

In the process of identifying gender differences within the diagnostic planning processes, special attention should be paid to the following issues:

- Intra-household and intra-family relations - To speak out in front of husbands or senior family members may be difficult for some women. Women may also believe that some discussions are not to be held in public forums.

- Time availability - Women have often less free time than men due to their family responsibilities (e.g. household, child care). Attending meetings may be a problem for women, if scheduled at times of the day where women tend to be occupied.

- Mobility - Women often have limited mobility compare to their male counterparts, since they may be constrained by domestic responsibilities, cultural factors or lack of access to transportation. This reduces their ability to attend meetings, trainings or venture in marketing events.

- Educational levels, confidence and decision making power - Poor women, who are generally less educated than poor men, find it difficult to participate in events requiring specific literacy levels or vocational skills. Men may have higher

literacy or numeracy levels and be more experienced in presenting their arguments to an outsider or dealing with new people. Finally, women lack self-confidence, and can easily be intimidated.

- Differences among women - it cannot be assumed that women constitute a homogenous group or that they share the same needs: Caste, income, and religion influence the degree to which female participants benefit from the project.

Checklist 1: Analyses of gender difference for an improved diagnostic study

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Before starting the exercise, identify key sources of information and ensure balance between female and male informants: are women as well as men involved in the initial analysis?

Community: What is the composition and characteristics of the community (size, location)? Are there distinct sub-populations within the community (caste, religion, age, gender, linguistic and ethnic groups)? What are the characteristics of the community in terms of socio-economic and political aspects? What is the degree of social cohesion?

Activities and Power imbalances: What are the major roles/activities of women and men in the community? What are the degrees of participation (by sex, age, resources available)? Who does what? How is labour divided and valued? Identify the activities through which women and men, rich and poor, relate to different resources in their daily lives (across seasons in productive, reproductive and community work). Do certain power relations make it difficult for some people to voice opinions and affect who participates in specific meetings? Do women and men experience power, violence and exploitation differently?

Access and control: What are the resources available (capital, labour time, technologies)? What factors determine access to basic services (e.g. health care), resources (e.g. employment) and benefits (e.g. government schemes)? Who has access to and control over them? What influences the degree of control over them (religious and cultural prescriptions, laws, economic and political policies)? Which resources do women and men depend upon? Are these resources utilized by, and easily accessible to women and men? How are public resources distributed and who gets them?

Participation and Consultation: When participatory, are the processes really participatory for everybody? How and when do men and women participate? Given the high demands on most women's time, the extra effort required to participate is often not perceived as worthwhile if benefits are not readily visible. What are the perceived benefits of participation? What are the differential options to escape poverty, and their priorities? What can be the differential impact of poverty reduction interventions on males and females (e.g. increased likelihood of women being marginalised during implementation)?

Signs of change and classic assumptions: If there are flexible gender-based distinctions, in what ways are the roles changing? Revisit classic assumptions: women taking loans for men or men taking loans for which women take responsibility of repayment; incomes from micro enterprise may be low and/or men may control the income earned; women may use unpaid family labour; and finally additional income generating activities may cause greater exploitation of women.

In preparation to the formulation and implementation of the action plan, and based upon the sex-disaggregated quantitative and qualitative data collected, the team should be able to provide answers to the following: Where are the differences in division of labour, access and control over resources, perceived problems and needs? Why are there differences? Are these a matter of concern? If "yes", can the CDP address them? If the CDP cannot, who are the potential partners?

Source: Adapted from Woroniuk and Schalkwyk (1998) and IIRR and InterAction (2004)

The abovementioned issues help integrate a gender perspective into Cluster Development Programmes. Nevertheless, they are not universally valid, thus specific solutions may be required on a case-by-case basis. In particular, including pro-poor considerations in the diagnostic study from the beginning may appear suspicious to the more powerful cluster actors, such as successful local entrepreneurs. In this case, the CDA should be careful not to jeopardize the trust building process, which is crucial for the success of the project. When the adoption of a participatory approach seems counterproductive, in that it affects the trust building process, the diagnostic study should maintain its classical form (although including social indicators and disaggregated data). At a later stage (when trust-based relationships develop as a result of the perceived economic benefits generated by cluster activities), specialised studies such as Participatory Poverty Appraisal, market surveys, and technology surveys can be introduced.

Including a participatory gender analyses in the diagnostic study delivers a key contribution to the empowerment of the targeted group. On the one hand, it provides useful information. On the other hand, the exercise itself has an important impact on project staff and potential partners.

Ultimately, it is the responsibility of the CDA to ensure that the diagnostic study is gender aware and that gender analyses are carried out through the whole project cycle.

B.   Developing a Vision and Formulating the Action Plan

Prior to the formulation of the project the CDA and his/her team need to focus on the following activities: the collection of information, trust building, and the development of a vision for the cluster.

The process of gathering information delivers best results when it is participatory. First, it helps the CDA and his/her team to learn about constraints and potentials of women and other cluster stakeholders. Secondly, it reveals the strength of linkages and support mechanisms available in the cluster. Finally, it encourages the establishment of trust-based relations with the local actors, and secures their involvement in project planning and implementation.

Trust building initiatives are introduced at the earliest stage of the project. It is, however, crucial that the CDA and his/her team continue the process during the implementation of the project. This should also be supported by awareness raising initiatives that sensitize cluster actors on the benefits of cluster development on gender equality.

These elements should be incorporated in the vision for the cluster. It is important to note here that vision building is not a one-off event limited to the stage of project formulation. It is rather an on-going process that starts at this stage and evolves over the whole phase of project implementation.

Moreover, extending the process of vision building to the stages of formulation and implementation increases the likelihood of success of the project.

1)   Developing a vision - a process that continues in implementation

The lack of trust and project-ownership among local stakeholders and beneficiaries is a key obstacle to the activities of the CDA. Therefore, building trust and developing a realistic vision, which is agreed upon by the whole cluster, is essential to facilitate the formulation of an action plan, and gain the support of firms, service providers, and the relevant agencies or institutions.

At this stage of the process, it is indispensable to strengthen stakeholders' commitment to gender equality. Experience shows that, for this to happen, specific efforts are required. Indeed, the CDA is often hesitant to address gender issues, since he/she fears the hostile reaction of the targeted community. This is because addressing gender issues challenges traditions of, and equilibrium within, a society.

CDAs are likely to face real difficulties when raising gender issues, since these pertain to the area of the family as opposed to that of business. It is thus important for the CDA to understand why gender inequalities represent a taboo, and to assume a proactive role in forming public opinion. Yet, this is not always the case. When the right methods, attitudes, approaches and timeline are adopted, the CDA's efforts to engender his/her work are welcomed by local people (Frischmuth, 1997)[5].

To facilitate this process, the following elements should be considered. First, confusion about concepts and objectives should be addressed through dialogue. Second, gender analyses should cover all areas of the project, including specialized fields such as technology and infrastructure. Moreover, presenting gender equity not only as an issue of social justice and human rights but also of economic efficiency helps create consensus within the cluster. Particularly when the project has a short timeline, the CDA should make clear the link between women empowerment and income generation, or improvements in productivity and competitiveness. This has the dual advantage of raising interest among men and allowing the CDA to enter into the social sphere. Finally, attention should be drawn to the fact that gender equality in the distribution of benefits increases the effectiveness and sustainability of the programme.

As awareness grows, gender equality should be explicitly stated as an objective in the vision for the cluster. If this cannot be achieved, the CDA should aim at formulating a gender-neutral vision. Even when this is the case, gender awareness among the cluster stakeholders may progressively emerge, thus allowing the CDA to challenge the status quo and address inequalities at the stage of project implementation.

2)   Formulating the action plan

The action plan for the cluster is more integrated and coherent than the simple sum of the demands voiced by different cluster actors. It is a roadmap for the development of lasting relationships among the actors and the delivery of visible results.

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[5] *With a participatory approach, gender is not a sensitive issue*, ID21 Report, http://www.id21.org, 14 April 1998

There is clear evidence that paying attention to gender issues in the formulation and implementation of activities is essential to ensure equal participation of both women and men. The gender analyses should therefore translate into a gender-aware CDP.

Box 3: Benefits perceived by men

> Female SHG members in Sindhudurg report that their husbands' attitude towards SHG membership has significantly changed. Whereas husbands initially opposed their wives' participation into group meetings, they have gradually become aware of the economic benefits delivered by group membership. They now even encourage their wives and let them go on exposure visits to "far-away" places. Husbands sometime participate to group meetings, since these take place at each member's house (on a rotational base).
>
> Ms Ratnaprabha Teli, Chairperson of Adarsh SHG in Mangaon says: "Women have become familiar with banks, record keeping, attending bloc and district level meetings and participating in training programmes conducted by the government, NGOs and bankers. The fear of opposition from family members has decreased considerably. Some husbands initially opposed their wives participating in women's programmes; now women just inform their husbands that they will be going. Since their awareness has been raised about the benefit of such changes and since all other women group members are attending these events, husbands and other family members are more willing to let women participate. These no longer need to seek permission from their families or husbands."
>
> Regarding the literacy class in Chanderi, Mr Zaheer said: "My wife was totally uneducated, but now she can write a report. She makes a lot of efforts at home and stays up late to work on her literacy. She enjoys the process and so do I, she starts understanding difficult words."
>
> Ms. Vimla bai and Ms. Afroze believe that where husbands are cooperative and encourage women to attend classes it is easy for women to improve. They said that many women who could not hold a pen are now able to sign!

It is women themselves who best know their situation and can solve their problems. Hence, any cluster intervention aiming at empowering women must allow them to take the lead in designing and implementing activities. Working with women requires the CDA and his/her team to perceive them as agents of change, and avoid victimising or patronising them. At this stage, the role of the CDA is that of a facilitator, a broker and a provider of skills, knowledge, and access to networks.

3)   Allocation of funds

There is evidence that, traditionally, men have benefited more than women from the allocation of budget resources. Thus, integrating gender within a project requires not only additional human resources but financial resources. It is crucial to make new resources available as well as to understand how these are benefiting women and men.

In the classic Cluster Development Methodology, funds are provided for activities such as training, participation in fairs, development and dissemination of new technologies, organisation of workshops or seminars, study tours, etc. In the past, this may have penalized women, since gender equality was considered to be an "add on" activity rather than a requirement for increasing the effectiveness of the project.

Box 4: Local agencies as implementers – UNIDO as facilitator

In the cluster of Sindhudurg, the Cluster Development Project decided to work with fruit processing SHGs that were concentrated in three localities (namely the Talawade village, Kirlos and Mangaon) which counted on already operating NGOs.

Three already existing NGOs, the Talawade Primary Agricultural Cooperative Society (TPACS), the Krishi Vigyan Kendra (KVK), and the Hegdewar Smriti Sewa Prakalp (HSSP), were provided with training in order to increase their gender awareness. Various gender sensitisation programmes were organised, and interaction with gender specialists and access to gender related information provided.

In the cluster of Chanderi, where no local NGOs was identified, a new NGO, Bunkar Vikas Sansthan (BVS), was first created by federating 13 existing SHGs. With the support of local social workers, it was ensured that an adequate number of women SHGs were included and that women had a voice in the structure. Simultaneously, this forum organised various gender sensitization workshops, leadership programmes, literacy and health related courses for women. UNIDO supported this process by linking up BVS with the appropriate agencies that could provide technical inputs. Finally this resulted in the spontaneous creation of a separate women's organization (called Hamari Duniya - Our World) by the women of Chanderi.

However, the idea behind gender budgeting is not that of adding a "gender" heading in the accounts, rather that of systematically integrating a gender perspective so as to highlight how much is spent on men and women.

Resource requirements should be determined taking into account the availability of service providers but also of indigenous resources as well as the beneficiaries' readiness to contribute to the inclusion of gender concerns within the project.

4) Identifying targets, specific needs and problems

Based on the gender analyses, CDAs and their team should identify the major characteristics of the groups that will potentially be targeted (directly and indirectly) by the project. These can include:

- Poverty groups disaggregated by sex, age, socio-economic profile and other special concerns. Any homogeneous sub-group/poverty node that may exist (e.g. age, income and access to certain resources);

- Patterns of major activities and role structures (age, sex, roles), and how these influence decision-making processes among individuals in the community;

- Level of social cohesion, self-reliance or joint action (e.g. evidence of cooperation, coordination, community initiatives and conflict);

CDAs and their team should then prioritise problems and needs perceived by the potential target groups, in so doing the following questions should be addressed:

- What are women's and men's perceptions on the issues of concern? Who identified them? Who is affected by the situation, women, men, both?

- What is the magnitude of problems (who is most affected)? What are their implications on the different roles and interests of men and women?

5)   Incorporating gender equality objectives in the strategy

Once target groups, their needs and priorities are identified, the CDA must understand how these impact on the CDP, and what their implications are for the setting of short and long term objectives. It is necessary to consider the following:

- Can the CDP contribute to improving the economic and social situation of women? Can it improve other conditions that affect them? Who will benefit from it? Will women and men benefit to the same extent?

- What are the existing and potential resources (other than those to be provided by the CDP)? Are the participants ready to contribute to the project? Are community members, both women and men, identified as part of the organizational set up? Can the CDP rely on them?

On one hand, not all CDP activities need to focus on women or equality. On the other hand, CDAs must do more than treating men and women alike: by simply taking on board the same number of men and women gender equity will not be achieved. Specific measures are required to compensate for the disadvantages that prevent women from operating on the same level as men.

First, gender equality issues need to be reflected in the hypothesis, strategy and objectives of the project. Prior to developing the strategy, impact hypothesis must be formulated on the basis of three minimum, non-negotiable requirements:

- Increasing women participation and addressing the gaps in skills/knowledge that act as constraints (integration of mechanisms which take into account time, work loads, skills and knowledge of women and ensure their participation);

- Raising women's economic (e.g. access to paid work)[6] as well social and political position;

- Generating sex-disaggregated data and gender-sensitive indicators in order to monitor the outcome of the project.

Second, once the strategy is clear, short-term objectives and milestones must be set, and priorities defined on the basis of the practical and strategic needs of women and men alike. These must be realistically attainable within the life span of the project. Milestones and targets should be quantifiable through a set of gender-responsive indicators, and reporting modalities for review, monitoring and evaluation should be made clear.

Finally, when selecting activities, their potential impact on individuals and on the whole cluster should be taken into account. They must be comprehensive, coherent and logically sequenced. At the same time, constraints to women participation must be removed. Most importantly, the CDAs and their team should monitor how a particular activity, decision or plan affects men and women.

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[6] Concerns have been raised that, given women's unequal position in the family, an increase in their workload may represent an addition burden, if not accompanied by a respite from domestic responsibilities. This reinforces the need to approach women empowerment with a *gender perspective*, keeping in mind the strategic needs of women, and not only incorporating add-on components into the project.

Overall, the adoption of a flexible approach is recommended in order to allow the introduction of changes in the planned activities, as the levels of awareness and trust increase within the cluster. Checklist 2, below, summarizes the main issues that should be considered in the implementation of a project.

Checklist 2: Implementation

- **Vision** - Are there clear objectives for gender equality? Do they reflect women's and men's aspirations? Do team members and partners have the required skills? Is gender-related external expertise needed?

- **Allocation of funds** - Is there an appropriate allocation of human and financial resources?

- **Targets** - Does the project ensure equal participation of women and men, both within staff and targeted groups?

- **Strategy and objectives** - Are project hypothesis, strategies and objectives (a) consistent with identified problems and needs, (b) acceptable to the community, and (c) addressing the different needs and potentials of women and men in the cluster? Are gender issues clearly highlighted?

- **Targeting women** – Are the beneficiaries able to use the services offered by the CDP? Can women and men protect their interests?

- **Empowering women and including men in the process** - Are there men in the cluster than live in a more "gender equal" way? Are men working on changing themselves and gender relations? Is the CDP oriented towards increasing equally women's and men's benefits? Are planned activities equally accessible to men and women? Does the project provide mechanisms to encourage the participation of women? Are CDP initiatives accessible to men and women in terms of personnel, location and timing? Are they flexible enough to adapt their structure and operations in order to meet the changing situation of women and men?

- **Creating alliances** - Are gender-competent consultations with and participation of relevant organizations and institutions taking place? Who may participate and contribute to the success of the CDP?

C.   Implementation of the Action Plan

Promoting women's participation is crucial for the success of the project. For classic activities, a minimum quota of 30% of women participants should be set. However, this will not suffice to ensure women's empowerment, since their participation could be silent. In order to redress the balance, empowerment measures are necessary.

1)   Empowering practices

As awareness grows in the cluster, it becomes easier to address the problems of women and get them involved in the process. In what follows a range of best practices is reviewed, in order to help the CDA incorporate empowering activities within the Cluster Development methodology.

a) SHG formation: Experience shows that empowerment is best promoted when women operate through collectives. Women may come together for various reasons, but a common point of entry is the participation in a Self Help Group (SHG). These groups are

mostly formed of 10-20 people, generally belonging to the same social strata. They respond to women's economic needs, which are linked to their livelihood.

The opportunity to participate in a SHG provides women with an important forum of dialogue. Social issues are discussed in the SHGs, which allows women to express the injustices they face and undertake analysis and reflection. SHGs provide them with the opportunity to learn (e.g. follow literacy classes) and access information that can help them raise their voice in public and take action. SHGs can also help women access productive resources or remunerative employment; encourage their mobility (for marketing purposes) and provide them with technical training or technology. Overall, SHGs facilitate the process of empowerment by increasing women participation in a CDP, and providing them with a formal structure through which they can acquire new information, skills and self-reliance.

b) Micro finance: In the last ten years, micro credit has emerged as the main strategy adopted by the Government of India in the promotion of women's empowerment and poverty alleviation. Women are encouraged to form SHGs for saving and mobilising small amounts of money. Generally, SHGs perform inter-loaning activities, and, at a later stage, deposit the savings in a local bank, which provides loans to the group, according to its requirements.

It is estimated that micro-credit reaches over 10 million people in India, and nearly 90% of them are women (Samjukta, 2005). For a comprehensive study on the synergies between CD and Microfinance, please refer to SME Technical Working Paper No. 14.

Box 5: Afroze, a woman weaver from Chanderi, goes to Pakistan

Ms. Afroze Jahan became a member of the Indra SHG in 2003, one year after the beginning of the project. Her women group was the federation of SHGs that had formed BVS, a local NGO.

HomeNet South Asia, a sister organisation of SEWA Ahmedabad, sponsored Afroze's participation in an exhibition in Pakistan. Later, she joined a meeting of HomeNet SouthAsia in Kathmandu. Being a person with great leadership qualities she became a senior executive committee member of the BVS, as well as national Vice-Chairperson of HomeNet South Asia.

After being exposed to the outside world, she promoted change in Chanderi. She shared her experience with her peers and supported the creation of a forum of 150 weaver women, Hamari Duniya, of which she has been made Chairperson. Afroze now manages the accounts of the BVS together another member of the Executive Council.

Afroze has become a role model in Chanderi. A number of other women, motivated by her example, have stepped out the boundaries of their houses, and taken over the responsibilities offered them by the SHGs. The project has thus proved successful in helping women weavers break the traditional barriers that had held back their empowerment.

The need to access micro-credit acts often as a stimulus in the establishment of SHGs. Nevertheless, empowerment cannot be achieved only through micro-credit activities. Additional initiatives are required in order to cement the groups and transform them into vehicles of empowerment.

Box 6: Targeting practical needs and impacting on strategic needs

In Sindhudurg (Maharashtra, India) one of the local SHGs started saving 20 Rs per person per month. After one year, women could draw from the common kitty for domestic needs, such as medicines or extra expenditure.

Among them, Laxmi decided to set up a project of her own. Without explaining anything to her husband who was working in another state, she borrowed money from her SHG and some Rs 10,000 from the local bank. This amount allowed Laxmi to set up a little stall, where she started to sell tea and different savories. Parking her stall at a strategic location, she worked very hard and was soon able to pay back her loans. By the time her husband returned home, she had cleared her debts and proudly announced to him that she had become an entrepreneur in his absence. She showed him her profits and after receiving praise from him, she dared telling him about the loans. Because she had proved successful, Laxmi's husbands overlooked the risk she had taken and congratulated her.

For Laxmi itis clear that when women contribute to the household income, they gain recognition within the family and their status rises. Participating in the SHGs has created confidence in many other women of Sindhudurg. Untill recently, most of them were afraid of bank officials and unaware of the functioning of banks or of the existence of certain government schemes related to credit. Today, they have become aware of the functioning of credit institutes, they save money, and have the confidence to borrow from these institutions.

The experience in India has shown that starting a women's group to meet a practical need or income generating activities can improve women's economic position and participation in society.

c) Capacity building: Capacity building initiatives enable the poor to address their problems. These initiatives exert a crucial impact on women in that they reduce women's vulnerability, increase their independence, promote equity, and help them enter the labour market and escape poverty. The challenge here is to channel these activities towards women, in order to overcome the constraints they face in terms of time and resources.

In general, when organising capacity-building events, inclusiveness is a crucial issue. In order to avoid the exclusion of potential beneficiaries, it is necessary to choose carefully the information channels through which events are announced; place and timing of events (e.g. compatibility with household and employment); access to the venue (e.g. security, transportation); cost and spatial organisation (e.g. availability of sanitary facilities).

Literacy and access to information: A lack of information often results in missed opportunities. Limited access to basic education and poor literacy prevent women from benefiting from vocational education and skill development throughout their lives.

In the context of a cluster, increasing the levels of literacy means not only improving the actors' functional literacy (basic reading, writing and numeracy skills), but also offering training on legal issues, gender equality, health, nutrition and hygiene.

The acquisition of these skills reduces women's fear of being cheated or manipulated by others, and allows them to assimilate more effectively the information they access in the course of cluster development. Although literacy cannot ensure empowerment, it has the potential for addressing inequalities.

Box 7: Social animators in Chanderi

The challenge faced before promoting literacy in Chanderi was twofold: (a) technical: (what should the optimum study material be?) and (b) strategic (how could literacy be promoted in a cost effective manner?).

On one hand, the technical aspect was handled by a specialized organization that developed modules for the women of Chanderi (contextualised literacy). On the other, it was felt that a team of educated local persons, preferably from the weavers' community, should be formed, to impart the classes.

A team of "social animators" (two graduates from the local weaver community and three graduates non-weavers, all from Chanderi) was therefore created and given three inputs: (a) a specialized organization provided them with training in teaching methodologies and with the appropriate tools, (b) on the job training was ensured with the support of an SHG expert, and (c) a small grant was given to symbolically cover their costs and support their learning efforts.

The local NGO, BVS, decided to provide them with institutional support as well as partial financial support. Through BVS they were also given various additional training and sent on exposure visits within and outside Chanderi (e.g. exposure to SEWA; training with the NGO Nirnatar for literacy; for health with the NGO MPVHA; for IT with the NGO OWSA; etc).

Simultaneously, each social animator was given the responsibility to conduct monthly meetings with a group of SHGs and to collaborate with them in disseminating information. They also held daily meetings at the BVS office with a SHG expert, the CDA and the Chairperson of a women's organization, Hamari Duniya, and discussed the problems encountered by the SHGs, the implemented strategies, the conflicts faced, etc. These improved their skills and stimulated their proactive involvement in the entire developmental agenda of the cluster.

During a Cluster Development Project, the participation of cluster stakeholders in advanced training programmes is also promoted. In this regard, it is important to evaluate whether the course is not implicitly discriminating against the participation of women. Given the latter's limited access to education, they are unlikely to have acquired preliminary skills that allow them to benefit from additional training. These specific skill gaps need to be identified and bridged by providing women with targeted training.

Finally, the impact of SHGs on women empowerment is likely to increase when the heads of SHGs are provided with leadership training and their role is institutionalised.

Exposure Visits: Promoting exposure visits, study tours, mutual learning networks as well as interaction with successful women groups, government officials or support agencies are powerful tools to raise women's awareness on their potential for development. Through these activities, women learn how to access information, their rights and entitlements, how to overcome fears and solve problems. As a result, women's confidence and motivation are increased.

Box 8: Exposure visits leading to increased health security and productivity

In an attempt to promote the development of leadership qualities, women SHGs were linked with the SEWA training Academy (a leading training institute for women empowerment in India). Through an exposure visit, the women learned from SEWA experts a step-by-step process to facilitate the emergence of leadership qualities in the female SHGs heads of Chanderi.

The experts identified their needs and organised a five-day training programme on leadership qualities, taking place in Ahmedabad and in the nearby villages. The trained women were hosted by omen who had participated in this kind of training before. The SHG heads learned about the importance of issues such as savings, insurances, literacy, women and children health as well as childcare. Following their return to Chanderi, the women created Hamari Duniya (Our World), a women's organisation focused on leadership, health and literacy issues affecting women weavers.

As a result, it is estimated that a total of 290 weaver families have successfully claimed Government family health insurance scheme. Several weavers have already received reimbursement for their claims.

On another occasion, the Government of Madhya Pradesh supported the exposure of seven women weavers to SEWA Lucknow (an NGO) and the handloom-weaving cluster of Varanasi. Through their exposure to Sewa Luncknow women weavers understood the NGO working methodology and the importance of groups, especially for joint production and marketing. At Varanasi they saw women weavers involved in complex weaving and acquired the ability to engage in complex weaving activities themselves. Drafting systems and the use of four paddles, as witnessed in Varanasi, have been introduced and are now under trial at Chanderi. This technology can help reduce the cost of production and enhance the women weavers' competitiveness.

Skill development for employment generation: Providing women with training impacts on their decision-making capacity, particularly if combined with income generating activities. Finding employment with decent wages and working conditions gives them access to an important source of income that helps improve their livelihood. Although a higher participation in the workforce does not necessarily mean greater autonomy or a higher status for women, women's involvement in industrial production, as in the case of Ludhiana (see Box 9, next page), can promote their empowerment.

2)   Including men in the process

Targeting men has been common practice in development cooperation. Men have often been considered as natural representatives of the "poor" and, as such, explicitly addressed in poverty reduction projects. Such approach, however, has proved inadequate to maximize the pro-poor impact of development programmes. This acknowledgement has prompted a rethinking of strategy, which has led UNIDO to formulate an innovative approach to men's inclusion in CDP.

Effects of male inclusion: Excluding men from activities oriented towards enhancing gender equality can provoke their hostility and retaliation. Similarly, women-only projects can leave women worse off, since they do not necessarily impact on men's attitudes and gender relations. For instance, focusing only on women when dealing with issues such as economic participation, credit, or sexual and reproductive health, is likely to increase their workload and intensify inequalities.

Box 9: Ludhiana free garment stitching training programme for poor unskilled women

UNIDO's CPD helped entrepreneurs understand that the employment of skilled manpower would increase industrial productivity. To address this need, the Apparel Exporters Association of Ludhiana (APPEAL), a private entrepreneurial initiative, supported by UNIDO and the Government Polytechnic for Women (GPW) set up the APPEAL-GPW cell that provides free garment stitching training for poor unskilled women. Initially, UNIDO financed the courses. Afterwards, the activities started showing results and today (5 years later) the costs are covered by the association with the support of the Department of Science an Technology (DST). Not only has this initiative empowered women and increased their living standards, but it has also contributed to create a more comfortable working environment for women in the industry, where traditionally 90% of workers were man. A by-product of this has been a greater involvement of women in the society, since upgraded skills have increased their economic independence. Some of their stories are reported as follows:

• Sonia was a very shy and introvert young woman. Her mother in law was suffering from paralysis and the total family income was of just Rs. 2,800. It was very difficult to satisfy the needs of the 9 family members with such a meager income. Sonia joined this Skill Development Training Programme organized by APPEAL-GPW. She had to travel 25 km to reach the training centre everyday and taking the bus was a really difficult experience for her, as she had never been exposed to the outside world before. However, she was determined to learn. After completing a six-weeks training course, she was employed by a garment factory in Ludhiana. Now she is working as a machine operator and earns Rs. 2,000/- a month. Furthermore, she has started stitching clothes after work. The monthly family income has increased from Rs.2800 to Rs.5500. Now she feels that she can look after her mother-in-law by providing good medicines for her. Sonia has words of praise for the organizers, teachers and the coordinators of the training programme, which has given her economic independence and a feeling of happiness. She believes that a complete transformation has occurred in her life.

• Kanta Devi was 29 years old when she started the training at APPEAL-GPW. She is now working for a manufacturer of Ludhiana, who exports niche products to France. She earns Rs. 2,000/- a month, which represents a 100% increase in the family income. Kanta Devi's life has changed dramatically: she has opened a Bank Account and has started saving an average of Rs. 700 per month; she has the opportunity to ensure her children a better education; and has purchased a TV and a cooler for her family. Overall, the training programme has given her the opportunity to earn a living and improve her family living conditions.

• Manjeet Kaur is a 22-year old 'grass widow' who has completed primary education. Her marriage has been unsuccessful and since she was not economically independent, she had to move with her eldest child to her father. Her mother recently died of cancer and the whole family has gone through a very traumatic period, because of legal proceedings of the divorce and the illness of the mother. Through Nishkam Sewa, a local NGO, Manjeet Kaur joined the skill-development training programme and completed three months training in industrial stitching. She worked for 3 months as an operator in a small garment-exporting unit in Ludhiana. Later on, she got a better opportunity in Marjara Hosiery, where, thanks to her dedication and hard working nature, she got promoted in the Sampling Department. Now she earns Rs. 2,000/- a month. With her savings she has been able to hire a good legal expert and has won the divorce case.

Men (including staff members, husbands and male leaders in the cluster) should thus be involved in the dialogue on gender roles. Awareness raising initiatives that place emphasis

on the potential gains to men of gender equality increase their readiness to participate in, and take responsibility for, the process of change.

It is helpful to identify those men in the cluster, who are already living in "gender-equitable" ways or show respect and care for women and girls. They may represent an entry point for the CDA and his/her team in the cluster and mediate the involvement of other men in the process. Furthermore, partnerships between men and women or women's groups should be promoted, and linkages created with existing organisations that publicly support gender equality. These partnerships provide powerful and practical demonstration of the interest that men and women share for peaceful gender relations. Another entry point is represented by the implementation of pilot activities of non-conflictive nature with groups of men and women. Such activities allow greater scope for women participation in cluster development and promote trust building between them and male stakeholders.

Overall, the inclusion of men, both as promoters and beneficiaries of interventions, is critical for the success of a gender aware CDP. Their participation should, however, be planned carefully, since it runs the risk to reinforce men's power. For example, some MSME interventions tend to engage women in "low-gain" production activities, leaving activities with a stronger profitability (e.g. sales) to men. Some rationale therefore remains for implementing women-only activities.

Women and women-only focussed activities: Indeed, it is important to recognise that sometimes the engagement of men in women-oriented activities may be counter-productive. Given the persistence of widespread gender inequalities and the limited availability of resources, women-only and women-focused activities deliver a crucial contribution to:

- support the female stakeholders who are most disadvantaged by gender inequalities,
- maintain women's solidarity and leadership, and
- promote women's self-confidence and collective empowerment.

3)   Developing partnerships and building governance systems

The action plan provides the opportunity for bringing about a radical change in the way cluster's stakeholders interact, even more so when a gender perspective is introduced.

In this process, some areas of concern fall beyond UNIDO's mission and cannot be dealt with through Cluster Development. This is the case for problems of domestic violence, land reform or scarcity of water. Also due to the short time span covered by CD projects, the extent to which UNIDO can impact on intra-household dynamics and influence national policies is limited.

CDAs should not "overstretch" their mandate, nor they are in the position to directly address all gender-related problems.

Therefore complementary expertise and funds should be mobilised, and linkages with relevant specialised institutions or Business Development Services (BDS) providers established.

The CDA should assess and strengthen the local partner's capacity of addressing gender issues, in order to build alliances and progressively shift the responsibility for the implementation of the gender aware action plan to local actors.

Box 10: Creating alliances

In Chanderi, women weavers suffered from very poor health, which affected their capacity to participate into income generating activities. UNIDO identified the necessity to introduced awareness raising initiatives related to health issues as a first crucial step towards women empowerment and poverty reduction. However, since UNIDO did not have any expertise in this field, the Madhya Pradesh Voluntary Health Association (MPVHA) was identified as a possible partner to implement this activity. UNICEF Bhopal agreed to finance a health awareness package including Community, Reproductive, Adolescent, Mother and Child Health Care.

Three workshops were organised for 200 women and health information disseminated. Around 100 male weavers were involved in the training in order to increase their support to women.

Forty young women and men weavers were also given training in adolescent health issues. This was followed by regular discussions moderated by volunteer social animators, trained by BVS, and by discussions held during the SHG meetings.

At the end of the project, a survey was held which found that the workshops had increased women awareness of the need for cleaner personal habits, and of delivering more information to adolescents on health issues and reproductive health. Women weavers gained confidence in seeking health services from the local government. In light of these results, an up-scaling of the programme has been agreed with funding provided by UNICEF, in order to extend the coverage to an higher number of weavers' families.

Fertile partnerships can be established with governmental and UN agencies, village councils, local and international NGOs, SHGs, service providers, the private sector, business associations, cooperatives, banks or educational institutions. Moreover, there are several women associations that can play a key role in creating awareness, starting dialogue, setting directions, and supporting CDP activities, as well as mobilising additional funds.

Once the project has come to an end, a necessary requirement to ensure the sustainability of the results is the strengthening of local self-government mechanisms. Frequently, capacity building interventions are needed, in order to enhance the ability of local organisations to take the lead of the initiatives. This can be done by using external expertise, seeking the support of, and alliances with, existing local stakeholders and building local human and institutional capacities. Finally, in the absence of market mechanisms that provide finance for cluster-based initiatives, it is the responsibility of the CDA to ensure fund mobilization before concluding the intervention.

Box 11: Supporting local structures

Two years ago Ms Bhawana was a new staff member of the Talawade Cooperative Society in Sindhudurg. Now she is in charge of the SHGs capacity building. Throughout the Project, she has been an active participant in all UNIDO training interventions aimed at building the capacities of NGOs' staff. Ms Bhawana took part in the marketing training by MART, which resulted in SHGs participating in local and national fairs. In a few months she helped the SHGs to sell products worth Rs. 75,000.

Bhawana took also part in the accountancy training conducted by a local bank, and in the Entrepreneurship Awareness Development programme conducted by AWAKE (an entrepreneurship training NGO for women) of Bangalore. As part of the Talawade federation she participated in the SHG capacity-building training. This has enabled the NGO to participate in other programmes run by the state that have benefited hundreds of women in the district.

In the past, a few events that addressed social issues in Chanderi were organised by either the Silk Club (an organization of traders and middle men) or by independent social activist organizations (e.g. the Government Hospital). These were sporadic efforts executed under either a "social responsibility" framework of traders towards their weavers or under the hospices of local organisations to the benefit of the 'poor'.

With the emergence of BVS, efforts towards social improvement intensified. BVS sponsored social development activities with the support of other technical and development organisations, and covered most of the costs.

Soon BVS started co-sponsoring BDS activitiesand created a specialised social sub-committee to address health and illiteracy issue.

BVS also hosts a newly formed social development division in the form of the women's association "Hamari Duniya". Thus, social development has become an inclusive part of the BVS agenda.

D.   Gender Responsive Monitoring System

In the process of project monitoring and evaluation the CDA can resort to different indicators. These can be quantitative or qualitative, both are equally important and have complementary functions. Baseline data and indicators are necessary to determine the successful accomplishment of a task, as well as the progress being made. They are means to compare actual outcomes with planned achievements, and must therefore be integrated in every stage of the project from diagnostic study to evaluation. Moreover, they increase the effectiveness of delivery and implementation, as they allow the introduction of adjustments in targets and actions. Among them, output indicators show the immediate effects of an activity, while impact indicators monitor the long term and total effects.

However, experience shows that when sex-disaggregated data are collected and indicators monitored, these tends to focus on inputs and activities (e.g. number of loans provided) rather than on benefits and impacts (e.g. how women and men control or benefit from loans). Unintended impacts on women or other groups living in poverty are seldom investigated.

It is thus necessary to rethink monitoring mechanisms in order to identify who participates and benefits from the CDP and what prevents women and men from participating, what changes occur in gender relations, and whether there are unintended or harmful effects.

Gender-related qualitative and quantitative indicators are given in the table below.

Table 2: Examples of gender-sensitive/gender-responsive indicators

Output Indicator		Impact Indicator	
Qualitative	**Quantitative**	**Qualitative**	**Quantitative**
- Increased exposure to events outside the cluster (e.g. training, fairs) - Parents given more attention to female students	- Increased number of loans given to women - Increased number of women participating in an activity	- Acceptance by women and men of women as community leaders -Control of women over the benefits from loans	- Increased number of women involved in community decision making - Retention rate in school increased

Gender-sensitive indicators should be drawn from the identification of gender issues within the specific context of a project, and linked to the outcomes of the CD action plan. They should be SMART (Simple, Measurable, Attainable, and Time-bound).

It is good practice to develop gender-sensitive indicators at the beginning of the project. However, indicators can be modified during the process of implementation. It is thus important to involve female and male beneficiaries in the development and implementation of a gender- responsive monitoring and evaluation system.

Quantifying the outputs helps disseminate best practices, strengthen trust and improve impact. This task is more difficult than in "traditional" small enterprise development programmes. Indeed, for the project to succeed, greater attention should be paid to identifying subtle and slowly emerging changes in the relationships among cluster stakeholders, both men and women.

Checklist 3 for a gender-responsive monitoring system follows on next page.

Checklist 3: Gender-responsive monitoring system

Are some targets/objectives set to guarantee balance participation? Have indicators been developed to measure the progress towards the objectives? Do indicators measure gender-related aspects? Are some indicators gender disaggregated?

Are data requirement, their collection and interpretation clear? Do women and men in target groups take part in monitoring?

Are the project staff (a) trained on how to proceed to baseline collection, (b) informed on the use and importance of the designed Monitoring system, (c) given necessary logistic support for the effective monitoring and reporting?

Does the monitoring system collect data which (a) can indicate the access to, and control of resources for both women and men (b) can indicate opportunities for both men and women to improve their lives?

Are the necessary support structures and control procedures in place? Are monthly, quarterly or half-yearly evaluations included?

Are beneficiaries involved in designing data requirements and the collection and validation of data?

Is the data: sex and age disaggregate; collected with frequency; analyzed to provide guidance (possible best practices and unintended effects); fed backed to staff/beneficiaries in an understandable format/ language to allow adjustments? What mechanisms have been built into the project for corrective action on the basis of evaluation?

Are changes in gender relations reported as part of monitoring? What changes are occurring? Have new groups/organizations been created?

CHAPTER VI:

Concluding Remarks

Poverty is a complex phenomenon, which encompasses lack of income as well as low levels of entitlement and capabilities. Evidence suggests that women constitute the majority of the poor, and that gender inequalities tend to reinforce poverty. Introducing a gender perspective within cluster development programmes is thus a necessary aspect of an inclusive pro-poor agenda. This implies moving away from the logic of adding a "gender component" to a project, and calls for gender relations to be adopted as one of the main analytical tools.

Taking into account women's needs is crucial to increase effectiveness and efficiency of a CDP. This paper has offered a set of guidelines to improve the poverty-reducing effects of cluster development through the adoption of a *gender perspective*. It has collected information, examples and best practices on how to put into operation a gender-aware CDP, and summarized the major issues in operational checklists for use of the CDAs.

When a gender perspective is adopted, the CDAs must be able to anticipate potential gender concerns at all stages of project implementation, from the diagnostic study to the final evaluation.

This process starts with the design of a diagnostic methodology that facilitates the assessment of the different positions of men and women in the cluster and how these impact on the accessibility of resources, skills and decision-making power. It has been outlined that participatory approaches to data and information collection are best suited to allow women voice their needs, while also contributing to their empowerment.

Vision building and action planning truly benefit of the adoption of a specific gender focus. This may be done by explicitly stating gender related objectives as well as implicitly incorporating them in the cluster activities, particularly so when the adoption of an outspoken gender focus is likely to meet the reluctance of male cluster stakeholders.

A gender-aware action plan builds on the systematic integration of a gender perspective in the allocation of funds and definition of activities. Correspondingly, specific empowering practices offer important scope to foster women participation in the cluster development initiative. These include: Self Help Group formation, micro finance schemes, exposure visits and skill development. At the same time, it is important to establish partnerships with complementary institutions, in order to facilitate the implementation of the project and ensure the sustainability of outcomes.

All along the initiative, awareness-raising activities on gender disparities and their economic and social impacts are important tools that facilitate a progressive mindset change in the cluster stakeholders. This is true both for men and for women. Men are often biased against women participation in the economic life by entrenched prejudices that can be challenged with appropriate dialogue, while women acquire self-esteem and learn to trust their capabilities and take active part in the life of the community.

Overall, the commitment of the CDA and his/her team to promote gender equality at all stages of the initiative is crucial to the deployment of an effective gender aware CDP. It has been observed that corresponding skills and attributes of the project staff can be reinforced through the provision of appropriate training.

When those requirements are met, evidence from UNIDO's experience in India shows that mainstreaming gender is a powerful approach to foster a process of gender equitable cluster development.

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ANNEX 1:

Power and Empowerment

Categorization of power:

"Power over" is either a relationship of domination or of subordination. It is based on socially determined threats of violence and requires a constant vigilance to be maintained. It invites active and passive resistance. The existence of this category of power calls for beginning a process of empowerment: a person needs to be empowered because she/he is at the wrong end of power inequality.

"Power to" relates to having decision-making authority and power to solve problems. This is a category of creative and enabling power.

"Power with" refers to people organising with a common purpose or common understanding to achieve collective goals. This definition reflects the adoption of collaborative relations in order to set into motion a process (i.e. thought collective action).

"Power within" refers to self-confidence, self-awareness and assertiveness. Individuals endowed with it recognise how power operates in their lives and gain the confidence necessary to act and change it. In this case, empowerment is not limited to intermittent actions, it rather becomes a continuous process of building capacities in order to engage in future action in an sustained manner.

Source: Oxaal and Baden (1999)

ANNEX 2:

Gender analysis frameworks

Harvard Framework - is one of the first gender analysis frameworks. It uses a 'grid' or 'matrix' to organise collections of gender-disaggregated data at household and community level, comprising four main components: activity profile; access and control profile; factors influencing constraints and opportunities; and checklist for project-cycle analysis. Its main objective is to make an economic case for allocating resources to women.

Caroline Moser's Framework encompasses three main concepts: women's triple role; practical and strategic gender needs; and categories of WID/GAD policy approaches. It explores gender roles, control of resources and decision-making within the household, practical and strategic gender needs, and the aims of different types of policy intervention. It main objective is women's emancipation from their subordination.

Gender Analysis Matrix (GAM) is a "bottom-up" participatory planning tool, which emphasises the importance of involving the beneficiaries in the analysis of gender in order to promote transformation. It uses a matrix for the organisation of information within four main areas (labour, time, resources, and socio-cultural factors) at four levels of society (women, men, households, and community). Its main goal is to facilitate community's self-diagnosis and strategies for self-directed change.

Women's Empowerment (Longwe) Framework explores the extent to which women's concerns are recognised in development initiatives. It addresses the progression of women's equality and empowerment at five basic levels (welfare, access, consciousness, participation, and control). Its main objective is to assist planners to identify the practical meaning of women's empowerment and equality.

Social Relations (Kabeer) Framework examines the dynamic interactions and structural relationships, which create and perpetuate social divisions in four main institutional spaces (household, community, the market, and the state). The main aim is to support the analysis of gender inequalities and enable women to act as agents of their own development.

DPU (Levy) Framework builds on the concept of 'web of institutionalisation' and on the Moser framework (for example, taking into consideration the gender-related needs of men). This approach assesses the degree to which gender is institutionalised at different levels of development interventions. Its main aim is to facilitate interchange between professionals and communities in order to help shape interventions in accordance with women's and men's needs.

Source: March *et al.* (1999)

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